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EMPLOYEE BENEFITS

May 2020

Take the Pressure Off

May is High Blood Pressure Education Month.

Normal healthy blood pressure is under 120 systolic and under 80 diastolic. Elevated blood pressure (EBP) is 120 to 129 systolic and less than 80 diastolic. People with **EBP** are likely to develop **high blood pressure** unless they act to prevent it.

Untreated, a 20-point higher systolic or a 10-point higher diastolic number can double your risk of death from a heart attack or stroke.

High blood pressure numbers:

Stage 1 HBP is 130 to 139 systolic or 80 to 89 diastolic.

Stage 2 HBP is 140 systolic or higher or 90 diastolic or higher.

If you reach either stage, your health care provider will likely recommend lifestyle changes, maybe medication (depending on cardiovascular risks or family history), and regular follow-ups until your BP is controlled.

You have a 90% chance of developing HBP. This number has increased recently, partly because more Americans are overweight and living longer. Younger people are being impacted the most, as hypertension has tripled among adults under age 45.

If you are diagnosed with HBP, work with your provider to:

1. Learn how you can self-monitor your BP levels day to day. Get a home monitor approved by your provider, and learn the best times for checking your BP, and when not to check it (e.g., within 30 minutes of smoking, drinking coffee or exercising). Have your medical clinic check your home blood pressure monitor for accuracy. To learn more, search for **blood pressure at home** at **heart.org**.

2. Learn to control your BP with positive daily choices. Adopting a diet-and-lifestyle approach is the recommended first-line treatment for people with stage 1 hypertension who are at low risk for developing heart disease. What works: a diet high in fruits and vegetables (search for **Dietary Approaches to Stop Hypertension** or **DASH** at **www.nhlbi.nih.gov**).

"Trust yourself. Create the kind of self that you will be happy to live with all your life. Make the most of yourself by fanning the tiny, inner sparks of possibility into flames of achievement." — *Golda Meir*

The Smart Moves Toolkit, including this issue's printable download, **Medical Testing at Home,** is at **personalbest.com/extras/20V5tools.**

BEST bits

COVID-19 Basics

Note: Check for daily updates at **coronavirus.gov**.

COVID-19 is a highly infectious disease. It is spread mainly person to person within about 6 feet of each other. Droplets released by coughing and sneezing are inhaled through the mouth and nose, and potentially the lungs.

People may not show symptoms until several days after they become infected. In that time, they can spread the virus to many people. To reduce infection risk, stay at least 6 feet away from other people.

Symptoms are cough, fever and shortness of breath. If you have these symptoms, and you've had contact with a person who has COVID-19 or you live in or have recently visited an area with COVID-19, contact your health care provider immediately. The CDC says symptoms may appear 2 to 14 days after exposure.

As of April 3, 2020, the CDC recommends that the general public wear cloth face coverings in situations (grocery stores, pharmacies, public transit) where it's difficult to keep a distance of at least 6 feet (called social distancing or physical distancing). Learn more at **cdc.gov**. The coverings are ***not*** a substitute for handwashing.

Frequent handwashing is the most important step to protect yourself and others. **Use soap and water for at least 20 seconds.** Rub your hands to create a lather that covers your entire hands. When? After you cough or sneeze, before food preparation and eating, after using the bathroom and after touching high-contact surfaces, including door handles, elevator buttons and stair railings. No soap and water? Use alcohol-based hand sanitizer with at least 60% alcohol.

Bone Health for Every Body

May is Osteoporosis Month.

As Americans are living longer, protecting our bone health is more important than ever.
By age 50, about half of us will have weak bones, according to the National Institutes of Health. We can improve this outcome through healthy diet and lifestyle — at every age.

Bone is made mostly of (1) **collagen**, a structural protein that acts as a building block for your bones, teeth, muscles, skin, joints and connective tissues; and (2) **calcium phosphate**, a mineral that adds strength, hardens the framework and provides flexibility. A low intake of dietary calcium and other nutrients during one's lifetime may contribute to low bone mass, bone loss, high fracture risk and osteoporosis (porous bones).

Osteoporosis affects more than 44 million Americans, and it contributes to an estimated 2 million bone fractures per year.

Risk Factors for Osteoporosis:

Aging: In the U.S. 50% of women and 25% of men older than age 50 will suffer fractures of the hip, spine, wrist, arm and leg ,often resulting from a fall.

Heredity factors: A family history of fractures; having a small, slender body build or fair skin; and Caucasian or Asian ethnicity may raise your risk.

Nutrition and lifestyle: Poor nutrition, a low-calcium diet, low body weight and a sedentary lifestyle are primary risk factors for osteoporosis; so are smoking and excessive alcohol use.

Medications and other illnesses: Osteoporosis is linked to the use of some medications, including steroids, and to other illnesses, including thyroid problems. This is called **secondary osteoporosis**.

Medical disorders: Several medical conditions can lead to osteoporosis, including juvenile rheumatoid arthritis, diabetes, hyperthyroidism, Cushing's syndrome, malabsorption syndrome, anorexia nervosa and kidney disease.

Children and adolescents can develop juvenile osteoporosis. While rare, it can be a serious health problem as it occurs during a child's prime bone-building years, from birth through young adulthood. It can be caused by a secondary medical disorder, but sometimes has no identifiable cause.

Note: Ask your health care provider if you need calcium and D supplements.

Extreme Weather and Mental Health

May is Mental Health Month.

