



Presented by

Camping Fun and Safety

For many people, a nice vacation means sandy beaches and exotic cultures. But not every trip can be a “dream vacation.” Fortunately, it’s possible to get away from it all without having to spring for hotels and airfare.

Camping is a great way to take in some much-needed rest and relaxation on a shoestring budget. A camping trip can provide the same sense of freedom a few hours from your home that you would get from visiting another country.

In addition to being low-cost, camping does not require much in the way of advance planning, and can easily be coordinated and undertaken with family or friends. Most campgrounds will even allow you to bring a pet along, freeing you from another vacation-related hassle.

Despite the benefits, camping also has some risks. Observe the following safety tips from the Centers for Disease Control and Prevention and the U.S. Forest Service to ensure that your trip goes off without a hitch.

- Get vaccinated. Check with your medical provider to make sure you’ve had all of the recommended vaccines.
- Be mindful of food storage and preparation. Pack food in tight, waterproof bags or containers, and keep it in an insulated cooler. Do not mix cooked and raw foods. Wash hands and surfaces often. Use hand sanitizer if water is not available.
- Build fires in a safe area. Fires and fuel-burning appliances must be far enough away from the tent to prevent ignition from sparks, flames and heat. Make sure your fires are always attended.

- Wear appropriate clothing for the conditions and season.
- Think before you drink! No matter how clean or pure water looks, it’s likely to contain parasites and microorganisms that can cause discomfort and sometimes serious illness. Purify it with chemical treatment, or bring bottled water.
- Watch out for bugs. Insects can be an issue at many campsites. Avoid attracting stinging insects by wearing light-colored clothing and avoiding perfumes or colognes. Keep a good supply of bug spray with you to repel mosquitoes, which can carry diseases.
- Beware of poisonous plants. Familiarize yourself with any dangerous plants that are common to the area. If you come into contact with a poisonous plant, immediately rinse the affected area with water and apply a soothing anti-itch lotion such as calamine.

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Healthy Aging Month

September has been designated as Healthy Aging Month—an annual observance designed to focus national attention on the positive aspects of growing older. Healthy aging involves developing new skills and interests, learning to adapt to change, staying physically active and being connected to your community and loved ones, instead of being consumed with anxiety about aging.

Exercise is a great way to stay healthy as you grow older. All older adults should avoid inactivity. Some physical activity is better than none, and those who participate in any amount of physical activity gain health benefits. Government health agencies recommend 150 minutes per week of moderate-intensity exercise for all adults. Additionally, eating a low-salt, low-fat diet with plenty of fruits, vegetables and fiber can reduce your age-related risks of heart disease, diabetes, stroke, osteoporosis and other chronic diseases. Whatever improvements you undertake, do so with determination and remain positive.

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**Employee Benefit
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Low-impact Exercise

While most people desire the health benefits of exercise, not all exercise can or should be performed by everyone. For many people, health conditions or long-term injuries prevent them from taking up some of the more demanding forms of exercise.

If you fall into one of those categories, low-impact exercise may be what you're looking for. Designed to limit stress on the body, low-impact exercise can still be intensive enough to provide cardiovascular and musculoskeletal benefits. You don't need to be a mountain climber or marathoner to obtain rewarding levels of personal fitness, but you do need regular exercise in order to maintain your health and well-being. Consider the following forms of exercise as a way to meet your fitness goals:

- **Walking.** The simplest form of exercise is still one of the best. This low-cost, low-stress workout will benefit your body and mind without taking a toll on your body. Just make sure your shoes are up to the distance and terrain challenges.
- **Swimming.** Swimming is one of the most grueling exercises out there. However, it can be done by almost anyone since its demands on the body's joints are practically non-existent.
- **Elliptical trainer.** This stationary exercise machine provides a full-body cardio workout while limiting impact on joints.
- **Cycling.** Whether stationary or in motion, pedaling a bike burns major calories without punishing your body.

Traditional vs. Roth Retirement Plans



When you set up a retirement account, one of the first decisions you face is whether to have a traditional plan or a Roth plan. The difference between traditional plans and Roth plans comes down to how your earnings are taxed.

With a traditional plan, money you deposit into your account can be deducted from your taxable income for the year. This can be a significant cost-saving measure if the amount you deduct places you in a lower tax bracket. When you withdraw money from your account, taxes will be assessed on it.

Contributions to Roth plans, on the other hand, are not deducted from your taxable income—they are made with money that has already been taxed. After you retire, withdrawals from Roth accounts will not be taxed.



Arroz con Pollo (Rice With Chicken)

This tasty entrée, a staple in many Latin American countries, makes good use of a whole chicken and can be easily recreated in kitchens all over the world.

- 2 tbsp. vegetable oil
- 1 whole chicken, separated, skin removed
- 1 green pepper, chopped
- 1 onion, chopped
- 1 tomato, chopped
- 2¼ cups low-sodium chicken broth
- 1 bay leaf
- 3 garlic cloves, minced
- 1 cup rice
- 1 cup peas (fresh, frozen or canned)
- Salt and pepper to taste

In a large skillet, heat oil and brown chicken on all sides. Add green pepper, onion and garlic. Cook for five minutes. Then add tomato, broth, bay leaf, salt and pepper. Cover and cook for 20 minutes. Add rice; stir well. Cover and simmer for 20 to 30 minutes, or until all liquid has been absorbed and chicken is tender. Then add peas and cook until hot.

Yield: 6 servings. Each serving provides 200 calories, 4g of fat, 1g of saturated fat, 15mg of cholesterol, 70mg of sodium, 3g of fiber, 4g of sugar and 11g of protein.

Source: USDA