



Wellbeing

Living a Better, More Vibrant Life

Insights



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The Value of Sleep

Over the course of time, our sentiment toward sleep has changed dramatically. Once respected as an important part of functioning and health, sleep has gained a new reputation as an inconvenience, a luxury or even a sign of weakness. We fight sleep with stimulants and willpower as we strive for ultimate round-the-clock productivity.

On average, adults need 8 hours of sleep; some of us need more, some of us need slightly less. However, the average American adult gets a mere 6½ hours of sleep per night.

While some of us can function optimally on less than 8 hours, research suggests that no one is at full capacity on 6½ hours of sleep. We are a sleep-deprived society, and to ignore the importance of sleep in our lives is to do ourselves a great disservice. An activity that will claim 1/3 of our life is not to be taken lightly; it is the single most important behavioral experience we have.

Processing for Performance

Sleep is an absolutely critical activity for your brain to process the endless

stream of input it receives throughout the day and consolidate memories. Those who get enough sleep experience a threefold increase in creativity and problem solving compared to the sleep deprived. If you are sacrificing sleep for work, be warned: it doesn't work that way; a good night's sleep is the best thing you can do for your productivity and quality of work.

Waste Removal

Sleep is also your brain's only opportunity for 'house cleaning.' While your lymphatic system is hard

The Value of Sleep

at work clearing waste from your body throughout the day, the brain stays busy responding to stimuli with no time for cleaning and no lymphatic tissue to do so. The brain's solution to waste clearance is a creative use of its cerebrospinal fluid.

While your body rests and your mind saunters through dream land, your brain stays hard at work, shifting into cleaning mode as your cerebrospinal

fluid clears the waste from the brain cells.

When you don't sleep, your brain gets 'dirty' in a sense, resulting in dramatically impaired decision making, alertness and overall bodily function. Recent studies have even shown that chronic sleep deprivation contributes to an increased risk for Alzheimer's and other cognitive diseases.

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*“Sleep is the golden chain that ties health and our bodies together.”
– Thomas Dekker*

Tips for Better Sleep

Do

Avoid stimulating activities before bed, such as watching TV or paying bills.

Try decaffeinated hot tea or a warm bath before bed.

Dim your lights before bed. Try putting a small lamp in your bathroom to use at night.

Keep it dark. Invest in blackout curtains, an eye mask and/or an alarm clock without a bright facelight.

Use white noise such as a fan.

Don't

Drink alcohol before bed. It may make you drowsy, but it decreases your quality of sleep.

Force yourself to stay up if you are tired. The quality of your work will suffer the next day.

Keep your bedroom too warm; under 70 degrees is best.

Have caffeine late in the afternoon or evening.

Consume most of your liquids in the evening.



Mindful Minute

One of the most common complaints of people who have trouble sleeping is that 'my brain just won't shut off.' If you struggle with this feeling of a wandering mind once you've laid down for bed, try this technique, called progressive relaxation, to help you drift off to sleep:

1. Shut off the lights and lay comfortably on your back in bed.

2. Acknowledge your stressors. Identify what you are worried about and accept your inability to take meaningful action in this moment. The best thing you can do for yourself is get a good night's sleep and approach the situation with a fresh perspective tomorrow.

3. Begin progressive relaxation. Bring your attention to your feet. Notice how they feel. Then, imagine what it would feel like if they were totally relaxed – warm and heavy. Once you feel your feet are resting comfortably, shift your attention to your calves and repeat the exercise. Work your way up your body to your knees, thighs, belly, chest, arms, neck and finally head.

4. Focus on your breath. If you are still awake after progressive relaxation (many people fall asleep somewhere around quieting the belly), begin to focus on your breath. Don't try to change your breath, simply observe your inhale and exhale. Move your attention back to your breath as soon as you notice your mind starts to wander.

5. If you still cannot sleep, try journaling. Turn on a dim lamp and put your thoughts on paper. Don't worry about grammar, spelling or legibility. Simply getting your thoughts out physically may help you gain peace of mind. When you are done, return to bed and begin again with progressive relaxation.

On the Menu

Kale Kraze

You may think that kale is simply the latest trendy superfood (that many claim is also super bitter). However, kale is one of the most nutrient-dense foods in existence, so you owe it to yourself to give it a fair shot. Kale is among the world's best sources of vitamins K and C. A single cup of raw kale provides 2 times your recommended daily intake of vitamin A, 7 times your recommended daily intake of vitamin K, more vitamin C than an orange and 3 grams of protein – all for a mere 33 calories. Per calorie, kale provides more iron than beef and more calcium than milk. It also boasts antioxidants and other minerals that are

hard to get into your diet naturally, such as copper, manganese, phosphorus and potassium.

Did we mention it has 5 grams of fiber per cup? Yep, that might have something to do with its tough texture, and if you have an issue with it, you are not alone. Don't let this deter you; it just needs a little massage... literally. Put your kale in a gallon zip lock bag with olive oil or your favorite vinaigrette dressing and massage it for one minute. This will soften the kale and help it take on the flavors you want. Toss in your favorite salad toppings and enjoy! Roasting kale also turns it into the best movie snack since popcorn.