By Eric Endlich, PhD

Those who experience extreme climate or weather events, such as severe heatwaves, hurricanes, tornadoes and fires, can suffer significant fear, anxiety, trauma and a sense of loss. These reactions can be short-lived or may lead to long-term negative mental and physical effects.

Extreme heat can be particularly harmful to the very young, the elderly (especially those with medical conditions) and those with mental illness, increasing the risk of disease or death. During very hot weather, some prescription medications can impair the body's temperature regulation; discuss concerns with your health care provider.

If extreme conditions are predicted:

Being prepared for a weather-related disaster can reduce stress and bring a sense of control.

- Get updates from reliable sources.
- Encourage your community to have disaster planning in place, including how to share resources and skills among neighbors.
- Talk openly with children about their fears, but remind them that people are working hard to keep them safe.
- Have an emergency plan in place and a bag packed with necessities.
- Know emergency plans in your workplace, school and neighborhood.

Learn more at **ready.gov**.

The ABCs of Hepatitis

May is Hepatitis Awareness Month — a good time to learn about hepatitis prevention and testing. It could save your life.

Hepatitis is inflammation of the liver. It can result from infected food, drug injections, alcohol abuse and, sometimes, autoimmune diseases. But viruses (identified with letter designations) are the primary culprit.

Common types of hepatitis:

- **Hepatitis A** is highly contagious and spreads through infected food or close contact with an infected person. It can cause extended illness but rarely damage. A safe, effective vaccination prevents the virus.
- **Hepatitis B** infection can be chronic, causing liver damage and cancer. The CDC recommends hepatitis B vaccination for all infants, children age 19 and younger, and adults with risk factors, including sexual contacts and travel to countries where the disease is common.
- **Hepatitis C** causes lifelong infection leading to liver failure and potential cancer. Injecting drugs, contact with infected blood, and sex with someone infected are risk factors. There is no vaccine for hepatitis C. It can be treated and often cured when diagnosed early.

Talk to your health care provider about hepatitis testing and any needed vaccinations. A simple blood test can detect infection.

DR. ZORBA'S corner

New research has linked measles to "immune amnesia," a disease that causes children not vaccinated against measles to lose up to 70% of their antibodies to other pathogens after measles infection. This means it's more important than ever to keep you and your kids up to date on shots. There is lots of misinformation online about the side effects of vaccines, especially the measles vaccine. Measles kills. In 2018 the Democratic Republic of the Congo had 250,000 cases of measles with 5,000 deaths. This is just one example of how dangerous measles is. Make sure you and your kids get vaccinated.

— Zorba Paster, MD

TIP of the MONTH

Mediterranean Diet and Alcohol

You may know that red wine is part of the Mediterranean Diet, but it's not mandatory. If you don't drink, you don't need to start. If you enjoy wine, have no more than 1 glass (4 ounces) a day for women, or 2 glasses (8 ounces) a day for men. Amounts above this may increase the risk of liver disease in both genders and breast cancer in women.

eating smart

The Mediterranean Table

By Cara Rosenbloom, RD

May is International Mediterranean Diet Month.

The Mediterranean Diet has been popularized by the foods that are abundant in the countries along the Mediterranean Sea, including Greece, Italy and Morocco. But you can replicate the same dietary pattern with foods from your local grocery store.

Your Mediterranean table should be brimming with vegetables and fruits, which should fill half your plate at meals. Choose from every hue of the rainbow, including leafy greens, sweet peppers, oranges and berries, to reap the benefits of the different antioxidants and vitamins they contain. Fresh or frozen vegetables and fruits are equally nutritious.

Include other plant-based foods at meals, too, such as beans, lentils, nuts, seeds, herbs, spices and whole grains. Make olive oil your preferred choice for salad dressing and light cooking.

While many of the foods in the Mediterranean Diet come from plants, you don't need to exclude animal foods, such as chicken, dairy and meat; just slightly reduce the quantity. Rather than eating meat daily, you can replace it with tofu, chickpeas or peanut butter more often. Fish is recommended twice a week.

When you make room at your table for more plant-based foods, such as vegetables and beans, you'll naturally reduce your intake of ultra-processed foods, such as baked goods, chips and fast food. This dietary transition helps reduce the risk of developing heart disease, type 2 diabetes and certain cancers, as well as helping maintain brain health as you age.

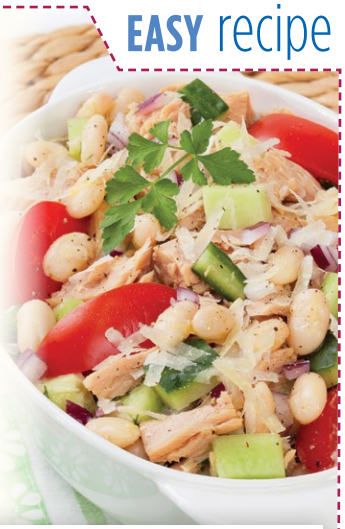
The Mediterranean Diet is also about balanced living. Include family and friends at the dining table for the joy and laughter of shared meals, and include physical activity daily as part of your healthy lifestyle.

EASY recipe

Tuscan Tuna and Bean Salad

- 1 can (15 oz.) no-salt-added white kidney, navy or cannellini beans, drained
- 2 cans (5 oz. each) albacore or skipjack tuna, drained
- 1 cup cherry tomatoes, sliced in half
- 2 tbsp capers
- 1 red onion, thinly sliced
- 3 tbsp extra-virgin olive oil
- 3 tbsp fresh lemon juice
- 6 cups mixed greens
- ½ cup fresh chopped basil or flat leaf parsley
- Pinch each salt and pepper

In a large bowl, combine beans, tuna, tomatoes, capers and onion. **Drizzle** with oil and lemon juice, and toss to combine. **Scatter** mixed greens on a platter and add the tuna mixture on top. **Garnish** with herbs, salt and pepper, and serve.



