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January 2016

Motivate me!
Tips for employee motivation

How fit is your brain?

Clear out your clutter for the New Year

Happy New Year!

The seven types of intelligence - and how to develop them

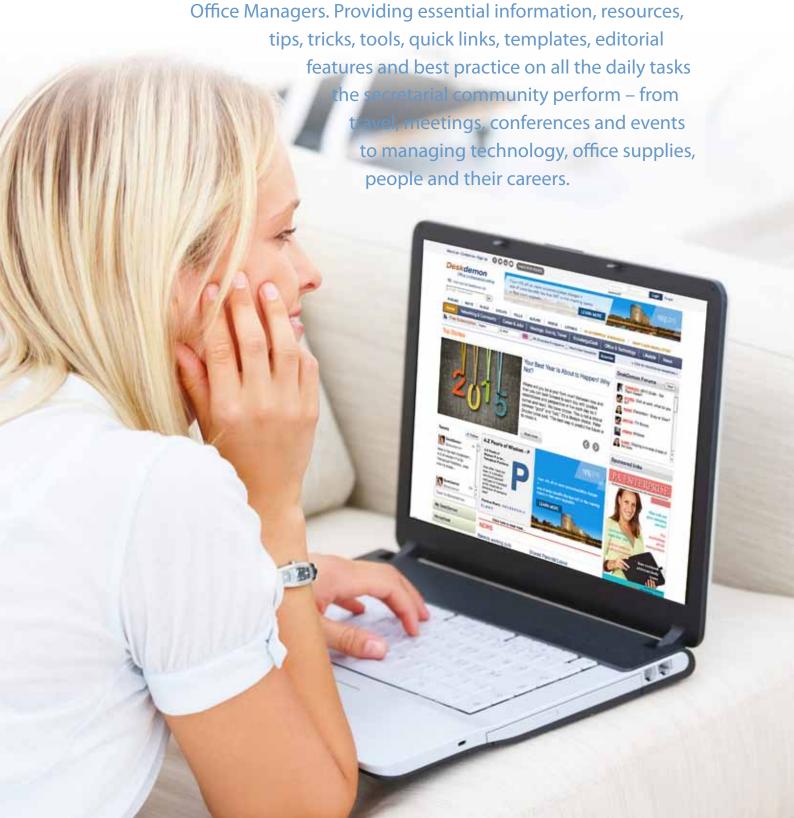
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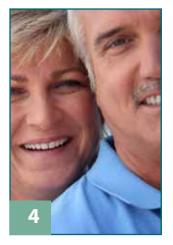
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- Why Sixty is the new Middle Age 10 ways to determine if you're getting old!
- Motivate me or I'm changing my job! 6
- Tips for employee motivation
- 10 Clearing out the Clutter Top tips for helping charities to make the most of your unwanted items
- 13 The seven types of intelligence and how to develop them
- 16 Best New Year resolutions for your age
- 18 How fit is your brain? Try these Brain Teasers to test your attention and working memory skills













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Why Sixty is the new Middle Age

10 ways to determine if you're getting old!

A recent scientific study claims that what was once regarded as elderly should now be seen as middle-aged. The study suggests that, because we're all living a lot longer, categorising someone as old when they turn 65 no longer makes sense, and that people in their 60s are middle-aged rather than elderly.

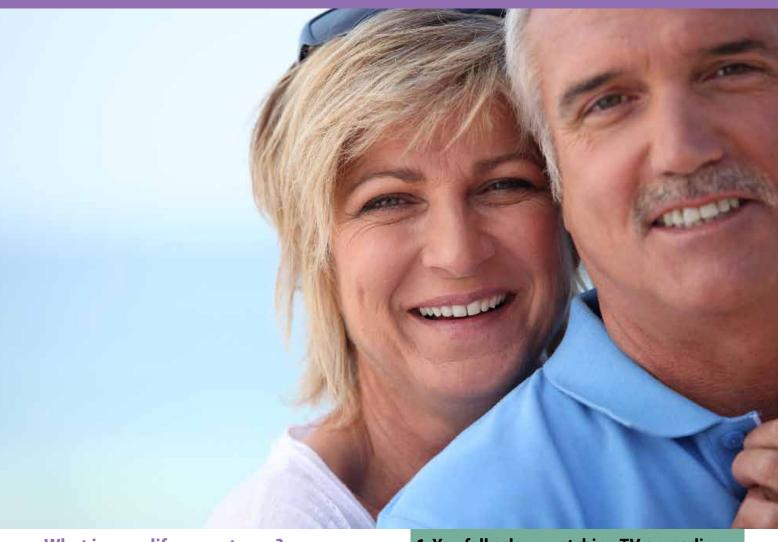
PayingTooMuch.com conducted their own study to find out how people felt about their age and their perceptions of getting old. They asked 2,000 people over the age of 40 a series of questions, and here are the results...

