

1. LIFE AND WORKS pdf

1: Definition of 1/2 life?

"The LifeWorks platform is a great way to obtain information on a number of different topics that impact everyday life. It is a proactive way for employees to access tips and ideas to improve their lives and those around them."

It could be called Work Life as well as Life Work because the two are synonymous for Donald Hall, although his life work is writing. So reassuring for someone like me who is also work-focused. When I went into the hospital at the age of 39, having almost died from a pulmonary embolism, my thought was not: I should spend more time with friends and family. My thought was, I need to write more. Hall also has this reaction to his illness although he acknowledges the pivotal effect. What a lovely book. Every day he makes a list of projects and lines them out when done, puts a wavy line through them if postponed. He averages four books a year, including revised editions of previous books. He writes about the work life of his ancestors and also examines the work life of other artists, including Henry Moore and Hemingway. Hall needs some way to shut off his brain and does it by watching sports. This is seven day schedule for fifty or so weeks out of the year. His weekends varied but "remained thick with work. He lectured every Saturday from five to seven, then played cards with a friend. Sunday mornings he visited his mother; Sunday afternoons he wrote letters. He gives a long, detailed analysis of his "best day: Hours, minutes or days go by. Any moment a poem does not completely absorb him he moves on. Interrupts work with a chore. After a sufficient blank space after poetry-time, he moves to prose. Gets tired around 10 am, and the rest of the day is gravy. You write until you come to a place where you still have your juice and know what will happen next and you stop and try to live through until the next day when you hit it again. He shaves, reads a mss by a friend, and proofreads the index of the book coming out next. Eleven and time for lunch: Take a nap with Jane who has been doing her own work all morning without speaking. Her work while he works spurs him on. When she is gone he works at half speed. Wake up from naps and make love. Walk the dogs for twenty minutes. Brings in the mail and reads it. Low energy, not sleepy but slow-witted. Tidies a little, Reads for a half hour. Maybe he invents an errand. Drinks a cup o decaf. Reads a mss for a friend or for a publisher. Then at 4 energy comes back and he writes words on Life Work. Between 5 and 6 the Concord Monitor arrives and he read the newspaper. Looks at a magazine until dinner. She cooks, he clears and puts the dishes in the dishwasher. Sets out his clothes for the next day near the heater, fixes the morning coffe, brushes his teeth. At seven thirty he starts watching sports and reads through the letters he dictated the night before. He does other things, flosses teeth, looks through the QPBC catalog. Then picks up his day-timer and lists things for tomorrow.

2: Life-size Lego Bugatti Chiron actually works, has over 1 million pieces - Roadshow

One of the three domains of life, consisting of cells with a true nucleus containing chromosomes that divide by mitosis. Eukarya The molecule that provides energy in a form that all cells readily use to perform the work of the cell.

