

For Your Benefit

MARCH 2015

'Sit!' (but don't) 'Stay!'

Get up and move regularly

Sitting has gotten a 'bum rap' in recent years. It's not so much the sitting as it is the sitting for long periods. If you have a sit-down job, therefore, find ways to get up and move on a regular basis.

If sit-stand or treadmill workstations are not likely to appear at your business, it's still possible to introduce motion into the workday. Dr. James Levine, a Mayo Clinic researcher, suggests walking with colleagues rather than gathering in a conference room for meetings. Levine says the impact of even leisurely movement can be significant. You burn more calories, which can lead to weight loss and increased energy.

"Even better, the muscle activity needed for standing and other movement seems to trigger important processes related to the breakdown of fats and sugars within the body," adds Levine. Sitting slows these processes, increasing health risks. Standing or actively moving kicks them back into action.

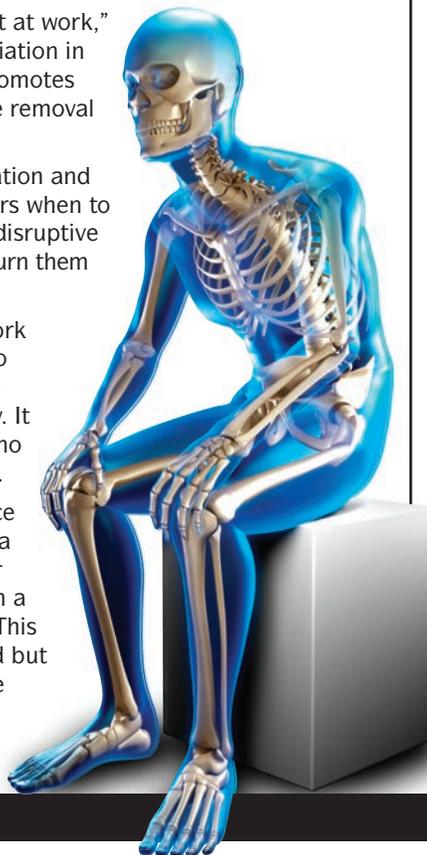
Blake McGowan, a managing ergonomics consultant with Humantech, agrees that when it comes to sitting and standing, it's important to strike a balance. "There's a little bit of misinformation in the general media, but [I agree that] there are some potential health consequences of sitting—or standing—too long." He says safety and wellness experts and others are finally realizing that excessive sitting or standing is where the problems arise.

"You don't need to do a triathlon or CrossFit at work," says McGowan. "You need some level of variation in your day to encourage movement, which promotes blood flow and the flow of nutrients and the removal of metabolic byproducts."

McGowan is not a fan of tactics like job rotation and pop-up screen messages that remind workers when to get up and move around. He sees them as disruptive and annoying to many people, who simply turn them off, ignoring the warning.

McGowan also doubts the benefits of prework stretching, which he says, "does very little to address the root cause of the problem" and only nominally alters the potential for injury. It can even worsen things for older workers who may injure themselves performing a stretch.

What he does favor are solutions that reduce forces and improve postures and that have a secondary benefit beyond improving worker comfort. An example is providing a printer in a central location rather than on every floor. This not only encourages people to move around but also lowers printing costs because fewer are in use.



The 'eyes' have it

Take care of your eyes



March is **Workplace Eye Wellness Month**. Follow these wellness tips from Prevent Blindness America (PBA - www.preventblindness.org) Vision Learning Center:

- 1. Don't smoke.** Not smoking—or quitting smoking—can lower people's risk for eye problems, including age-related macular degeneration (AMD), cataracts, and glaucoma. Not smoking can also reduce the risk of getting diabetes-related eye problems.
- 2. Eat a healthy diet.** Studies have shown that zinc, vitamins C and E, and betacarotene can reduce the risk for AMD. Check with your doctor before adding vitamins to your diet. Other studies report that dark green vegetables, such as spinach and kale, may also reduce the risk of getting AMD. Furthermore, healthy eating can lower the risk of developing diabetes, which is a risk factor for developing glaucoma.
- 3. Live an active lifestyle.** Regular exercise and activity promotes overall good health and keeps people from developing conditions that can lead to eye disease, such as diabetes. Again, consult with your doctor before starting exercise programs.
- 4. Manage blood pressure.** High blood pressure can increase the risk for glaucoma. And for those with diabetes, high blood pressure increases the risk for diabetes-related eye problems.
- 5. Protect your eyes from the sun.** PBA recommends wearing a wide-brimmed hat and sunglasses that absorb 99 percent to 100 percent of ultraviolet (UV) rays, both UV-A and UV-B rays.