- ➤ You're not considered old and past it until you have finished celebrating your 80th birthday
- ▶93 per cent believe 'you are only as old as you feel'
- ▶82 per cent admitted they feel younger than their actual age, by an average of 11 years
- ▶ 61 per cent feel like old age is a long way off for them.

The cost of living longer

This all sounds great, but the trouble is that our perception of youth, and denial of old age can lead to poor financial decision making. In fact, our research study showed that four in ten people admit they are putting off important decisions such as life insurance or pensions because they just don't feel old enough.

The fact we are all living longer means we have to give even greater thought to how we manage our finances. Why? Well, because we need to ensure we have enough money to survive retirement, and we also need to take into account the fact that our families may need support for longer. This could mean funding higher education fees, helping them onto the property ladder, or just making sure you have enough life cover to ensure they are not left high and dry if you were to suddenly die tomorrow.



What is your life expectancy?

Michael Ward, Managing Director of PayingTooMuch.com said "The fact we are all living longer is great, but financial planning doesn't seem to have kept pace. It's actually very hard to make an accurate judgement on how long you might live, and what that means for your finances.

We can give you a personalised life report, which will give you an idea of your life expectancy based on some simple questions. You can use this report to select the right type of life insurance product for you, with the most appropriate length of term, as well as to help you with other financial decisions."

But if this is not for you, don't worry. There are other ways to determine if you're getting old:

- 1 You fall asleep watching TV or reading the paper
- 2 You become forgetful
- 3 You groan when getting up from a chair or out of bed
- 4 Choose clothes for comfort rather than style
- 5 You repeat yourself
- 6 You have no idea what is in the music charts
- 7 You insist 'things aren't as they used to be'
- 8 People offer you a seat on public transport
- 9 You forget where your glasses are
- 10 You don't hesitate to complain about poor customer service

MOTIVATE ME OR I'M CHANGING JOB!

The psychological force of employee motivation will not only determine the direction of a person's behaviour in an organisation, their effort and their persistence, but its impact on the business as a whole. More than ever in our rapidly changing workplace, managers need to understand employee motivation and act on it before loyalty is lost, according to cognitive neuroscientist and business psychologist Dr Lynda Shaw.

What exactly keeps us engaged and motivated? There are two basic types of motivators and both play an important role according to Dr Lynda Shaw. The first is internal motivation which is to do with pride, work ethic and a passion for the work itself. Shaw explains: "This type of motivation comes from within ourselves and pushes us to always do the best we can. Intrinsic motivation often stems from curiosity and something we enjoy. It enables self-development which on the surface seems selfish, but is in actual fact the way we develop a broad range of transferable skills to overcome different types of challenges."

The second type is external motivation, which include rewards such as money, a nice office, promotions etc. Therefore, extrinsic motivation is inspired by specific rewards.

