

For Your Benefit

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Reduce Debt and Save for Retirement

Building savings and reducing debt are two of the most common goals of Americans. Different strategies are needed, depending on a person's age. The following are two sets of *suggested* financial resolutions; one for those in their 40s and younger, and another for those 50 and over.

40s and Younger:

- Pay Down nondeductible debts, like credit cards and auto loans, so you have less debt at the end of the year than you do now. Ultimately, you should strive to eliminate all debt – with the exception of your mortgage, by the time you retire
- Open an IRA or 401(k), if you haven't already. This is tough for young families struggling to stretch their paychecks, but is the only way to build up a large nest egg. You should contribute at least enough to earn the full match from Trends. Trends will match 50% up to 6%; meaning if you contribute 6%, Trends will match 3%
- Invest aggressively. Younger workers can afford to take on more risk. Strive to put 70% to 80% in equities and stocks

50 and over:

- Max out 401(k) contributions. At this age, you should be contributing as much as you can. If you weren't able to save much in the past, you can contribute an extra \$5,500 per year on top of the \$16,500 limit.
- Readjust asset allocations. You should have no more than 50% to 60% of savings in equity and stock investments to reduce risk.
- Start stashing money in savings, CDs, money markets or Treasury bills, which are protected from stock market fluctuations. Three years' worth of income by retirement is suggested. These savings vehicles are where most people start to draw their money from after retirement.

Not sure how much you'll need for retirement?

Check out this no cost retirement calculator:

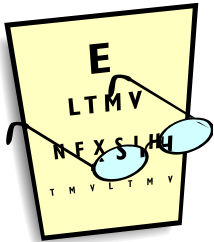
<http://bit.ly/retire390>



12 Ways to “Right-Size” Your Portions

The lack of portion control is a growing problem in America. Whether cooking at home or eating out, our plates and portions are seemingly ever-increasing in size. Here are a dozen ways to cut back at meal and snack time:

- 1) Listen to your body. When you eat, be conscious of how you feel; stop eating when you begin to feel full.
- 2) Prepare less food at meal time. If there is an abundance of food, many people are likely to eat more.
- 3) Start with a small serving. Even if you are “starving”, serve yourself a smaller portion. You can always serve yourself a second helping if you still feel hungry after eating your first.
- 4) Use small dishes and glasses, so there is less room for heaping portions.
- 5) Slow down the pace of eating. Eat slowly. You will have more time to savor the flavor of your foods, and will be more likely to recognize how full you are becoming.
- 6) Eat half, wait 20 minutes. This will also help you recognize when you are full.
- 7) Never eat out of a bag. When you snack on chips, pretzels, etc., it is difficult to keep track of how much you are eating. Always dole yourself a serving size’s worth, and put the container away to avoid going back for more.
- 8) Think before you order. Research restaurant options before you leave the house, and consider the size of entrees when you order. You can ask the waiter to bring a to-go carton with your food, so that you can put half away immediately.
- 9) Always go for the small size. Never say yes when asked if you’d like to upgrade your order to a larger size. Most likely, the small portion is more than you actually need.
- 10) Share! Sharing a meal with a friend is a good way to reduce calories and save money.
- 11) Eat regular meals and snacks. Plan ahead, so that you know exactly when your next meal or snack will be. This can help you avoid any unnecessary trips to the vending machines or overdoing it at lunch.
- 12) Read labels. Read the nutrition information to know the correct portion, and to know exactly what you are getting out of that portion (fat, vitamins, protein, calories, etc.). Is it worth it? If not, you can reduce your serving.



Vision Tips for Heavy Computer Users

Most of Trends’ employees spend hours in front of a computer every day at work. Even those who don’t use a computer at work may spend hours using one at home. Constant computer use can put a strain on the eyes. Here are a few tips to help ease this strain.

- Make sure that if you need glasses, you wear them!
- Blink regularly. Seems obvious, right? When focusing on a screen your reflexes will slow down, tear production will reduce, and you will blink less, causing dry and uncomfortable eyes.
- Keep the distance of the monitor to your eyes between 16 and 30 inches.
- Make sure that the top of the monitor is at or slightly below your horizontal eye level.
- Tilt the top of the monitor away from you at a 10 to 20 degree angle. This will enable you to create an optimum viewing angle.
- Keep your screen free of dust and fingerprints
- If your work involves prolonged data entry, use document holders to secure any reading or reference material. Placing them close to the monitor and at the same distance from your eyes as your monitor will enable your eyes to remain focused as they look from the monitor to the reading material.

