



# Wellbeing

## Insights

*Living a Better, More Vibrant Life*



## Probiotic Play-by-Play

### What Are Probiotics?

**Probiotics** are live microorganisms (in most cases, bacteria) that are similar to the beneficial microorganisms found in the human gut. They help us digest food, aid nutrient absorption, produce vitamins, prevent disease and much more. The human body actually contains more bacteria cells than human cells, most of which live in our GI tract. These tiny organisms make up three to five pounds of our total body weight!

Like all living things, probiotics need food and nourishment to thrive. **Prebiotics** are fiber-like food ingredients that act as food for probiotics. Both prebiotics and probiotics are available in food sources as well as supplement form.

### Probiotic Foods

Hallmark is fermentation. Look for "with live & active cultures" on the label.

Kefir  
Yogurt  
Sauerkraut  
or Kimchi  
Kombucha  
Other pickled or  
fermented foods

### Prebiotic Foods

Hallmark is fiber, especially inulin.

Chicory root  
Garlic  
Asparagus  
Artichoke  
Onion  
Leeks  
Bananas  
Wheat bran  
Beans &  
Legumes  
Other high-fiber  
veggies & fruits

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# Probiotics

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## Should I Supplement?

Many doctors recommend that everyone supplement with a daily probiotic. Some signs that your GI flora may be out of balance are cramps, diarrhea, constipation, bloating, hemorrhoids, IBS, gas, food sensitivity, UTI, yeast infections, cold sores, chronic bad breath, headaches, joint aches and skin problems. Speak with your doctor about a supplementation plan.

## Selecting a Supplement

All supplements are not created equal. Here's what to look for on the label:

- **Variety:** A good supplement contains strains of both *Lactobacillus* and *Bifidobacterium* species. It should list the genus, species and strain. For example, "*Lactobacillus acidophilus*."
- **Number of organisms contained in a single dose:** A good supplement has at least 7 strains and 5 billion CFU (colony forming units).
- **Storage information:** Some forms need to be refrigerated while others only require a cool, dark space. Always keep probiotics away from moisture and heat.
- **"Viable through end of shelf life" ensures the living microbes are in fact still living.** Pass on the probiotic if the label reads "viable at time of manufacture." Probiotics are only beneficial if they're alive at the time of consumption.
- **"Certified by the NSF"** and manufactured in a GMP-compliant facility.

## Tips for a Happy Gut

An unbalanced digestive system can wreak havoc on your entire body, resulting in gas, hemorrhoids, bloating, weight gain, constipation, skin problems, acid reflux, headaches, joint problems... the list goes on and on! Keep a healthy gut with these guidelines:

- **Stay hydrated.** Water helps keep everything moving smoothly.
- **Move!** Physical activity helps speed up digestion by increasing blood flow and stimulating the GI tract. Get moving for at least 30 minutes every day.
- **Take your time eating.** It takes about 20 minutes for your gut to signal your brain that you're full. Savor each bite, putting down your fork frequently and chewing thoroughly. Wait at least 20 minutes before getting seconds.
- **Eat more prebiotic and probiotic foods.** Check out page one for a list of the best sources.
- **Try a probiotic supplement.** It's difficult to get all the probiotics you need from food alone. Look for one with at least 7 different strains and 5 billion CFUs and the statement "viable until end of shelf life."
- **Cut back on caffeine, alcohol, artificial sweeteners and sodium.** All of these put the brakes on healthy digestion.

## DIY: Fermented Radishes

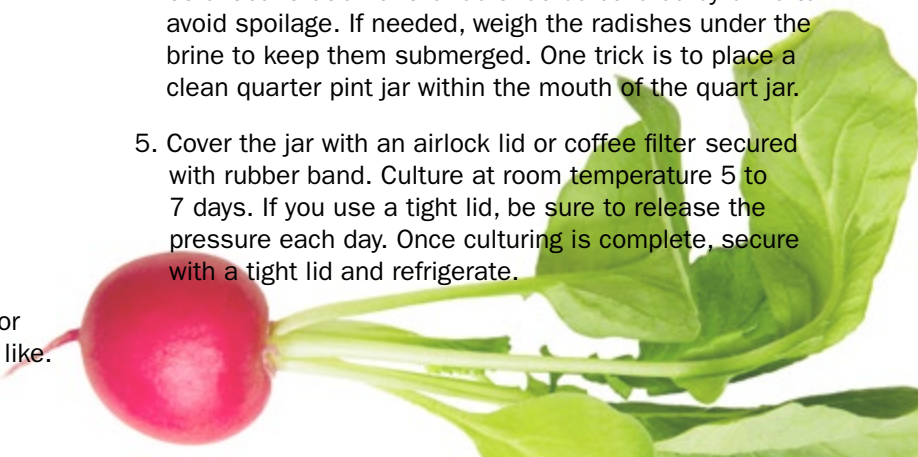
### Ingredients:

