



DISTRACTED DRIVING

Using a cell phone while driving has become a standard driving pastime, despite all the warnings and laws. Most people know that it is dangerous, but they either ignore the statistics and warning or they rely so heavily on their phones to stay connected that they just will not ignore them for that long.

Anyone who drives anywhere can witness the dangerous behavior of many people using mobile devices while driving. Toss in other driver distractions such as eating or grooming, and you've got the makings for a roadside tragedy.

Cell phone usage while driving is so dangerous because it affects three different types of distraction. First there is the manual distraction that involves taking your hands off the wheel in order to operate the phone. Even simply answering the phone is considered manual distraction. Then there is the visual distraction that involves taking your eyes off of the road. This is done to find the phone to answer it, to glance down to see a message, to look at your phone while typing a response and many other visual distractions. Cognitive distraction is the last form that involves taking your mind off of the task of driving. Even the hands free devices are still highly cognitively distracting. All three of these forms of distraction are equally dangerous and should be avoided at all cost.

Are you guilty? Try some of these tricks to help you quit.

- When you drive, focus on only driving.
- Leave calls, checking e-mails, and other distractions until you park the car.
- Make a silent promise to yourself to drive safely from now on.
- Turn your phone off when you are driving.
- Silence your phone and keep it in your pocket or purse. Better yet, put it far enough out of reach that you will not be tempted.
- Use the built-in features on your phone such as the "Do Not Disturb" function.
- Have a bit of willpower and avoid picking up the phone when you are driving.

Set a good example for others, too.

- Discuss safe driving with the other drivers in your life about focusing on their driving when behind the wheel. Don't be afraid to talk to those that you are in the car with when they fall victim to distracted driving.
- Make sure your kids know the rules of the road and that they obey them. The younger and more inexperienced drivers are most at risk for distracted driving.
- Make sure that you are aware of the laws regarding cell phone usage while driving in your area and others that you drive through.

For more information go to www.distraction.gov



Newsletter Quiz

1. What is your biggest financial goal that you would like to start saving for?
2. Name three strategies that you could try to limit your distracted driving.

To earn your Wellness Incentive Points, e-mail your response to Katie@wellworksinc.com by April 30, 2014.

\$ Have you had your Financial Check-up? \$

Your financial wellness is just as important as your overall wellness. You may have had your annual physical check-up but have you had your financial check-up?

Here are 8 steps that you should be following in order to pass your financial check-up.

- 1. Identify your financial goals.** First, you need to evaluate your financial goals. What is your savings goal for the next 3 months, 6 months, 5 years? Do you know how much you need to be saving to reach your goals? Do you have a budget?
- 2. Evaluate personal changes.** Have you changed jobs? Do you need new tires on your car? As time goes on, small changes can have a big effect on your finances.
- 3. Protecting yourself.** Are you making sure that everything you have worked so hard for is being protected properly, do you need to increase your liability limits on your home or car? Do you have renters insurance? Have you evaluated your life insurance needs?
- 4. Prepare for the unexpected.** Make sure you have an updated will and estate plan if need be. Work towards an emergency fund with 6 months of living expenses.
- 5. Review your investments.** Is your portfolio performing to your standards? Are there changes that need to be made?
- 6. Retirement planning.** Are you ready for retirement? Are you making contributions to your 401k or IRA? Are your investments going to allow you to live the stress free life you deserve?

If you have trouble answering any of the following questions, contact Strategic Wealth Advisors to help you get back on your financial path. Call a representative from Strategic Wealth Advisors at (314) 919-2066.



Recipe

OF THE MONTH Italian Garden Frittata

INGREDIENTS

- 6 egg whites
- 4 eggs
- ½ cup grated Romano cheese, divided
- 1 tablespoon minced fresh sage
- ½ teaspoon salt
- ¼ teaspoon pepper
- 1 small zucchini
- 2 green onions, sliced
- 1 teaspoon olive oil
- 2 plum tomatoes, thinly sliced

1. In a large bowl, whisk the egg whites, eggs, ¼ cup Romano cheese, sage, salt and pepper; set aside.
2. In a 10-inch oven proof skillet coated with cooking spray, sauté zucchini and onions in oil for 2 minutes. Add egg mixture; cover and cook for 4-6 minutes or until eggs are nearly set.
3. Uncover; top with tomato slices and remaining cheese. Broil 3-4 inches from the heat for 2-3 minutes or until eggs are completely set. Let stand for 5 minutes. Cut into wedges.

Nutrition Facts (Yields 4 servings): 183 calories, 11 g fat, 5 g sat fat, 228 mg cholesterol, 655 mg sodium, 4 g carbohydrate, 1 g fiber, 18 g protein

