

Completely Well

In this Issue: Workout Wear, Lung Health, Portion Size, Okra, Ask the Trainer, Less Is More: Budget, and “A Dream or A Plan?”



Insurance Agency



Lifestyle A Dream or a Plan?

If you stop and think about it, you probably have planned something in the last year, maybe even the last month. Whether it was planning a vacation, or a party, or even a weekly menu – planning is something many of us do often and do well. But what about those dreams we have, the ones that seem impossible to realize, or at least nearly impossible? What is the difference between a dream we have and a plan we make?

First, we rarely think that a plan can't happen. By the time we are in planning mode, we believe the goal is possible. Our dreams are often less sure. But why is that? Sometimes it's because the goal seems too far away, and we are intimidated by the amount of time and/or work it will take to achieve it. Or there is some other obstacle, e.g., emotions that get in the way or a lack of support from family or friends. It's important to identify what makes you unsure about the dream and see if there is something you can do, such as break it into smaller steps or ask for help.

Second, a dream is often less specific than a plan. While we may have a dream about making more money or starting a business, the details that outline the how, when, where, what, and why are not clear. Without specifics, there are no actions to complete or plans to be made.

Finally, dreams often ask us to go outside our comfort zone. Because they represent what is most important to us, the idea that we may not succeed can stop us before we begin. We may need to risk setbacks and failures while working toward our dreams. And that is rarely comfortable.

From Dream to Plan

- Look for examples of people who have made their dreams a reality.
- Be specific about your dream. Make plans with a specific timeline and specific goal.
- Ask for help and prepare for setbacks.
- Make sure that you truly want your dream. Be aware that dreams can change over time.
- Make adjustments as needed.

Once you have determined that your dream is important to you and worth working toward, begin by moving your dream into a plan.



Less is More: Budget

Marie McFadden CHES

To keep more cash in your pocket, you need a budget. Tips and tricks are great, but the bottom line is you have to know how much you are spending versus how much you are earning.

1. Start with your income for 1 month. If you can, use your after tax income so you have a good idea of what you are really working with.
2. Deduct all your necessary expenses such as rent/mortgage, loans, car, utilities, daycare, gas and groceries. This is your must have list to survive.
3. Include a set amount for savings, experts say 10% of your income but some savings is better than none, so do what you can. Also, strive to have about 6 months' worth of living expenses in a savings account in case something happens and you are unable to work.
4. Next, deduct the services that make your



life a little better but that you could live without if you had to. Examples are cable, Netflix, sport memberships, etc. If you end up with a negative number you can cut from this category.

5. Factor in how much you really NEED for clothing and any home repairs.

This equals your budget; this is what you must have for spending each month.

How much is left over?

This is called your fun money. This is what is left over for dinners out with friends, movies, or Starbucks.

Do you have enough?

If you are coming up short keep in mind that your day-to-day living expenses are necessary and **DO NOT** take money from those to see the newest movie that just came out. The key to any good budget is living within your means. A few tips:

- Use your debit card or cash. It can be very easy to pay with your credit card but using cash or debit and seeing the money disappear from the account will help you spend consciously.
- Write down your expenses. “Back in the day” people used check registers instead of smart phones. **USE THEM!** This will give you a hand written log of everything you spend your money on and you can track for several months in one check register. These can also help you keep a running tab of any outstanding checks.
- Don't be too hard on yourself. It is ok to “indulge” yourself every once in a while. If you must use a credit card make sure you are comfortable paying off the full amount before the bill is due. Having anything but a zero balance on that due date could lead to high interest charges.

Preventive

Healthy Lungs

Take a breath. In that action, your entire respiratory system was working. Air entered your nose and/or mouth and moved down to the trachea. The trachea leads to the two main bronchial tubes, one leading to the right lung and the other leading to the left lung. Your diaphragm - a muscle that moves down and up - moved down to let the air into the lungs.

