



August 2009

Get Your ZZZs or Pay the Price

Are you getting the sleep you need? According to the National Heart, Lung and Blood Institute, the average adult needs about eight hours of sleep every night. On top of all your other commitments and demands, squeezing this in each night may not be on your priority list, but it should be.

Like diet and exercise, sleep is important for our bodies and minds to function normally. When we get even an hour less sleep than we need each night, we develop of "sleep debt." Multiply this by a few nights and it can lead to sleepiness that interferes with your daily routine and activities, and reduces your ability to function normally. Such "problem sleepiness" can pose serious risks, such as drowsy driving or workplace accidents. It can also affect productivity, mood, memory, concentration and relationships with others. So instead of watching that extra hour of television, get to bed!



Are you getting your eight hours?

LIVE WELL, WORK WELL

Save without Missing a Penny!

We all know that saving is important, but in this economy just paying bills is hard enough. Check out these creative tips to save money without the sacrifice!

Make the most of your coupon savings

Are you an avid bargain hunter or coupon clipper? What do you do with that money you saved on discounts? If you answered "spend it on something else," here's an alternative. Try depositing all that money you saved on coupons and discounts into a savings account, and you could have \$300 saved in just three months.

Be a smarter home buyer

When the bank clears you for a certain loan amount, think twice before rushing to buy a house for that price. If the bank says you can afford a \$200,000 loan, just think of the extra cash you'll have each month if you find a house for \$150,000! Plus, smaller houses have smaller repair costs, lower property taxes and lower utility costs.



Another strategy: flip-flop your budgeting thought process. Many people buy a home first and just assume the rest of their budget will work itself out. Instead, map out your monthly budget, including car payments, "fun" money and savings goals. Then see how much is left to reasonably afford a mortgage payment.

Buy used

Unlike houses, cars depreciate rather than gain value over time. Skip the 2010 model and buy a used car – your payments will be a fraction of the cost, and just think of all the interest you won't have paid over the life of the loan. Or, save up and pay cash up-front and skip the monthly car payments and interest altogether. Just make sure you're buying from a certified used car dealer, or get it checked out by a mechanic before you buy.

JMBrassill Group Inc.

Five Super-Healthy Snacks

Anyone striving to lose weight knows that potato chips and ice cream can unhinge a healthy eating plan. But that doesn't mean you can't eat snacks – as long as you're eating the right ones. Check out these five nutritious (but surprisingly appetizing) choices.

1. **Popcorn** – Not only is it whole grain and rich in fiber, but three cups of air-popped popcorn has only 93 calories! Just make sure to skip the butter.
2. **Dark Chocolate** – This delicious treat is rich in antioxidants, can lower blood sugar and might help protect your heart. Enjoy one ounce for just 126 calories.
3. **Hard-Boiled Egg** – Eggs are packed with protein to make you feel full and are a mere 80 calories each.
4. **Almonds** – Rich in fiber and protein, these nuts will keep you full longer. Plus, they're shown to be good



for cholesterol and may cut risk of lung cancer and heart disease. A handful (10 nuts) registers at just 69 calories.

5. **Peanut Butter** – It may be high in fat, but peanut butter is also protein-rich and helps to suppress appetite. Try a tablespoon or two on an apple or some whole-wheat crackers.



Sun and Summer Safety

What kid doesn't love long summer days with no school, playing outside in the warm, sunny weather? Make sure the fun doesn't stop by keeping your children protected with these summer safety tips.

Always apply sunscreen. Though the best line of defense against dangerous sun damage is avoidance or covering up, this can be unreasonable for kids in the summer. Keep them protected by applying at least an SPF 15 sunscreen every two hours.

Stay hydrated. When participating in strenuous activities on a hot day, kids need to be well-hydrated to avoid heat stress or heat exhaustion. Have them begin drinking water or a sports drink before activity begins, and continue hydrating frequently throughout.

Play it safe. Playgrounds are popular summer spots, but could potentially be dangerous for children. Before letting children play, make sure the equipment is in good condition and that a protective surface, sand, or wood chips covers the entire ground. Always supervise children to make sure they are safe.



Potato-y Goodness!

Try this healthy new take on french fries, courtesy of www.eatingwell.com. They take 20 minutes and the kids will never know they're not the "real" thing! Experiment with different seasonings for a new creation every time.

Oven Fries

2 large Yukon Gold potatoes, cut into wedges
4 teaspoons extra-virgin olive oil
1/2 teaspoon salt
1/2 teaspoon dried thyme (optional)

1. Preheat oven to 450°F.
2. Toss potato wedges with oil, salt and thyme (if using). Spread the wedges out on a rimmed baking sheet.
3. Bake until browned and tender, turning once, about 20 minutes total.

Makes 4 servings. Per serving: 102 calories; 5 g fat (1 g sat, 4 g mono); 0 mg cholesterol; 13 g carbohydrate; 2 g protein; 291 mg sodium.

