



Live Well, Work Well

September 2025

Are You Prepared for an Emergency?

Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning. Roads may become impassable, power could be out for days and emergency services might be overwhelmed. In these situations, having a plan can make all the difference between chaos and calm.

September is National Preparedness Month, so make a plan for if you need to evacuate your home or get trapped inside for days.

Preparedness isn't just about stocking up on supplies; it's about knowing what to do, where to go and how to stay safe. Consider these five key steps to help you and your household prepare:

1. **Know your risks.** Understand the types of disasters most likely to affect your area. In the Midwest, tornadoes and floods are common. Coastal regions may face hurricanes, while the West Coast is more prone to earthquakes and wildfires.
2. **Create a communication plan.** Make sure every member of your household knows how to reach each other during an emergency. Choose an out-of-town contact person and

establish meeting points in case you're separated.

3. **Assemble an emergency kit.** Your kit should include nonperishable food and water (enough for at least three days), flashlights and extra batteries, basic first-aid supplies, medications and personal hygiene items, important documents (e.g., IDs and insurance papers) in a waterproof container, and a battery-powered radio.
4. **Plan for evacuation and shelter-in-place.** Know your local evacuation routes and shelters. Also, prepare for scenarios where you may need to stay inside your home for several days. Keep extra blankets, a manual can opener and entertainment for kids, if needed.
5. **Include pets in your plan.** Don't forget your furry family members. Ensure you have food, water and any medications they need, and identify pet-friendly shelters in advance.

Visit the Federal Emergency Management Agency's (known as FEMA) website, [Ready.gov](https://www.ready.gov), to learn more about preparing for emergencies at home, at work and on the road.

UV Index and Sun Safety

Spending time outdoors can be great for your health and well-being, but protecting your skin from the sun's harmful ultraviolet (UV) rays is important. One of the most effective ways to do this is by understanding and using the UV index, a daily forecast that measures the strength of the sun's UV radiation.

The UV index is reported on a scale from 0 to 11+. The higher the value, the greater the potential for harm from unprotected sun exposure.

Children, older adults, and people with fair skin or certain medical conditions may be especially vulnerable to high UV levels. Here's how to use the UV index proactively:

- **Check the index in the morning.** Many weather apps and websites display the UV index alongside the daily forecast.

Combating the "September Scaries"

As summer fades, individuals may experience a case of the "September Scaries," emotional and psychological stress that occurs with the transition from summer to fall. This phenomenon can happen as kids return to school, work intensifies, the days get shorter and the holiday season looms.

This seasonal transition disrupts routines and can trigger a sense of loss of freedom, sunshine and overall spontaneity. The return to rigid schedules and looming responsibilities may heighten stress, especially for those juggling work, family and other personal responsibilities. Consider these tips for managing stress during the seasonal transition:

- **Write down your worries.** First, it's important to understand what's making you feel worried. Then, you can evaluate if it's rational or not.

- **Adjust your schedule when possible.** If the UV index is high (6 or above), plan outdoor activities for early morning or late afternoon, when the sun's rays are less intense.
- **Take extra precautions when the index spikes.** On days with a very high or extreme rating, minimize direct exposure and prepare accordingly with strong sun protection.
- **Watch for environmental amplifiers.** Snow, sand, water and even pavement can reflect UV rays and increase your exposure.

Checking the UV index as part of your daily routine can help you reduce your risk of sunburn, premature aging and skin cancer while still enjoying time outdoors. Contact your doctor for more information.

- **Establish routines.** A routine can help you feel more in control and get you back on track for a solid season. Try to have some fun on the weekends, like making plans with friends, so you have something to look forward to.
- **Practice self-care.** This transition is also a good time to reinforce healthy routines like sleep hygiene, nutrition and movement. This practice can help you feel more physically and mentally prepared to take on challenges.
- **Embrace seasonal changes.** Enjoy fall activities, such as picking pumpkins and apples, hiking outdoors, baking with seasonal goods and watching the leaves change.

If you have any concerns about your well-being, reach out to a mental health professional.

Recipe of the Month

Apple Oatmeal Muffins

Makes: 6 servings

Ingredients

- ½ cup nonfat milk
- ⅓ cup unsweetened applesauce
- ½ cup all-purpose flour
- ½ cup quick-cooking oats (uncooked)
- 1 cup sugar
- ½ Tbsp. baking powder
- ½ tsp. ground cinnamon
- 1 tart apple (cored and chopped)

Nutritional Information

(per serving)

Total calories	218
Total fat	1 g
Protein	3 g
Sodium	132 mg
Carbohydrate	52 g
Dietary fiber	2 g
Saturated fat	0 g
Total sugars	38 g

Source: MyPlate

Preparations

1. Preheat the oven to 400 F.
2. Place 6 cupcake holders in a baking tin.
3. In a mixing bowl, add the milk and applesauce. Stir until blended.
4. Stir in the flour, oats, sugar, baking powder and cinnamon. Mix until moistened. Be careful not to overmix.
5. Gently stir in the chopped apples.
6. Spoon it into cupcake holders.
7. Bake for 15-20 minutes or until an inserted toothpick comes out clean.
8. Cool in the pan for 5 minutes before serving. Store unused portions in an airtight container.