- 2 bunches radishes, washed and sliced
- 4 cups water
- 3 Tbsp. sea salt
- 1 wide-mouth quart jar

### Directions:

1. Dissolve salt into water.
2. Pack radishes into jar. You can add a garlic clove or other seasoning (e.g., dill or mustard seed) if you like. Seasoning should go into the jar first.

3. Cover radishes completely with the salt-water brine, leaving about 1 inch of headspace at the top of the jar.
4. It's critical that all of the radishes be covered by brine to avoid spoilage. If needed, weigh the radishes under the brine to keep them submerged. One trick is to place a clean quarter pint jar within the mouth of the quart jar.
5. Cover the jar with an airlock lid or coffee filter secured with rubber band. Culture at room temperature 5 to 7 days. If you use a tight lid, be sure to release the pressure each day. Once culturing is complete, secure with a tight lid and refrigerate.





## On the Menu

# Heart-Healthy Halibut

Primarily found near the Alaskan coast and in the Atlantic and North Pacific Oceans, halibut is the biggest of all the flatfish in the world. These large fish, which have been known to weigh up to 700 pounds, typically dwell at the bottom of the sea, using their grayish-black body, white underbelly and small scales to keep them camouflaged.

This fascinating creature is highly valued for its deliciously sweet and delicate meat. It's a popular dinner choice even for those with reservations about seafood as it has a mild, un-fishy flavor. Halibut is easily grilled and paired with a salad on a warm, summer evening. In addition to its great taste, halibut hosts an abundance of health benefits, including:

- omega-3 fatty acids, known to decrease triglyceride levels and slow plaque growth in arteries
- high levels of vitamins and minerals, specifically phosphorus, Vitamins B6 and B12, magnesium, and niacin
- a heart-healthy source of protein

Due to overfishing and habitat depletion of Atlantic halibut, opt for any halibut from California, Alaska, Washington or British Columbia.

### Keep It Fresh

Halibut is best prepared fresh and should be cooked within one to two days if purchased raw. You can

maximize the shelf-life of halibut by overwrapping the original store packaging with airtight, heavy-duty aluminum foil, plastic wrap, freezer paper or freezer bags and keep it in the freezer for up to six to eight months. Once defrosted, halibut can keep for an additional one to two days in the refrigerator. It should be discarded if left out for more than two hours at room temperature.

## Halibut & Summer Vegetables en Papillote (Parchment Paper)

### Ingredients:

- 4 6-oz halibut steaks, about 1 inch thick
- 5 baby zucchini, quartered
- 1 lemon, thinly sliced into 12 rounds
- ¼ cup Niçoise olives (or other green variety)
- 1 pt. cherry tomatoes, halved
- 3 Tbsp. unsalted butter
- 2 Tbsp. fresh lemon juice
- 1 Tbsp. extra-virgin olive oil
- 1 Tbsp. balsamic vinegar
- 1 Tbsp. thyme leaves
- 1 tsp. ground coriander
- Salt and pepper to taste

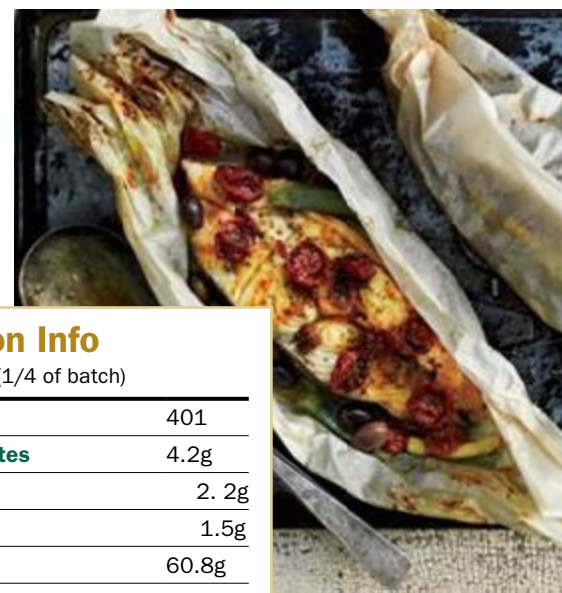
### Directions:

Preheat oven to 350 degrees. Toss tomatoes with oil, vinegar, salt, pepper and thyme on a baking sheet. Arrange cut side up and bake for 45 minutes. In a large skillet, melt 1 tablespoon of butter.

