



Wellbeing

Living a Better, More Vibrant Life

Insights



In This Issue

June | Men's Health Month

- "Man Up" 1
- On the Menu: Rhubarb 3
- Spotlight On: Low-T..... 4
- Mindful Minute..... 4
- Building a Bodyweight Routine at Home..... 5
- App in a Snap: Strong..... 5
- Financial Focus: Decoding Credit Scores 6

“Man Up” to Be the Best You Can Be

What defines a man? One obvious factor is biology. Sex is a biological term that describes the physiological differences in men and women. While some qualities of masculinity and femininity are biologically associated with sex, up to 90 percent of the variance is completely social. Our definition of manhood is based mostly on social ideas of gender and the expectations that come with it.

Children learn very early in life that emotions such as fear, vulnerability and empathy are feminine and thought to be a sign of weakness for

men. However, they are acceptable emotions for females to express. Boys, however, are not always given the same leeway as girls to cry nor are they encouraged to seek help in times of pain, grief or sadness. In their everyday activities, phrases like “be a man” or “man up” are euphemisms for being tough or powerful and imply they should be less like a woman. Through popular culture, parenting styles and educational styles, we come to expect men to be in complete control of their emotions and circumstances.

Research shows that the hallmarks of manhood, as interpreted by men in our society, are a strong physical stature, economic power and sexual conquest, with guiding behaviors of competition, risk-taking and aggression. This exaggeration of stereotypical male qualities is referred to as hypermasculinity, and there are several negative consequences:

- **Aggression** is perhaps the most prominent outcome of hypermasculine socialization, first and foremost due to the fact that we are desensitized to it.

“Man Up” to the Best You Can Be

Continued from page 1

The average 18-year-old male has seen over 200,000 acts of violence on screen. Toys, games and television marketed to boys are typically rooted in violent acts. (Think video games, guns, actions figures, etc.) Studies definitively show that excessive exposure to violence in the media leads to higher tolerance for violence and increased probability of violent acts.

The need to externalize emotion also leads to increased aggression. Boys are taught that showing emotion is a weakness. They are expected not to cry, and seeking help in times of pain, grief or sadness is shameful. This is not natural; it is learned. Anger is one emotion that society has deemed acceptable for a man to exhibit, so it's not surprising that it rears its head in a variety of challenging situations. One consequence is that men tend to externalize their emotions and the frustration of suppressed emotions with violence.

Sadly, this increased propensity for violence results in self-harm, as well. Males aged 10 to 14 have three times the suicide rate of females. From ages 15 to 19, this number increases to five times the rate of women. By ages 20 to 24, the suicide rate for men is seven times that of women.

- **Devaluation of all things feminine** also results from a hypermasculine society. If a boy is reprimanded for “crying like a girl,” it not only encourages him to suppress his feelings but also sends the message that women are weak, fragile or incompetent. If the worst insult to a young boy is being compared to or called a girl, then what is the message boys are receiving about girls? When boys internalize these messages sent by key people in their lives, like parents or coaches, it can set the stage for them to struggle to maintain healthy relationships with female co-workers, their partners and their daughters, especially in times of stress.

What does being a man mean to you? Consider the extent to which you have internalized societal messages about gender. Take some time to reflect on the influence that the men in your life have had on you. You have the power to reframe messages that have been destructive to your life and relationships. Stereotypical male qualities are not inherently bad – but as a man, you can find freedom outside the rigid definitions of manhood. Here are just a few examples of ways that men are doing exactly that:

- Give yourself permission to process grief and emotion in a healthy way.
- Recognize and reject harmful messages of hypermasculine expectations in the media.

- Embrace qualities such as compassion and empathy as human traits, not simply feminine qualities.
- Don't allow the pursuit of power and possession to keep you from the things that truly matter, such as your relationships.
- Use your influence, power and strength to make a positive impact. Put your drive and energy into a purpose that is meaningful to you.

