

REDUCING RISKS FROM PROFESSIONAL HAZARDS IN OUR LIFE

4	PERSONAL HAZARDS	PROBABLE ACTIONS to REDUCE the RISK
A	Physical / Mental limitations / deficiencies	<ul style="list-style-type: none"> • Check if there is any way to overcome the limitations / deficiencies; • Take advice from Experts / Seniors / Elderly Parsons / friends [whom you trust]; • Love yourself as you are, and care for your regular Development,
B	Low Self Esteem	<ul style="list-style-type: none"> • Love yourself as you are, and care for your regular Development; • Attend motivational programs / seminars / workshops / sessions; • Study life of those who overcame difficulties and made name for themselves; • Always be Hopeful and Positive in your approach; • Do Exercise / Yog / Meditation on regular basis
C	Mid-Career Crisis	<ul style="list-style-type: none"> • Decide on your Life Goal – get clear idea as to where you wish to be, every 5 Years, ahead; • Assess your capabilities in achieving that – plan to overcome shortcomings if any; • Have program to develop / add skill sets to get to your goal; • Take your family member(s) in to Confidence and chalk-out plans to overcome this crisis; • Start saving adequately for any IDLE time during change-over
D	Post Retirement Crisis	<ul style="list-style-type: none"> • Plan for retirement from the age of 50; Decide how do you wish to spend the Retired Life; • Assess your capabilities. Have program to develop / add skill sets to do what you wish to do; • Consult those who are Enjoying their retired life. Also, read relevant books. Search on Net; • Prepare your Bucket List and slowly to complete it to the extent possible, without any regrets;
E	Losing a Partner	<ul style="list-style-type: none"> • It's better to share vital information with your partner, when alive, so that in the absence of one, another partner will not face the problem of locating that vital information; • Accept the loss as a REALITY of Life. Be philosophical in judgement; • Gap can't be bridged. Just see how you can move on. Take family member(s) in to Confidence; • Be Positive – consult those who are in a similar situation; • Devote time for the Social cause – particularly with those having difficult times;

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3	DOMESTIC HAZARDS	PROBABLE ACTIONS to REDUCE the RISK
A	Work Load / Bringing-Up Children	<ul style="list-style-type: none"> • Distribute the Work Load as per your limits and according to your office timing, • Prioritize demands, • Improve on your Effectiveness and Efficiency - Learn Multi - Tasking, • Use electronic gadgets wherever possible, • Involve children at appropriate age and assign suitable responsibilities to them, • Do not over-promise, • Maintain Self Respect and Respect for others in the family, • Be Empathetic towards others, • Learn EGO MANAGEMENT, • Understand Needs & Expectations of others and being Pro-active in fulfilling them, • Proper balancing of demands of Personal and Professional life, • Proper Time Management [Work Planning], • Proper utilization of Week - ends to attend to the demands of personal Life, • Take advantage of Flexi-Hours, • MAINTAIN UNDERSTANDING ATTITUDE TOWARDS THE PARTNER, • Seek help from external provider – may be at a PRICE,
B	Relationship: Comparison / Criticism / Health Issues	<ul style="list-style-type: none"> • Avoid Comparison at all times. We are different from Each other, • Maintain Self Respect and Respect for others in the family, • MAINTAIN UNDERSTANDING ATTITUDE TOWARDS THE PARTNER, • Do not criticize partner. Motivate him / her as much as possible, • Learn EGO MANAGEMENT, • Plan Holidays – periodically, Enjoy OFF time, • Do not avoid / neglect attending to health issues. Attend to them promptly, • Be empathetic, Be formally Informal and Informally Formal