Makes 4 servings. Per serving:

290 calories | 21g protein | 12g total fat | 2g saturated fat | 8g mono fat | 2g poly fat | 26g carbohydrate | 2g sugar | 8g fiber | 356mg sodium

Stay in Touch

Keep those questions and suggestions coming!

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EXPERT advice

National Peripheral Neuropathy Awareness Week is May 3 to 9.

Q: What is peripheral neuropathy?

A: Neuropathy is a disease of the nerves. The condition usually affects the peripheral nerves that stretch from the spinal cord to the skin, muscles and body organs. It leads to weakness, numbness and pain in the hands, feet or other areas of the body.

Some primary concerns: The most frequent cause is type 1 or 2 diabetes. Other common culprits include herniated spinal discs or pinched nerves from surrounding tissue, such as carpal tunnel syndrome. Neuropathy can also result from injuries, infections, toxins, alcohol abuse, vitamin B_{12} deficiency and metabolic or genetic disorders.

Get medical care immediately if you notice tingling, weakness or pain in your hands, feet or other areas of your body. Early treatment can help prevent permanent nerve damage. Medications, physical therapy, transcutaneous electrical nerve stimulation (TENS) or, in some cases, surgery may be recommended — depending on the type of peripheral neuropathy. — Elizabeth Smoots, MD

SAFETY corner

Dos and Don'ts for a Tire Blowout

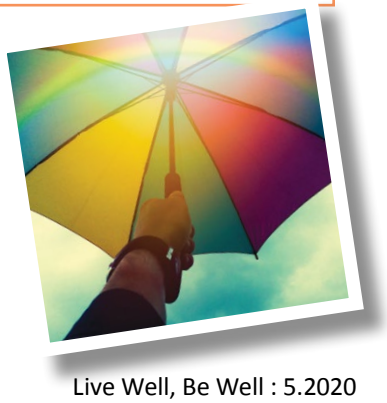
- ✔ **Don't panic.** Try to remain calm to keep control of the car.
- ✔ **Don't brake.** It's a natural reaction to want to brake, but keep your foot on the accelerator and steer in the direction you are headed. Your wheels need to continue rolling for you to maintain control.
- ✔ **Do correct your steering.** Only when you regain control of your vehicle can you ease off the accelerator and begin to move to the side of the road.
- ✔ **Do pull off the road and put on your hazard lights.** Call your road service or change the tire if you can safely.

When to Retire a Tire?

Here's how to figure out when it's time to replace your tires. Check the treads — they are not safe and need to be replaced when the tread is worn down to 2⁄32 of an inch. Always check your tread at least once a month when you check the pressure. **Tip:** Check your tread by placing a penny in the tread with Lincoln's head upside down and facing you. If you can see the top of Lincoln's head, it's time to replace your tires.

An optimistic outlook improves more than mood.

It helps protect health, too. Harvard researchers studied data on more than 230,000 people and found optimists, compared to pessimists, had a 35% lower risk of heart problems and a 14% lower risk of early death over about 14 years. Cultivating a positive outlook — with counseling, if needed — is a healthy decision for mind and body.



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In a large bowl, combine beans, tuna, tomatoes, capers and onion. **Drizzle** with oil and lemon juice, and toss to combine. **Scatter** mixed greens on a platter and add the tuna mixture on top. **Garnish** with herbs, salt and pepper, and serve.

Makes 4 servings. Per serving:

290 calories | 21g protein | 12g total fat | 2g saturated fat | 8g mono fat | 2g poly fat | 26g carbohydrate | 2g sugar | 8g fiber | 356mg sodium

MAKE A GREAT PLATE.

Layers of fresh flavor are perfect for a light lunch.

Cilantro-Lime Shrimp Wraps

INGREDIENTS

1 lb shrimp, peeled and deveined
1 tsp chili powder
1 lime, juiced
2 tbsp fresh chopped cilantro, plus more for garnish
1 clove garlic, minced
1 tbsp extra-virgin olive oil
Large leaves of romaine or iceberg lettuce, for serving
1 tomato, diced

DIRECTIONS

In large mixing bowl, combine shrimp, chili powder, lime juice, cilantro, garlic and oil. **In** large skillet over medium heat, add shrimp mixture and cook until pink, about 2 minutes per side. **To** assemble, add shrimp and tomato to large lettuce leaf. Garnish with cilantro. **Fold** and enjoy.

Makes 4 Servings. Each: 142 calories • 24g protein • 4g total fat • 3g carb
0g sugar • 2g fiber • 339mg sodium • 0.5g saturated fat • 2g mono fat • 0.5g poly fat

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TOP HEALTH®
The Health Promotion and Wellness Newsletter. 5.2020

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Include other plant-based foods at meals too, such as beans, lentils, nuts, seeds, herbs, spices and whole grains. Make olive oil your preferred choice for salad dressing and light cooking.

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Osteoporosis affects more than 44 million Americans. It contributes to an estimated 2 million bone fractures per year.

Risk Factors for Osteoporosis:

Aging: In the U.S. 50% of women and 25% of men older than age 50 will suffer fractures of the hip, spine, wrist, arm and leg ,often resulting from a fall.