Season the halibut with salt and pepper and add to the skillet, cooking over medium-high heat until lightly browned, about 3 minutes. Transfer to a plate.

Add the remaining 2 tablespoons of butter to the skillet and cook over moderate-high heat until it begins to brown, about 2 minutes. Remove from heat, stir in lemon juice and season with salt and pepper.

Lay four 15-inch-long sheets of parchment paper on a work surface. Arrange 3 lemon slices in the center of each sheet and top with halibut steaks, seared side up. Add the tomatoes, olives and zucchini around the fish and spoon the butter sauce and coriander on top. Fold parchment over the fish and vegetables into small pleats to seal. Transfer the parchment packets (papillotes) to a baking sheet and bake for 15 minutes until slightly puffed. Snip the parchment open with scissors and serve immediately.



### Nutrition Info

Per Serving (1/4 of batch)

<b>Calories</b>	401
<b>Carbohydrates</b>	4.2g
Fiber	2.2g
Sugar	1.5g
<b>Protein</b>	60.8g
<b>Sodium</b>	549mg



# On the Way to a 5k!

Running is one of the most universal ways people enjoy physical activity. It requires no equipment, can be performed nearly anywhere, is self-paced and it's easy to track improvement. Running is a common go-to goal for people looking to get in shape.

If running is on your list of goals, the following are six tips to get some momentum going. For a great practice on taking your running game to the next level check out Mindful Minute on page 5.

**1. Set a goal.** Sign up for a fun race. Your goal can be simply to cross the finish line. It's a huge accomplishment to finish a 5K!

**2. Invest in the right pair of running shoes.** The right shoes ensure a more comfortable run and lower risk of injury. Most running specialty stores can analyze your gait and tell you which sneakers will work best for the way your foot lands, the amount of cushioning you like, the kind of terrain you run on and how many miles you run per week.

**3. Go for distance rather than time.** Slow it down, be patient and don't worry about your pace. When you're brand new to running, just focus on getting out there a few times per week and finishing the run. You'll be breathing easier and running farther and faster every time you hit the road.

**4. Track your run.** Apps like Runkeeper and MapMyRun use GPS to automatically store your route, distance and pace so you'll watch yourself run farther and faster over time. Most apps also allow you to enter notes about each run so you can see patterns (e.g., the first mile is always the slowest or that you run faster when you go first thing in the morning).

**5. Mix in cross training to supplement your running.** You need to cross train to keep your body in balance. Your body will thank you if you take a break from the pounding to build up your strength and endurance.

**6. Listen to your body.** Your very first runs might feel really hard. But after a few weeks it'll be easier to breathe and move, and you won't feel as sore. Just know that it'll definitely get better.

	Day 1	Day 2	Day 3
Week 1	Run: 1 min. Walk: 1 min. Do this 10 times	Run: 2 min. Walk: 4 min. Do this 5 times	Run: 2 min. Walk: 4 min. Do this 5 times
Week 2	Run: 3 min. Walk: 2 min. Do this 3 times	Run: 3 min. Walk: 3 min. Do this 4 times	Run: 5 min. Walk: 3 min. Do this 3 times
Week 3	Run: 7 min. Walk: 2 min. Do this 3 times	Run: 8 min. Walk: 2 min. Do this 3 times	Run: 8 min. Walk: 2 min. Do this 3 times
Week 4	Run: 8 min. Walk: 2 min. Do this 3 times	Run: 10 min. Walk: 2 min. Do this 2 times, then run 5 min.	Run: 8 min. Walk: 2 min. Do this 3 times
Week 5	Run: 9 min. Walk: 1 min. Do this 3 times	Run: 12 min. Walk: 2 min. Do this 2 times, then run 5 min.	Run: 8 min. Walk: 2 min. Do this 3 times
Week 6	Run: 15 min. Walk: 1 min. Do this 2 times	Run: 8 min. Walk: 2 min. Do this 3 times	 Your Race Day!

