Wellbein

Living a Better, More Vibrant Life

Insights



The season of New Year's resolutions is upon us. On average, 40% of Americans make resolutions, yet less than 10% keep them over time. While behavior economists theorize what makes resolutions stick, this consistently poor statistic begs the question of whether the focus on resolutions alone is an effective practice long term. That's not to say that each new calendar year comes without promise. It truly is a great time to refocus on what's important and build some momentum toward

a more fulfilling, happy, healthy

life. However, it takes more than a lofty statement and crossed fingers that our willpower holds up. Luckily, there are some promising techniques that can pave the way for our desired outcomes. One of our favorites is visualization.

Some research suggests that when we imagine ourselves working toward and completing a goal (to achieve a desired outcome), we tend to perform better and even achieve the outcome more often. This process is termed visualization.

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From Resolution to Visualization

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Visualization is an intentional practice used by some, including professional athletes, students and others, to achieve a variety of outcomes.

Let's consider what this might look like in practice, using a common resolution – weight loss. Moving to an approach based in visualization, we would reframe it in terms of desired outcomes, for example, feeling more energetic or confident. As we visualize what our life would look like if we had the energy or confidence we desire, we may find that getting to that state has very little to do with our weight.

We would focus on the activities and thought patterns that would lead us to the desired outcome of being energized and/or confident and let that guide our daily actions. We might create a list or calendar of actions around mindful eating, drinking water, daily meditation, regular movement, positive self-talk, a social media break, setting bed and wake times, etc. While these kinds of activities can seem a little mundane on their own, the motivation to complete them comes from envisioning that ultimate desired outcome, regularly. The gradual progress that often comes from this concerted focus can be added motivation, as well.

This edition's **Mindful Minute** provides a step-by-step guide to the practice of visualization to help make your new year your best.

Mindful Minute



Interested in seeing those plans for the New Year come to fruition? Watch your intentions become reality with this visualization exercise designed to help you see the path to success.

Step 1: Take out a piece of blank paper and go to a place where you can spend 30 to 45 minutes uninterrupted.

Step 2: Close your eyes and fast forward to 2020. Envision you as your best self, pondering questions such as: How are your health, finances and energy level? What improvements have you made? How have you grown and challenged yourself? What professional and personal aspirations have you achieved? How

are your professional and personal relationships? How are you contributing to something greater than yourself?

Evaluate each component of your professional life and your personal life. Jot down your ideas exactly as they come to you, draw or cut out pictures, and write down pertinent quotes, desired emotions and anything that comes to mind as you picture what your ideal life looks like.

Step 3: Take a look at your piece of paper and write down some statements that affirm what you've envisioned, putting them in the present tense since, remember, you fast forwarded to 2020 and have already accomplished what you set out to do this year.

Examples:

- I work with a sense of purpose and fun.
- I find ease in daily stressors and challenges.
- I am confident, articulate and a good listener when engaging with my family, friends, co-workers, etc.
- I am learning and growing with a sense of curiosity.
- I am present and thoughtful.
- I nourish myself with healthy food and high-quality sleep to stay energetic and engaged in life.

Step 4: Review your affirmations. Do they span the gamut of all that you're planning, or are there others you want to add to achieve the best version of yourself in 2019?

Step 5: Now consider what must occur to get you to your desired place. There you will find your goals! This may seem overwhelming or even impossible. If it does, ask yourself: What is the smallest possible step I could take today, this week and this month to initiate progress in the right direction?

Step 6: Keep your affirmations and your goals in a visible place (perhaps on your refrigerator and by your work computer) and reflect on them daily. Keep your eye on the prize and watch in amazement and belief as you become your vision of your best self.

Make sure you visualize **what you really want**, not what someone else wants for you.

- JERRY GILLIES



Cauliflower

Cauliflower is a cruciferous vegetable, kin to broccoli, cabbage and kale. In fact, if you trace cauliflower back to its origins, it resembled kale or collards more than the vegetable we now see. With its impressive health benefits this versatile veggie is one major exception to the rule of avoiding white foods. One cup of chopped raw cauliflower contains 2 grams of protein, 77% of your daily Vitamin C needs, 20% of your daily Vitamin K needs and many other beneficial nutrients - all for a mere 27 calories. Cauliflower's unique nutrient profile includes high amounts of sulforaphane and indole-3-carbinol. It is these two phytochemicals that really give cauliflower a nutritional edge, offering strong protection against cancer and inflammation. They prevent enzymes from activating cancercausing agents, and they increase the body's production of beneficial enzymes that help clear out carcinogens before major cellular damage is done.

