



Wellbeing

Living a Better, More Vibrant Life

Insights



In This Issue

December | Drunk Driving Awareness Month

Blueprint for Happy Holidays 1

On the Menu: Sweet Potatoes..... 3

The “Do-It-Every-Day” Workout 4

App in a Snap..... 4

DIY Congestion-Fighting Elixir..... 4

Mindful Minute 5

Giving Gifts with Purpose..... 5

Financial Goal Setting for 2016..... 6

Drunk Driving Awareness Month..... 6

Blueprint for Happy Holidays

The holiday season represents a long-awaited and joyous time of year for many. However, it is easy to become overwhelmed by travel plans, shopping and finishing work deadlines. Add to that the change in weather, financial stress and unrealistic expectations, and our holiday cheer can easily be lost in the hustle and bustle of the season. This month will entail a lot of extra time and money spent and relationship management. Juggling these added stressors while staying

jolly can be a real challenge. Stick to these guidelines to have truly happy holidays.

1. Manage expectations.

Expectations for a perfect holiday are set sky high by the media and culture in addition to our own memories, family and friends. One of the best ways to increase your joy is to decrease what you require of yourself. Let go of the pressure for everything to go perfectly; there are limits to what we can do, spend and

Happy Holidays

Continued from page 1

handle ... and that's OK. The holiday doesn't have to be "perfect" or "just like last year." Families change and grow, and our traditions and expectations deserve a little fluidity to grow and change, as well.

2. Learn to say "No."

Avoid overcommitting yourself by learning to say 'no' without feeling guilty. Simply having too much to do can add stress and take away from our enjoyment. Decide which events and tasks are important to you and which you can gracefully decline.

3. Slow down.

When we move too quickly or focus too much on crossing things off our list, we forget to savor the present. Slow down and take the time to enjoy the memories you are creating as you complete tasks such as wrapping presents, frosting cookies or decorating the tree.

4. Make personal time a tradition.

The holidays are notorious for amped-up expectations of togetherness. Whether you are a host or a house-guest, lots of family and friends under one roof can be overwhelming. Maintaining some alone time can help you avoid getting annoyed or frustrated with your loved ones. Create some time and space for yourself so that you can fully enjoy all of the togetherness.

5. Give back.

It is truly better to give than to receive. Sometimes when we focus too much on ourselves, we find ourselves feeling unfulfilled. Yet, when we turn our focus to benefiting others, we find joy. The holidays offer us plenty of opportunities to give back. Volunteering, bringing dinner to an unsuspecting friend or performing a random act of kindness for a stranger are all opportunities to bring more meaning to our own lives while spreading cheer to others.

6. Be grateful.

When you are feeling as if your resources are running out or your holidays just don't compare to the Jones', turn your attention to what you do have and be grateful.

7. Embrace nostalgia.

Embrace your inner child – build a snowman, see the lights with wonderment or get creative decorating cookies. Draw on happy memories as you watch an old movie or read a children's book; it's a surefire way to help you rediscover the joy of the season.

8. Get moving.

The holiday season is often a time to abandon your normal routine, but staying active is a valuable defense against stress and one of the best gifts you can give yourself. When you are feeling stressed take a breather and get moving to allow your brain to produce its mood-boosting hormone – oxytocin.

9. Acknowledge your feelings.

You can't force yourself to be happy all the time just because it's the holiday season. Added stress, memories of loved ones who have passed and other factors can all come in to play, so don't be too surprised if you aren't feeling jolly all the time. Allow yourself to acknowledge your feelings without feeling guilty so that you can call on positive coping mechanisms.

10. Let it go.

Life doesn't always happen the way we plan. When your holiday takes an unexpected turn or your loved ones are testing your patience, remember to value your relationships over your expectations. Take a deep breath and decide on forgiveness and acceptance.





On the Menu

Sweet Potatoes

How sweet it is for your health to eat sweet potatoes! These flavorful 'taters may be most popular around the holiday, but they are readily available year round. When they aren't smothered in sugar and marshmallows, they are incredibly healthy. The cultivation of sweet potatoes dates back to 750 BC, making them one of the oldest foods known to man. There are more than 400 varieties of sweet potatoes and, contrary to popular belief, none of them belong to the same food family as yams or common potatoes. Sweet potatoes are full of Vitamin A, C, B6, E and fiber, providing these awesome health benefits:

- **Blood sugar regulation:** Although they are naturally sweet and starchy, sweet potatoes can actually help regulate blood sugar due to their high fiber content and unique ability to aid in insulin metabolism.
- **The ultimate "beauty food":** The combination of vitamins found in sweet potatoes is ideal for healthy skin and hair. They contribute to collagen production, kill acne-causing bacteria and promote a glowing complexion, as well as vibrant hair.

- **Readily available antioxidants:** Unlike many fruits and veggies, the flesh of a sweet potato contains just as many antioxidants as its skin. Purple sweet potatoes specifically are the only food that rivals the antioxidant content of blueberries.

