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**THIS EDITION FEATURES:** 

Safe Summer Days and Nights Savory Savings Eating to Keep Cool Better with Boundaries Financial Freedom Endless Summer Activities

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# Safe Summer Days and Nights

Now that summer is here, it's time to enjoy the great outdoors! Here are a few tips to stay safe while having fun in the sun.

### Water safety

Watch your kids when they are in or around water. Don't get distracted. If you're in a group, designate an adult to be a "water watcher" and alternate the responsibility with others.

Essential water survival skills include:

- Jumping or diving into deep water and swimming up to the surface
- Turning around in the water and orienting to safety
- Floating or treading water
- Swimming with controlled breathing and forward motion

### **Beach safety**

Be aware of hazards unique to open water, such as oceans and lakes:

- Walk carefully into open water, being mindful of limited visibility at the bottom, changing water depths, strong currents, and undertow.
- If you get caught in a rip current, stay calm. Swim parallel to the shore until you are out of the current. Then, turn and swim to shore. If you can't swim to shore, tread water or float. Draw attention to yourself by waving and calling for help.
- Stay within designated swimming areas, follow signs, and obey lifeguards.
- Be aware of the weather. Get out of the water at the first sign of lightning or thunder.
- Avoid contact with aquatic life whenever possible.

### Sun and heat safety

Enjoy all the benefits of sunshine on warm days while avoiding sunburn, heat stroke, and skin cancer:

- Use sunscreen with a sun protection factor (SPF) of 15 or higher. Reapply every 2 3 hours or more frequently if you spend time in the water.
- Wear a hat and UV-blocking sunglasses.
- Drink plenty of water.
- Seek shade during peak sun hours.
- Wear loose-fitting, lightweight, light-colored clothing.
- If your pet is with you, make sure they have access to fresh water and a shady place to cool down.

# SAVORY SAVINGS

Making healthier food choices can transform your well-being. Here are a few strategies for nourishing your body without draining your wallet.

Make a plan to be more organized:

- Before you go food shopping, take inventory of the ingredients you have in your refrigerator, freezer, and cabinets.
- Write out your meals for the week. Create a grocery game plan using <u>this tool from MyPlate</u> as a guide.
- Make a list of the ingredients you need to buy to make the meals.

Shop smart to get the most for your money:

- Stick to your list.
- Buy a mix of fresh, frozen, and shelf-stable items; frozen or canned fruits and vegetables are nutritious and affordable.
- Consider plant-based proteins including beans, peas, and lentils.
- Skip the candy, snack, and cookie aisles.

### **Prepare healthy meals** with kitchen timesavers:

- Keep your most-used ingredients within easy reach in the kitchen.
- Gather all ingredients before you start cooking.
- Chop extra veggies and store them for next time.
- Allow others to help with food prep.

Sources:

myplate.gov/eat-healthy/healthy-eating-budget cdc.gov/diabetes/healthy-eating/6-tips-eating-healthy-on-budget.html mayoclinichealthsystem.org/hometown-health/speaking-of-health/eating-healthy-on-a-budget hsph.harvard.edu/nutritionsource/strategies-nutrition-budget/



### EATING TO KEEP COOL

Summer is the season for picnics, barbecues, and parties. The best summer menus have options that are light, juicy, and nutritious. You can keep your summer menus refreshing and affordable by:

- **Choosing foods with high water content.** All whole fruits and vegetables contain water, but for maximum hydration, enjoy cucumbers, celery, tomatoes, radishes, peppers, cauliflower, watermelon, spinach, strawberries, broccoli, and grapefruit. These summer favorites are all 90 percent water.
- **Picking summer produce.** In-season vegetables and fruits are high in quality and flavor. They also cost less.
- **Freezing sweets.** Frozen bananas, grapes, melon bites, and orange slices are refreshing snacks and great add-ins for smoothies.
- **Fishing for seafood.** Low-calorie, delicious, protein-packed, and versatile, there's no main course like seafood. Atlantic salmon is fresh and more affordable in the summer. Aim to eat seafood at least twice a week.
- **Drinking water.** Have a cup of water when you wake up, have another glass with every meal, and keep a refillable water bottle to stay hydrated throughout the day.