Check out our recipe for Crispy Kale Chips. If you want to try a slightly less bitter and less tough version, look for Tuscan or 'dino' kale. It has a bumpy texture and dark green/purple leaves unlike its more popular relative curly kale, which has bright green ruffled leaves.

Keep It Fresh

Store kale in a sealed plastic bag in the refrigerator. Do not wash prior to refrigeration; kale likes to stay dry. Although kale is best the first week after purchase (it grows bitterer with time), it can stay fresh up to 10 days when properly stored.

Crispy Kale Chips



Ingredients:

- 4 cups kale, chopped. (Tip: You can buy it pre-chopped in a bag at many grocery stores for little or no extra cost.)
- 2 Tbsp. olive oil
- Salt and pepper to taste

Directions:

- Preheat oven to 375 degrees.
- Place chopped kale in a 1-gallon sealable plastic bag. Drizzle olive oil into the bag. Seal the bag and shake to coat the kale. Then, let most of the air out of the bag and reseal. Massage the kale in the bag for about 30 seconds to further coat.
- Spread kale onto a baking sheet and season with salt and pepper (or seasoning of your choice).
- Roast in the oven, stirring every 5 minutes until kale begins to crisp.

Serves 2-4.

You can eat kale chips as a snack, a side dish or a topping on pasta or casseroles. The flavor possibilities are endless! Here are some of our favorites:

- **Chili Lime:** chili powder, garlic powder, lime juice
- **Smokey:** cumin, paprika, cayenne pepper
- **Dill Pickle:** lemon pepper seasoning, dried dill, vinegar
- **Italian:** dried basil, parmesan cheese, garlic powder

Make it easy by using your favorite seasoning packet: Ranch, French Onion, Southwest or even Moroccan blend. Or get creative... Mix and match your favorite seasonings to create new flavors. Keep in mind, if you use too much liquid, the kale will not get crunchy, so if you are adding any kind of juice or vinegar, keep it to about 1 Tbsp. for 4 cups of kale and pull back on the amount of oil you use a bit.

Nutrition Info	
Per Serving	
Calories	115
Carbohydrates	7g
Fiber	1g
Protein	2g
Sodium	29mg

Flexibly Fit

Flexibility is an essential part of fitness. It helps prevent injury, maintain agility, posture and balance, and makes you more efficient at other exercise movements. Unfortunately, flexibility is most often the neglected portion of the workout. Here are the basics to get you started whether your goal is simply to touch your toes or do the splits:

1. Start early. Wake your body up with a daily habit that will energize you and increase your flexibility. Start with light dynamic stretches that allow for increased blood flow to all the major muscle groups (shoulder rolls, arm and body swings, high steps, full body stretches, reach arms and legs in opposite directions, etc.).

2. Roll it out. Foam rollers are designed to loosen and relax muscle tissue and can be a great way to supplement your flexibility routine. Foam rolling can range from 'hurts so good' to just plain painful, so be conscious of controlling the amount of applied pressure. They are cheap and easy to use; an investment that is well worth it!

3. Reach and repeat. Repetition of your stretches is crucial to increasing your flexibility. Holding a stretch just once isn't going to help you much. Try to hold your stretch 20 to 30 seconds, ease out of it partially for 3 seconds, then get right back into it for another 20 to 30 seconds; repeat 2 to 3 times per stretch. Avoid strenuous pulsing while you stretch and listen to your body; if it's too painful, don't force it.

4. Breathe deeply. When you breathe shallow and rapidly, your body remains tense. Deep breathing is essential to get the most from your stretch. It helps your body relax and oxygenates your muscles, actually making them capable of stretching further.

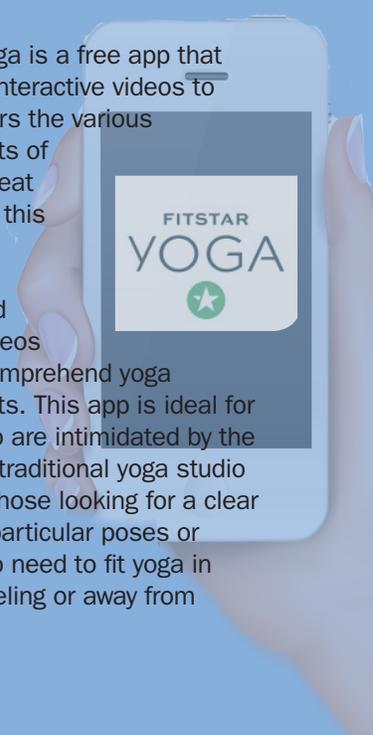
5. Commit. Flexibility improves with regular training. The more consistent you are, the more you'll notice improvement. Don't get discouraged if it takes you longer to deepen a stretch; be mindful that genetics play a role in our level of flexibility. If basic stretching bores you, try a yoga, Pilates or tai chi class. These methods of exercise incorporate breathing, muscle building and stretching right into the workout.

App in a Snap

Name: FitStar Yoga
Price: Free
Focus: Physical Activity

Gabriel Ross, CBIZ Wellbeing Account Manager, uses FitStar Yoga to help maintain and improve his flexibility and focus throughout the day.