Heredity factors: A family history of fractures; having a small, slender body build or fair skin; and Caucasian or Asian ethnicity may raise your risk.

Nutrition and lifestyle: Poor nutrition, a low-calcium diet, low body weight and a sedentary lifestyle are primary risk factors for osteoporosis; so are smoking and excessive alcohol use.

Medications and other illnesses: Osteoporosis is linked to the use of some medications, including steroids, and to other illnesses, including thyroid problems. This is called **secondary osteoporosis**.

Medical disorders: Several medical conditions can lead to osteoporosis, including juvenile rheumatoid arthritis, diabetes, hyperthyroidism, Cushing's syndrome, malabsorption syndrome, anorexia nervosa and kidney disease.

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Common types of hepatitis:

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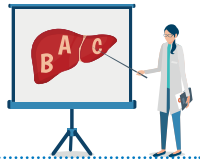
- **Hepatitis B** infection can be chronic, causing liver damage and cancer. The CDC recommends hepatitis B vaccination for all infants, children 19 and younger, and adults with risk factors including sexual contacts and travel to countries where the disease is common.
- **Hepatitis C** causes lifelong infection leading to liver failure and potential cancer. Injecting drugs, contact with infected blood, and sex with someone infected are risk factors. There is no vaccine for hepatitis C. It can be treated and often cured when diagnosed early — but half of the 2.4 million Americans with this type don't know they're infected.



Search for **viral hepatitis** at **cdc.gov** and talk to your health care provider about hepatitis testing and any needed vaccinations. A simple blood text can detect infection.

The **Smart Moves Toolkit**, including this issue's printable download, **Medical Testing at Home**, is at **personalbest.com/extras/20V5tools**.

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In An Emergency

Emergencies at work can include many types of events, from severe weather to violence. In an emergency, it's tough to think clearly and stay calm. Nonetheless, there are several ways you can keep a cool head and act effectively:

Arm yourself with information. Participate in any emergency preparedness training your employer offers. Know your workplace action plan for handling various emergencies and the resources available to help you and your coworkers stay safe.

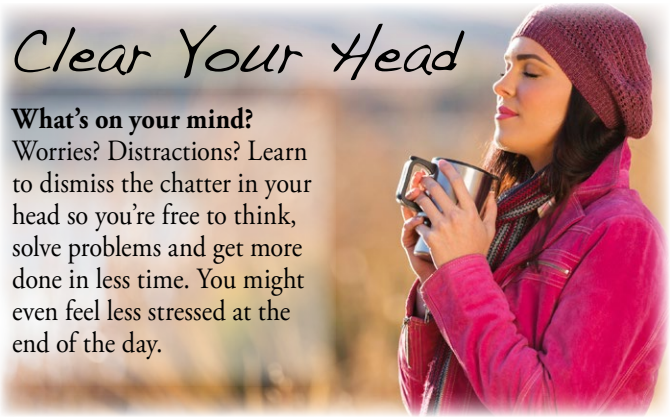
Know what to tell responders. Memorize your workplace address, and know how to direct first responders where to go, especially if you work at a large office complex or plant.

Learn the evacuation procedure. Know at least 2 exits, and find out where you and your coworkers should go after you get out of the building.

Locate emergency equipment. Familiarize yourself with the locations of fire extinguishers, eyewash stations, alarms, first-aid kits and other equipment. Know how to operate them, too.

Staying calm and following procedures in an emergency can save lives.

Clear Your Head



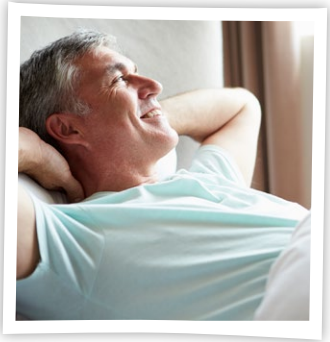
What's on your mind? Worries? Distractions? Learn to dismiss the chatter in your head so you're free to think, solve problems and get more done in less time. You might even feel less stressed at the end of the day.

Try these techniques:

- → **Move your body.** Take 5 minutes to walk (preferably outside), climb stairs or stretch out stiff muscles. Getting your blood pumping and your body moving can help settle your thoughts.
- → **Visualize.** Stop what you're doing and **see** yourself successfully completing today's tasks. Visualize the task by mentally reviewing the steps you need to get there.
- → **Practice deep breathing.** As you breathe, put your hand on your stomach; your hand should move in and out. Make your exhale long and peaceful. A few slow breaths can clear the cobwebs and silence your inner chatter.
- → **Change your location.** If you have a separate room for your home office, take your laptop to the kitchen for a change or even take your laptop outside (if possible).

Do Less, Sleep More

The all-nighter, once the purview of high school and college students, has migrated to work. In fact, you may have heard coworkers bragging about how little sleep they get or how late they stay up working on personal or professional projects. Are you skimping on sleep to get more done?



To achieve more and increase productivity, the best strategy for most people is going to bed – early.

Reviewing the habits of highly productive people shows they share some characteristics:

- ☑ They don't pull all-nighters. In fact, many go to bed quite early and rise early as well.
- ☑ They don't sacrifice sleep to get more accomplished.
- ☑ They don't sleep with electronics or mobile devices.
- ☑ Many don't need an alarm clock to wake up.

Certainly, lack of sleep lowers productivity. The National Sleep Foundation says most adults require 7 to 9 hours to be at their best. Its 2019 Sleep in America poll revealed that disciplined sleepers (75% of those surveyed) were almost 3.5 times more likely to say they felt well-rested on a typical weekday than those with poor sleep habits (22%).