Short Sermons on Practical Subjects. Choice Selections from the Writings of Rev. Feathers for Arrows, or Life Thoughts of Rev. Spurgeon has filled the world. His name is known among all civilized peoples, and his sermons translated into many languages. No other man of modern times preached to such multitudes of people; no other possessed a combination of gifts so rare. If success is the standard of merit, the great London preacher was the Saul among the prophets, standing head and shoulders above others. Charles Haddon Spurgeon descended from the Essex branch of the same family. Early in his ministry in London, he was introduced, at a book-store in Paternoster Row, to Mr. John Spurgeon, a descendant of the Norwich branch of the family; and on comparing notes of their respective ancestors, piety, uprightness, and loyalty were found alike in both. The record preserved of his memory is, that he was a pious man, and ordered his household according to the will of God. From that day to this, the family has never wanted a man to stand before God in the service of the sanctuary. A Good Old Grandfather. James, the grandfather of Pastor C. Spurgeon, was born at Halstead, in Essex, September 29, As a boy he was seriously inclined, and whilst yet a youth became a member of the Independent church at Halstead. Whilst an apprentice at Coggeshall he was accepted as a member of the church there under the pastoral care of the Rev. Following business pursuits till he was twenty-six years of age, his mind at that period was directed entirely to the work of the ministry, and in he entered Hoxton Academy. The protracted ministry of Mr. Beddow in the Independent church at Stambourne, in Essex a church which had only four ministers during the course of two hundred years, having terminated in, Mr. Spurgeon received a unanimous call to the oversight of that church, which he accepted, and in May, he was recognized as their pastor. Himself the fourth of a succession of long-lived pastors in that village, he remained pastor over the church more than half a century, during which period he was peaceful, happy, and successful in his labors. Pen-picture of a Country Minister. It is a recorded fact, worthy of perpetuation, that the venerable James Spurgeon never preached in any place away from his own church, but God fulfilled his promise, and gave him to hear of some good being done to persons in the congregation. He had a large head, and much that was good in it. He had a good voice, and was very earnest and practical in preaching the glorious truths of the gospel. The great usefulness of his life-long ministry will be known only in eternity. He was known widely in Essex as a man of the old school-- staid, quiet, and uniform in his dress and habits. He was the very picture of neatness, and in many particulars resembled John Wesley, especially in his manners and stature. He wore a dress cravat, a frilled shirt, and had a vest with deep pockets, as if provided for large collections. He was seldom without a packet of sweets, which he gave generously to the children wherever he went, so that they gathered round him and attached themselves to him with a firmness which riper years did not shake. He was always happy in the company of young people. He wore the breeches, buckled shoes, and silk stockings which marked the reign of George III. For more than half a century his life corresponded with his labors. His gentle manners, his sincere piety, and his uniformity of conduct secured for him the good will of his neighbors, and he was as friendly with the parochial clergymen as with his attached Nonconformist friends. He often went to the parish church to hear the sermon when the prayers were over, especially when the cause of missions was to be advocated. He was blessed with a wife whose piety and useful labors made her a valuable helpmeet to her husband in every good word and work. In his last illness he was sustained by divine grace, and the desire he had so often expressed, that he might speak of Christ on his dying bed, was granted to him. He said the gospel was his only hope; he was on the Eternal Rock, immutable as the throne of God. Those who were privileged to witness his departure from earth will never forget his joy and peace, and the glorious prospect he had of heaven. John Spurgeon, the father of Charles, was born at Stambourne in He was the second of ten children. He was a portly-looking man, a good specimen of a country gentleman, and was nearly six feet in height. For many years he was engaged in business at Colchester; but, with so excellent an example of a minister as was his father, it is not strange that his mind should have run in the same direction,

though he did not fully enter on the ministry till he had reached the prime of life. For sixteen years he preached on Sundays to a small Independent church at Tollesbury, being occupied with business during the week. He next accepted a call to the pastorate of the Independent church at Cranbrook, Kent, a village of three thousand persons, where he remained five years. The popularity of his son Charles in London was not without its influence on the father, whose personal worth and whose ministerial ability were not unknown in the metropolis, as he had spoken occasionally at meetings held by his son. The pastorate of the Independent church in Fetter Lane, Holborn, became vacant, and was offered to and accepted by Mr. Spurgeon; but his stay there was not long. A sphere more in accordance with his years and position was offered and accepted by him, and for a time he was pastor of the Independent church worshipping in the Upper Street, Islington. That position he resigned at the end of the year. He did good work in that locality, and much beloved by the people. His preaching was plain, earnest, and pointed, and he manifested affectionate solicitude for all under his pastoral care, especially the people. There are many large places of worship in the locality, and preachers of distinction are numerous in that populous suburb; but even there Mr. Spurgeon gathered a large and important congregation twice on the Sabbath, to whom his preaching was both acceptable and beneficial. The various branches of church work were carried on with energy and fidelity; and those which required female agency were fostered and watched over with affectionate solicitude by Mrs. John Spurgeon.