One in Five Investors Have Tapped Into 401(k) Prematurely

WASHINGTON, D.C. -- The majority of nonretired investors in the U.S. say their employer offers a 401(k) plan, and of these, 89% say they participate in it. Yet 21% of those who participate in such a plan say they have either taken out a 401(k) loan or even taken an early withdrawal from the plan in the last five years.

The latest findings from the Wells Fargo/Gallup Investment and Retirement Optimism Index show nonretired investors are generally enthusiastic about 401(k) plans, but there are some troubling signs and uncertainty regarding the investment vehicle. As long-term savings, 401(k) plans are not intended to be accounts from which contributors can make early withdrawals. However, not only have a fifth of investors tapped into 401(k) funds prematurely, but also barely more than half of those with a plan, 55%, say they understand the tax consequences of early 401(k) withdrawals "extremely well." Most of the rest, 40%, say they understand the consequences "somewhat well," and 5% say "not very well" or "not at all."

How's your heart?

You need to know

If you don't take care of your heart, it can kill you quite suddenly. Here are two factors that may contribute to the development of heart disease as well as tips to reduce your risk.

Stress is a risk factor for heart disease. Heavy workloads, a feeling that you don't have the authority to do your job effectively, and poor coping skills can increase your stress at work. Control your stress by:

- **Knowing your own worst habits.** Do you turn to junk food, cigarettes, alcohol, or other unhealthy outlets? Find other coping strategies, like taking a walk or drinking hot tea, that are not damaging.
- **Taking breaks.** Frequent breaks to stretch and take deep breaths, just for a minute or 2, can help reduce stress levels.
- **Keeping a schedule.** Keep a regular schedule and don't mix work and family obligations whenever possible.

Work-related travel. Workers on the road more than 20 nights each month have been shown to be at increased risk of health problems, including heart problems.

Control the risks by:

- **Prioritizing sleep.** Don't skimp on sleep when traveling.
- **Stretching your legs.** Traveling may lead to prolonged sitting, which is bad for your heart. Stretch your legs every couple of hours at least.
- **Eating carefully.** It can be more difficult to eat healthfully on the road, so plan for healthy meals and snacks when possible.



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The fourth-quarter Wells Fargo/Gallup Investor and Retirement Optimism Index is based on a nationally representative telephone survey of 1,009 U.S. adults with \$10,000 or more in investable assets, conducted Nov. 14-23, 2014. About two in five U.S. households have at least \$10,000 in investments.

Most 401(k) Investors Actively Involved in Their Plan

With nearly 90% of nonretired investors saying they are participating in a 401(k) plan if their employer offers it, it is clear that 401(k) plans remain a popular investment option in American workplaces. Almost all investors with a plan (96%) say they are actively contributing to their plan, and 93% say they have reviewed their plan's performance in the last year. Another sign of the strength of the program is that, in a separate question, only 5% say they have lowered or stopped contributing to their 401(k) overall.

Bottom Line

Americans with \$10,000 or more in investments are theoretically in a far better position than those with less or with nothing invested to get along without taking on debt. Yet 16% of this group reports having borrowed against their retirement plan in the past five years, and 9% have resorted to the more drastic option of making an early withdrawal. Five percent have done both.

Some of this may be attributable to Americans' putting less in liquid savings at a time of low interest rates, opting instead for maximizing what they can put in stock-based funds, such as those that make up the backbone of most 401(k) accounts. At a time when the U.S. savings rate is on the lower side of the historical range, investors with the capacity to save may need more guidance about how to save to avoid costly emergency measures, or having to take out loans or engage in early withdrawals.

Survey Methods

Results for the Wells Fargo/Gallup Investor and Retirement Optimism Index survey are based on questions asked Nov. 14-23, 2014, on the Gallup Daily tracking survey, of a random sample of 1,009 U.S. adults having investable assets of \$10,000 or more.

For results based on the entire sample of investors, the margin of sampling error is ± 3 percentage points at the 95% confidence level. All reported margins of sampling error include computed design effects for weighting.

In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

Learn more about how the Wells Fargo/Gallup Investor and Retirement Optimism Index works.

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