Evaluation and heightened awareness are key to self-improvement and shaping the man you want to be at 30, 60 and beyond. They also are instrumental in framing the messages you want to send to the young boys and girls in your life. Every man and woman can send kids the message that to “man up” means to be the best person that you can be!

“THE TRUE MEASURE OF A MAN IS HOW HE TREATS SOMEONE WHO CAN DO HIM ABSOLUTELY NO GOOD.”

– SAMUEL JOHNSON



On the Menu

Rhubarb Rundown

Ben Franklin is credited with bringing this sour treat to the United States. Since its arrival, Americans have been using rhubarb primarily as a way to add tartness and zest to sweet pies and jams. Due to its typical use in sweet dishes, rhubarb is often referred to a fruit, although technically it is a vegetable. Add to rhubarb's unique profile the fact that it is one of only two perennial vegetables; the other being asparagus. Once established, it can produce for 10 to 15 years! Ranging from green to deep red, the stalks are the edible portion of the rhubarb plant. Rhubarb leaves are toxic and unsafe to

eat. Although a human would have to consume 5 kg of the leaves to reach a lethal dose, avoid consuming them.

Originating in China around 2700 B.C., rhubarb was first used for medicinal purposes as a laxative. Its medicinal history also includes alleviating swelling and fever. High levels of fiber, calcium, beta carotene and Vitamin K make rhubarb a powerful supporter of neural function, digestive ease, and bone, eye and skin health.

Keep It Fresh

When picking or purchasing, keep in mind: the redder the stalk, the sweeter the rhubarb (and the more Vitamin A it contains). Firm, crispy stalks are best. Be sure to discard any bruised or soft stalks to avoid spoiling the whole bunch. The stalks should be cut from the leaves as soon as possible as the leaves will leach the nutrients from the edible stalks. Place stalks in a plastic bag in the refrigerator where they will stay fresh for two to three weeks.



Rhubarb Chutney

Ingredients:

- 2 cups diced rhubarb
- ¾ cup diced red apple
- ½ cup dried cranberries or cherries
- ¼ cup finely chopped red onion
- ¼ cup water
- ¼ cup honey
- 1 Tbsp. minced fresh ginger
- 2 tsp. red wine vinegar

Directions:

Combine rhubarb, apple, cranberries (or cherries), onion, water, honey, ginger and vinegar in a small saucepan. Bring to a boil, stirring occasionally. Reduce heat to medium-low, cover and simmer until rhubarb is tender, 15 to 20 minutes. Uncover and simmer, stirring occasionally, until thickened, about 5 minutes more. Serve as a topping with pork, chicken or turkey. Also makes an excellent appetizer when served with baguette slices.

Nutrition Info	
Per Serving (1/6 of recipe)	
Calories	69
Carbohydrates	17.3g
Fiber	1.6 g
Protein	0.6g
Sodium	3 mg

Spotlight On: Low-T

Testosterone is a male hormone primarily produced in the testicles. It is responsible for building muscle and bone mass, as well as sperm production and sex drive.

The normal range of testosterone is 300 to 1,200 ng/dL. Anything under 300 ng/dL is considered low. This lower-than-normal level of testosterone is referred to as 'Low-T.'

What Causes Low-T?

Although it is normal for a man's testosterone levels to fall at a rate of about 1 percent per year after the age of 30, there are other factors that contribute to Low-T. The most common is a signaling problem between the brain and testes that causes a drop in the amount of testosterone being produced. This is called hypogonadism and can be caused by either dysfunction in the testes (primary hypogonadism) or dysfunction in the pituitary gland or hypothalamus (secondary hypogonadism). Other less common causes of Low-T include:

- Inflammatory diseases
- Injury or infection involving the testicles
- Cancer treatment
- Damage from excessive alcohol consumption

In addition, obesity, diabetes, liver or kidney disease, high blood pressure, and high cholesterol can accelerate the reduction in testosterone levels.

