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For Your Benefit

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The eyes have it

Protect your built-in camera

January is **National Eye Care Month,** so let's focus on the built-in camera that is your eyes. The cornea that shields the eye is capable of out-performing the best optics ever produced, but it is paper-thin and delicate, so must be safeguarded diligently. You take good care of your snapshot and video cameras, right? It's even more imperative to take good care of your eyes, because there is no substitute if they are destroyed or severely damaged.

Start by having your vision tested, particularly if you experience:

- Blurred or foggy vision
- Double vision
- Loss of side vision
- Inability to adjust to reduced light

If you need a prescription:

- Choose lenses that are shatter resistant.
- Get properly fitted frames.
- Wear the glasses or contacts faithfully as prescribed.
- Get your vision rechecked periodically, because outdated prescriptions can distort your vision and strain your eyes.

Whether or not you need a prescription, always take these precautions to protect your precious sight:

- Wear eye protection whenever hazards require them—whether at work or at home.
- Avoid looking directly into any source of brilliant or potentially harmful light unless your eyes are shielded.
- Wipe your face and eyes with clean hands only to avoid transferring any particles to the eyes.
- If something does get into the eye, do not rub it; get the proper first-aid or medical treatment immediately.
- If your eyes are burned, flush immediately with cool water for several minutes. Keeping the eyes open to the soothing and diluting water may be somewhat uncomfortable, but it can help save your sight until you can seek medical attention.

NOTE: *If you stare at a computer screen all day and your eyes feel slightly dry, don't wait until you're in greater discomfort—start using lubricating drops right away.*

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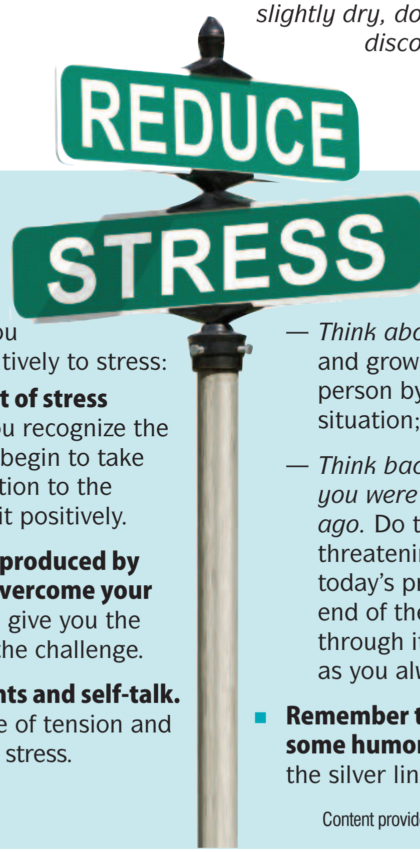

Resolve to manage stress

2014 is the year to learn how

Do you know how to recognize the symptoms of stress and how to respond appropriately? Do you know how to handle stressful situations? Do you know how to react positively to stress in your life?

Although it's easier said than done, responding positively to the stress in your life is always the best approach. Negative reactions to stress usually just add to any physical pain or distressing emotional feelings that you are already experiencing as a result of being under stress.

The beginning of a new year is always a good time to make a new commitment to learning how to cope with the stressful situations that life inevitably brings.

Here are some ways you can respond more positively to stress:

- **Recognize the onset of stress symptoms.** Once you recognize the symptoms, you can begin to take control of your reaction to the stress and manage it positively.
- **Use the adrenaline produced by stress to help you overcome your fear and worry,** and give you the energy to confront the challenge.
- **Use positive thoughts and self-talk.** They break the cycle of tension and selfdoubt created by stress. For example:

  — *Think about how you will benefit* and grow into a better and stronger person by overcoming a stressful situation; or

  — *Think back to some of the things you were so worried about a year ago.* Do they seem so important or threatening now? Probably not. So today's problem probably isn't the end of the world either. You'll come through it one way or another, just as you always have in the past.
- **Remember that every situation has some humor or irony in it.** Look for the silver lining to keep stress in check.

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Stern Advice

5 ways to hack your 401(k) in 2014

Jan 8 (Reuters) - Don't look now, but your 401(k) retirement account is probably humming along nicely. Not only did the investments in it do extraordinarily well in 2013, but the folks who run those accounts made considerable improvements.

Employers got more generous with their contributions and plan managers added some new and better investment choices and recommitted themselves to holding down fees.

"The entire market is getting better," says Mike Alfred of BrightScope, a research firm that monitors 401(k) plans. His best advice? Workers should make sure they are taking advantage of generous new plans and provisions by contributing as much of their own money as possible into the plans.

Here are other ways to take advantage of those new improved 401(k)plans now.