Mrs. John Spurgeon has passed to his reward. Wherever she has resided she has been known and esteemed for her sincere piety, her great usefulness and humility. She is low in stature, and in this respect her son Charles takes after her, but not in features, in which particular the other son, James Archer Spurgeon, assimilates more to his mother. The prayerful solicitude with which she trained her children has been rewarded by each one of them making a public profession of their faith in Christ. Two of her sons occupy foremost places in the metropolis as preachers of the gospel; and one of her daughters, the wife of a minister, not only assists her husband in the preparation of his sermons, but occasionally delivers addresses to small audiences. Speaking one day to her son Charles of her solicitude for the best interests of all her children, Mrs. Spurgeon said, "Ah, Charley, I have often prayed that you might be saved, but never that you should become a Baptist. Spurgeon made great sacrifices of personal comfort to give a good education to their children, and the children were taught habits of thrift and self-denial. The care thus bestowed on their training when young has been to the parents a source of much satisfaction; the good results of that care are manifested in the happy home lives of their children. When, at some future period, the historian of the Metropolitan Tabernacle and of the Stockwell Orphanage is considering the primary causes of those great enterprises, the care which Mrs. Spurgeon bestowed on the early training of her family must be counted as a valuable auxiliary in preparing the way for such exemplary conduct. The villages of England, more than the towns, have the honor of producing our great men. In the village the faculties develop themselves as nature forms them, while in the large towns a thousand delusive influences are continually diverting the minds of the young into channels of danger and error. The parents of Pastor Spurgeon were residing at the village of Kelvedon, in Essex, when on June 19, , their son Charles was born. The population of the place is only two thousand souls, and the resident clergyman, at the time just stated, the Rev. Charles Dalton, lived long enough to celebrate his jubilee as minister in that parish. The Spurgeon family belonged to the Nonconformists, under whose teaching they were all brought up. Charles and James Spurgeon were much separated during their early years. Charles was of a larger and broader build than James, and the boys of the village are said to have given them names designative of character, which also indicated friendship or attachment. Charles had as a boy a larger head than his brother, and he is represented as taking in learning more readily than James, whilst the latter excelled more in domestic duties. Besides the brothers there are six sisters living, two of whom are said to resemble Charles in mental energy. As the children were growing up, the father, like many professional and public men, feared his frequent absence from home would interfere with the religious education of the little ones. But happily for him he had a true helpmeet to co-operate with him in this important work, and happily for those children they had a noble mother who lived for them, and sought to build them up in true Christian character. Nor has she lived unrewarded for her pains. Oh, that all mothers learned the lesson well! Hear the good man speak thus of his wife: I returned home with these feelings. I opened the door and was surprised to find none of the children about the hall. She was engaged in prayer with

the children; I heard her pray for them one by one by name. She came to Charles, and specially prayed for him, for he was of high spirit and daring temper. The children will be cared for. At that early period in life he gave indications of that decision of character and boldness of address for which he has since become so remarkable. In the spring of , and before he was six years old, seeing a person in the village who made a profession of religion standing in the street with others known to be of doubtful character, he made up to the big man, and astonished him by asking, "What doest thou here, Elijah? His mental development was even then considerably in advance of his years; and his moral character, especially his love of truth, was very conspicuous. Spurgeon himself, with title of "The Rev. If the pit aforesaid had no bottom, where would all the people fall who dropped out at its lower end? Questions of the like simple and natural character would frequently break up into paragraphs at the family Bible-reading, and had there not been a world of love and license allowed to the inquisitive reader, he would soon have been deposed from his office. As it was, the Scriptures were not very badly rendered, and were probably quite as interesting as if they had not been interspersed with original and curious inquiries. On one of these occasions Mr. He never looked into a young face without yearning to impart some spiritual gift. He was all love, kindness, earnestness, and warmth, and coveted the souls of men as misers desire the gold their hearts pine for. He heard the boy read, and commended: An agreement was made with the lad that on the next morning, Saturday, he would show Mr.

3: Work-life balance - Wikipedia

1/3 of your life is spent at work Andrew Naber '07 conducts research to make it better. Writer Annie Dillard famously said, "How we spend our days is, of course, how we spend our lives."