The lungs themselves are complicated organs that help to clean the air that you breathe in and are responsible for a gas exchange (oxygen in and carbon dioxide out). The right lobe is made up of three lobes; the left lung is made up of two lobes. Within the lobes are bronchial tubes. These tubes divide even further into smaller tubes called bronchioles. As the air enters your lungs, it moves through these bronchioles to the air sacs called alveoli. You have approximately 600 million of these in your lungs! It's the alveoli that deliver the oxygen to the surrounding capillaries. The oxygen goes out through your bloodstream to the cells in your body. In return, the carbon dioxide comes back into the alveoli. The diaphragm moves up to push the air out of the lungs, through the bronchioles, to the larger bronchial tubes, up the trachea, and out through your mouth and/or nose.

All that happened in just 1 breath.

Maintaining such a complicated and essential organ requires both decisions and actions. Here are some ways to keep your lungs healthy.



1. Decide not to smoke. Smoking is the leading cause of lung cancer, as well as COPD and other chronic breathing problems. It is also the leading cause in preventable death.
2. If you smoke, quit. If you live with someone who smokes, encourage him or her to quit. At the very least, ask the smoker not to smoke in the home. According to the CDC, secondhand smoke increases the risk of cardiovascular disease and lung cancer even in those who do not smoke.
3. Exercise regularly. Getting aerobic exercise (the kind that raises your heart rate) helps to increase your lung capacity.
4. If you have asthma, know your triggers and visit your doctor regularly. Have all necessary medications on hand, and take your asthma seriously.
5. Stay healthy by eating a healthy diet, getting 8 hours of sleep, and washing your hands often - especially when around someone who is ill.
6. See your doctor if you have a cough that won't go away or if you are coughing up blood. Other concerns are if you are coughing up mucus (other than when you have a cold), wheezing, or experiencing chest pain when you breathe.

Nutrition Portion Size

If you've been eating well, avoiding junk food, and exercising in order to lose weight and haven't seen any progress, you might want to look at your portion sizes. Eating too much of any type of food can be a reason for not losing weight. Measuring the amount of food you eat is an accurate way to know that you are eating the right portion sizes. But for many people, using measuring cups and food scales is not practical. Here are some handy guidelines to help you know the right portion size without the hassle of actually measuring.

Vegetables and Fruits: It's recommended to eat at least 5 servings a day of fruits and vegetables. For green, leafy vegetables, a serving means one cup. A cup is about the size of a baseball or tennis ball. This is also the size of a medium piece of fruit, such as an apple, peach or pear. For starchy vegetables, such as corn and potatoes, and for canned or cooked fruit, a serving is equal to 1/2 cup. A 1/2 cup is equal in size to a light bulb or a computer mouse.

Meats, chicken or fish: A 3 ounce portion of meat, chicken or fish is considered a serving. This is about the size of a checkbook or deck of cards. It is recommended that most adults eat 2-3 servings of meat per day. For those who are vegetarian, they should eat 2-3 complete proteins each day, comprised of dairy, nuts, beans or other vegetable sources.

Grains: You may know to choose whole grains over refined, white grains, but you may not know that a plateful of pasta (whole grain or refined) can contain up to 6-8 servings! A serving of pasta or rice is generally 1/2 cup cooked. This is equal to the size of the amount that would fit into one cupped palm. A serving of cereal can vary (read the label on the box to be sure), but most are equal to 1 cup (size of a fist or baseball). A bagel should be about the size of a small can of tuna or a hockey puck. A slice of bread should be about the size of a CD case.

Other Serving Sizes:

Dessert (cookie, brownie, pastry, etc.) - the size of a dental floss package

Nuts - 1/4 cup – about the size of a ping pong ball

Peanut Butter - golf ball (2 tablespoons)

Fats and Oils - a tablespoon is approximately a thumb tip or a poker chip

Cheese - 1 ounce is equal to 2 9-volt batteries or 2 dice



Produce of the Month: Okra

Known to be a great source of fiber and B6, okra is a common ingredient in Southern cooking. Okra is often described as looking like a small zucchini, and is often used to thicken stews and gumbos. It is also sautéed or quick fried for a crunchier treat.

The Basics: Choose okra that is vibrant green and doesn't have any obvious bruises or soft spots. Store in the refrigerator and use within a couple of days. Okra has a reputation for becoming "slimy," especially when stored too long or boiled.