Cauliflower has recently been getting a lot of attention – from professional chefs to food bloggers to home cooks – due to its mild flavor and many uses. You've likely seen whipped cauliflower popping up at restaurants or heard of folks using cauliflower crust as a healthy alternative to pizza crust. Shredded cauliflower or "cauliflower rice" is a great way to sneak some extra nutrition into your favorite recipes.

Keep It Fresh

Select cauliflower void of any dull coloring or dark spots. Heads surrounded by many thick green leaves are better protected and will be fresher. Size is not related to quality, so simply select the size that suits your needs. Store uncooked cauliflower in the refrigerator in a paper or plastic bag, stem side down for about one week. Cooked cauliflower will spoil more quickly, so it's best to consume within three days after cooking.

Cauliflower Rice

Cauliflower rice can be used as a substitution for rice or mixed with rice or quinoa as a way to sneak in an extra serving of veggies along with your starch. It takes well to any seasoning.

Ingredients:

- ☐ Cauliflower
- Olive oil, coconut oil or butter
- Seasoning of choice

Directions:

- Cut the leaves from your cauliflower, and then cut the head into chunks.
- 2. Place the cauliflower in your food processor and chop it, using the pulse setting until it resembles rice. If your food processor has a shredding attachment, this also works very well. If you would like to make a smaller portion or don't have a food processor, you may use a hand-held cheese grater to shred your cauliflower.

3. Heat oil or butter in a pan over medium heat, using about 1 tablespoon per 2 cups of cauliflower rice. Sauté for 3 to 5 minutes and enjoy. (Be cautious not to overcook it or it may lose its rice-like shape and become mushy.)



Safeguard Against Sniffles, Tickles and Coughs

As winter rages on, so does the struggle to avoid catching colds, sore throats and other bugs. Stay one step ahead with these preventive measures:

Wash your hands. Washing your hands isn't just for after using the restroom. If you've shaken hands or touched doorknobs, find a sink and lather up. At the very least, avoid handling food or touching your face until you've had a chance to wash up. Remember to scrub for at least 20 seconds; this is much more important than the temperature of the water.



Check your environment. Take the offensive by asking yourself, What around me could be contaminated? This is especially important when you are traveling. Doorknobs, shared candy dishes, money, a borrowed pen ... the list is never ending. Be aware of your surroundings to recognize potential contamination.

Don't be your own worst enemy. We can easily go from bad to worse if we've picked up germs with simple everyday acts like biting our nails or rubbing our eyes. If you've been around someone who is sick, you might even consider changing your clothes or disinfecting any bags or purses you were carrying with you.

Control allergies. If you have an allergy flare-up, your upper respiratory system will already be inflamed and your immune system weakened, making you even more susceptible to viruses.

Get some sleep. Getting enough sleep is critical for your immune system to function at its best. If you're tired, so is your body's defense system. While you're at it, always wash your face before going to bed and change your pillow case frequently.

Stay active. When you keep your body active, your immune system will follow suit; so get that heart rate up frequently.

Eat immune-boosting foods.

Nourishing ourselves with high-quality, real foods is always important. For immune support, bump up your intake of these foods for an added boost: mushrooms, garlic, broccoli, sweet potatoes, dark leafy greens and carrots. Additionally, keep zinc lozenges on hand, and be sure to get plenty of Vitamin D.

Drink plenty of water. Staying hydrated is one of the best defenses against sickness, as is skipping the alcohol, which can reduce immune function substantially.



DIY: Immune-Boosting Elderberry Tea

Packed full of natural immune boosters, this tea can be taken at the first sign of sickness or daily to help ward off infection.

- 1 cup boiling water
- 2 Tbsp. elderberry syrup
- □ 1 cinnamon stick or ¼ tsp cinnamon powder
- ☐ ½ tsp turmeric
- 1 tsp honey (optional)
- ☐ ½-inch ginger root or ¼ tsp ground ginger (optional)

While bringing your water to a boil, mix all other ingredients in a mug. Pour hot water in, stir and enjoy.



Fine Tune Your Fitness Goals for Lasting Success

Alongside champagne toasts reside vows to hit the gym on New Year's, making January the official month of turning weight machines into "wait" machines, shoulder-to-shoulder workouts and fatigued muscles – all resulting in burnout by the time February hits.

Beat the gym burnout this year by taking a different approach to your New Year fitness goals with the Kaizen Method. Kaizen is an underlying philosophy meaning small, continuous improvement. This is done by setting small goals that ultimately lead to your bigger, long-term achievements. Big change goes against human nature; therefore, your brain fears what it perceives as failure. Small changes are much easier for your brain (and your schedule) to adapt to.