Recalculate your contribution. Companies have been reinstituting matching contributions that they dropped during the financial crisis and recession. They are also making their contributions larger. At a minimum, make sure you are contributing enough to get the full match for 2014.

And if you can afford to do so and your plan is a good one, arrange to put in more than that with every paycheck. You can contribute as much as $17,500 of your pre-tax income to your 401(k). If you are 50 or over, you can contribute an additional $5,500. If you are over 50 and in a combined 42 percent federal-state income tax bracket, you can save yourself $9660 in 2013 taxes alone by contributing the maximum.

Don't just rely on the auto-pilot. Almost 60 percent of companies are automatically enrolling their workers in their 401(k) plans and setting up their investments for them, reports consulting firm Aon Hewitt, and that's usually a good thing. But the bulk of companies doing this are only "auto-enrolling" their workers at a 3 percent of salary contribution level. Many can afford more, and should raise their contributions above that level.

Furthermore, almost all of this auto-invested money is going directly into target date mutual funds that automatically allocate contributions among stocks, bonds and other assets, based on the age of the contributor. That may not be the mix you prefer, so if you are being auto-enrolled, take some time to look over your plan's fund choices.

Take a careful look at those target funds. The theory behind target date funds is that younger investors can afford to take more risks than older investors. These funds, sold as single-fund answers to retirement investment questions, mix a multitude of investments into a single fund, with the allocation pegged to the risk profile of the age group it is aimed at. So, for example, a target date 2040 fund would be aimed at workers roughly 40 years old and slated to retire in another 26 years.

But they are complex instruments. Some target date funds have higher fees than other funds, because they are essentially funds of funds. Some may be too conservative - putting too much money into bonds, for example - and some too risky - making big bets on stocks - for the tastes and situations of individual investors. And they may be insufficiently diversified as well.

But "target funds are continuing to get better and better," says Alfred. They are lowering their costs and adding additional asset classes like commodities and real estate to their mixes. So - check your target fund. See if it compares favorably to the rest of your 401(k)'s offerings. If you like it but think it is too risky or not risky enough for you, you can switch to a fund with a different target date - aiming younger or older than you actually are - until you get the risk profile right.

Do a cost review. Check the funds you hold and the alternatives you don't for their total fees. In general, it is good to keep fees as low as possible. To accomplish that, you can take these three steps:

(1) Fill the core of your portfolio with a very low cost index fund, such as a total stock market index fund or a large stock index fund.

(2) Use proprietary and institutional funds when they are offered. These may look like funds created just for your company, or they may simply say "institutional" in their name. They are popular with employers and generally offer investors diversity at rock-bottom prices.

(3)Choose low-cost alternatives whenever you have a choice of multiple funds that aim at the same asset category.

Go independent. The most notable change in 401(k) plans is the rapidly growing number of employers who are adding brokerage windows to their plans, allowing employees to buy, sell and trade their retirement funds almost without limit. Roughly 40 percent of companies now offer these in-plan brokerage accounts, compared to 29 percent in 2011, says Aon Hewitt. They are designed for sophisticated do-it-yourself investors and not everyone will want that much power, says Rob Austin, director of retirement research at Aon Hewitt.

But here's one way to use a brokerage account if you have sizeable assets in your plan: Compare the brokerage account offerings in the low-cost indexed arena with the ones your 401(k)plan offers. You may find it worthwhile to move a significant sum into a very low-cost, indexed exchange-traded fund within the brokerage account. That may not work for your regular contributions, where the brokerage account may charge a fee or commission every time it transfers money into an investment.

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Walkin' in a winter wonderland

Stay in shape in the slippery season

The importance of exercise does not change with the seasons. The benefits of raising your heart rate, using diverse muscle groups, and encouraging blood flow are just as significant in January as in July. And walking works because you can do it anywhere anytime. Here's how to get your winter walking workout:

- **Get a good pair of walking shoes** and replace them every 6 months.
- **Layer your clothing.** Closest to your body wear thin, synthetic materials (not cotton) that draw sweat away from the body. The second layer should be a lightweight insulated material that dries quickly, such as a fleece. The third layer should be waterproof and windbreaking.
- **Take cover.** Cover your head, face, hands, and feet.
- **Apply sunscreen.** Snow can reflect the rays and increase exposure.
- **Hydrate.** The need to drink water is no different in winter than in summer.
- **Start with a stretch.** Warming up and stretching can help prevent injuries, especially in the cold. Walk slowly for about 5 minutes. Then do some stretches, such as:
  - Stand 18 inches from a wall, lean forward and push against the wall with the hands, keeping heels on the ground.
  - With knees slightly bent, bend at the waist and touch the floor. Hold the stretch, don't bounce.

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