

Completely Well

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Insurance Agency



In this Issue: Quick Starts for a Better Diet, National Blood Donor Month, Financial Health, Fitness: The Warm Up, Less is More: Jumpstart 2015, and Beans!

Fitness

Time to Warm Up!

Most of us are busy, and taking the time to work out is a real achievement! But in our busy schedules, we sometimes skip important parts of our exercise routine, including warm ups.

Why is warming up important? Ultimately, including an adequate warm up in your workout can help you reduce your risk of injury, increase the effectiveness of your exercise, and help you stick to your fitness goals. Consider the following:

- Warming up before exercise raises your body temperature,

which warms your muscles, making them more pliable and explosive.

- You increase the range of motion in your joints through your warm up.
- A good warm up will increase oxygen in your lungs and promote better circulation. Without enough oxygen, your muscles will fatigue and your workout will be less effective.
- A warm up can help you mentally prepare for your workout and focus on your fitness goals.

There are many effective ways to warm up. Do make sure that you gradually increase the intensity of your movement and begin with low impact activities. Examples include walking (before running), riding a stationary bike, or marching in place. Warm ups should last 5-10 minutes, depending on your fitness level and the intensity of your workout. If you work out in cold weather, warm up for 10-15 minutes. Do not stretch until after your workout. If you are stiff during your warm up, you can lightly stretch just before exercising.

What about a “cool down”?

Stopping vigorous exercise without including a cool down can cause your blood pressure to drop suddenly. Additionally, post workout is the perfect time to stretch and increase flexibility.



Ask the Trainer *by Erin Long B.S., NSCA-CPT*

Question: I just had a baby 6 months ago and am struggling to lose the baby weight. Do you have any suggestions on how to take the weight off along with realistic goals to set?

Answer: As a mother, I know the difficulty in losing that baby weight. The first few pounds come off quite easily and then nothing. It's hard to fit in workouts with the little one. Even as a fitness professional, I struggled with losing the weight after my daughter. First thing you need to do is to make sure that you are ready to make this a priority. This may seem strange but many mothers want to lose the weight but don't make it a priority. You have to be dedicated and committed to the cause. Then you have to come up with a game plan.

First, look at your schedule and then look at the baby's schedule. Could you get up 30 minute earlier and workout? It doesn't have to take more time than that to get back in shape. If morning doesn't work, maybe at night or during your lunch at work? There's got to be 20-30 minutes somewhere in your day to get that workout in. After you find that time, make out a workout schedule. So 2-3 times a week you will do strength training and the others cardio depending on your goals. Once you have your schedule written down, make sure you check off the days you complete your workout so you can evaluate your progress. If you are aiming for 6-7 days a



week but only get in 5, that is still better than you were doing.

The next thing you need to concentrate on is your nutrition. Start by logging or writing down what you are eating. Then after a few days, look over it. You may notice you are eating way too much of this or not enough of that. Then, it's time to start planning and preparing your meals for the week. Being prepared when it comes to eating is key. Go through your cupboards/refrigerator and throw out or get rid of any of the unhealthy foods. You always want to start off with as little temptation as possible. Then hit the grocery store after planning your week and only get the items on your list.

When it comes to setting goals, start small and short term. So if you want to lose 15-20 pounds, figure that may take 3-4 months or more. If you are nursing, don't lose weight too quickly as it may reduce milk production. Aim for 1-2 pounds per week as a goal. Write down your goals and have them someplace you will see them each day. Being specific in your goals will help you accomplish them.

Preventive

2015 Health and Wellness

Here are some health and wellness trends that experts are predicting will be a part of 2015.

- **Streaming fitness classes:** If you are not able to make it to your local gym, you may be able to stream a class live!
- **Gluten-free foods:** More options will be available at stores and restaurants.
- **Healthy Light:** The light from tablets and computers can disrupt sleep, which is essential for health. New products that eliminate the "blue light" may be coming.
- **Better Health Care:** Increased competition should improve care.