FitStar Yoga is a free app that provides interactive videos to teach users the various movements of yoga. A great feature of this app is the ability to pause and rewind videos to help comprehend yoga movements. This app is ideal for those who are intimidated by the format of traditional yoga studio classes, those looking for a clear demo of particular poses or those who need to fit yoga in while traveling or away from home.



Colorectal Cancer Awareness Month

Fast Stats

IMPACT

2nd leading cause of cancer-related deaths

51,000 lives claimed each year

6 out of 10 deaths can be **prevented** by screening



RISK

1 out of 20 overall risk you will develop colorectal cancer

90% cases that occur in those 50 or older

50% decrease in risk with daily physical activity

5-YEAR SURVIVAL RATE

90% with early detection

12% with late diagnosis, once cancer has spread to other parts of the body



Screening Options

Screening is recommended for adults age 50 and over. The most common screening procedures are the colonoscopy and flexible sigmoidoscopy. These two screenings have many things in common:

Detection

Most cancer begins as abnormal growths called 'polyps.' Both of these procedures can detect these precancerous polyps in addition to tumors and cancerous growths.

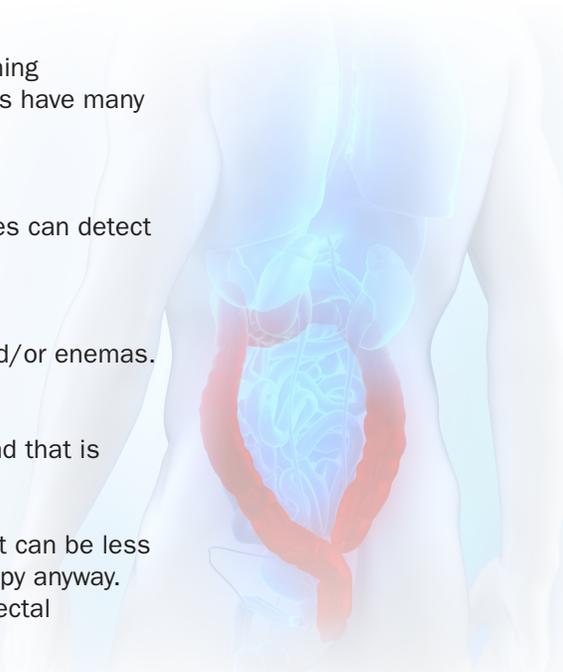
Preparation

Both tests require 1 - 2 days of preparation, including a special diet, laxatives and/or enemas.

Method

Both screenings are performed using a thin, lighted tube with a camera on the end that is inserted through the anus.

Although flexible sigmoidoscopy is faster, cheaper and doesn't require sedation, it can be less accurate, must be done more frequently and often requires a follow-up colonoscopy anyway. For these reasons, colonoscopies are still considered the gold standard for colorectal screening.



Test	Scope	Medication	Duration	Performed by	Frequency	Cost
Colonoscopy	Entire colon and rectum	Medication to relax or sleep is common along with anesthesia	30 minutes	Gastroenterologist or surgeon	Every 10 years	Most expensive, often covered by insurance
Sigmoidoscopy	Lower portion of colon and rectum	Medications not typically needed	10 - 20 minutes	General care physician or, in some cases, nurse practitioner	Every 5 years	Less expensive, often covered by insurance

Compounding More than Interest

Financial Benefits of a Healthy Lifestyle

When asked the question “Would you rather lose 15 pounds or have your 401(k) balance rise 15 percent this year?” more than 1,000 people in a recent survey of 401(k) plan participants chose the money. Many people would respond the same way, but most do not think about the amount of money you can save by living a healthy lifestyle.

About 35 percent of the 25-to-70-year-olds in the survey commissioned by Schwab Retirement Plan Services were unwilling to sacrifice their quality of life today—to cut down on dinners out or vacations—to save more for retirement. But the bigger issue is that many people simply can’t afford to save more. What those people can do is lessen the future bite of health care costs by focusing on their health now.

Need some motivation on the fitness front? Take a look at these statistics on our future health:

- **\$245,000:** This was Fidelity’s estimate of what a 65-year-old couple retiring in 2015 would need, on average, to cover out-of-pocket medical costs over the course of their retirement. It assumed the couple did not have retiree health care insurance through a former employer but had traditional Medicare insurance coverage.
- **75%:** Couples who said that being able to afford unexpected health care costs in retirement was their top concern.
- **22%:** Couples who actually plan or budget for those expenses in their financial plan.

Exercising regularly might even help you earn more money. A 2011 study from Cleveland State University found that men who exercised three or more times a week had about a 6 percent earnings gain compared with men who didn’t. For women, the gap was about 10 percent. The reason for the gap isn’t really known, though exercising improves mood, which could improve productivity.

A well-balanced diet and a consistent exercise routine (3 - 4 days/week) add up and “compound” just like monthly contributions to your 401(k). At first it seems like your daily activities are just a drop in the bucket; however, over the long term you are benefiting yourself in so many ways – both at the doctor’s office and in your wallet.

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