However, employees also identify with their outside roles, or their "true self". In other words, identity is "fragmented and constructed" through a number of interactions within and outside of the organization; employees do not have just one self. Most employees identify not only with the organizations, but also other facets of their life family, children, religion, etc. Sometimes these identities align and sometimes they do not. When identities are in conflict, the sense of a healthy work-life balance may be affected. Organization members must perform identity work so that they align themselves with the area in which they are performing to avoid conflict and any stress as a result. Gender, time spent at work, and family characteristics. It has been demonstrated that men prioritize their work duties over their family duties to provide financial support for their families, whereas women prioritize their family life. This being said, long hours could be interpreted positively or negatively depending on the individuals. Working long hours affect the family duties, but on the other side, there are financial benefits that accompany this action which negate the effect on family duties. Parents who are employed experience reduced family satisfaction due to their family duties or requirements. In addition, parent workers value family-oriented activities; thus, working long hours reduces their ability to fulfill this identity, and, in return, reduces family satisfaction. This aspect can also be the cause of an imbalance in the areas of life. All of these contribute to the perception of a chronic lack of time. Psychological strain is also affected by the complexity of work, the growing responsibilities, concerns for long-term existential protection and more. Work-family conflict Work-life conflict is not gender-specific. According to the Center for American Progress, 90 percent of working mothers and 95 percent of working fathers report work-family conflict. Organizations play a large part in how their employees deal with work-life balance. Some companies have taken proactive measures in providing programs and initiatives to help their employees cope with work-life balance. The conflict of work and family can be exacerbated by perceived deviation from the "ideal worker" archetype, leading to those with caretaker roles to be perceived as not as dedicated to the organization. This has a disproportionate impact on working mothers, [15] who are seen as less worthy of training than childless women. The report is based on the analysis of data drawn from a representative sample of 10, U. In the past, women often found it more difficult to maintain balance due to the competing pressures at work and demands at home. As a result, the foundations of the male dominance structure have been eroded. Generally speaking, men have more interests in financial gain which requires working longer hours. Women tend to report higher desires of flexibility between profession and home life, which can allow them to be at home more frequently. While women are increasingly represented in the workforce, they still face challenges balancing work and home life. Both domestic and market labor compete for time and energy. A new study on fatherhood shows that more men are looking for alternatives to their hour workweek in order to spend more time with their family. Though working less means a smaller paycheck and higher stress levels, men are looking for flexibility just as much as women. However, with an ever-changing society, flexibility is becoming much more apparent. According to Garey and Hansen, "the masculine ideal of a worker unencumbered by caregiving obligations is built into workplace structures and patterns of reward. Occupational stress Steven L. Sauter, chief of the Applied Psychology and Ergonomics Branch of the National Institute for Occupational Safety and Health in Cincinnati, Ohio, states that recent studies show that "the workplace has become the single greatest source of stress". Symptoms of stress are manifested both physiologically and psychologically. Persistent stress can result in cardiovascular disease, sexual health problems, a weaker immune system and frequent headaches, stiff muscles, or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty concentrating. Stress may also perpetuate or lead to binge eating, smoking, and alcohol consumption. The feeling that simply working hard is not enough anymore is acknowledged by many other American workers. What little time is left is often divided up among relationships, kids, and sleep. The study states that women, in particular, report stress