National Blood Donor Month

Did you know that three lives can be helped with just one pint of donated blood? January is National Blood Donor Month, sponsored by the Association of Donor Recruitment Professionals. According to the Department of Health and Human Services, over 43,000 pints of blood are used each day in North America, and an estimated 1 in 7 people admitted to a hospital will need blood during their stay. Donating blood is not difficult. Though requirements may be different at certain locations, the Red Cross reports that donors must be at least 17 years of age or older and weigh at least 110 pounds. All donors must be generally in good health.

If you take regular prescription medication, you can still be eligible to donate blood. Exceptions include Accutane, Coumadin, heparin, and propecia. Consult your local blood bank or the American Red Cross for information about your specific medications.

General guidelines indicate that you should wait at least 8 weeks between blood donations. Make sure you drink plenty of water and eat something before donating. Dress comfortably, and make sure your sleeves can be easily rolled up. Bring your driver's license as well.

After donating, relax and have a snack before attempting to drive. Let someone know if you are lightheaded or dizzy. You should avoid alcohol for 24 hours after donating.

Donating blood is a true lifesaver. Consider donating if you meet the health requirements.

Did you know?

- There are 4 main blood types: O, A, B, and AB.
- Type O can donate blood to all types but can only receive blood from Type O.
- Type A can donate to Types A, B, and AB.
- Type B can donate to Types B and AB.
- Type AB can only donate to Type AB.



Nutrition

Produce of the Month: Kidney Beans

Available year round (canned or dried), kidney beans are a good source of fiber, protein, potassium, and iron. Kidney beans are a great addition to your diet, providing an excellent plant substitute to meat.

The Basics: Canned beans are already cooked. Choose cans that are BPA liner free if that is a concern to you. Dried beans will need to be soaked and cooked. Begin by either soaking over night (for 8 hours) or you can boil the beans for 2 minutes, turn off the heat, cover, and let stand for 2 hours. After soaking (either method), drain the liquid, rinse the beans, and put back into clean water to cook (3 cups of water per 1 cup of dried beans). Bring to a boil, and simmer until tender (1-2 hours).

Try This: Kidney beans are a great addition to salads, soups, and stews. Try combining with brown rice, sautéed onion, and pomegranate seeds – toss in a vinaigrette of your choice!

The Facts: One cup of cooked kidney beans is approximately 225 calories, with 1 gram of fat and 15 grams of protein.

Quick Tips for a Healthier Diet

Ready to eat better in 2015? Here are some quick tips to start the year off right!

- Include fresh produce (or frozen) at each meal.
- Go meatless 1 day a week. Replace the meat with a whole grain and bean dish. Include a vegetable and you are set!
- Swap your bread, pasta, and rice for the whole grain version.
- Choose water over soda!
- Reduce the amount of sugar you eat. Read labels carefully for the added sugars in processed foods.
- Choose lean protein (chicken breast, pork loin, sirloin, etc.).
- If you want a treat, make sure you control the portion. Split a large cupcake, measure the ½ cup of ice cream, or count out the Hershey kisses!
- When you get home from the grocery store, put your snacks in portion control packaging, ready to go to school or work during the week!
- Cook once; eat twice. When making a healthy meal, cook a double portion so you have an easy meal during the week.
- Fool yourself with small plates! It works!
- Enjoy your food. Most overeating is mindless. Sit down, put away the phone and iPad, turn off the television, and enjoy your meal!

Here is to a Happy and Nutritious New Year!

Lifestyle

Less Is More: Jumpstart 2015

It's that month again, where we all strive to make positive changes. Are you making a resolution to get fit, eat healthy, or have less stress in your life? Great! Now how in the world can you really do that, especially on a budget? This month I want to give you some quick tips for making cost effective changes for the better.

Resolution #1: Eat a Healthier Diet.

I always say to start at home. Cooking at home automatically reduces fat, calories, and sugar amounts because you can control how much you put in. Think eating at home is too expensive? If you add up how much you spend eating out during a week, you will find that it is less expensive to eat at home! Reduce your eating out to once or twice a week; take the rest of what you used to spend and put that towards your grocery bill, choosing healthier options. One of my favorite swaps is to replace all ground hamburger with ground lean turkey. I use turkey in everything! From tacos to pasta dishes, I have swapped completely. I always stock up when it is on sale. Your wellness portal has dozens of ideas.