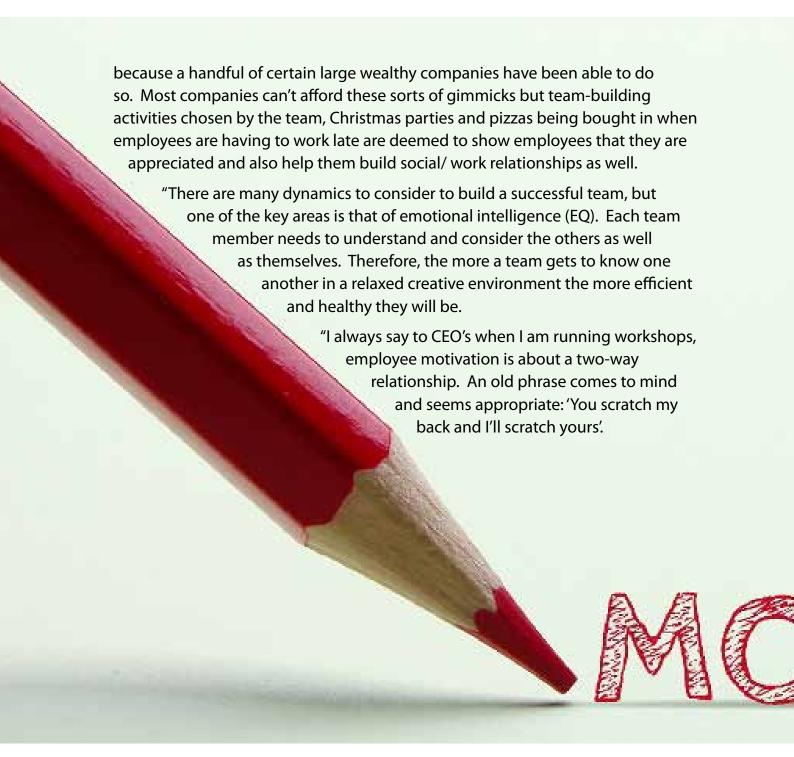
Both intrinsic and extrinsic motivation is associated with the activity of the neurochemical dopamine.

Research done by McKinsey & Company found that for people with satisfactory salaries, some nonfinancial motivators are more effective than extra cash in building long-term employee engagement. Shaw says: "We know for example that praise from managers, attention from our leaders, and our opinions and our ideas being heard can be as effective or even more effective than the short term boost of pay rises, bonuses or shares in the company. Treating our employees with dignity and respect seems to outweigh giving them cash in hand to motivate them."

Showing you trust your employees is another motivator, whether it be working from home when they need to, taking on a role that

maybe outside their comfort zone or taking things to a whole new level as business mogul Richard Branson who employs over 65,000 individuals has done. Last year the Virgin boss announced that his staff can take leave from their jobs whenever they want as long as it does not have a negative impact on the business, giving employees both flexibility and the responsibility of deciding when they can take time off. "There has been a lot of research into a brain chemical called oxytocin, which enhances pro-social behaviour and one area is that of trust. Experiments show that when people feel trusted they produce more oxytocin in the brain. And the more oxytocin they produce the more they become trustworthy and of course, the reward centres in the brain are activated too thus helping us feel great. To add to this delicious cocktail when we trust someone they trust us back." With a third of our day spent at work, Shaw says it is imperative that we enjoy it but not necessarily give in to gimmicks. "There is pressure on bosses to provide the workplace with slides, juice bars, chef catered lunches, segways and team holidays,

Workplace



TIPS FOR EMPLOYEE MOTIVATION

- 1 Take an interest in the future path of an employee's career it will improve their attitude if employees feel like you care about their career. Work with each employee to create their own personal development plan.
- 2 Listen to your employees it shows that you respect them as individuals and that they are valued as part of the team.
- 3 Figure out your employees' personalities so that you can make the right motivational choices. For example, some people love to be praised in front of others whereas others would be embarrassed.
- 4 Encourage your employees to be creative and also when appropriate to laugh with them at their mistakes. This will mean that they won't be afraid to take calculated risks. It's a waste if employees have great ideas but are afraid to voice them.
- 5 Once in a while, you have put work aside and do something nice for the people who work for you. So order a pizza or let everyone leave early on a Friday every once in awhile. Provide incentives and a little competition never hurt anyone!



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Clearing out the Clutter

Top tips for helping charities to make the most of your unwanted items

It's that time once again when we're inclined to take a look at the contents of our homes and wonder what needs to go. Alastair Petrie, from Gift Aid specialists BMc Azurri provides his top tips for making sure charity shops can get the most from your charitable donations.



Getting that feeling of clarity that the New Year makes so desirable often means sweeping away the clutter of the past year, and the default destination for most of our unwanted possessions will be the local charity shop.

The only problem appears to be that a lot of people aren't sure exactly what's worth donating, or how best to donate. We've found that some charities are missing out on funding because of the processes required to maximise the benefit available from every donation. So, if you are planning on a new year clear out, remember to follow these three tips for sorting through your unwanted items.