related to the conflict between work and family. Between trying to balance a new schedule, managing additional responsibilities, and lacking flexibility and support, they can only increase stress, potentially causing depression to the employee. Psychoanalysts diagnose uncertainty as the dominant attitude to life in the postmodern society. It is the uncertainty to fail, but also the fear of their own limits, not to achieve what the society expects, and especially the desire for recognition in all areas of life. For example, appearance, occupation, education of the children are compared to a media-staged ideal. This idea of perfection is due to this deep-rooted aversion to all things average; the pathological pursuit to excellence. The individual is then faced with the realization that perfection does not exist. It has been noticed that a burnout affects those passionate people who seek perfection. This condition is not considered a mental illness but only a grave exhaustion that can lead to numerous sick days. According to experts in the field, the individuals who detain the following characteristics are more prone to burnouts: All together, they usually have a lack of a healthy distance to work, leading to work-life imbalance. They are not allowed to show weaknesses or signs of disease, because this would immediately lead to doubts of their ability for further responsibilities. The highest priority seems linked to the job, and it leads individuals to waive screening as a sign of weakness. Nonetheless, the burnout syndrome seems to be gaining popularity. Nothing seems shameful about showing weaknesses, but quite the opposite: The burnout is part of a successful career like a home for the role model family. Since the description of burnout could be "socially recognized precious version of the depression and despair that lets also at the moment of failure the self-image intact", it concludes that "only losers become depressed, burnout against it is a diagnosis for winners, more precisely, for former winners. In fact, one in every sixth individual under the age of 60 consumes medication against insomnia, depression or to boost energy levels, at least once a week. Often, those individuals seem to have anxiety disorders and depression as well, which are serious mental diseases. Depression is the predominant cause of nearly 10, suicides that occur each year in Germany. For example, in Germany, early retirement due to mental illness represented In , the percentage increased to The proportion of failures due to mental disorders seems to be increasing. In , statisticians calculated 41 million absent days that were related to these crises, leading to 3. As Bowswell and Olson-Buchanan stated, "Increasingly sophisticated and affordable technologies have made it more feasible for employees to keep contact with work". Employees have many methods, such as emails, computers, and cell phones, which enable them to accomplish their work beyond the physical boundaries of their office. Employees may respond to an email or a voice mail after-hours or during the weekend, typically while not officially "on the job". Researchers have found that employees who consider their work roles to be an important component of their identities will be more likely to apply these communication technologies to work while in their non-work domain. Technological control "emerges from the physical technology of an organization". This type of control, as Barker argues, replaces the more direct, authoritarian control, or simple control, such as managers and bosses. As a result, communication technologies in the temporal and structural aspects of work have changed, defining a "new workplace" in which employees are more connected to the jobs beyond the boundaries of the traditional workday and workplace. This added use of technology creates a confusion as to what the purpose of the technology poses for the individual using it. Questions such as "what is work usage media compared to non-work usage media look like" or "are we working more because it is easier and more accessible or because we want to work more? According to Esther M. Orioli, president of Essi Systems, a stress management consulting firm, "Traditional stress-management programs placed the responsibility of reducing stress on the individual rather than on the organization where it belongs. Indeed, employees report increased job satisfaction, greater sense of job security, better physical and mental health, reduced levels of job stress and enhanced control of their environment. In fact, work-life balance does not only benefit the employee, but also the organization. Once work-life balance has been introduced to the employee, the organization faces less absenteeism, lateness and staff turnover rates. In addition, there is an increase retention of valuable employees, higher employee loyalty and commitment towards the organization, improved productivity and enhanced organizational image. These "deals" support the idea of a constructivist approach including both the employer and the employee, based on a give-and-take situation for both of them. Access to these benefits, however, varied by employee and establishment characteristics. According to the

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data from the National Compensation Survey NCS , paid vacation benefits were available to 37 percent of part-time workers in private industry. These benefits were available to 90 percent of workers earning wages in the highest 10th percent of employees and only to 38 percent of workers in the lowest 10 percent of private industry wage earners. Paid sick leave was available to 75 percent of full-time workers and 27 percent of part-time workers. Access to paid sick leave benefits ranged from 21 percent for the lowest wage category to 87 percent for the highest wage category. These data provide comprehensive measures of compensation cost trends and incidence and provisions of employee benefit plans. Unskilled workers will almost always have to rely on bare minimum legal requirements. The legal requirements are low in many countries, in particular, the United States. In contrast, the European Union has gone quite far in assuring a legal work-life balance framework, for example pertaining to parental leave and the non-discrimination of part-time workers. Although employers are offering many opportunities to help their employees balance work and life, these opportunities may be a catch twenty-two for some female employees. Even if the organization offers part-time options, many women will not take advantage of it as this type of arrangement is often seen as "occupational dead end". Even when the option to work part-time is available, some may not take advantage of it because they do not want to be marginalized. Formation of the "ideal worker" and gender differences. Additionally, some mothers, after returning to work, experience what is called the maternal wall. The maternal wall is experienced in the less desirable assignments given to the returning mothers. It is also a sense that because these women are mothers, they cannot perform as "ideal workers". Maternity leave[edit] Maternity leave and parental leave are leaves of absence for expectant or new mothers sometimes fathers for the birth and care of the baby. These policies vary significantly by country regarding factors such as the length of the leave and what amount of money is paid. They may help create a work-life balance for families.

We would like to show you a description here but the site won't allow us.