What symptoms might I experience from Low-T?

- **Physical changes:** increased body fat; decreased muscle bulk; decreased body hair growth
- **Sexual changes:** reduced sex drive; sexual dysfunction; infertility
- **Emotional changes:** depression;

decreased energy and motivation

- **Changes in sleep:** worsening of sleep apnea, insomnia or other disturbances

What are my treatment options for Low-T?

If you are experiencing symptoms of Low-T, speak with your doctor to determine if testosterone therapy is right for you. The risks of treatment are low but include accelerated prostate growth (and potentially growth of existing prostate cancer), skin reactions, shrinkage of testicles and over production of red blood cells, which can lead to serious medical problems. Several forms of treatment are available:

- **Skin patches:** Usually applied once a day, they are clean and easy, making them the ideal therapy for many men.
- **Gels:** Applied directly to the skin and then absorbed. Gels are messier than skin patches and can potentially be harmful to others if they are exposed. Proper dosing can also be tricky.
- **Injections:** Primarily used in younger men who need testosterone treatment for infertility issues.
- **Pellets:** A relatively new form of treatment, these are implanted under the skin and slowly release testosterone over the course of three to four months.



Mindful Minute

When our positive emotional experiences outnumber the negative 3-to-1, we reach a critical emotional 'tipping point.' This concept is referred to as the positivity ratio. A positivity ratio of at least 3-to-1 is predictive of human flourishing or optimal wellbeing. It's normal to have a tendency to focus on the negative, so this month we've got a simple way for you to increase your positive emotions by acknowledging the positive things happening in your life.

Several times a day, check in with yourself and ask: "What's going right for me, right now?"

This simple prompt can be used to help you cultivate optimism, minimize the time you spend ruminating on things which are out of your control and find gratitude in the mundane. Even if you forget to ask yourself during the day, use this prompt to reflect before you go to bed by acknowledging one good thing that happened that day – even if it's as simple as having a good hair day or a stranger smiling at you.

App in a Snap

Name: Strong

Price: Free to download and try for 5 workouts; \$4.99 after trial period

Focus: Physical Activity

Benjamin Morris, CBIZ Wellbeing Coordinator, reports that Strong "makes journaling your fitness program exceptionally easy. You never leave home

without it because you never leave home without your phone."



Say goodbye to dragging a notebook with you to the gym with Strong – a fitness journal for your phone.