The most important factor in donating to charity shops is Gift Aid. Gift Aid is a tax incentive which allows anyone who pays income tax in the UK to complete a very simple declaration to this effect, stating that they're happy for Gift Aid to be applied to their donation. Any donations they make are then treated as being made after basic-rate income tax, so the charity can reclaim the value of that tax on each donation. For most people, this adds 25% to the value of their donations, and can have a big impact on a charity's profits and ability to help their cause.

Declarations are incredibly simple to make

Originally they had to be made in writing, but now they can be made orally. Charities still need to confirm the declaration in writing for records, but for the donor there's little more to it than verbally confirming that you're happy for a charity to get 25% extra from the government on all of your donations.



Make this declaration as early as possible in the process, to ensure that you're on record as a Gift Aid donor. Many charities will have systems in place to enable you to make a declaration over the phone when you first contact them, or fill out an online form. Confirming Gift Aid doesn't require a signature, so you can get the process underway immediately.

Almost everything is welcome

So what to donate? The short answer is anything which might sell. Just a few examples of donations which are always in demand:

- Unwanted gifts
- Clothing and shoes
- Accessories
- Toys and games
- Books, DVDs, CDs and especially vinyl
- Crockery, glassware, bakeware, etc.

Lifestyle



A lot of people wonder – especially in the case of clothes - whether their donation will actually sell. Charities are likely to face a disposal cost for items which they can't shift, but in the case of clothing, almost every charity shop will have a relationship with one or or more textile merchants, so everything donated can be sold on. Even if the charity shop is essentially a landfill alternative in the case of some items, you can always label a bag of clothes 'for rag.' Practically every donation is useful. Whilst all charities will have the ability to gain income from the "rags" sale many of them do not maximise the Gift Aid that can increase the value to the charity This is partly because of the associated administration effort but the latest developments in systems make this easier thus enabling charities to claim Gift Aid on the regular Rags income stream and maximise the return so donors should consider a charity shop ahead of the alternatives of landfill and the cash for clothes operators.

Check first for specialist items

Furniture and electrical items can bring often bring in higher revenue for a charity shop.

Making sure that the shop you're planning on donating to can handle this type of donation is important, as not all locations have the facilities. When donating items of furniture, make sure that they have a fire retardant label attached, as this will be necessary for resale and will cost the charity if absent. Any electrical goods should be inspected and tested before donation, ideally by a qualified electrician. If you're not sure if a charity can handle a certain sort of donation, always contact them first and describe the item fully so that they can judge for themselves.

Focus on what might sell rather than what might not

It'll be up to the shop's customers to decide what they're interested in, and that coat that you wouldn't be seen dead in might wind up becoming someone else's treasured possession; those old boxsets that you'll never watch again might introduce someone to their new favourite show. Reuse is better than recycling, and donating to a charity shop allows your items to live on as well as generating funds to protect and help those who most need it in our society.

The seven types of intelligence and how to develop them

Howard Gardner, a Harvard psychologist and educator, who studied in depth the different learning styles, concluded in his research that there are seven types of "intelligence" related to seven compartments of the brain. According to him, we use all these seven types of intelligence but there is one that dominates the others and through which we learn better. You see now why it is important for you to identify your major type of intelligence, and use it to learn more quickly and in a much efficient manner.

1. LINGUISTIC INTELLIGENCE

It is the ability to juggle words: If you like to read, write and love to tell stories; and generally find it easy to play Scrabble type word games or quizzes, then you need to exploit it if you want to learn faster and better.

How to develop it: Crossword puzzles, word games, palindromes (groups of words that can be read either left to right or right to left). Get into the habit of writing about your day before going to bed. Record stories on tape and then transcribe them.

2. THE LOGICAL-MATHEMATICAL INTELLIGENCE

It is the ability to think abstractly and logically: these individuals goes straight to the facts, cutting all nontechnical words and poetry. They enjoy puzzles and chess; computers also fit well with this dominant intelligence. Such a person is constantly in search of structures and relationships between words and ideas in a text.

How to develop it: You could do algorithms (transcribe a problem in a set of instructions in order to solve it), maths, strategic games...

