

Wellness, Financial Newsletter

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SUMMER AILMENTS

and how to avoid them

FLU

Cough and colds can easily spread even during the summer months.

Avoid it!

Get vaccinated against influenza before the flu season begins in June. Advise those who are feeling sick to stay home and to always cover their nose and mouth when coughing or sneezing.

SORE EYES

Sore eyes or conjunctivitis, is an inflammation of the clear tissue that lies over the white part of the eyes. More than just eye irritation, it can be due to harmful bacteria or viruses that easily spread to other people.

Avoid it!

Consult a doctor for proper treatment and remember to always wash your hands often and avoid touching your eyes.

STOMACH AILMENTS

Vomiting and diarrhea follow after consumption of contaminated food or drinks. This summer, be cautious of street foods and even those packed lunches prepared for out-of-town trips.

Avoid it!

Be cautious on picking food to eat at summer fairs as everything easily spoils during hot weather and make sure your picnic food is packed properly to stay cold.

SKIN DISEASES

As you cool yourself from the heat by swimming, be wary of skin diseases from dirty water, whether in beaches or pools.

Avoid it!

Take a shower before and after taking a plunge. Remember that skin diseases abound when one swims in dirty water or unmaintained public swimming pools.

SUN BURN

Skin exposure to the sun for long periods of time can cause the skin to become irritated and burnt. Skin swelling and reddening are some of the symptoms to watch out for.

Avoid it!

Prevent sunburn by timing your outdoor activities. Avoid the sun between 10 am and 2 pm. Use sunscreen at least 30 minutes before going outdoors. Wear a hat and sunglasses. Move to the shade to prevent ill-effects of too much sun exposure.

HEAT STROKE

Too much heat and sun exposure can lead to heat stroke. Symptoms include: fainting, nausea, disorientation, dizziness, and throbbing headache.

Avoid it!

Keep hydrated by drinking 8 to 12 glasses of water a day. And remember not to stay under the sun too long.

HSA FSA

COVER THESE

Summer items



Aloe Vera Gel

Aloe vera creams and gels, calamine lotion, or other sunburn creams or ointments of choice with a prescription from your doctor.



Sunglasses

prescription sunglasses are covered.



First Aid Items

Bandages, tape, gauze, wound care items, and ice packs are all eligible.



Sunscreen (and Sunscreen Lip Balm!)

Sunscreen that is SPF 15 or higher, and protects against ultraviolet UV-A and UV-B radiation.



Shoe Insoles

Shoe insoles, inserts, and/or cushioning products.



Itch Relief

Anti-itch creams, insect-bite relief, and other itch-relieving lotions are covered. Preventative bug sprays, however, are not covered.

6 Long-Term Savings Plans that Make Good Financial Cents

By Jeff Rose

According to a survey released by the Federal Reserve, up to 46 percent of American adults don't have an extra \$400 to cover an emergency.

While this worrisome statistic is partly due to poverty and low wages, poor spending and saving habits are also to blame.

When we don't save enough money in the short-term or the long-term, we are bound to struggle when it comes to covering an emergency home or auto repair, unexpected medical bills, or any other financial "surprises" that arise.

That's why everyone – and I mean, everyone – needs to make saving money a priority. You might think you can't afford to, but I can assure you that you can't really afford not to, either.

While workers from previous generations were able to rely on pensions to cover their retirement, today's employees are largely on their own. And although social security is still solvent, I wouldn't count on receiving full benefits by the time you reach retirement age.

Plus, we all need a certain amount of cash-on-hand – cash to cover a car repair so you can make it to and from work next week, cash to pay that medical bill so your daughter can have surgery, and cash to pay for college, help pay for a wedding, or cover myriad other financial responsibilities we all face.

How Much Money Should You Save to Fund Your Long-Term Goals?

But, how much should you save? Years ago, it was commonplace to assume we should all save at least ten percent of our incomes for retirement and the future. But nowadays, it's pretty standard to work towards saving at least 15 percent and hopefully more.

As a financial advisor, I always tell my clients to save at least 20 – 25 percent of their incomes across their retirement accounts and cash savings.

Saving that much might seem crazy to some people, but in my eyes, this is what you need to do to prepare yourself for the harsh realities of today's world. If you're not saving for yourself and your own future, who is?

Hands-down, the best way to formulate – and stick with – long-term financial plans is to set goals and review them frequently. I'm a big believer in having lifetime, three-year, one-year, and 90-day financial goals.

I tend to review my 90-day goals every quarter in order to make sure I am on track with my longer-view goals.

If you're trying to boost your savings rate, creating goals you can "check in with" is a smart move. If you're saving 10 percent of your income across retirement accounts and cash and want to boost that over time, you can start by shooting for a 15 percent savings rate within 90 days. Within one year, try to shoot for 20 percent or 25 percent.

An easy way to do this is to boost your work-sponsored retirement account contributions incrementally over time – say, every 60 or 90 days. You may not even notice the extra percentage taken from your paycheck, but those extra funds will add up and grow your wealth in a big way.

When it comes to cash savings, you'll need to take a slightly different approach. Since it's easy to squander extra money you have in your checking account, I always suggest having automatic monthly withdrawals moved over to long-term savings account on a regular basis.

By paying yourself first – and making it automatic – you can grow your nest egg over time without being tempted to spend or waste your extra cash.

Long-Term Savings Plans that Make Good Financial Cents

[Click here](#) to see the details

1. Pay Off Consumer Debt
2. Build Your Emergency Fund
3. Save Up the Down Payment for a Home
4. Save to Upgrade Your Vehicle
5. Save Even MORE Money for Retirement
6. Get Your "Freedom Fund" in Order

Final Thoughts

While figuring out where to invest your long-term savings can be a challenge, there are plenty of different goals to save for if you really think about it.

And with money in the bank to fund those goals, you'll be in the best position to cover an emergency expense, retire earlier, and live the life of your dreams!

If you're struggling to figure out how to allocate your long-term savings, don't forget to sit down and create a list of short-term and long-term goals. Once you do, the right plan for your money will likely come together on its own.

Source <https://www.goodfinancialcents.com/long-term-savings-plans>

Souffle Pancakes

Ingredients

- 2 large eggs
- 15 g sugar
- ½ tbsp. mayonnaise
- ½ tbsp. milk
- 20 g flour
- ¼ tsp cream of tartar

Instructions

1. Separate the egg yolk and the egg white into two different bowls.
2. Keep the egg white refrigerated until it's ready to be whipped.
3. Set the cooking plate temperature to a very low or keep warm setting.
4. Place egg yolk into a mixing bowl, add milk and mayonnaise and mix well
5. Sift the flour into the yolk mixture and mix well.
6. Make the meringue: Take the egg white out of the fridge and add a cream of tartar.
7. Whip the egg white until bubbles start to form.
8. Add 1/3 of sugar (5 g) to the egg white and keep whipping until fine bubbles form.
9. Add another 1/3 of sugar and continue to whip.
10. Add the last 1/3 of sugar and whip until the foam becomes shiny and soft peaks start to form.
11. Take 1/3 of meringue to the egg yolk mixture and fold it in.
12. Add another 1/3 of meringue, and again carefully fold into the yolk mixture.
13. Pour the yolk mixture into the meringue bowl and carefully mix it all together with a spatula.
14. Drop a spatula spoonful of the batter onto a cooking plate, then top with an additional ½ spoonful on top of each pancake to help add height and cook it for 3 minutes.
15. Flip them over after 3 minutes and then cook for a further 3 minutes or until both sides are browned.
16. Dust with icing sugar and syrup, and serve immediately.

Source <https://www.chopstickchronicles.com/>