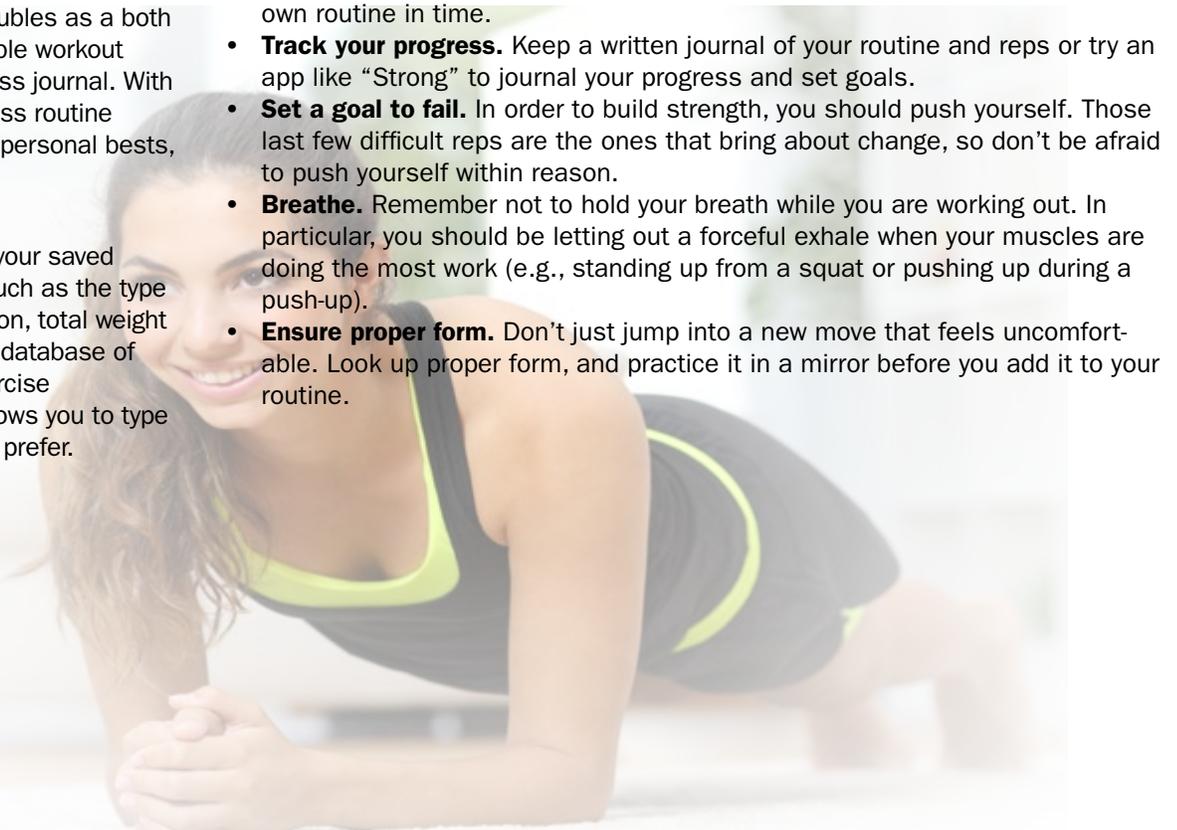
Strong doubles as a both a customizable workout guide and fitness journal. With this app, your fitness routine history, including your personal bests, is at your fingertips.

The app will remember your saved programs with details such as the type of machine used, duration, total weight lifted and reps. It has a database of names for common exercise movements but also allows you to type in your own name if you prefer.

Building a Bodyweight Routine at Home

A home-based strengthening routine might be just the solution you've been looking for if you are intimidated by a gym setting or don't have the time or money to dedicate to a gym membership. Many people believe that in order to tone up or build muscle you need free weights or lifting machines, but you can actually gain a ton of strength by using nothing but your own body weight. Another benefit is that bodyweight workouts are completely portable; they can be performed anywhere! Eventually, you may work your way into a gym once you build confidence or the time and funds become available, but you don't need to wait on that day to get started. Here are some general guidelines to help you start a home-based strength-building routine of your own.

- **Choose an effective layout.** Interval training and circuit training are two common layouts for building a workout. In interval training, you alternate between high-intensity and low-intensity bursts of exercise. For example, three minutes of strength training followed by two minutes of cardio or 30 seconds of high-intensity strength training followed by 10 seconds of rest. These cycles are then repeated several times. In circuit training, you would perform many different movements only one time each. For example, 10 exercises performed for one minute each with no rest.
- **Use free online resources.** In order to test-run some different types of workouts utilize free online resources. There are countless high-quality YouTube channels and independent websites that give you the opportunity to try out some different routines. No need to be overwhelmed though, maybe you commit two weeks to trying out something new, keeping track of routine formats and exercise moves that you like and don't like so that you can build your own routine in time.
- **Track your progress.** Keep a written journal of your routine and reps or try an app like "Strong" to journal your progress and set goals.
- **Set a goal to fail.** In order to build strength, you should push yourself. Those last few difficult reps are the ones that bring about change, so don't be afraid to push yourself within reason.
- **Breathe.** Remember not to hold your breath while you are working out. In particular, you should be letting out a forceful exhale when your muscles are doing the most work (e.g., standing up from a squat or pushing up during a push-up).
- **Ensure proper form.** Don't just jump into a new move that feels uncomfortable. Look up proper form, and practice it in a mirror before you add it to your routine.