To get more done, don't fight your fatigue and lose valuable rest. You won't work at your top capacity, and you'll accumulate a sleep debt that drains your energy in the days ahead. Instead, turn out the light, log off, unplug and turn in. You'll get more done tomorrow with plenty of rest behind you.

Power Pose

Harvard researchers found that posing like a superhero before a video conference or online presentation or a test enhances performance. Hold a confident, high-energy pose for 2 minutes before your next big event, and see what happens.

Preparing for a Staycation

COVID-19 has forced many if not all of us to cancel travel for and do a staycation at home instead. But even if you're working from home now, you can still take steps to making that first day back in your home office less stressful.

Here's how to maintain some of that relaxed feeling back at work.

- ✓ **Plan a day to get settled.** Return from your trip a day before you're due back at work, so you can get organized and unpacked, and perhaps check your messages so you know what lies ahead.
- ✓ **Set realistic goals.** Realize that everything probably won't be finished and tied up neatly before you leave. Complete what you can, and delegate or reschedule the rest whenever possible.
- ✓ **Get coverage.** Identify people who can do important tasks while you're away; prepare them for what they'll be doing, and leave detailed instructions.
- ✓ **Plan your first day back.** Avoid scheduling video or conference calls for your first post-vacation day if you can. Make a to-do list of priority tasks to address.
- ✓ **Clean your area.** Finally, tidy up your home office, even it's just the dining room table, so you'll be greeted after vacation with a fresh space that's ready for work.

> "You may delay, but time will not."
>
> – Benjamin Franklin

Top 3 Productivity Thieves and How to Fight Them

You've been at it for hours, but when you take stock at day's end, you didn't get as much done as you hoped. What's going on? Perhaps you've fallen victim to 1 of these stealthy productivity thieves:

1. **Distractions –** It takes the human mind an estimated 25 minutes to refocus on its original task after being interrupted. To stay focused, turn off your email alert, put your mobile device out of reach, and let coworkers know when you're not available. Set a timer, and address only the task at hand until it buzzes.
2. **Perfectionism –** Avoid re-doing projects once you've finished them. Set yourself a firm deadline for completing a task, and give it your best until then. Accept that **finished** doesn't necessarily mean **perfect.** Free yourself to move on to the next job.
3. **Poor communication –** It's a leading cause of errors and wasted time. Use the right medium to deliver your message. When in doubt, pick up the phone or video chat. Ask questions, and make sure all parties understand everything before moving on.

Benefits of Meditation: A Growing List

An ongoing study has found that routine meditation and mindfulness therapies provide ongoing relief of stress and depression, as well as improved immune function and biomarkers for healthy aging. The sustained positive effects seen 10 months after the study were also seen in participants new to meditation. Because the research was limited to 91 women, the study's authors said that more research is needed.

The Smart Moves Toolkit, including this issue's printable download, **Medical Testing at Home,** is at **personalbest.com/extras/20V5tools.**

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SAFETY CORNER

May is Building Safety Month.

5 WAYS TO STAY SAFE in a High-Rise Building

How can you take responsibility for your own safety when you work or live in a high-rise building?

1. **LOCATE** all exits, fire exits and stairwells on your floor and know where they go.
2. **STUDY** your building's evacuation plans.
3. **KEEP** exits and stairwell doors unlocked and clear of furniture, boxes and clutter that could obstruct them. Report any broken lights or need for other upkeep.
4. **LISTEN** carefully and follow all instructions in an emergency or practice drill.
5. **CALL** 911 to provide your location in case you are trapped.

COVID-19 Basics

Note: Check for daily updates at **coronavirus.gov**.

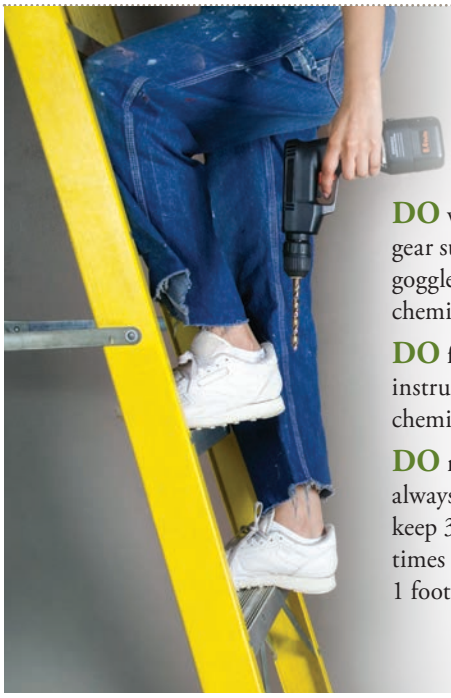
COVID-19 is a highly infectious disease. It is spread mainly person to person within about 6 feet of each other. Droplets released by coughing and sneezing are inhaled through the mouth and nose, and potentially the lungs.

People may not show symptoms until several days after they become infected. In that time, they can spread the virus to many people. To reduce infection risk, stay at least 6 feet away from other people.

Symptoms are cough, fever and shortness of breath. If you have these symptoms, and you've had contact with a person who has COVID-19 or you live in or have recently visited an area with COVID-19, contact your health care provider immediately. The CDC says symptoms may appear 2 to 14 days after exposure.

As of April 3, 2020, the CDC recommends that the general public wear cloth face coverings in situations (grocery stores, pharmacies, public transit) where it's difficult to keep a distance of at least 6 feet (called **social distancing** or **physical distancing**). Learn more at **cdc.gov**. The coverings are ***not*** a substitute for handwashing.

