

*Ability is what you are capable of doing. Motivation determines what you do.  
Attitude determines how well you do it.” – Lou Holtz*

## **Safety and Wellness TIPS**

Every school day, roughly 440,000 yellow school buses transport more than 24 million students to and from school and school-related activities, accounting for more than 8.8 billion student trips per year.

School bus transportation has proven to be the safest way to transport a child, especially given the high number of trips taken. However, every year an average of 800 school-age children are killed as passengers in other motor vehicles, walking or riding their bicycle during school transportation hours.

***This is a great time to re-educate ourselves on applying the Five Seeing Habits to a variety of Back to School driving conditions and situations! You need two things to drive any vehicle safely: Space for the vehicle and visibility for the driver!***

### **WHY...does getting organized reduce stress?**

- Establishes a plan for the best and most efficient use of your time and talent.
- Making a list of the things you want to accomplish helps you set daily and weekly goals.
- Planning helps you meet goals both at work and leisure activities.
- Haste makes waste – arriving early helps you organize and prepare for activity. You will be better prepared for any mental or physical challenge.
- Concentrate on task at hand – distractions – on job or at home- impede your ability to perform safely and at your best!
- Now measure your successes and give yourself a pat on the back!

**Wellness Tip:** Expect surprises in your life and plan and prepare in advance for problematic situations. Take time to talk with a spouse, friend, mate, parent, sibling. You are not alone.

### **Why...should you practice proper posture?**

- When your back is out of alignment, muscles, ligaments and joints work harder which leads to fatigue, strain and back pain.
- Remember, your spine is not actually straight but is an “S” curve. These natural curves balance each other to distribute weight evenly.
- Avoid slouching and leaning forward while sitting or driving.
- Sleep on your back or side on a mattress that supports your back’s natural curves.
- Strong muscles keep the spine in proper alignment and prevent back pain. Work on core abdominal strengthening on a daily basis and keep your weight in check.

**Wellness Tip:** Do something that you love such as gardening, reading a good book, hiking, or camping. Plan ahead for the fall and winter time – what other activities can you do during these times?

## **401k Update**

Because over the last year it has been a difficult time, economically and in the stock market, Transamerica is offering The RECOVER Plan. The RECOVER Plan is a proactive way to help you gain better control of your current financial situation and continue working toward your retirement goals.

- Recognize the events that led to this economic situation
- Evaluate your current situation
- Calculate your retirement income

- Organize your budget
- Verify your investment strategy and risk
- Execute any necessary changes
- Regain control of your retirement dreams

The RECOVER Plan can be accessed by logging onto [www.TA-Retirement.com](http://www.TA-Retirement.com), you will then be able to click the link to view The RECOVER Plan Multimedia presentation, and download the workbook. For more information on The RECOVER Plan, contact Transamerica at 1-800-401-8726.

**Health Tip #3** Prostate Cancer is the second most common cancer in American men. Fortunately, a healthy diet and regular exercise can help you decrease your risk of developing it - and early detection can be valuable in treating it successfully.

Talk to your doctor about when you should start getting screened. You can help lower your risk for prostate cancer by being aware and informed: Know the symptoms, understand the risk factors and take steps to reduce your risk!

**Health Tip #4** Germs are everywhere. Most of the time, they don't make us sick. That's because our bodies have defenses like our skin and immune system that protect us. But sometimes, we can get infections from germs. **Take these everyday steps to protect your health:**

**Cover your nose and mouth** with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.

**Wash your hands often** with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.

**Avoid touching your eyes, nose or mouth.** Germs spread this way.

**Try to avoid close contact with sick people.**

**Stay home if you are sick until at least 24 hours after you no longer have a fever (100°F or 37.8°C) or signs of a fever (without the use of a fever-reducing medicine).**

**Follow public health advice regarding school closures, avoiding crowds and other social distancing measures.**



### Driver Safety Procedures:

1. An intersection is an area where vehicle paths cross. This means in and out of parking lots, inside parking lots, in and out of driveways, around buildings or in alleys. It takes two vehicles to have an intersection vehicle crash.
2. What about traffic signals? **Perception of Green Light.... means "GO"**. We need to change that perception to "Proceed with Caution". Not clearing an intersection before entering it assumes "I have the right of way".
3. **Perception of Yellow Light...means "GO FASTER"**. Drivers speed up through an intersection to beat the Red Light. Eyes are fixated on the Traffic Light. Speed increases while space and visibility decreases. Will your vehicle be completely through the intersection when the light finally turns red?
4. **Perception of a Red Light..."Can I take a Right on Red?"** Vehicle crashes occur in this situation when a driver makes a "Hasty Pullout". The driver misjudges the speed of the on-coming vehicle. Eyes are focused

toward on-coming traffic and fail to clear to the right resulting in hit pedestrian or cyclist crash.

5. Typical statements Drivers say after an intersection crash,
  - a. "The other driver pulled in front of me." –SPACE–
  - b. "The car in front of me stopped suddenly" –SPACE–
  - c. "I never saw him until the last second." –VISIBILITY–
  - d. Establish a **space cushion to the rear** by tapping brake lights to warn following traffic
  - e. Reach a **point of decision**
  - f. **Look Left-Right-Left (L-R-L)** prior to entering the intersection
  - g. When inside the box, **reduce vehicle speed and cover the brake**
  - h. Visibility and adverse weather conditions are a few variables that will dictate your **speed through the intersection**
6. The "First and Last" vehicles in line to go through an intersection are at the highest risk for being involved in a vehicle crash. First car is fixated on the light (visibility) last car tailgates through the intersection to make the light sequence (space & visibility)

Take home message: Always remember, "What are they thinking?"

Just because a traffic signal may be green, you must proceed with caution; check L-R-L prior to entering the intersection and following up with your mirrors.

### OLS 5 Year Anniversaries

Donald Houle	Feeding Hills office
Frank Walker	Willowbrook office
Manuel Colon	Willowbrook office

***Never assume you have the "right of way".  
A green traffic signal means  
"proceed with caution" not "go".***