Financial Focus

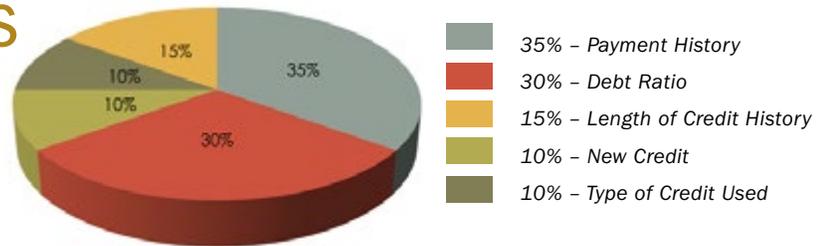
Decoding Credit Scores

What's in a Credit Score?

Credit scores are not only used by lenders any more. Employers, insurance companies and other important entities rely on credit scores to quickly sum up our ability to handle responsibility. Our score can have a huge impact on whether we get our dream job and qualify for a home loan, as well as the rates we pay for things such as insurance, auto loans and credit cards. Protect your financial reputation; once tarnished, it is difficult to restore. There are three credit ratings firms that produce credit scores, which may vary. A score of 700 or above is desired by most creditors.

What's in a Credit Score?

- **Payment History:** 35 percent of your credit score is based on the timeliness of your payments.
- **Debt Ratio:** 30 percent of your credit score is based upon your



credit utilization or debt ratio. That is, the percentage of available credit that has been borrowed. To determine your debt ratio, divide your total debt into your credit limit.

- **Length of Credit History:** 15 percent of your score takes into consideration the average length of your lines of credit; the longer, the better.
- **New Credit:** Frequent application for new lines of credit or opening new accounts rapidly in a short time affects 10 percent of your score.
- **Type of Credit Used:** 10 percent of your FICO score is derived from the total number of open and closed accounts you've had with installment accounts, revolving credit, etc. and how responsibly you've handled each.

ratio by asking your creditors to raise your credit limit, but don't use it!

3. Apply for credit strategically. Every time you apply for credit, it can cause a small dip in your score that lasts one year. When shopping for a loan (mortgage, auto or student) make all applications within a 45-day window.

4. Keep a minimal number of balances. Don't pollute your report by having lots of small balances on several cards. Pick one or two go-to cards to use, and keep any other cards at a zero balance.

5. Don't necessarily close old accounts with positive repayment records. Closing these accounts will increase your debt ratio because you will have less available lines of credit. You may want to leave your positive debt history on your record. If you do close an account, you may want to ask one of your remaining credit card firms to increase your limit by the amount of credit you are losing from the closed card.

6. Review your report for errors. Go to www.annualcreditreport.com for your free report and review it carefully. One in five consumers has an error on their credit report. If you find errors on your report from any of the three national credit bureaus (Experian, Equifax or Trans Union), call the toll-free number on your report to dispute the error or, better yet, write a letter to have better documentation.

Six Ways to Improve Your Credit Score

- 1. Pay your bills on time.** Set up automatic payments where you can, or mark your calendar so that you don't forget each month.
- 2. Keep balances low in relation to available credit.** Debt ratios should be 30 percent or less (10 percent or less if you want a FICO score of 800+). Lenders look for a margin of safety, and if your credit card balances are at or near their maximum limits, you could risk having a problem paying your debt. You can also improve your debt

The *Wellbeing Insights* Newsletter is prepared for you by CBIZ ESO. 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 Account Manager
Emily NollNational Director of Wellbeing
Jin KimWellbeing Intern
Benjamin Morris..... Wellbeing Coordinator
Cindy OrrSr. Retirement Plan Consultant

Visit the **CBIZ Wellbeing** website at www.cbiz.com/wellbeing