Resolution #2: Exercise more.

Gym memberships can be expensive, but competition between gyms can help reduce costs. Research carefully before signing up. There are several other options. Did you get any gift cards for Christmas? Many chain stores sell exercise equipment. I have found DVD's for less than \$15 that require no equipment, beyond gym shorts and shoes. If you are willing to brave the cold (or heat if you live south), you can always run or walk outside, just make sure to dress in layers that you can take off and put back on as you warm up and cool down.

Resolution #3: Reduce your stress.

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Find an activity that is relaxing and recharging for you. Personally, I take walks with my dog. This not only clears my head, but also exercises my dog at the same time! Anything outdoors and gets me moving is an instant stress reduction. Reading can also be very relaxing; bookstore prices may not be however, so for this one, check out your local library or a discount bookstore.

Resolution #4: Spend more time with family and friends.

How do you do this without spending money? Well you just need to get creative. My family is full of cooks, so instead of going out, we have carry in's. Want to get out? Go see an afternoon movie instead of a night movie, SO MUCH cheaper. Go to the park and take a walk, have a picnic or sledding if there is snow. Check your Sunday papers for discounts and coupons. Many bowling alleys, museums, and restaurants will offer specials or reduced prices to bring in business.

No matter what you do for your Resolution, get creative and don't break the bank. Good Luck!

-Marie McFadden, CHES

Financial Health

Even with signs that the economy is recovering, many are still struggling to pay bills each month, let alone save for the future. Add the burden from holiday spending, and January can feel bleak. The economy has forced us to look at our purchases, investments and family budgets with an eye on preserving our financial health. But it is also a time to look at our physical and emotional health. Financial worries are a major cause of chronic stress, and it is estimated that only 1 in 10 adults is not stressed about money these days. This kind of chronic stress can lead to insomnia, fatigue, mood changes and depression. Chronic stress is also related to increased smoking, alcohol and drug use and binge eating, all dangerous to personal health.

So what do you do? First, take a complete inventory of your family's economic health, and create a plan for reducing debt and increasing income if necessary. If part of a couple, find time to work together to create the plan that is best for your family. Aim on paying off any high interest credit cards first. Also, look for extras you can eliminate (daily stops for coffee or the most expensive cable package). Put the money you save toward your debt. And no matter how much you put toward lowering debt, put some amount into savings each month. Even a small amount can start to make a difference. Next, decide on periods of time when money concerns will not be discussed so that there is time for fun and relaxation in the family. Make a point of getting regular exercise, taking walks or riding bikes in the neighborhood. Maintain a healthy diet that includes vegetables, fruits and whole grains. Continue to get together with friends and family, keeping it as stress free as possible with game nights, potluck dinners and "movie night" at home. Finally, sleep is essential for combating stress. Write down any worries that might be keeping you awake and decide that you will look at them in the morning. Try to go to bed at around the same time each night and sleep for 7-8 hours. See your doctor if you are still having trouble sleeping or are struggling with any other symptoms of chronic stress (depression, fatigue, irritability, anger, etc.).

Continued time is needed for the economy to fully recover. During this time, make your emotional and physical health as important as your family's financial situation. That way - when the recession headlines finally fade away - you, your finances and your health will be sound and secure.

King Day of Service: January 19

In 1994, Congress designated a holiday, the King Day of Service, to honor Martin Luther King, Jr. With a motto of “A Day On Not A Day Off,” the Day of Service is designed to encourage everyone to get out and serve others. Volunteering strengthens the community and even benefits your health! The *Longitudinal Study of Aging* reported that people who volunteered had a lower mortality rate than those who did not volunteer.

You don't have to go far to find service opportunities. Check with your local school, church, or government agency. Need more ideas? The Corporation for National & Community Service, a federal agency charged with leading the President's service initiative, has a website where you can get more information and even search for opportunities to serve in your area!

nationalservice.gov



Want to know more?

Contact TCU Insurance for information on wellness programs. We can help you reduce healthcare costs and improve employee well being.



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