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If you have any questions about the contents of this newsletter, please contact Employee Benefits at (863) 902-3106.



Home Safety Month

Home Safety Month is a perfect time to prepare yourself and your family for an emergency. Planning ahead can keep you and your family safe if a flood, fire, flu pandemic, terrorist attack, or other public health emergency strikes.

Take these steps to prepare for an emergency:

- Do a walk-through of your home. Check your smoke alarms, child safety locks, and first aid supplies.
- Get an emergency supply kit.
- Make a family emergency plan.
- Stay informed.

For more information, or to join the Hand on Home Safety Campaign, visit www.homesafetycouncil.org.

Rains, Floods, and Such

Plan now to protect yourself and your family from severe weather that summer brings to the area each year. Follow instructions and guidance offered by local emergency preparedness experts. Don't find yourself rushing to the store for supplies at the last second, only to face empty shelves. Get a kit, make a plan, and be informed. Visit the federal government Web site, Ready.gov. There you will find the checklists and planning tips you need.



Save Big on Care for Your Little One

A Flexible Spending Account (FSA) is a great way to save money. By signing up, you can save up to \$2,000 on dependent care expenses* you pay for anyway.

The money is deducted from your pay before it's taxed and put into the Flexible Spending Account. When you pay your child care bill every week, you're reimbursed from the FSA with tax-free money!

Talk to your Human Resources department today about your organizations' FSA Benefits Program – and start saving following your next open enrollment.

*Your individual savings will depend on your tax bracket and your employer's plan design.





Hydration Hints

- Drink 17-20 ounces of water two to three hours before the start of exercise.
 - Drink 8 ounces of fluid 20 to 30 minutes prior to exercise or during warm-up.
 - Drink 7-10 ounces of fluid every 10 to 20 minutes during exercise.
 - Drink an additional 8 ounces of fluid within 30 minutes after exercising.
 - Drink 16-24 ounces of fluid for every pound of body weight lost after exercise.
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Water and Your Health, from Prudential

Learn more about how drinking enough water contributes to your overall health, compliments of The Prudential Insurance Company of America.

Ever notice how lifeless a house plant looks when you forget to water it? Just a little water and it seems to perk back up. Water is just as essential for our bodies because it is in every cell, tissue, and organ in your body.

Healthy people meet their fluid needs by drinking when thirsty and drinking fluids with meals. But, if you're outside in hot weather for most of the day or doing vigorous physical activity, you'll need to make an effort to drink more fluids.

Most of your water needs are met through water and other beverages you drink. You can also get some fluid through the foods you eat.

Water performs many functions in your body including:

- Keeping its temperature normal
- Lubricating and cushioning your joints
- Protecting your spinal cord and other sensitive tissues

You need water to replace what your body loses through normal everyday functions. Of course, you lose water when you go to the bathroom or sweat, but you even lose small amounts of water when you exhale. You need to replace this lost water to prevent dehydration.

You're in the Driver's Seat

You don't have to know how to tune up the engine to drive a car. And you don't have to be an investment pro to take charge of your retirement savings. All you have to do is decide how much to contribute, choose how to invest your contributions, and track your results. That said, remembering a few investment basics will help you steer your account in the right direction. To learn more, contact Human Resources to discuss how to save with Transamerica.

Risk and Return Ride Together

Some investment types are riskier than others. Higher potential investment returns usually accompany the higher risk. Investments with high risk have more growth potential than medium-risk investments and much more growth potential than low-risk investments.

Stocks Often Lead

Although past performance doesn't predict future returns, historically, stocks have performed better than bonds and cash equivalents over the long term. Yet, at times, bonds and cash equivalents have outperformed stocks. Stocks are also much more volatile than bonds and cash equivalents, so investors should be prepared for ups and downs and the possibility of losing money.

Bonds Usually Run Second

Bonds have historically been much less volatile than stocks, with long-term returns that have been in between stocks and cash equivalents. Like stocks, bonds have recorded some years with poor returns or losses. Generally, bond values drop when interest rates rise. And the bond market gains when interest rates fall.

Cash Is Slow but Steady

Cash equivalent returns have usually been lower than stock and bond returns. The risk of losing money by investing in cash equivalents is also low. The steady returns of cash equivalents can help to compensate for times when stocks or bonds perform poorly.

Diversification Adds Risk Control

If you invest in a diversified mix of different investment types and one investment type drops in value, only part of your portfolio is affected. Diversification doesn't ensure a profit or protect against loss in a declining market. Still, it's a key strategy that you can use to manage investment risk on the road to reaching your long-term goals.