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Take credit for safety & monitor your score

BY WINTEK

Credit-score monitoring probably is not high on most people's lists of monumentally exciting activities. But good credit is essential in empowering your ability to enjoy the things that are exciting, from taking vacations to major life decisions like purchasing a car or a home.

Keeping tabs on your credit information can help you detect fraud or errors to report them early. There's nothing worse than having a bad credit score and not understanding the reason for it. This is why it's important to monitor your credit score and credit report.

So, what's the difference between a score and a report? Your credit score reflects your credit health, and a credit report offers context for the score. Think of the score as a movie's rating (PG, PG-13, R, etc.) and the report as the reasons why it received that rating (profanity, violence, etc.).

Fortunately, you can self-monitor your score and report online (preferably using Wintek's blazing-fast, secure and reliable fiber broadband). Your credit card company may provide your credit score for free. Check your credit card's online dashboard, always using a secure, private internet connection.

As for credit reports: There are three major credit-monitoring companies — Experian, Equifax and TransUnion — and they all give you one free credit report each year. If you spread out requests every four months, you can get three comprehensive checks in a year and regularly updated information on which to act if necessary. You can get the ball rolling on this at annualcreditreport.com. There are also other free options to use, many of them backed by major credit-card companies.

However you review your credit report, here are the



questions to consider:

- Personal information: Is it accurate and current?
- Account information: Do you recognize the accounts and the associated information?
- Account balances: Does the account balance match your records?
- Credit inquiries: Has anyone else applied for credit in your name?
- Payment history: Are there late payments that seem

inaccurate?

- Negative accounts: If you are working with debt collectors, is that information correct?

If you see anything unfamiliar, it's a red flag that could mean identity theft has taken place or that your credit history includes inaccurate information somewhere. Staying up to date on this information can give you good credit where it's due to do you!

Three strategies to beat the summer heat

BY EXPONENT
ADVERTISING DEPARTMENT

The dog days of summer can be challenging. As the mercury rises to potentially unhealthy heights, spending time outdoors can become less comfortable and even dangerous.

Here are three ways to beat the summer heat, though it's important that seniors, pregnant women, parents of young children, and anyone with a preexisting health condition speak with their physicians about the precautions they should take before going outside on hot days.

1. Change your exercise routine, if necessary. Summer is a great time to exercise outdoors. However, it's important that people who are used to working out in midday change their outdoor exercise routines on hot days. Trainers recommend exercising early in the morning before the sun gets too high. Early morning temperatures tend to be more mild than midday temperatures. That can reduce the risk of injury or illness, though it is still important to avoid strenuous exercising in especially hot temperatures regardless of the time of day.

2. Practice passive cooling at night. Night flushing is a passive cooling technique that involves opening the windows in a home at night if the air has cooled from daytime heat. Doing so can make indoor areas healthier and more comfortable for a home's inhabitants during the dog days of summer. Air conditioning systems keep homes cool in summer, but over time hot and stale air can accumulate inside a home. If that air is not removed, a home can feel stuffy and airborne pollutants such as carbon dioxide can reach potentially unhealthy levels. By opening windows at night, homeowners can let that stale, potentially unhealthy air out and let in the cool air of summer evenings.

3. Stay hydrated. It's easy to become dehydrated at any time of year, but especially during hot and humid summer days and nights. The U.S. National Library of Medicine notes that the human body needs an average of three quarts of water per day on a normal day. However, conditions on mid- to late-summer days make it necessary for many people to consume more water than that, especially if they plan to spend time outdoors. On hot days, make sure you're taking in more fluids than you're losing. Take water with you when going outside, and be sure to rehydrate with more water when going back indoors.



How to avoid dehydration

BY EXPONENT
ADVERTISING DEPARTMENT

This Indiana summer has been a hot and dry one, and experts with the National Drought Mitigation Center have even placed Tippecanoe County into the official moderate drought category. That means that even those of us who aren't farmers have to pay attention to staying safe from the heat when outside. One way is to stay hydrated.

What is dehydration?

According to the U.S. National Library of Medicine (USNLM), dehydration occurs when the body loses more fluids than it is taking in. When that happens, the body does not have enough fluids to function properly.

What causes dehydration?

Numerous things can cause someone to become dehydrated, including not drinking enough fluids. Diarrhea, vomiting, sweating too much, and urinating too much are some other factors that can cause someone to become dehydrated.

Why are outdoor enthusiasts at risk of dehydration?

Outdoor enthusiasts who spend ample time outdoors during hot weather are at risk of dehydration if they do not drink enough fluids while outside. The risk of dehydration on hot days is higher because people are more likely to sweat a lot when the temperature rises. If those fluids are

not replenished, and replenished often, dehydration can occur. In addition, the USNLM notes that outdoor exercise during hot days increases the risk of dehydration. Outdoor activities that are physically challenging, such as hiking, rock climbing and kayaking, are a form of exercise that can make participants more vulnerable to dehydration.

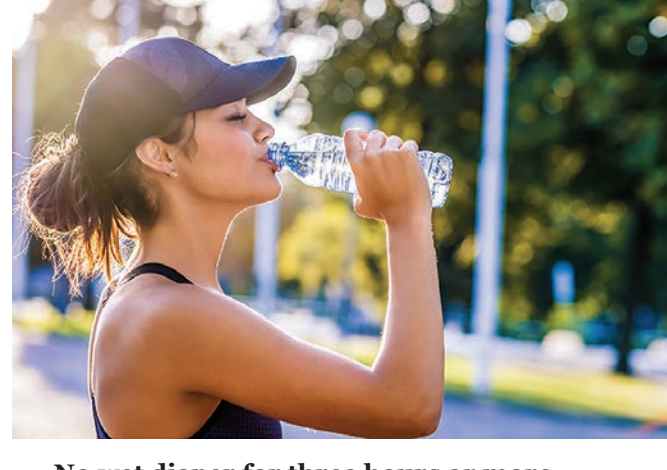
What are the symptoms of dehydration?

The Mayo Clinic notes that thirst is not always a reliable indicator that the body needs water. Older adults are more vulnerable to dehydration than others because they naturally have a lower volume of water in their bodies. Aging men and women also don't typically feel thirsty until they're already dehydrated. It benefits people of all ages, and especially the elderly, to learn these symptoms of dehydration.

- Extreme thirst
- Less frequent urination
- Dark-colored urine
- Dry mouth
- Less frequent sweating
- Feeling tired
- Dizziness
- Dry skin

Parents should know that infants and children may exhibit symptoms of dehydration that differ from those experienced by adults. Such symptoms may include:

- Dry mouth and tongue
- Crying without tears



- No wet diaper for three hours or more
- High fever
- Being unusually sleepy or drowsy
- Irritability
- Eyes that appear sunken

Can dehydration be prevented?

Drinking enough water each day and avoiding strenuous outdoor physical activity on hot days two ways to reduce dehydration risk. In addition, avoid sugary, caffeinated, and alcoholic beverages. It is best to drink a healthy amount of water every day, regardless of whether you'll be outside. But, if you know you will be spending time outdoors when it is warm and humid, plan ahead. Drink water before your outdoor activities even begin, and take enough water with you so you can continue drinking water throughout the day. Take small sips frequently. If you feel symptoms of dehydration, get out of the sun and obtain water or a sports drink as quickly as possible. If you feel severe symptoms, seek medical attention.