Lemonhead - Thank you How goes by you? My cmpter rather server is acting up. Its still hot here. High of 93 or so. I just learned from my wife. Dogs love it though. Nice cool home in the summer, toasty warm in the winter, and meals and treats. I gave them left-over meatloaf this morning. Its a dogs life Weather is ok here. Feel like doo doo, no sleepy sleepy for Lara!! I was literally up all night, ugh. Lara IN Inactive 19 Aug Seriously though, have you considered trazodone? Side effects are almost nil, non-addictive, or just about that. You know, I as you suffer from insomnia, but I do manage to get a few hours in at night. Mind you, during the day, with the dogs and so on, its impossible or close to it to lay down and get a cat nap in. But, its been like that since childhood. Or not much later anyway. I am so depressed about this. I tapered down to one strip yesterday and 1 today and all of a sudden, wham! I am feeling like crap. Guess I should have seen it coming as I was a tad anxious and weepy this morning. Now I can barely type from the shaking. It is taking me forever to type this because I have to keep going back to retype my typos. Well, come to thinko of it I was having some pretty bad RLS last night only my entire body was coming up off the bed. Woulda loved to be a fly on that wall. If you have a few points on just 1 or 2 symptoms, then you may simply be adjusting still. Even 4 mgs will be fine for you, and make sure it is not only relieving wd, but quelling all cravings. Hope this makes sense my dear. I wish to all get out I had been documenting better, but here is how I am pretty sure it has gone. Everything seemed fine as wine until today. I got out of the shower at 1: And, I am talking, high heart rate, shaking, anxiety, runny nose. By the time I got to the appt I felt good again. NOW, I am feeling it again?! I am SO upset and feel SO set back, but feel yucky, too. I am going three steps backward!! I should have known it was coming because my whole body was literally jumping off the bed two or three times last night before I fell asleep. That was the only symptoms, but it was crazy. Never had anything like that before. My entire upper body shoulders, head, did this crazy back and forth thing like a spasm then relaxed. Several minutes later, it did it again. Those are the only two that I am aware of because I fell asleep. And, of course the anxiety was there but I was still not putting two and two together. I just took my amitriptyline and clonopine and a buspar I am out of my clonapan and I think the pharmacy is closed. I think I will call and see if they are still open. I want to try that rather than take another sliver, but if I have to, I guess I will. Please, I would love some advise on this situation. I feel a bit better and will be able to get thru the night without taking another sliver.

5: radioactivity - How does a half-life work? - Physics Stack Exchange

True, what works the first "half" and what in the 2nd "half". Its fascinates me though, how often a medication, same drug family, different name, slight difference in the chemical make up, and the time spent in your body from one to the other is like apples to oranges.

VUL lets the cash value be directed to a number of separate accounts that operate like mutual funds and can be invested in stock or bond investments with greater risk and potential growth. Unlike VUL, the cash value of an Index UL policy generally has principal protection, less the costs of insurance and policy administrative fees. Index UL participation in the index may have a cap, margin, or other participation modifier, as well as a minimum guaranteed interest rate. Universal life is similar in some ways to, and was developed from, whole life insurance, although the actual cost of insurance inside the UL policy is based on annually renewable term life insurance. The advantage of the universal life policy is its premium flexibility and adjustable death benefits. The premiums are flexible, from a minimum amount specified in the policy, to the maximum amount allowed by the contract. The primary difference is that the universal life policy shifts some of the risk for maintaining the death benefit to the policy owner. In a whole life policy, as long as every premium payment is made, the death benefit is guaranteed to the maturity date in the policy, usually age 95, or to age A UL policy lapses when the cash value is no longer sufficient to cover the insurance and policy administrative expense. To make UL policies more attractive, insurers have added secondary guarantees, where if certain minimum premium payments are made for a given period, the policy remains in force for the guaranteed period even if the cash value drops to zero. These are commonly called no lapse guarantee riders, and the product is commonly called guaranteed universal life GUL, not to be confused with group universal life insurance, which is also typically shortened to GUL. The trend up until " was to reduce premiums on GUL to the point where there was virtually no cash surrender values at all, essentially creating a level term policy that could last to age Since then, many companies have introduced either a second GUL policy that has a slightly higher premium, but in return the policy owner has cash surrender values that show a better internal rate of return on surrender than the additional premiums could earn in a risk-free investment outside of the policy. With the requirement for all new policies to use the latest mortality table CSO beginning January 1, , many GUL policies have been repriced, and the general trend is toward slight premium increases compared to the policies from Another major difference between universal life and whole life insurances: Uses of universal life insurance[edit] Final expenses, such as a funeral, burial, and unpaid medical bills Income replacement, to provide for surviving spouses and dependent children Debt coverage, to pay off personal and business debts, such as a home mortgage or business operating loan Estate liquidity, when an estate has an immediate need for cash to settle federal estate taxes, state inheritance taxes, or unpaid income taxes on income in respect of a decedent IRD. Estate replacement, when an insured has donated assets to a charity and wants to replace the value with cash death benefits. Key person insurance, to protect a company from the economic loss incurred when a key employee or manager dies. Executive bonus, under IRC Sec. The employer deducts the premium as an ordinary business expense, and the employee pays the income tax on the premium. Split dollar plans, where the death benefits, cash surrender values, and premium payments are split between an employer and employee, or between an individual and a non-natural person e. An alternative to long-term care insurance, where new policies have accelerated benefits for Long Term Care. Mortgage acceleration, where an over-funded UL policy is either surrendered or borrowed against to pay off a home mortgage. Life insurance retirement plan, or Roth IRA alternative. Term life insurance alternative, for example when a policy owner wants to use interest income from a lump sum of cash to pay a term life insurance premium. An alternative is to use the lump sum to pay premiums into a UL policy on a single premium or limited premium basis, creating tax arbitrage when the costs of insurance are paid from untaxed excess interest credits, which may be crediting at a higher rate than other guaranteed, no risk asset classes e. Treasury Bonds or U. Whole life insurance alternative, where there is a need for permanent death benefits, but little or no need for cash surrender values, then a current assumption UL or GUL may be an appropriate alternative, with potentially lower net premiums. Annuity