Keep It Fresh

Sweet potatoes are fairly resilient – just keep them in a cool, dark place either loose or in a paper bag (not plastic). Keep them away from excess heat and use before the skin starts to wrinkle.

Simple Sweet Potato Soup

Ingredients:

- 6 medium sweet potatoes, peeled and chopped
- 1 tablespoon minced fresh ginger
- 2 cups chicken or vegetable stock
- 1 cup water or as needed
- 1 lime, juiced
- 2 cups milk or cream or as needed

Directions:

Place potatoes and ginger in large saucepan. Pour in chicken stock and water, and bring to a boil over high heat. Reduce heat to medium low, cover and simmer until the potatoes have softened (about 30 minutes). Puree potatoes and lime juice in a food processor or with a hand blender until smooth. Return soup to saucepan and stir in milk or cream as desired; heat until warmed through. Serves 6.

Nutrition Info	
Per Serving	
Calories	47
Carbohydrates	4.9g
Sugar	3.9g
Protein	3.0g
Sodium	294mg



The “Do-It-Every-Day” Workout

Struggling to find the time and motivation for a workout? We hear you loud and clear. The weather is colder, the days are shorter, and you’ve got a lot on your plate! Make it easy on yourself with this workout; we guarantee you have time for it every day.

As soon as you get out of bed:

20 seconds each: arm circles, torso twists, butt kicks, jumping jacks

While you brush your teeth:

Do a wall sit.

When you are waiting on the microwave or toaster:

Do butt kicks or jumping jacks.

Every time you stand up:

Squat 3 times.

At every red light:

Tighten your abs and squeeze your glutes until you see green.

While you compose a text message or email:

Tighten your abs and squeeze your glutes until you hit “Send.”

While you are on the phone:

Stand up!

When you go to the restroom:

Do 10 squats before you walk out.

During commercial breaks:

30-second plank then jog in place until your show’s back on.

Before you shower:

10 push-ups, 15 squats, 20 crunches and 30 seconds of mountain climbers

Before bed:

1 minute plank and then stretch out



App in a Snap



Name:
Charity Miles
Price: Free
Focus: Physical Activity & Charitable Giving

Charity Miles donates funds to charities based on the number of miles you bike, walk or run. With 36 popular charities to choose from and various major sponsors, you can ensure your miles will go to the cause of your choice. Earn \$0.25 for every mile you walk/run and \$0.10 for every mile biked. The app provides a visual representation of both your charitable impact and the distance of your run or ride as you go. It also provides an email confirmation and thank you note for your donation.

Kelly Mooney, CBIZ Wellbeing Consultant, and Sue Trogu, CBIZ Operations Director, find extra motivation and a greater sense of accomplishment by using Charity Miles to give back during their workouts. In one week, the pair logged over 35 miles, contributing \$8.20 to charities, including the Wounded Warrior Project and Feeding America.

DIY Congestion-Fighting Elixir

- ¼ teaspoon cayenne pepper (ground red pepper)
- ¼ teaspoon ginger
- 1 tablespoon cider vinegar
- 2 tablespoons water
- 1 tablespoon honey

Choose a bowl, jar or bottle with a lid to mix up this potent concoction. Dissolve cayenne and ginger in the vinegar and water. Add honey and shake well. Take one tablespoon or “swig” as needed. The ingredients will not dissolve perfectly so be sure to shake it up before taking each dose. It’s perfect for knocking out chest congestion and a mild sore throat!



Mindful Minute

This can be a very challenging season. Not only are we expected to manage multiple extra projects, such as buying gifts, decorating your home and wrapping up end-of-year projects at work, we are also supposed to feel happier than ever while doing it. Keep it all in perspective by practicing a little acceptance.

Accept your loved ones as they are, even if they fall short of your expectations. Make it a point to forgive and be kind in abundance.

Accept your own limitations. It is more important to slow down and enjoy the

moments and traditions that are fulfilling for you than it is to live up to unreasonable expectations.

Accept your emotions. You may not feel cheerful 24/7, and you don't need to feel guilty for that.

Commit to giving yourself and your loved ones some grace this holiday season. Things will happen; the turkey might be dry, your lights might not be as cool as your neighbors', you might not have enough money for the perfect gift ... Remember what this season is truly about: expressing love and gratitude for those you care for and accepting

“The good life is one that not only feels good to live, but also contributes to the good of others.”

– Action for Happiness

Giving Gifts with Purpose

Fighting crowds at the big-box stores, searching for that perfect gift can be an exhaustive chore! Perhaps this year is the perfect time to rethink your gift-giving strategies. Here are some easy ways to ramp up your impact and fulfillment by giving gifts with purpose.

Shop wisely.

You always have a choice as to where you spend your consumer dollars, and what better time than the holiday season to support a worthy organization and give a very unique and thoughtful gift.