Sources:

conehealth.com/services/nutrition-counseling/nutrition-tips-to-keep-you-cool-this-summer/ seafoodnutrition.org/seafood-101/buying/buying-seafood-on-a-budget/ frederickhealth.org/news/2019/june/10-tips-for-staying-hydrated-during-the-summer-h/



### RECIPE Mango Kiwi Strawberry Rolls

### Ingredients

12 rice paper wrappers
1 <sup>1</sup>/<sub>2</sub> cups strawberries, chopped
2 bananas, chopped
1 mango cut into matchsticks
3 kiwi, chopped

### Directions

Prepare the rice paper according to the directions to soften it. Add the chopped fruit in the middle, fold, and seal.

## Better with Boundaries

Boundaries are limits you identify for yourself and apply through your actions and communications with others. Setting boundaries empowers you to define what you need to feel secure, healthy, and happy. Boundaries aren't a shortcut to getting everything you want, but they can protect your time, energy, and well-being.

To help identify your healthy boundaries, try to:

- **Shift your mindset.** Recognize that setting boundaries isn't selfish. It's necessary for your well-being. To live without boundaries is to live without the respect you deserve.
- **Decide your limits.** Label your boundaries as hard or soft. Hard boundaries are the ones you won't compromise on; soft boundaries are more flexible.
- **Determine your priorities.** Identify what you can't live without instead of what you wish for.
- Learn to say "no." Practice makes perfect. Start by flexing your "no" muscle to limit tasks, interactions, or activities that don't make the best use of your time.

Establishing boundaries can help you focus your energy on things that benefit you, your needs, and your values.

Sources: psychcentral.com/lib/learning-to-say-no#why-its-hard hbr.org/2022/04/a-guide-to-setting-better-boundaries



### **Financial Freedom**

Financial independence begins with how you think about money. Rather than viewing money as the currency to buy things, think about your finances as a way to have more choices in how you want to live. For many, this means the ability to enjoy life without worrying about your next paycheck or unforeseen expenses.

Getting financially independent requires a shift in your spending habits and your mindset about money.

### Get clarity

Take stock of your financial situation. How much money do you have? How much do you owe?

### Set clear, achievable goals

Create a budget as the blueprint that guides your spending and saving decisions. Living within your means leads to financial independence.

### Be prepared

Contribute to an emergency fund so you won't be thrown off track by unexpected expenses.

### Plan for retirement

Consider the cost of living in your retirement years, including health care, housing, and lifestyle needs.

### Make your health a priority

Being healthy can reduce health care costs. It can also increase your productivity and earning ability, which is an essential asset on your path to financial independence.

Sources: acorns.com/learn/investing/levels-of-financial-freedom/ bestegq.com/blog/the-path-to-financial-independence-a-comprehensive-guide/

Your financial future depends on the choices you make today. By investing in a healthy lifestyle, you are also investing in your financial future.



### Endless Summer Activities

Warm weather provides a variety of interesting ways to be physically active outside. Be sure to practice sun safety by regularly applying a minimum SPF 15 sunscreen and drinking plenty of water before, during, and after activity.

Here are a few ideas to inspire you and your loved ones to get moving outdoors:

#### Get up early and take a sunrise walk.

Temperatures are usually cooler and it's a magnificent experience to watch the sun come up.

#### Play catch in the sprinkler with your kids.

Stay cool and play in the yard. Make sure your grass is clear of all rocks and other debris.

**Go fly a kite.** All you need is some wind and an open space to fly a kite with ease. Run to get the kite in the air, then walk back and forth as you watch it soar through the blue sky.

#### Dig into the benefits of gardening.

Connect with nature, beautify your yard, and burn as many calories as a gym workout by weeding, digging, raking, and pushing a mower. Carrying bags of mulch and other supplies works large muscle groups.

**Practice outdoor yoga.** Doing yoga outdoors can challenge you with uneven terrain and distractions you don't typically have indoors. Minimizing these distractions will increase your focus.



- 1. Which of the following can help protect your skin in the summer?
- A. Regularly apply sunscreen with an SPF of 15 or higher.
- B. Wear a hat and UVblocking sunglasses.
- C. Seek shade during peak sun hours.
- D. All of the above

- 2. Refreshing and hydrating foods can contain up to how much water?
- A. 50 percent
- B. 75 percent
- C. 80 percent
- D. 90 percent

- 3. Which of the following is the best definition of healthy boundaries?
- A. The limits you identify for yourself and apply through action and communication.
- B. The limits others impose on you through action and communication.
- C. The most effective method to get everything you want when you want it.
- D. Saying "yes" to everything and everyone.



### 1. D; 2. D; 3. A

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