alternative, when a policy owner has a lump sum of cash that they intend to leave to the next generation, a single premium UL policy provides similar benefits during life, but has a stepped up death benefit that is income tax-free. Pension maximization, where permanent death benefits are needed so an employee can elect the highest retirement income option from a defined benefit pension. Annuity maximization, where a large non-qualified annuity with a low cost basis is no longer needed for retirement and the policy owner wants to maximize the value for the next generation. There is potential for arbitrage when the annuity is exchanged for a single premium immediate annuity SPIA, and the proceeds of the SPIA are used to fund a permanent death benefit using Universal Life. This arbitrage is magnified at older ages, and when a medical impairment can produce substantially higher payments from a medically underwritten SPIA. A person who earns a high income, or who has a high net worth, and who practices a profession that suffers a high risk from predation by litigation, may benefit from using UL as a warehouse for cash, because in some states the policies enjoy protection from the claims of creditors, including judgments from frivolous lawsuits. These benefits include loans, withdrawals, collateral assignments, split dollar agreements, pension funding, and tax planning. Loans[edit] Most universal life policies come with an option to take a loan on certain values associated with the policy. These loans require interest payments to the insurance company. The insurer charges interest on the loan because they are no longer able to receive any investment benefit from the money they loaned to the policy holder. Participating loans are generally associated with certain Index Universal Life policies. Repayment of the loan principal is not required, but payment of the loan interest is required. If the loan interest is not paid, it is deducted from the cash value of the policy. If there is not sufficient value in the policy to cover interest, the policy lapses. If the policy has not become a "modified endowment", the loans are withdrawn from the policy values as premium first and then any gain. This shortens the life of the policy. Usually those loans cause a greater than expected premium payment as well as interest payments. Outstanding loans are deducted from the death benefit at the death of the insured. This is done through withdrawals that do not exceed the total premium payments made into the policy. Also, tax-free withdrawals can be made through internal policy loans offered by the insurance company, against any additional cash value within the policy. If the policy is set up, funded and distributed properly, according to IRS regulations, an Equity Indexed UL policy can provide an investor with many years of tax-free income. Most universal life policies come with an option to withdraw cash values rather than take a loan. The withdrawals are subject to contingent deferred sales charges and may also have additional fees defined by the contract. Withdrawals permanently lower the death benefit of the contract at the time of the withdrawal. Withdrawals are taken out premiums first and then gains, so it is possible to take a tax-free withdrawal from the values of the policy this assumes the policy is not a MEC, i. Withdrawals are considered a material change that causes the policy to be tested for MEC. As a result of a withdrawal, the policy may become a MEC and could lose its tax advantages. To some extent this issue is mitigated by the corresponding lower death benefit. Collateral assignments[edit] Collateral assignments are often placed on life insurance to guarantee the loan upon the death of debtor. If a collateral assignment is placed on life insurance, the assignee receives any amount due to them before the beneficiary is paid. If there is more than one assignee, the assignees are paid based on date of the assignment, i. Some policies contractually forbid any more than the one premium, and some policies are casually defined as single-premium for that reason. These policies were very popular prior to , as life insurance is generally a tax deferred plan, and so interest earned in the policy was not taxable as long as it remained in the policy. Further withdrawals from the policy were taken out principal first, rather than gain first and so tax free withdrawals of at least some portion of the value were an option. In changes were made in the tax code, and single premium policies purchased after were "modified endowment contract" MEC and subject to less advantageous tax treatment. Policies purchased before the change in code are not subject to the new tax law unless they have a "material change" in the policy usually this is a change in death benefit or risk. It is important to note that a MEC is determined by total premiums paid in a 7-year period, and not by single payment. At any point in the life of a policy, a premium or a material change to the policy could cause it to lose its tax advantage and become a MEC. In a MEC, premiums and accumulation are taxed like an annuity on withdrawing. The accumulations grow tax deferred and still transfer tax free to the beneficiary under Internal Revenue Service