- **Fair Trade:** When you shop fair-trade goods you can be sure that you are supporting organizations that offer a fair wage and decent working conditions. Fair-trade goods are better for the environment and help sustain the communities which they

come from in addition to connecting you with other cultures. Check out fairtradeusa.org/shopping-guide to search for a fair-trade organization that fits your needs.

- **Homemade Goods:** Innumerable talented people create incredible things as either their primary source of income or as a way to share their passion with the world. Supporting your local craftsmen is a great way to keep your money local, support a deserving individual and give a unique gift!

Give your time and talents.

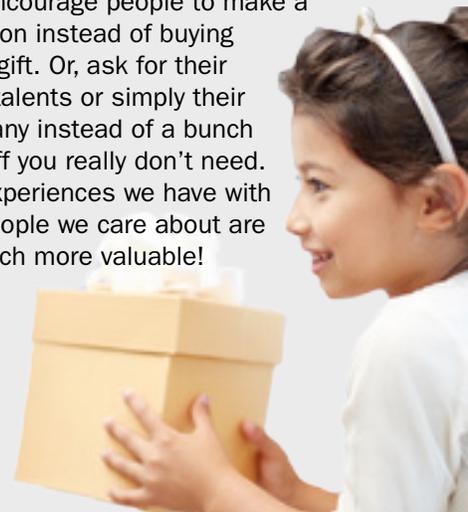
In addition to being immensely more meaningful than most tangible gifts, giving your time and talents instead of 'stuff' will help out your New Year bank account, and chances are you will enjoy it as much as the recipient.

Here are some great ways to give your time:

- Help with a home improvement task.
- Volunteer with them for their favorite cause.
- Host a movie night featuring their favorite flicks.
- Cook them their favorite meal.
- Offer free babysitting.

Revamp your wish list.

Pick a couple of your favorite charities and encourage people to make a donation instead of buying you a gift. Or, ask for their time, talents or simply their company instead of a bunch of stuff you really don't need. The experiences we have with the people we care about are so much more valuable!



Financial Focus

Financial Goal Setting for 2016

For many, the New Year signifies a fresh start – a time to think about personal goals and new commitments you plan to make. When it comes to financial matters, it can be difficult to convince our ‘present self’ to do what’s best for our ‘future self’ on a daily basis. This is why it’s so important to think about our future and set goals to ensure our financial security. Here are some basic steps to follow to help create manageable financial goals for 2016:

1. List your financial goals. It’s much easier to attain a goal if you actually write it down. Categorize your goals according to length of time needed.

- Short-term: < 6 months, up to 1 year (ex. a new piece of furniture)
- Medium-term: 1 – 5 years (ex. down payment on a home, purchasing a new vehicle)
- Long-term: > 5 years (ex. college fund, retirement fund)

2. Estimate the cost for each of your goals. How much do you need to save? Once you have calculated the amount needed to reach your goal, break it down into small payments. It’s much easier to think about saving \$50 per paycheck, rather than the \$10,000 you may need as a down payment.

3. Set a target date for achieving your goals. Start by prioritizing which goals you want to focus on most aggressively. For short-term goals, have a specific day in mind you want to accomplish it by. With longer-term goals, give yourself a broader window. For example, “I want to retire in the year 2045.”

4. Budget for your goals. Once you have prioritized your goals and know how much you need to save, take a look at your budget to come up with a realistic savings plan for each one. If you can identify budget leaks such as a daily \$5 coffee, you can shift those dollars to one of your goals, avoiding

the need to come up with ‘extra money’ for your savings plan.

5. Be flexible. Hopefully you have a “rainy day” fund to help soften surprise hits to your wallet, such as a large car repair or medical bill. However, don’t sweat it if this compromises your plan a bit. Be prepared to make small tweaks in savings plans in order to accommodate the occasional surprise.

6. Include a vacation or getaway as one of your goals. Have a good mix of goals that include some short-term gratification to help keep you on track. It’s much easier to save for things that are more long-term, such as retirement, if you are also saving for something you can enjoy next summer.

The *Wellbeing Insights* Newsletter is prepared for you by CBIZ Benefits & Insurance Services. The contributions included in this newsletter do not specifically reflect your employer’s opinions. Consult your health care provider before making any lifestyle changes.

Contributing Writers

Abby Banks..... Wellbeing Coordinator
Bridgette O’Connor..... Wellbeing Consultant
Sue TroguWellness Ambassador
Kelly Mooney Wellbeing Consultant
Mike Kasecamp Investment Advisor
& Retirement Consultant

The CBIZ family wishes you a joyous, peaceful and meaningful holiday season!

Drunk Driving Awareness Month

Every day in America, 27 people die as the result of drunk-driving accidents. Don’t contribute to this statistic. The only thing that can sober you up is time.

If you are drinking at a rate of more than one drink per hour, you are NOT okay to drive. Now might be a good time to download that Uber app or save the number of a local taxi to your phone; otherwise be sure to plan in advance for safety on the road over the holidays.

1 drink = 12 ounces of beer, 5 ounces of wine or 1.5 ounces of hard liquor (i.e. 1 shot).