



Presented by Brown & Brown Benefit Advisors

Planning a Road Trip

Now that summer is here, many people are planning road trips for their vacations. Going on a road trip during the summer can be fun and liberating, but it can also be a source of stress and danger if you don't take the proper precautions. If you plan on traveling by car this summer, follow these tips to ensure your trip is safe and carefree.

Car Maintenance:

- Perform basic maintenance on your vehicle. Replace oil, wipers, fluids or the air filter if necessary.
- Have your brake pads inspected.
- Check your battery's charge and terminals.
- Check tires for tears and for bulges on the side wall. Also check your treads. If you don't have a gauge, insert a quarter upside

down into the tread. If the quarter stops while Washington's head is visible, your tires are too worn to be driven on safely.

Trip Planning

- Try to pack as lightly as possible to save on gas and stress, and to make your car more maneuverable. Most new cars have the total weight you can carry printed on the driver's side door.
- If you're driving with kids, make sure you pack enough snacks, water, games, videos and music to keep them occupied and comfortable during your journey.
- Bring GPS navigation to avoid getting lost, or to receive notification on traffic conditions ahead. Be aware that these can drain your phone's battery or may not be available where there is no Internet connection, so make sure you have a

contingency plan (such as a map).

- Make sure your car has up-to-date tags and insurance. Among the worst things that can happen during a road trip are having your car ticketed or impounded for letting those things lapse.

Safety

- Pack an emergency kit. Include a flashlight, blanket, first-aid kit, tools, water and nonperishable food items.
- Wear your seat belt. Not only is this a life-saving precaution, but in most states it's also the law.
- Keep your eyes on the road. Pull over to adjust any GPS settings and make phone calls. Never text while you are driving.
- Stay alert. Take breaks to recover from the strain of long-distance driving. Always stop for a break when tired.
- Use your turn signals when changing lanes or making a turn, and turn on your headlights when it's raining or dark out so other drivers can see you.

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Group B Strep Awareness

Group B streptococcus (strep) is a bacterium often carried in the intestines or lower genital tract. While usually harmless in adults, group B strep can cause serious illness in newborns.

Not all babies exposed to group B strep become infected, but for those who do, the results can be devastating. According to the Centers for Disease Control and Prevention, group B strep is the leading cause of sepsis and meningitis in newborns.

Group B strep is present in approximately 1 in 4 pregnant women. It can cause miscarriages or stillborn or premature births. If you're pregnant, get a group B strep screening during your third trimester. If you have group B strep, antibiotic treatment during labor can protect your baby.

Group B strep can also cause dangerous infections in adults who have certain chronic medical conditions, such as diabetes or liver disease. Left untreated, group B strep in adults can lead to infections in the blood, bones, joints, skin and lungs. While rare, the rate of serious group B strep infections increases with age. However, it is usually easily treated with antibiotics.

Provided by:



Strength vs. Endurance Training

While building muscles is a common fitness goal, it's not what every person needs or wants. Many people find that endurance training is more up their alley. Both strength and endurance training boast health benefits, but concentrating on one type may be more beneficial for you based on your needs or goals.

Endurance training, or aerobic exercise, is any physical activity that works large muscle groups and uses more oxygen than while resting. The goal of aerobic exercise is to increase cardiovascular endurance. Examples of aerobic exercise include aerobics, cycling, swimming, running, walking, hiking and fast-paced sports like tennis and soccer.

Strength training is designed to firm, strengthen and tone your muscles, as well as to improve balance, coordination and bone strength. Strength training is also called resistance training or anaerobic exercise, and includes body weight exercises (pushups, pullups, crunches), free weights, weight machines and resistance tubing.

Depending on your fitness goals, you may want to focus more heavily on one type of training. However, a balance of the different styles is recommended for optimal health benefits and fitness level.



Waldorf Salad

The Waldorf salad was created in the 1890s by Oscar Tschirky, who named it after the Waldorf Hotel (later Waldorf-Astoria), where he worked as the maître d'hôtel. This version of the salad, made with a variety of healthy ingredients, retains the charm and simplicity of the original and can be served as an appetizer, side dish or light main dish. This salad is traditionally served over a bed of leafy green lettuce.

- ¼ cup walnuts, chopped
- 2 apples, cored and diced
- 1 cup celery, diced
- ½ cup raisins
- ¼ cup plain non-fat yogurt
- ½ tsp. sugar
- 1 tsp. lemon juice

Preheat oven to 350° F. Place chopped walnuts on an oiled or foil-lined baking sheet and bake for 12 to 15 minutes. Stir occasionally until they are evenly toasted. In a mixing bowl, combine apples, celery, nuts and raisins. In a separate bowl, stir together yogurt, sugar and lemon juice. Pour over apple mixture and toss lightly. Refrigerate leftovers within two hours.

Yield: 6 servings. Each serving provides 110 calories, 3.5g of fat, 0mg of cholesterol, 25mg of sodium, 2g of fiber and 15g of sugar.

Source: USDA

Debt Management



You may not think you have many options when it comes to debt repayment, but there are several tools and strategies you can use to help pay off debt on time or ahead of schedule, or even to decrease your overall debt burden.

First, list your debts in a spreadsheet or budget program. Include outstanding balances, interest rates and minimum payments. Then use a debt repayment calculator to determine how long it will take to pay off existing debts.

Next, write up a budget listing your monthly income and expenses. This is a great way to help you stay on top of payments, identify high areas of spending and locate extra money to put toward your debt. Ideally, budgeting will also prevent you from accruing any further debt. When making payments, always pay off higher-interest loans first to save money over time.

Depending on how much and the type of debt you have, refinancing, consolidating or even filing bankruptcy may be beneficial options for you. Consult a financial professional to learn more.

Live Well, Work Well