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Code a under certain circumstances. Sometimes the guarantees are part of the base policy and sometimes the guarantee is an additional rider to the policy. Generally these payments are for a shorter time than the policy is in force. For example, payments may be made for 10 years, with the intention that thereafter the policy is paid-up. But it can also be permanent fixed payment for the life of policy. If the guarantee is lost, the policy reverts to it flexible premium status. And if the guarantee is lost, the planned premium may no longer be sufficient to keep the coverage active. If the experience of the plan is not as good as predicted, the account value at the end of the premium period may not be adequate to continue the policy as originally written. In this case, the policyholder may have the choice to either: Leave the policy alone, and let it potentially expire early if COI charges deplete the account, or Make additional or higher premium payments, to keep the death benefit level, or Lower the death benefit. Many universal life contracts taken out in the high interest periods of the s and s faced this situation and lapsed when the premiums paid were not enough to cover the cost of insurance. Flexible premium[edit] Flexible Premium UL allows the policyholder to vary their premiums within certain limits. Inherently UL policies are flexible premium, but each variation in payment has a long-term effect that must be considered. To remain active, the policy must have sufficient available cash value to pay for the cost of insurance. Higher than expected payments could be required if the policyholder has skipped payments or has been paying less than originally planned. It is recommended that yearly illustrative projections be requested from the insurer so that future payments and outcomes can be planned. In addition, Flexible Premium UL may offer a number of different death benefit options, which typically include at least the following: Policyholders may also buy Flexible Premium UL with a large initial deposit, thereafter making payments irregularly. Criticism[edit] Unlawfully sold to individuals as an investment[edit] In the US, it is illegal under the Investment Advisers Act of to offer Universal Life Insurance as an "investment" to individuals, but it is frequently offered by agents as a tax-advantaged financial vehicle from which they can borrow as needed later without tax penalties. Therefore, under the authority of the SEC and FINRA, Index Universal Life Insurance cannot be marketed or sold as a "security", "variable security", "variable investment" or direct investment in a "security" or the stock market, because it is not. However, IUL can be marketed and sold as an investment. Conflict of interest[edit] Agents who sell Universal Life Insurance often receive commissions equal to the first year of target premiums providing an incentive to sell these policies over other less expensive term life insurance policies. Proponents respond that it would be inaccurate to state that term insurance is less expensive than universal life, or for that matter, other forms of permanent life insurance, without qualifying the statement with the other factor: Time, or length of coverage. This is mainly due to the high percentage of the premiums paid out in commissions during the first 10â€™12 years. UL is a complex policy with risk to the policyholder. Its flexible premiums include a risk that the policyholder may have to pay a greater than planned premium to maintain the policy. This can happen if the expected interest paid on the accumulated values is less than originally assumed at purchase. This happened to many policyholders who purchased their policies in the mids when interest rates were very high. As the interest rates lowered, the policy did not earn as expected and the policyholder was forced to pay more to maintain the policy. If any form of loan is taken on the policy, this may cause the policyholder to pay a greater than expected premium, because the loaned values are no longer in the policy to earn for the policyholder. If the policyholder skips payments or makes late payments, they may have to make that up in later years by making larger than expected payments.

6: Build A Life MA - Homepage

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7: Universal life insurance - Wikipedia

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8: Life Work by Donald Hall

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