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2	SOCIAL HAZARDS	PROBABLE ACTIONS to REDUCE the RISK
A	Comments on your status / behaviour by neighbours, relatives, peers	<ul style="list-style-type: none"> • Overlook them in the first instant, • If persist, explain the situation in a friendly manner but in a convincing way, • If no improvement, slowly avoid them, • If there is some 'sense' in their comment, introspect and try to Improve, • Face the situation, together, even if only one of you is at their target, • MAINTAIN UNDERSTANDING ATTITUDE TOWARDS THE PARTNER, • Be spiritual, stay cool
B	Troubling you for favours	<ul style="list-style-type: none"> • Check the genuineness and react reasonably, • Do not let your privacy get disturbed, • Extend financial help with due care, stay within your Risk-Limits,
C	Comparison with Kids / bullying by the friends	<ul style="list-style-type: none"> • Take their comments in sporting manner, • Do not over spread your child's achievement, at the same do not under-play, • Maintain good relations / understanding with your children, take them in confidence, • Discourage bullying – explain the ill effects, Prepare your child not to be tempted for bullying other, • Maintain 'friendly' relations with the Children's friends, Try to know their Nature, • When someone is bullying your child, develop his / her confidence to tackle the situation, • Enter only when needed. Explain the situation to parents of the child who is bullying, • Do not let yours OR child's Self-Respect go down
D	Disturbance by the neighbours	<ul style="list-style-type: none"> • Understand the occasion and Be tolerant to the extent possible, • If above your limits, explain in polite manner the trouble you are having due to them,
E	Social Media: Total avoidance not feasible	<ul style="list-style-type: none"> • Be rational in deciding the time you spend on social media. Avoid groups which are bothersome, • Be very careful in posting the status / information on Social Media / sites, • Do not blindly believe in what you read. Verify the facts. Your life is very Precious, • At any cost, do not let the visits to Social sites disturb other aspects of your life

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1	PROFESSIONAL HAZARDS:	PROBABLE ACTIONS to REDUCE the RISK
D	Not able to get leave when one needs,	<ul style="list-style-type: none"> • Develop relationship with the Boss, • Empower Subordinates – Proper work distribution, • Delegate Work to avoid dependence on You, • Develop Art of Convincing • Accumulate Leaves by putting-in extra working hours when possible, • Proper Work management so that there is No need to sacrifice the Leave
E	Work pressure due to stringent deadlines,	<ul style="list-style-type: none"> • Have proper estimate of the time required for job completion, • Have Courage to say NO at times, • Relationship Management – Developing Understanding: Learning EGO MANAGEMENT, • Development of Subordinates – Proper work distribution, • Delegation of Authority, • Improve on your Effectiveness and Efficiency, • Learn Multi - Tasking,
F	Peer Pressure	<ul style="list-style-type: none"> • Avoid comparisons, discourage comparisons, • Do not try to match the financial status of the Peers, • Sportingly accept his / her higher stature, without losing self-confidence • Do not over high-light your achievements, at the same time do not be overly subdued, • Learn to be Happy with your financial status – surely try to IMPROVE

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The type of Hazards [source with a potential to cause harm] and probable approach to avoid being at the Risk [probability of getting harmed] for a married couple may be summarised as follows: [NOT NECESSARILY IN THE ORDER OF PRIORITY]

1	PROFESSIONAL HAZARDS:	PROBABLE ACTIONS to REDUCE the RISK
A	Long Working Hours	<ul style="list-style-type: none"> • Proper balancing of demands of Personal and Professional life, • Prioritize demands, • Proper Time Management [Work Planning], • Proper utilization of Week - ends to attend to the demands of personal Life, • Take advantage of Flexi-Hours, • MAINTAIN UNDERSTANDING ATTITUDE TOWARDS THE FAMILY.
B	Work Place far away from Home – consuming heavy time to commute	<ul style="list-style-type: none"> • Proper Time Management [Work Planning], • Choose a suitable means of travel to keep travel time minimum, • Choose working Hrs keeping in mind the traffic density, • Either shifting the place of work closer to the home OR take the Home closer to the office, • Utilise Work-from-Home option when possible / when needed, • Proper utilization of Week - ends to attend to the demands of personal Life, • MAINTAIN UNDERSTANDING ATTITUDE TOWARDS THE PARTNER
C	Emotional Pressures: From Boss, Peers, Subordinates, Customers // Non-cooperation / lack of empathetic treatment from the Boss, Subordinates and Peers,	<ul style="list-style-type: none"> • Be Empathetic towards Boss, Peers, Subordinates, Customers. • Extend Help whenever they Need [may be with partial sacrifices to your priorities] • Relationship Management – Developing Understanding: Learning EGO MANAGEMENT, • Develop of Subordinates – Proper work distribution - Delegation of Authority, • Maintain friendly atmosphere, at-least around you, • Understand Needs & Expectations of others and being Pro-active in fulfilling them, • Socialize whenever possible – arrange meetings, get-together, • Be formally Informal and Informally Formal,