Frequent handwashing is the most important step to protect yourself and others. **Use soap and water for at least 20 seconds.** Rub your hands to create a lather that covers your entire hands. When? After you cough or sneeze, before food preparation and eating, after using the bathroom and after touching high-contact surfaces, including door handles, elevator buttons and stair railings. No soap and water? Use alcohol-based hand sanitizer with at least 60% alcohol.



DIY DOs and DON'Ts

Spring is the opportune time to start that DIY project — here are some precautions to keep you injury-free.

DO wear appropriate protective gear such as gloves and safety goggles when working with chemicals or power tools.

DO follow manufacturers' instructions for using tools or chemicals.

DO remember ladder safety — always place on level ground and keep 3 points of contact at all times (i.e., 1 hand and 2 feet, 1 foot and 2 hands).

DO maintain your tools and discard damaged or worn tools.

DO power off and unplug all tools when you are finished using them — even if you are leaving for a short break.

DON'T work with electrical wires unless you are a trained, qualified electrician.

DON'T hurry through a job. Rushing leads to accidents.

DON'T attempt to reach while on a ladder. Instead, move the ladder.

DON'T refuel tools, generators or mowers in an enclosed area such as a garage.

DON'T use your hand to dislodge anything stuck in a power tool.

When you do projects yourself, you can save money, time and gain a sense of accomplishment. Just make sure you follow all precautions.

Green Thumb

Gardening is a great way to enjoy the outdoors. To safeguard your hands while gardening, the U.S. Department of Health & Human Resources recommends these tips:

WEAR gardening gloves to protect your hands against bug bites, bacteria, poison ivy, scratches, blisters and chemicals from fertilizers.

AVOID repetitive use of the same muscles by rotating gardening tasks every 15 minutes. For example, switch up digging for raking, trimming or pruning.

USE tools only as intended.

LOCK up sharp tools after use with a safety lock.

MAKE sure your tools are ergonomically correct and fit your hand well.

WASH hands after gardening.

DOs AND DON'Ts for a Tire Blowout

Don't panic. Try to remain calm to keep control of the car.

Don't brake. It's a natural reaction to want to brake but keep your foot on the accelerator and steer in the direction you are headed — your wheels need to continue rolling for you to maintain control.

Do correct your steering. Only when you regain control of your vehicle can you ease off the accelerator and begin to move to the side of the road.

Do pull off the road and put on your hazard lights. Call your road service or change the tire if you can safely.

Navigating Bike Lanes

If you ride a bike for work or just for recreation, you know that while bike lanes are helpful, they can still pose a danger — especially if drivers are distracted.

Here's what you need to know when navigating bike lanes:

May is Bike Safety Month.

✓ **Respect** traffic laws and signals.

✓ **Go** with the flow of traffic.

✓ **Use** caution near intersections. Turning traffic may cross your path if you are riding straight in the bike lane. Always slow down, and don't pass other vehicles when nearing an intersection — you could be in the turning vehicle's blind spot.

✓ **Watch** for doors opening when parked cars are next to the bike lane. If you find yourself in a bike lane near parked cars, ride on the edge of the bike lane or in the adjacent traffic lane.

✓ **Don't** make a left turn from a far right bike lane or vice versa.

✓ **Stay** alert and aware, don't ride with headphones in while traveling in bike lanes especially near a busy street.

✓ **Ride** your bike predictably. Signal, slow down and look over your shoulder before changing lanes or turning.

WHEN TO RETIRE A TIRE?

Here's how figure out when it's time to replace your tires.

Check the treads — they are not safe and need to be replaced when the tread is worn down to $^{2}/_{32}$ of an inch. Always check your tread at least once a month when you check the pressure. **TIP:** Check your tread by placing a penny in the tread with Lincoln's head upside down and facing you. If you can see the top of Lincoln's head, it's time to replace your tires.

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Emergency Fund Essentials

No matter where you are on your financial journey, an emergency fund is critical. How much is enough?

In general, your goal is to have an emergency fund to pay your essential expenses for 6 to 8 months. You need enough money to cover a big unexpected expense without turning to credit cards. Ideally, you have enough money to get by if you lost your job, for example.

Start saving today. It doesn't have to be a large sum. Even on a tight budget, a small amount adds up over time. Depending on your family's size, skipping a meal out each week could result in saving an extra $160 per month.

Treat saving as a bill. Consider having the amount transferred automatically from your checking account or paycheck. Pay your account every month or every 2 weeks.

Keep your change in a jar. Spare change adds up a lot faster than you think.

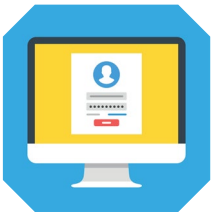
Is the utility bill less than you expected this month? Save the difference.

The method you choose doesn't have to be perfect. As long as you are saving, you are moving in the right direction.

TOPDOLLAR DICTIONARY: CAPITAL GAINS TAX

Capital gains tax is assessed on profits made on the selling of a capital asset such as a stock, bond or a house, where the amount from the sale exceeds the purchase price. The gain is the difference between a higher selling price and a lower purchase price. Conversely, a **capital loss** occurs if the proceeds from the sale of a capital asset are less than the purchase price. A long-term capital gains tax is assessed on assets held for more than a year. The rates are 0%, 15% and 20% based on your income tax bracket. A short-term capital gains tax is assessed on assets held for less than a year. This profit is taxed as ordinary income.