Here are some tips on starting small to manage your way to big improvements:

10% is plenty. Avoid increasing your volume, reps, sets, etc. by more than 10% in a week. If you haven't been

working out and you try to jump into strenuous exercise every day of the week, you risk burnout and injury. If you're just starting out, begin by choosing one day you'll workout this week and make it happen. Then perhaps next week you can aim for two workout days. Progress slowly; achieving your fitness resolutions is not a sprint.

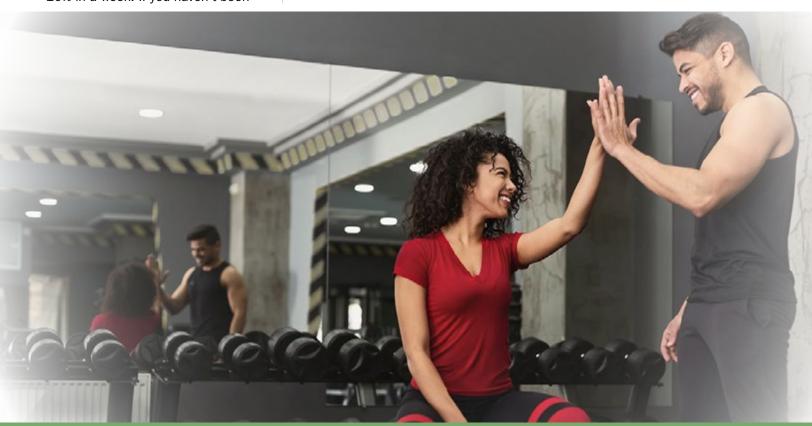
Compete against yourself. Do a workout that can be timed. Complete that workout once a week or once a month to monitor your progress and keep your motivation high. For example, see how many push-ups you can do in one minute and repeat the test each Monday to see how much you've improved. Each time you "win," move the target and keep track of your progress.

Make it a date. Put your workouts on your calendar like you would any other important meeting or appointment. Having it written down or blocked off in your calendar will help you visualize the commitment and make that time easier to guard.

Find strength in numbers. Having a workout buddy not only makes it more enjoyable, but they help hold you accountable to showing up and giving it your all. In fact, we recommend having more than one teammate on the roster to spread the pool of motivation.

Stay curious. Beat burnout and boredom by trying new routines and offerings. Check out a new class at your gym, stretch into aerial yoga, step into an aerobics class, jump into a cardio trampoline class, shimmy into Zumba, lean into barre class or whatever sounds fun and enticing. Explore and learn until you find what works best for you.

Small changes lead to big accomplishments. Fitness and wellness is an ongoing process of tiny choices made every day. As long as you stay committed to consistency, you'll accomplish your 2019 fitness resolutions.



Financial Focus

Budgeting 101

A common misconception about financial wellness is that it is largely dependent upon our income. This is simply not true; research has proven that up to 90% of our financial wellbeing (or lack thereof) is a result of our spending habits, not necessarily our income.

Creating a budget will provide you with a clear picture of where your money is currently going. With this knowledge you can begin to strategize how to best reach your financial goals. Like a successful organization, individuals should have a well-designed budget that is broken down by departments in order to identify those departments that are profitable and those that are less financially efficient. Management can then make necessary adjustments to maintain a well-balanced budget. This same concept applies to our personal finances; we can look at the five financial "departments" of our lives to determine where compromises and adjustments need to be made in order to ensure financial wellbeing.

Because we have a lot more control over the money going out (our spending) than we do over the money coming in (our paycheck), our spending should be our main focus. So the age-old question is this: Where should my money be going? The answer is different for everyone, but we have some sound general budgeting principles on which to rely. First, calculate your gross income minus income taxes.

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Then apply these percentages as a good rule of thumb for living within your financial means.



Housing 35% maximum – mortgage/rent, utilities, insurance, taxes, maintenance, HOA dues, security system

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Transportation 15% maximum – car payment, insurance, gas, maintenance, cleaning, public transportation, parking/tolls



Other 25% maximum – food, clothing, entertainment, childcare, travel, medical expenses, charity



Savings 15% minimum – emergency cushion, 401(k), HSA or FSA, college savings fund, special savings such as a down payment on a home or car, holiday savings fund or vacation savings fund



Debt 10% maximum – Student loans, installment loans, credit cards, personal loans, tax debt, medical bills

One tried-and-true way to find hidden money is to determine your "latte factor." This concept refers to finding budget leaks of small amounts of money that are spent regularly on unessential items. For some, the latte factor may be literal – \$5 on coffee every day. For others it may be magazines, happy hours or frequent trips to the vending machine. Minimizing these expenses can help you build up your various savings' funds quickly.

