

SEPTEMBER 2020

POWER THROUGH PROTECTION



DESTINATION: SAFETY

It's important to keep vehicle safety at the forefront of your mind each time you start the ignition - to protect yourself and others on the road.

1. Stay alert and focused.

Driving requires your full attention. Don't use your phone, and keep your eyes on the road.

2. Use turn signals.

Using turn signals lets other drivers know which way you're headed.

3. Don't make assumptions.

There are rules of the road, but people don't always follow them. People will suddenly merge or run red lights, so be prepared.

4. Buckle up.

Seatbelts save lives.

5. Obey signs and signals.

Don't ignore a yellow light! And always yield and stop when you see the signs.

6. Stop completely.

Don't simply pause at a red light or stop sign. Come to a complete stop, even if you think no one is coming.

7. Adjust for weather.

If it's rainy or foggy, use your lights and drive a little slower than you normally would. Pro tip: Don't use high beams in fog.

8. Know where you're going.

Don't type your destination into the GPS while you're in route. You'll be distracted and more likely to make a mistake. Set your course before you leave.

9. Take care of your car.

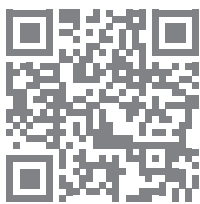
Your car needs regular checkups, too. Keep your fluids topped off, your oil changed regularly, and check tires for wear and air.

10. Share the road.

Look out for other drivers, as well as cyclists and motorcyclists.



BONUS ARTICLE OF THE MONTH: ANTIBIOTIC ANSWERS



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COUNTING ON CALORIES

Counting calories is a common method used to lose weight. It is often a preferred weight loss option than diets that require intense cutbacks on specific foods only.

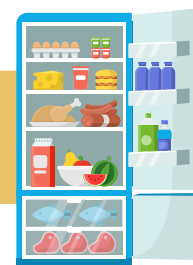
Step 1: Determine how many calories you should consume daily for your age, weight and lifestyle to lose weight. Online calculators can be helpful tools.

Step 2: Calculate how many calories should you be burning every day to aid in the weight loss? Exercise is key to maintaining a healthy lifestyle.

Step 3: Keep track. Log your food and workouts in an app, keep a food diary, or use your fitness tracker to monitor calories burned and eaten.

Step 4: Mind what you eat. It's not only about counting calories, but consuming healthy ones. Eating a pastry with the same amount of calories as a filling meal of healthy veggies and protein won't help you in the long run. Empty calories will leave you feeling hungry and wanting more, which can lead to overeating.

Purge your pantry and refrigerator of unhealthy temptations so you aren't distracted from weight loss goal.



BENEFIT SPOTLIGHT

INVESTING IN YOUR FUTURE SELF

Investing might seem intimidating, but it has become easier than ever. Many companies offer predetermined investment options for 401(k) accounts, including Target Date funds or Asset Allocation funds. These can be "set it and forget it" funds.

And what about pre-tax vs. Roth 401(k) — what's the difference? If you contribute to your 401(k) pre-tax, your contributions will be taken out before taxes each pay period. However, you'll have to pay taxes on the funds when you withdraw them during retirement. If you choose a Roth 401(k), contributions will be deducted from your paycheck after taxes — so you won't pay taxes when you withdraw during retirement. Once you retire, you might be in a higher tax bracket, so contributing after taxes now could save you money in the long run. Check with your employer to see which options are available to you.

According to U.S. News, when you retire, you'll need at least 70% of your pre-retirement earnings to maintain your standard of living. Social Security retirement benefits typically replace only about 40%, so start building that nest egg now.



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