



# NEED A MEMORY BOOST?, how to upgrade *your* Brainpower

**Remember when you were a child and you remembered everything your parents promised, like that new bike or a trip to zoo? Remember when your parents said they could not remember their promise and you must have been mistaken? It happens that parents do forget and their memories are not as crystal clear as a child's. At some point in life, everyone will have a problem with his or her memory.**

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**A**s each day unfolds, we are challenged to remember a multitude of things, such as phone numbers, driving directions, names, tasks, and moment-to-moment requests. So, why do we forget and what can we do about it, especially if our once perfect memory has now become faulty and unpredictable?

Let's start off by understanding what a memory actually is. There are two types we use daily: short-term memory and long-term memory. Both of these are important for our everyday functioning. We learn new material (a name, a date, directions, all things) with the use of short-term memory. That's why it's hard to remember a person's name when we've just been introduced. If we want to remember his or her name, we must mentally practice it. Saying it out loud or spelling it out, writing it down and repeating it. People who have remarkable memories for names, dates, events and so on are no more talented than

you or me. The difference with these people's memories is they have spent time practicing and taking steps to encode and move this information from short-term to long-term memory.

Long-term memory is what we need to survive and function. It allows us to go through our day almost effortlessly when we brush our teeth, comb our hair and eat our breakfast. What happens when we forget how to do something? Unless we can find something to associate with new information, like my mother's name is Jane, and then encode it into our long-term memory banks, we forget. Forgetting is called "decay." In other words, the memory literally starts to fall apart. A name may start as Jane, but without practice or encoding it starts to decay and becomes maybe "Ja" or is gone completely. To recall this information takes the action of making memory a task and a function to execute.

We also learn information in what are called “chunks” of memory. If we take learning a new action in pieces and learn one piece at a time, we can put them all together and repeat the action. For example, when we learn a song word by word and sentence by sentence and put meaning into the words and sentences to make chunks of information that flow together, then we form a complete memory.

All forms of memory are affected by several factors. Stress is a big destroyer of memory chunks and affects every aspect of our performance. Have you ever noticed when you are overwhelmed and someone asks for your telephone number and you cannot remember it? Stress and illness can affect brain functioning and can cause constriction of blood flow. Good memory occurs when the flow of healthy oxygen nourishes the brain and creates overall health and well-being. When we feel rushed and pushed by time constraints, it can affect a person’s performance and ability to remember.

Retention is the ability to maintain information and to retrieve it. Retrieval is the brain’s ability to absorb information and to store it for later use. To understand this process, visualize a mountain of words and information. Each day we are confronted with new information and asked to sort through it and remember it. We pile new information on top of old information and we keep piling it on until we want to access some older memories, which are solidified in our long-term memory. Practice is also involved with retrieving information that is layered down in our conscious memory.

Memory is also affected by trauma and any tragedy we may have experienced. We know that a person who has been in a serious accident or crime may experience memory difficulties. Time and healing often must take place for memories to be accessed and for the impaired person to remember information more accurately. Person(s) who have hidden dangerous or invasive memories may need assistance to deal with these. A victim of a serious crime or attack may experience what is called a post-traumatic episode, where memories may appear to be so real that the person is re-living the horrendous event over and over again. Treatments are available to help these people understand and heal from their life-changing events and return to normal functioning.

Fortunately, with good health and exercise, reduced stress levels and mental challenges, you can retain your memory and even boost your brainpower! Here are some helpful hints:

**1** Memories begin as short-term memories and when they are encoded and practiced, they are placed in the long-term memory banks. The memory process occurs as chunks of memory are placed in storage for retrieval at a later time, so practice storing and retrieving information you want for later use. Memory chunks need time to solidify and this is accomplished with practice, repetition and making memory a conscience action.

**2** Memory can be impaired by illness, accidents, trauma, stress and time limits. Obviously, it is important to do what you can to protect yourself from serious injury, such as wearing the right gear when involved with sports or recreational activities, and reducing stress when you can by cutting out unhealthy habits, situations and even relationships.

**3** You can help improve your memory with practice and preparation to learn new material. It is also important, when retrieving materials that were learned previously, to store them in chunks. For example, when children learn to play the piano, they are asked to learn the piano keys by memorizing sentences, which explain the names of each key. This is also called “situational memory.” An example of “situational” memory is memory chunks that are formed in the same place, in the same situation and the same environment. By recreating the same learning conditions and having the same frame of mind, health, attention and focus, he or she is more likely to remember the information and have better retention.

**4** Use your brain and keep it pumped up. Having good blood flow to the brain occurs with regular exercise, a healthy diet and reduced stress levels, which all help to ensure we have good memory. See your doctor regularly for check-ups. Look for foods that are rich in vitamins, low in sugar and caffeine, which can be very helpful. Your brain is a muscle, therefore it needs good food, exercise and new information daily to keep it fresh and ready to learn. Involvement with art and music have been shown to help brain function and improve blood flow. Fish oils and foods high in Vitamin B will help reduce stress and improve memory.

**5** Practice makes perfect! We’ve all been told this, especially when we’re learning a new skill. Go out and practice whatever it is you want to remember; a language, a task, or information you want to use on the job. We can practice any action in our minds and later execute it with amazing results. Also look for new hobbies and experiences that will help your brain get “exercise.” These can be as simple as crossword puzzles and memory games, or more physical such as learning how to cook gourmet food or trying to snowboard.

**6** Memory is important for all of us, especially as we grow older. To retain the memory functions that we have, we must try to stay active, social and look for the plethora of books, games and websites that can improve or help retain memory function. Keep learning new things on a daily basis, and challenge your memory. Just like any other muscle, you must exercise your brain to keep it functioning and healthy!

More people are experiencing memory problems due to poor health conditions. Make sure to get regular check-ups, eat right and reduce your stress levels. We all fear not being able to care for ourselves and can stay healthy with simple steps – the most important one being vigilant about our own

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## Brainpower

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healthcare. Make today the day you put together your plan for a brain workout, which will create for you a memory that others will envy.

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## Complex Exposures

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### **COSTLY ASSUMPTIONS**

A variety of solutions can be matched to a variety of exposures found in leases.

An awareness of a problem is usually key to solving it. Your professional objective to reduce your client's exposure to loss requires that both you and your client be informed about the liabilities assumed in a lease of premises.

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