



HEALTHY, WEALTHY & WISE

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Shafer Safety Solutions, LLC

Healthy—Safe Driving Around Intersections

A high percentage of accidents occur in and around intersections. These accidents are nearly always avoidable if you drive defensively, paying special attention while in intersections.

- Scan ahead at least 1 to 1 1/2 blocks as you approach an intersection. Look to both sides and front. Before entering an intersection, scan left, right, and then left again before you cross.
- Do not stare at the traffic signal. Be aware of everything around you including pedestrians and bikers.
- Do not change lanes or back up in intersections.
- Do not assume anything - just because someone's blinker is on, that does not mean he or she is intending to turn.
- Do not anticipate - don't assume the light will turn green by the time you get there, that pedestrian may stop in the middle of the street, or someone may decide to turn at the last second.
- When turning left, wait for your signal, do not enter the middle of the intersection until you can safely proceed, and keep your wheels pointed straight until you are actually making the turn
- Maintain a safe clearance between yourself and the driver in front of you.

From St. Paul/Travelers

Wealthy—Easy Money Saving Tips

- \$ Alter credit card behavior. Pay cash whenever possible. This will help keep you from making a purchase unless you actually have money available.
- \$ Brown bag it. Packing your own lunch can save you several dollars each day and over twenty dollars a week.
- \$ Clip coupons and sign up for those (free) discount cards.
- \$ Bundle your insurance. Many insurance companies will offer their customer lower rates if they purchase multiple insurance policies. Also, shop each renewal for a better policy.
- \$ Review your phone plans. Find out how many hours you are using, and what features you are or are not using on your phone packages and adjust your package accordingly. Be aware of when your contract expires and keep an eye out for special deals.
- \$ Use that Programmable Thermostat. You can save money on your heating and cooling bills by raising the temperature during the cooling season and lowering it in the heating season when you are not in your house.

Wise—Guidelines for Effective Project Correspondence

1. Keep each discussion separate. This helps keep future developments focused and efficient
2. Confine the subject matter to a single issue, or to a small group of closely or logically related issues. This will allow for direct focus and quick understanding of the issue.
3. Develop and use a consistent document format. This will help from the standpoint of company identity and facilitate quick reference, efficient file management and thorough research.
4. Confine letters to a single page, if possible. Get to the point fast.
5. Avoid redundancy, repetition, and unnecessary references. Do not waste space and see item #4.
6. Use an outline form. This will help clarify your points and facilitate a quick read of your document.
7. Keep each discussion simple. Write to express a point, not to impress and write to your audience's skill level.
8. Use a cause-effect style of writing. Arrange a simplified discussion in a logical sequence that arrives at a conclusion.
9. Stay factual and avoid personal attack. Do not display emotion, question the other party's intention, make accusations or speculate.
10. Stay cool. By all means, write that nasty letter, just don't send it. Put it away, wait until you cool down, and try again.
11. Get to the decision maker. Follow the path set by your contractual working arrangements.
12. Respect your contract. People have a tendency to deal with problems the way they did on their last project. Make sure you follow the procedure and contract requirements specified for this job.
13. Guide the decision. Your job is to state the problem and then give technical reasons why the answer must be the way you see it.
14. Require specific action by a specific date. State the absolute date by which action is required and identify the consequence of not meeting the date.
15. Follow-up/follow through. Pay close attention to the deadline you set in your correspondence. When the deadline appears, be sure to react immediately, decisively, and consistently.