

LIFESMARTS FEBRUARY 2023

SUN	MON	TUES	WED	THURS	FRI	SAT
			1 Shoes/footwear; clothes; watches/ jewelry; handbags/ wallets; consumer electronics	2 12 months	3 Alcohol-based; one containing at least 60% alcohol	4 It is derived from the hemp plant; manufactured in a laboratory
5 Save a certain amount each payday instead of spending the money	6 Title	7 Active Ingredient	8 By making contributions on behalf of employees; by making matching contributions	9 It is the temperature where pathogens grow well; 40 to 140 degrees Fahrenheit	10 Virtual reality creates its own cyber environment, while augmented reality adds to the world as it is	11 More brand awareness usually leads to more sales; people often choose the brand they know
12 Exempt	13 Foam; upholstery; mattress; carpet; curtains; fabric blinds	14 Exclusions	15 Life Cycle Thinking	16 Expand product line; higher profit margins; appeal to cost- conscious consumers; control over marketing and image	17 Represent them at the bargaining table; oversee health and safety in the workplace; represent a worker in conflicts with management	18 Smoking delivers nicotine by burning tobacco, vaping by heating liquid
19 Payroll taxes	20 Eliminate waste and pollution; products remain useful longer; regenerate nature	21 Variable expenses; variable	22 Gross pay; gross salary	23 Spend more money; reinforce bad habits; guilt; not getting the product you wanted; not saving	24 Emotional, environmental, financial, intellectual, occupational, physical, social, spiritual	25 Impacts on the environment and on human health
26 More engagement; gain more confidence; more effective; better retention; emotional bond to content	27 CPSC; Consumer Product Safety Commission	28 Lower it; may help you get a discount				