Try This: Drizzle okra with olive oil and sprinkle with salt (coarse sea salt works well) and roast in a 425-degree oven for 12-15 minutes. It is also a good addition to stews or gumbos you want to thicken; cut into 1/2 - 1 inch slices and let simmer for the last 15 minutes until just tender.

The Facts: One cup of okra is 33 calories and is a good source of fiber, vitamin A, vitamin B6, and magnesium.

Fitness

Ask The Trainer: *by Erin Long, NSCA-CPT*

Question: I am looking to get back into shape after being inactive for a long time. I used to be an athlete so I know I need to incorporate both strength and cardio, which is no problem. My question for you is that I've heard in order to really see results that I need to eat correctly as well. There are so many diets out there and I was wondering what you would recommend for your average person working out.

Answer: That is wonderful that you already know what to do when it comes to getting in your strength and cardio routines. Just remember you should be doing this daily and that even though you are a former athlete this doesn't mean you will be able to do everything you could a few years ago starting out. And you are definitely correct that in order to really see results you need to be eating right. There are way to many DIETS out there and to me a DIET is something that you do for a short period of time. What you want to be doing is not just eating correctly to get back in shape but eat right for a lifetime. You want to make it an all around lifestyle change. I recommend to everyone I work with to eat as clean as possible. I usually follow the 80/20 Rule. Eighty percent of what you eat should be whole foods with little or no processing. The list I like to stick with is as follows:

- Vegetables: Include as many colors as possible
- Whole grain rich in fiber (quinoa, oatmeal and brown rice for example)
- Lean meats- antibiotic and hormone free
- Nuts & seeds
- Fruits: especially berries as they are high in antioxidants
- Beans and legumes
- Water- drink 64-100oz of pure water each day

This is 80 percent or more of what I eat. I fill the remaining 20 percent with cheese, dairy products or any other fat or sugars. I try to stay away from processed foods as much as possible. My rule for that is if I cannot pronounce any of the words or it has more than 10 ingredients I put it back on the shelf. By following a clean eating plan it will not only help get you back in shape but make you feel better as well. One of the biggest tips I can give you to start is to clean out your cupboards and refrigerator. Get rid of anything that is bad for you and start clean. Make a meal plan for the week and then go get your groceries. Start by being prepared.



What to Wear When Working Out

Whether you've been exercising for a while or getting yourself motivated to start, it may be time to ditch the old T-shirt for some workout wear that is comfortable, right for the weather and appropriate for the type of exercise you will be doing. Don't get distracted by the flashy designs and designer labels; it's the fit of the clothing and the label on the inside that count.

Fit is important for all clothes and that includes workout wear. Ill-fitting exercise clothes can be a distraction as well as cause chaffing. Shirts that are too big get in the way when doing yoga or Pilates; shorts that are too tight restrict movement in a spin or aerobic class. Most workout wear should be close fitting to the body without being clingy or too tight. Pay special attention to the fit if the exercise you will be doing involves any bending or floor work.

Fabric is equally important and can help to keep you comfortable as well. While cotton is a comfortable, natural fabric, it absorbs sweat and can feel heavy and uncomfortable as you exercise. Cotton retains the moisture and will also be colder next to the skin if exercising

outside. Most workout wear comes in synthetic fabrics that "breathe." This means that they are designed to "wick" the sweat away from your body where it will evaporate. By doing so, the fabrics remain light and your body will remain comfortable. Examples of synthetic fabrics include Coolmax, Nike dri-fit, and Supplex. Clothing that is made of a blend of cotton and synthetic fabric may also work well for you.

If you are exercising outside in cold weather, wear layers to trap the heat. These layers can be taken off as you warm up from exercising. Your inner layers should be breathable synthetics while the outer layer should be water resistant and help block any wind. Don't forget to protect your head, ears and hands in the cold weather, as well.

Workout wear that fits well and is comfortable can make you feel good about yourself and what you are doing for your health. The right clothes laid out next to a good fitting pair of athletic shoes may give you the little push we all need to keep your commitment to wellness.

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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