“Don’t let life discourage you; everyone who got where he is had to begin where he was.”

RICHARD L. EVANS





# Mindful Minute

Running can be therapeutic for many people – just taking off and leaving problems behind. For others, running can feel like torture. Whether you’re an avid runner or someone who struggles to find any joy in it, bringing mindfulness into your running can transform the entire experience. **Mindful running** allows you to tame the mind and train the body at the same time. Here are a few tips to bring some Zen into your run:

**1. Move with the breath.** The breath brings us energy and can also act as our metronome as we run. Start by walking and developing a pattern. How many steps for each inhale? How many for each exhale? No need to modify it at first; just take note and see if you can synchronize the number of steps for each breath.

**2. Listen to your body.** Are you fighting your body? Struggling to breathe or forcing yourself to keep going? Take on the mindset that you are working with your body in an act of self-love. Start to take note of the signs it’s sending you. You may be surprised at the amount of ease you can find by asking ‘what is my body telling me?’

**3. Mind your stride.** Now, bring your awareness specifically to your stride and gait. Are you crashing and pounding down with each strike? Run tall, not with your head down or leaning too far forward. Minimize any wasted effort from over-pumping the arms or bouncing and straining the joints. (For more on stride, look up the principals of natural running.)

# Make Your Own Trail Mix! August 31st is National Trail Mix Day.

Use this chart to easily create a delicious picnic snack that won’t send you straight into a sugar or salt overload (as many pre-packaged varieties often do). You might start by first deciding if you want to make it sweet, salty or both.

<div>Seasoning</div> <div></div> <div>Cinnamon Nutmeg Apple pie spice Ranch seasoning mix Taco or chili seasoning Garlic powder Onion powder Parsley Chili powder Lemon pepper Your favorite grill seasoning</div>	<div></div> <div>Grains</div> <div>Whole grain cereal Pretzels Sesame sticks Dried beans Edamame</div>	<div>Nuts</div> <div></div> <div>Almonds Cashews Hazelnuts Peanuts Pecans Pine nuts Walnuts</div>	<div></div> <div>Extras</div> <div>Beef or turkey jerky chunks Coconut flakes Crystalized ginger Dark chocolate chips Pumpkin or sunflower seeds</div>	<div>Dried Fruits/Veggies*</div> <div></div> <div>Apple chips Apricots Bananas Cherries Cranberries Raisins Mango Pineapple Squash or carrot chips Okra Green beans</div>
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\* Look for unsweetened/no salt added varieties

# How Financially Fit Are You?

Financial wellness is a term that many employees are starting to hear around the workplace. It's being talked about at benefits fairs and in communications from HR, and it's a big focus of companies' retirement plan vendors. Being financially fit, much like being physically fit, is measurable. The problem is most individuals have no idea how to determine their financial health nor what metrics are the most important. Here are some guidelines:

**1. Debt-to-Income Ratio:** Most have at least heard of this concept because banks place a lot of importance on this calculation when purchasing a home. Debt-to-income ratio is a personal finance measure that compares the amount of money you earn to the amount of money you pay to your creditors. To calculate this, simply divide your monthly debt payments by your monthly income (e.g., \$1,000/month debt payments divided by \$5,000/month income = 20% debt-to-income ratio). A healthy target is to keep your debt-to-income ratio below 36%. If it exceeds 45%, it's usually an indication that financial hardship is imminent.

**2. Savings Ratio:** This metric measures the percentage of income you're saving, either through personal savings accounts or workplace savings plans. This can be calculated by dividing your monthly income by monthly savings (e.g., \$5,000/month income divided by \$500/month savings = 10% savings ratio). A healthy savings ratio target is 10 to 20% of net income (take-home pay).

**3. Net Worth:** This is a measure of your total financial position. You can calculate this metric by adding the value of all your assets (residence, savings accounts, vehicles, etc.) and subtracting your liabilities (mortgage, credit cards, vehicle loans, etc.). Net worth is usually described as positive or negative. If your total assets exceed your total liabilities, you have a positive net worth. If your liabilities exceed your assets, you have a negative net worth. Having a positive net worth is usually synonymous with being financially fit.

These are the basics and will help you measure how successful you are financially. Don't stress if you find you're currently not in an optimal position. Much like our physical health, being financially healthy is a life-long process with ups and downs along the way. The important takeaway is to know where you stand and have a plan in place to improve your personal situation over time.



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