

The Avenue

The Stanton

The Orchard

The Mountain View

The Springs

The Crossings

The Country Manor

The Dutch Manor

Your 401k Retirement Plan:

Presented by M&T Bank

In late October through early December, Tom McGimpsey from M&T Bank headed out to visit all our facilities and meet with employees about our 401k Plan offered through Prudential. Employees from all of our locations learned about investment choices, contribution options, and the company match. For those who were unable to attend the 401k meetings to learn more about the plan, Tom McGimpsey offered the following advice:

“The use of Lifetime Funds (contribution options offered through Prudential) is a great idea for anyone, especially those that are unsure of where to put their contributions. Increasing contributions on an annual basis is critical to meeting retirement needs”. He added that “starting the plan is the most difficult part of the process, once the paperwork is completed the hard part is over”.

As an added benefit, M&T also offers Financial Consultation services to our employees to assist them in reviewing all of their retirement options. If you are interested in learning more about this service, contact your facility benefits representative.

Winter Safety:

Cold Weather Protection

During the winter season, proper protection begins with layered clothing. The goal is to keep warm enough to be safe, but cool enough as not to perspire excessively. Three layers are recommended in order to remain safe during cold winter weather.

The Inner Layer should be a synthetic weave to wick perspiration away from the body. The middle layer should be wool or synthetic fabric to absorb sweat and retain as much body heat as possible. The final outer layer should be made from a material designed to break the wind and allow some ventilation. To protect from frostbite, exposed skin such as head, neck, and hands must be covered. Insulated gloves and boots, ear covers, scarves and facemasks are ideal in order to cover any exposed areas.

As flu season continues, Capital Living would like to remind all of its employees that the Flu Vaccine is still available.

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Healthy Living:

Just like food, beverages contain calories (sometimes lots) that many people do not realize are there. They can add up quickly and will affect your waistline if you don't take them into consideration when determining how many calories to consume daily. Here is the calorie content of some of your favorite drinks, both from home and at your local eatery:

| Type of Drink | Calories | Healthier Option | Calories |
|---|------------|---|------------|
| 16 oz. café latte made with whole milk | 265 | 12 oz. café latte made with fat-free milk | 125 |
| 20 oz. non-diet cola | 227 | 20 oz. diet cola | 0 |
| 16 oz. sweetened lemon iced tea | 180 | Sparkling water with natural lemon flavor | 0 |
| 12 oz. sports drink | 99 | 12 oz. fitness water | 18 |
| 12 oz. fruit punch | 192 | 12 oz. orange juice | 168 |
| 8 oz. chocolate milk made with whole milk | 208 | 8 oz. one percent chocolate milk | 158 |
| 8 oz. two percent reduced-fat milk | 120 | 8 oz. skim milk | 90 |

When purchasing beverages at the supermarket, look out for the following sweeteners on the label. These ingredients add empty calories to your diet:

- High-fructose corn syrup and fructose
- Fruit juice concentrates
- Honey
- Sugar
- Syrup and corn syrup
- Sucrose
- Dextrose

Though it's nice to sip a relaxing cup of coffee or smoothie while reading the paper on a Sunday afternoon, you may be consuming lots of calories. Here are some tips to remember when out getting something to wet your palate:

Request that your coffee drink be made with low-fat or skim milk instead of whole milk.

Order the smallest size available, even if that's child's size.

Forgo extra flavoring such as vanilla, hazelnut and caramel. These syrups are sugar-sweetened and will add calories to your drink.

Skip the whipped cream on the top of coffee drinks and smoothies. This ingredient adds calories and fat.

Ask that your smoothie be prepared without added sugar since the fruit used to make it is naturally sweet on its own.