Intelligence

3. SPATIAL/VISUAL INTELLIGENCE

It is the ability to visualise: these individuals invent things, love making plans, know how to read maps, and seem to have an inner GPS system. These people usually have a creative mind, many of them eventually develop an interest in machinery systems and networks.

How to develop it: Individuals demonstrating spatial intelligence need visual cues to guide their reading. So it would be clever to create texts using words and images: a letter in the form of bonding, for example. You could also play maze games, visualise in details a scene of your choice... etc.

4. MUSICAL INTELLIGENCE

It is the ability to "seize" the rhythm and the music sounds: these individuals have an excellent musical ear, they got the rhythm, they like to sing or play an instrument. They usually are the first to notice the birds singing.

How to develop it: This type of person will take advantage of everything that is connected directly or indirectly to music. You could transcribe lyrics of your favourite tunes, play an instrument, listen to classical/instrumental music while studying... researches have found that listening to music while studying activates both hemispheres of the brain: the right via music, and the left by doing math or any logical exercises. You could also use your favorite melody and sing what you are about to memorise!

5. BODILY-KINESTHETIC INTELLIGENCE

It is the ability to play sports and dance, These individuals instinctively know how to move their body. Kinesthetic or tactile learning is a learning style in which learning takes place by the students carrying out physical activities, rather than listening to a lecture or watching demonstrations. People with a preference for kinesthetic learning are also commonly known as "do-ers".

How to develop it: Writing, working at a computer, typing, walking while learning, using your fingers in symbols to memorize... etc. Anything that will stimulate your tactile sense is welcome.

6. SOCIAL INTELLIGENCE

Also called Interpersonal intelligence, this is the ability to interact with people. These people are very sociable and tend to be excellent organisers in their community. They can be also be manipulative. They are good mediators in conflicts and value teamwork.

How to develop it: If you identify yourself having this type intelligence, you may consider studying in a group, find a community of eager learner and associate with them. Or you could simply visualise an imaginary meeting with people you respect and value and engage with them.

7. INTRAPERSONAL INTELLIGENCE

Or emotional intelligence, it is the ability to feel assured and be comfortable working alone. These individuals are more introverts than those with the interpersonal intelligence, and therefore prefer individual work to teamwork. They usually have a greater control over their emotions.

How to develop it: One great technique for improving this type of intelligence, is through the practice of mindfulness meditation. Watch this complete guide. You could also for a whole month, with intervals of 3 hours during the day (use your smartphone to schedule this), take notes on how you feel: relax, stop thinking, and transcribe your feelings of the moment. This will dramatically increase your emotional intelligence and self awareness.

Best New Year resolutions for your age

By Dr. Janet Taylor

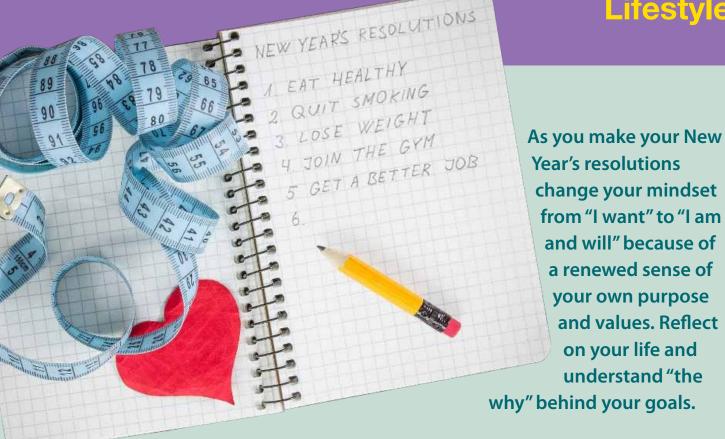
A new year brings hope and can trigger a desire to change an aspect of your life. An optimistic spirit of "new year, new me" motivates many to make a New Year's resolution. Losing weight, exercising on a regular basis and becoming adept at financial management usually top the list of resolutions. If you are like most of us, good intentions may gradually turn into setbacks or flat out despair when a well-thought plan evaporates like smoke. The reality is that only 8% of people will succeed at keeping their New Year resolutions.

"Research shows that change is a mixed bag for people, especially as we age," says Dr. Christine Whelan, faculty member at University of Madison's School of Human Ecology. "It's exciting and scary, and might seem like a big effort to undo so many of the habits we've created over the years."