Managing Your Digital Assets



Did you know that if you have ever created a username and password for an online account, you have digital assets? A digital asset is any type of digital information you have stored online or in the cloud. **The average American** has $55,000 in digital assets, according to Kiplinger.

Why do you need to protect your digital assets and how do you do it? Think of how many online accounts you have, including email addresses and social media accounts. It is also important to consider what happens to your accounts after your death.

It's crucial that loved ones can access these accounts after your death to insure someone doesn't steal your information (e.g., assume your identity) once you are gone.

You can manage and protect your digital assets with these steps:

1. Use a **password manager** to keep all of your usernames and passwords in one place, making it easier for your loved ones to access your information if the need arises.
2. If a password manager isn't for you, an **external hard drive** allows you to store all your info in one place without using the internet.
3. Digital assets aren't always included in standard wills. An estate attorney can create **a letter of instruction** with specific directions on what to do with your accounts after you are gone.

Give yourself and your loved ones peace of mind when it comes to your digital presence.

HSA vs. FSA

Health savings accounts (HSAs) are personal savings accounts for health care expenses. The individual owns and controls the money in the account. The money is deposited untaxed, and you can invest it in stocks, bonds and mutual funds. To be eligible, you must have a high-deductible health insurance plan.

The IRS decides how much you can contribute each year. Check **treasury.gov** for current information. In 2020, the contribution limits are $3,550 for individuals and about $7,100 for family coverage. The limits are indexed for inflation and adjusted each year. You can roll over unspent money in your HSA each year.

Flexible spending accounts (FSAs) allow employees to fund qualified medical expenses pretax through salary reduction to pay for out-of-pocket expenses for medical, dental, vision and dependent care (your plan may vary). You can use your FSA to pay for eligible expenses incurred by your spouse or dependents claimed on your tax return even if they are not covered by your health plan.

The maximum annual allocation limits may change annually. The total election amount is available on day 1 of your plan year. After enrollment, your funds are withdrawn automatically from each paycheck for deposit into your account before taxes, which increases take-home pay. You can use FSA funds during the plan year. Many employers allow a 2½-month carryover into the next year or a $500 carryover into the next plan year. Check with your employer to see which rules apply.

Debt Consolidation *Services*

You may have heard of debt consolidation but not the details. Debt consolidation programs usually consist of using 1 loan to pay off smaller loans. They may appear beneficial to borrowers, but these programs have pitfalls.

A debt consolidation program does not eliminate debt; it only changes the terms of repayment. You end up paying more in interest if you use a consolidation loan. If you stretch your payments over a longer time, it is possible your total interest cost will be higher.

Consider this example: Let's say you have $30,000 in unsecured debt, including a 2-year loan for $10,000 at 12%, and a 4-year loan for $20,000 at 10%. Your monthly payment on the $10,000 loan is $517 and $583 on the $20,000 loan, for a total payment of $1,100 per month. The debt consolidation company tells you they can lower your payment to $640 per month and your interest rate to 9% by negotiating with your creditors and rolling the loans together into one.

Sounds great, doesn't it? Who wouldn't want to pay $460 less per month in payments in 6 years?

This may sound okay until you realize how much higher in total your additional payments are: $46,080 to pay off the new loan versus $40,392 for the original loans, even with the lower interest rate of 9%.

This means you paid $5,688 more for the lower payment. Bottom line: Don't be fooled by lower interest rates or smaller payments. Do the math on both payment options to understand the best deal.

TOPDOLLAR TIP: YOUR CREDIT REPORT

Checking your credit report can help you avoid identity theft. It also pays to know what is on your credit report, especially if you want to buy a car or a house. You can download a free credit report once every 12 months from each of the 3 major reporting agencies (Experian, Trans Union and Equifax) at **annualcreditreport.com.**

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What's Making Me Tired?

Nodding off? One of these culprits may be behind that tired feeling.

Diet: Going long periods without eating, and then overeating, can make you feel tired as blood sugar levels spike and then fall. Consuming sugar or caffeine may give you a quick energy burst, but a crash will follow it. Eat small, regular meals and consume more fruits, vegetables, protein (e.g., lean meats, fatty fish, nuts) and whole grains to avoid blood sugar highs and lows.

Health issues: Conditions such as arthritis, allergies, thyroid problems, asthma, type 2 diabetes and other conditions can make you feel tired. So can mental health issues such as depression and anxiety. Talk with your health care provider to find out what's causing your tiredness and discuss treatment options.

Medications: Medicines to treat conditions, such as pain, heart disease, high blood pressure, depression and allergies, can make you feel tired. Discuss potential side effects and dosage with your provider or pharmacist.

Lack of exercise: Increasing physical activity will boost energy levels. Aim for at least 150 minutes of moderate-intensity exercise (such as brisk walking) per week. This will also help you to reach and maintain a healthy weight — and carrying too many extra pounds is yet another cause of tiredness.

Too little sleep: Perhaps the simplest cause of feeling tired is lack of sleep. Avoid skimping on sleep and trying to catch up on weekends or days off. Instead, strive for 7 to 9 hours daily, and supplement with naps.

STOP Food Cravings

It's 3 a.m., and you can't get comfort food out of your mind. Whether you crave chocolate, doughnuts or salty potato chips, learning to control cravings is key to maintaining a healthy weight and feeling well. How to beat cravings:

Eat frequently. Going more than 5 hours without eating can lead you to seek out comfort foods high in refined carbohydrates, fat (saturated and trans) and sugar. Eat small, frequent, healthy snacks that contain some protein to keep you feeling full and satisfied longer.