Fit & Active

As we enter spring, it's almost impossible to ignore America's favorite pastime: baseball. Most Trends employees probably won't make it to the big leagues, but several participate in the next best thing: recreational or "slow-pitch" softball. Todd Tyler is one such employee.



Todd explains how he transitioned from baseball to softball...

"I grew up playing baseball from as far back as I can remember until high school. Then, in college, I picked up intramural softball for 3 years. About 3 years out of college my roommate's softball team needed a sub and I went and played. There were about 4 guys from college on the team and I subbed a few times that year. The next year I was a full time player on the team and have been playing three seasons (Spring, Summer and Fall) of softball ever since. And a lot of the years we will play in two leagues to make it more worth going out there for the night. The team has been together for about 10 years as it is now...there is a group of about 5 of us that have been a part of the team for about 10 years now and probably 7 or 8 of us that have been playing together for 7 or 8 years. I have played pretty much every position except the outfield. I have been playing 2nd base for the past few years.

While softball may not get you the best workout in the world it keeps you moving and you have to be able to react to some pretty fast softballs hit your way. And I must admit over the years the team is more about getting together and playing some ball versus having to win like it was a few years back. We are still competitive and look to win but we also realize those 23 and 24 years olds have a little speed on us."

Interested in forming a team or finding one to join?

Many local parks and sports organizations have slow-pitch softball leagues. In the Indianapolis area, Indy Parks and Midwest Softball Complex offer many different leagues which play on different evenings during the week. A team can generally be all male or co-ed, and needs 10 players (if co-ed, usually 5 male and 5 female are required). Most parks offer leagues of varying competitiveness, from recreational to fully competitive. If you'd like to play, but don't think you can find enough people to form a team, many parks will allow you to sign up as an individual and be placed on a team that might be looking for an extra player.



Healthy Eating

Whole-Grain Pasta with Chickpeas and Escarole



Ingredients

- 2 cups whole-grain penne
- 1 head escarole, roughly chopped
- 4 tablespoons extra-virgin olive oil, plus more to taste
- 1/4 cup capers, drained and patted dry (optional)
- 5 cloves garlic, sliced
- 1/2 cup roughly chopped fresh parsley
- 1/4 teaspoon red pepper flakes
- 1 28-ounce can whole peeled tomatoes, crushed slightly, liquid reserved
- 1 15.5-ounce can chickpeas, drained, rinsed and patted dry
- Kosher salt and freshly ground pepper
- 2 bay leaves
- 1/2 cup freshly grated parmesan cheese, plus more for garnish

Directions

Cook the pasta according to the package directions; add the escarole during the last 2 minutes, cover and do not stir. Remove the escarole with tongs; set aside. Drain the pasta, reserving 1/2 cup cooking liquid. Meanwhile, if you're using capers, heat 1 tablespoon olive oil in a large skillet over medium-high heat. Add the capers and fry until crisp, about 2 minutes. Transfer to a paper-towel-lined plate.

Add the remaining 3 tablespoons oil to the skillet. Cook the garlic, parsley and red pepper flakes until the garlic toasts slightly, 1 minute. Add the tomatoes, chickpeas, a pinch of salt and the bay leaves. Cook until the tomatoes and chickpeas brown, about 6 minutes. Add the escarole and reserved tomato juice and cook until the sauce thickens slightly, about 4 more minutes. Remove and discard the bay leaves.

Add the cooked pasta to the skillet and toss with the sauce; season with salt and pepper. (If the sauce is thick, add some reserved pasta water.) Stir in the cheese and top with fried capers, if using, and more cheese.

Per Serving: Calories 540; Total Fat 19 g; (Sat Fat 4 g, Mono Fat 11 g, Poly Fat 2.6 g); Protein 21 g; Carb 79 g; Fiber 15 g; Cholesterol 9 mg; Sodium 800 mg

Important Contact Information

Health/RX/Dental/Vision

www.Anthem.com

Anthem Dental Customer Service:

(800) 282-1730`
(800) 367-5897

Anthem Customer Service:

(877) 814-9709

Anthem Life:

(800) 551-7265

Anthem Prescription Customer Care:

(800) 962-8192
TDD: (800) 221-6915

Financial Center Federal Credit Union:

(317) 916-7730

Enrollment and Change Forms can be found on the Associate side of Trends' website:

http://www.trendsiinternational.com/mm5/merchant.mvc?Screen=CTGY&Store_Code=TI&Category_Code=AS_HR_FORMS

2011 Holiday Schedule

April 22nd – Good Friday

Memorial Day – May 30th

Independence Day – July 4th

Labor Day – September 5th

Thanksgiving Day – November 24th

Christmas Eve & Christmas Day – December 23rd, December 26th