Resolutions may fail because people may not be ready for change, or their goals may be too lofty or hard to measure. However, those who are able to keep their goals on track report being able to connect to a sense of purpose, and have goals that are in alignment with their core sense of values. "It is important to view one's self and strengths to feel stronger and get personal reinforcement from small successes," says Rich Feller, a Thought Leader with Life-Reimagined.

What's important to you in your 30s may differ at a later age. The ability to reflect on your lived experiences can trigger a desire to change an attitude or behaviour.

Here are some ideas for realistic resolutions tailored to you age decade - food for thought!



In your 30s

- 1 Turn off technology and tune in to each other. Engage in more face-to-face time. Good relationships can contribute to a 'good life'.
- 2 De-stress. Identify one source of stress for you. Know how your body feels when stressed and how it impacts your thoughts. List three healthy coping mechanisms and choose one to use daily.

In your 40s

1 Do a relationship check-up. Sit down with your partner and ask three questions. Do we understand each other when we communicate? Is our relationship where we want it to be? What is one thing that each of us can do

to improve our relationship. If you are single, ask the same questions of yourself. How is your communication with others? Think about an outside relationship with a family member or co-worker, and identify an action that you can do to improve a desired outcome.

2 De-clutter. Clearing out a physical space helps you relax and process with more clarity. Begin with one drawer, closet or area. Mindfully throw things away by only keeping what brings you joy or is essential to your life purpose.

In your 50s

1 Eat this, not that! Inform yourself about your eating patterns. Keep a food journal for one week by writing down everything that you eat and drink. Reflect on it and find one thing that you can do to make your meals and eating patterns healthier.

2 Just do it! Say YES to something or someone every day for a month. Notice how it feels and the freedom of being fearless.

If you are 60+

- 1 Make a do-able bucket list. Don't hold back. Choose one item from your list. Write down a date and go for it.
- 2 Talk to your doctor yearly about recommended health screens. Make a commitment to schedule and complete them. Remind your loved ones to do the same.

How fit is your brain?

Try these Brain Teasers to test your attention and working memory skills

Following the extended festive season, many of us will be feeling a bit daunted at the prospect of getting our brains back in gear for a new year of work! Try these quick brain teasers to exercise your attention and your working memory.

Attention and working memory are two key cognitive skills, and they depend on each other. In fact, many memory complaints have little to do with memory... they come from a failure to pay real attention to the task at hand. For example, if you don't remember where you parked your car after shopping at the mall...perhaps you didn't pay much attention to where you parked the car in the first place. The same reasoning explains why we sometimes don't remember where we put our glasses!

Back to the brain teasers. Given these seven mind teasers a good try...they are not as easy as they may seem!

- 1 Say the days of the week backwards, then in alphabetical order.
- 2 Say the months of the year in alphabetical order.
- 3 Easy? Well, why don't you try doing so backwards, in reverse alphabetical order.
- 4 Find the sum of your date of birth, mm/dd/ yyyy.
- 5 Want a tougher mind teaser? Do the same with your spouse's or best friend's date of birth (without looking it up...)
- 6 Name two objects for every letter in your first name. Work up to five objects, trying to use different items each time.
- 7 Look around wherever you are and, within two minutes, try to find 5 red things that will fit in your pockets, and 5 blue objects that are too big to fit.

I hope you have enjoyed these quick brain teasers to challenge your cognitive skills... exercising our brains is as important as exercising our bodies.

Anything we do involving novelty, variety, and challenge stimulates the brain and contributes to brain fitness, to building the so-called brain reserve that improves our mental performance and helps delay cognitive and memory problems, including the early symptoms from Alzheimer's Disease. For instance, learning how to play the piano activates a number of brain functions (attention, memory, motor skills, etc.), which explains why professional musicians have larger brain volume in areas that are important for playing an instrument, such as motor, auditory and visuospatial regions.

ABOUT THE AUTHOR

Alvaro Fernandez is the Co-Author of The SharpBrains Guide to Brain Fitness, recently featured as one of the Best Books on Brain Fitness. SharpBrains.com is the leading clearinghouse website tracking brain fitness information and programs, combined with brain teasers and games.