Drink water. Drinking water will help you feel full while the craving passes. Also, dehydration can worsen food cravings.

Distract yourself. Find something to do besides eating. Get up and stretch, walk, engage in a hobby, switch to a more challenging task, or call a friend.

Control portions. Pack a single portion of a food you crave so you don't eat the whole box. Or, buy a small amount of something special, and truly savor it. For example, if you crave chocolate, have a small piece instead of a large candy bar.

Know your triggers. Record when you have cravings, the type of food you crave, what was happening at the time (e.g., hectic schedule) and how you felt (e.g., bored or stressed). Identifying craving patterns can help you eat better in the future.

Night Shift Notes

When you work nights and sleep days, your body's circadian rhythm can get disrupted. This may cause some physical and mental phenomena as the night wears on, such as:

Chills: Your body temperature drops starting between 11 p.m. and midnight, reaching its lowest point between 4 to 5 a.m. Wear layered clothing so you can easily adjust to body temperature shifts.

Hallucinations: Your body's temperature drop can bring about strange symptoms, such as peripheral hallucinations — seeing objects out of the corner of your eye that aren't there. Make sure you give everything, including your work, a second glance. If possible, take an exercise or snack break and rest your eyes around 4 a.m., especially if you're driving.

THE BOTTOM LINE:
If possible, keep to the same sleep-wake schedule, even on days off.

Feeling sluggish: As your body gets colder, you may react more slowly and your risk for injuries may increase. If possible, perform complex tasks early in your shift while you are warmest and most alert. Always take precautions during your shift.

It's a **Stretch**

Stretching feels good. That alone might be enough reason to add stretching to your day. Stretching has many other benefits, including:

It keeps muscles limber and decreases stiffness.

It reduces injury risk. Flexible muscles are less likely to get strained or torn during work, exercise or daily activities.

It improves posture. Stretching the muscles in your back, shoulders and chest helps keep your spine and your body properly aligned.

It reduces stress. Stretching releases tension from the muscles, helping you feel relaxed.

It increases blood flow to muscles. This can help lower your risk of injuries when doing physical work or exercising, and can help protect your joints as you age.

How to stretch:

- ✓ Exercise for 5 to 10 minutes before stretching. Never stretch cold muscles.
- ✓ Stretch major muscle groups, such as your calves, hamstrings, thighs, lower back, neck and shoulders.
- ✓ Always stretch both sides of your body equally.
- ✓ Stretch smoothly and evenly, without bouncing or jerking.
- ✓ Hold stretches for 10 to 30 seconds.
- ✓ Stretch so that you feel a slight tension in the muscle, but not so that you feel pain.

The American College of Sports Medicine recommends stretching 2 or 3 days per week, and you should do it daily if you have muscle stiffness or have lost range of motion in a joint.

People who kept a daily food journal lost twice as much weight in 6 months as those who didn't, according to a Kaiser Permanente study. A food diary can show you:

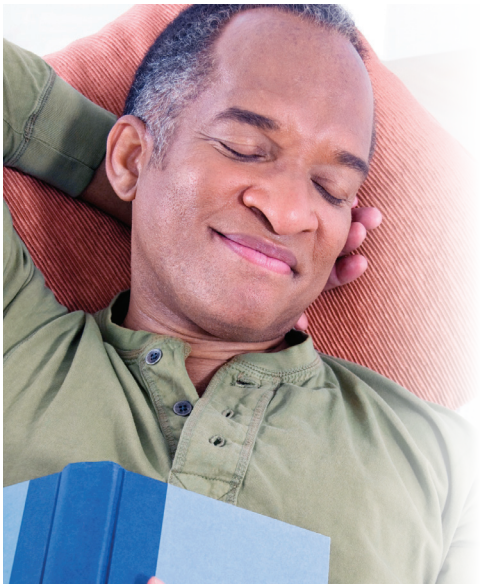
Why you eat — You might reach for food because you are upset, lonely, tired, bored or anxious. You might also eat more when you are at a restaurant or with certain people.

How much you eat — Eating is often mindless, especially if you eat while watching TV, working, conversing, or doing other activities. A food diary will help you keep track.

How long you eat for — Once you start tracking your eating, you will notice if you are eating too quickly, which can lead you to consume more calories before you feel full.

How what you're eating differs from what you think — You might believe you eat enough vegetables and fruit, or that you don't eat many sweets. Your food diary shows you where you need to improve and what you're doing well.

To start a food diary, record in an app (or write down) what you eat and drink, how much, the time, where you are, whether you are alone or with someone, what you are doing while you eat, and your mood. Over time, you can use your diary to improve your eating habits and even share it with your health care provider.



Relaxation Matters

Today's 24-hour world can lead to too little rest and too much stress. Take time today to relax and recharge 3 ways:

1. **Imagine yourself in a peaceful, pleasant scene.** Then, focus on relaxing your body in that visualization. For example, you might concentrate on how warm and heavy your legs and arms feel in the summer sunlight at the beach.
2. **Take a slow, deep breath and try to push the breath all the way down into your belly.** Hold your breath for a moment; then let it out slowly. Try to make your exhalations longer than your inhalations.
3. **Starting with your feet and working your way up to your head, tighten and release each muscle group individually.** Techniques such as these can counteract your body's fight or flight response, which leads to a faster heart rate, higher blood pressure, shallow breathing, tense muscles and a racing mind. Triggering the relaxation response slows everything down and lowers stress hormones in your body, which can help improve your overall health.

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