

# Wellbeing

## Insights

*Living a Better, More Vibrant Life*



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**September |  
Fruit & Veggie Month  
Food Safety Month**

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## Undercover Veggies

In honor of National Fruit and Veggie month, we challenge you to get more fruits and veggies on the menu! Try to meet the “My Plate” recommendation by filling half of your plate with fruits and veggies at every meal. You should shoot for a total of 3 cups of vegetables and 2 cups of fruit each day.

Finding it difficult to get your daily servings? We’ve got some great ways to sneak them into your favorite dishes to ramp up your veggie and fruit intake. These are particularly helpful if you have picky eaters at home or kids who scowl at the sight of a vegetable.

1. **Load up** your sandwiches, burgers, cereal or oatmeal. An extra slice of tomato on your sandwich or a handful of blueberries in your oatmeal are noteworthy additions.
2. **Keep a bowl of fresh fruit on the counter;** you eat what you see. It’s easy to use this to your advantage by keeping fresh fruit in eyesight in your home.
3. **Prepare ahead of time.** Make fruits and veggies a convenient choice by washing, slicing and packaging individual serving sizes in advance.
4. **Use veggies instead of chips and crackers** when you reach for your favorite dips.
5. **Hide them in the foods you love, using these methods:**
  - Shred!** Your food processor and/or hand grater are your best friends when it comes to hiding vegetables. Here are some ways to use shredded veggies:
    - Mix your rice half and half with shredded cauliflower, or even substitute it completely.
    - Shredded cauliflower or squash can be added to scrambled eggs, omelets or pancake batter.
    - Add chopped or shredded spinach, squash, carrots, or mushrooms to burgers,



# Undercover Veggies

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meatloaf, casseroles, muffins and other baked goods.

**Puree!** Your blender is your second secret weapon for sneaking veggies into your meal. Here's how:

- Add greens such as spinach, kale or avocado to breakfast smoothies. Their flavors are easily masked by the sweetness of fruit, but their nutritional boost is loud and clear.
- Add pumpkin or squash puree to tomato sauces, cream sauces and cheese sauces. They have such a mild flavor that you won't even notice the difference.
- Pureed tomato, squash or pumpkin can easily be added to most soups and stews to thicken them up and add an extra serving of veggies.
- Avocado can be blended into most dips, including hummus and any sour-cream-based dips.



## Fruit Wise

Fresh, whole fruit is one of the sweeter things in life – a delicious treat that's also good for you! However, many food products use fruit's healthy reputation to deceive consumers. Before we jump to the conclusion that anything containing 'real fruit' is healthy, it's important to have the facts.

Fruit gets its sweetness from naturally occurring sugar called fructose. When we eat a piece of fruit, the sugar is encapsulated in fiber. The fiber slows down the absorption of the fructose into our bodies, which is a good thing; it helps us avoid harmful spikes in blood sugar. In the process of making fruit juices and snacks, the fructose is the primary part of the fruit that is used and the fiber is removed. Once sugar is detached from fiber, it is absorbed more quickly. Not only is this a problem for blood sugar levels and the consequences of blood sugar spikes, but we are also missing out on all of the digestive benefits of fiber. On top of this, additional sugars or artificial sweeteners are typically added, making most fruity products nothing more than a load of sugar deceptively labeled as healthy.

When possible stick to whole fresh fruit, and when buying other fruit products remember to trust the label, not the health claims. Buy unsweetened applesauce and look for canned fruit in water, not syrup. Add your own drizzle of honey if you need a little more sweetness... at least this leaves you in control. When it comes to juice you need more than "contains real fruit juice" on the label. Confirm that the first ingredient is fruit juice and that no other sugar (e.g., high fructose corn syrup) has been added.

## On the Menu

# 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 know it to be. 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 percent of your daily Vitamin C needs, 20 percent 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 the substances 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 cancer-causing 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 on the menu at restaurants or heard of folks turning to 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

### Ingredients:

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

### Directions:

1. 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.



Nutrition Info	
Per 1/2 cup serving	
Calories	43
Carbohydrates	2.6g
Fiber	1.2 g
Protein	1g
Sodium	15mg

3. Heat oil or butter in a pan over medium heat, using about 1 tablespoon per 2 cups of cauliflower rice. Sauteé for 3 to 5 minutes and enjoy. Cauliflower rice can easily be added to any sauce or casserole. You can use it in place of rice or mix it with rice or quinoa to serve with your favorite dishes. Cauliflower rice will take well to any seasoning.

**Note:** 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.



# Keep Your Kitchen from Making You Sick

An abundance of opportunities for cross-contamination, your kitchen is germ central. Germs make their way from soiled hands and raw food to countertops, sponges, dishcloths and cutting boards where they can thrive for up to a week. E coli and salmonella pose very real threats to our health, along with other viruses and bacteria that can breed in the kitchen. Be aware of these common hotspots to control the spread of germs and avoid foodborne illness.

**Sponges:** Sponges are the number one source of germs in the whole house. The same qualities that make them effective for cleaning also make them a cozy home for germs. To keep it clean, wet your sponge and pop it in the microwave for one to two minutes or run it through the dishwasher each day to kill the germs.



**Dishcloths:** Dishcloths are used to wipe hands, dishes and countertops during food preparation. This multi-functionality can render your dishcloth nothing more than a big germ distributor if you don't keep it clean. Designate a dishcloth for drying clean hands and replace it once per week. Cloths used for wiping dirty hands and/or countertops should be washed after every use. When you are preparing meat, skip the dishcloth altogether and use paper towels instead.

**Countertops:** When it comes to countertops, skip the disinfectant. They are not safe to ingest and need more contact time (up to 10 minutes) to be effective. Stick to antibacterial soap and hot water for cleaning the countertops.

**Cutting boards:** The average cutting board has about 200 percent more fecal bacteria than a toilet seat. Invest in multiple cutting boards and designate one for meat and one for everything else. Use a plastic cutting board for meat. Cutting boards should be thoroughly cleaned after every use. If the surface of your cutting board is so rough that you can still see food remnants after you clean it, buy a new one.

**Knife block:** Never return a knife to the knife block if it is still wet. It's the perfect environment for mold and bacteria to grow, and the

slats in a knife block are nearly impossible to clean. Always wash and dry knives thoroughly before returning them to the knife block.

**Refrigerator:** Clean out your fridge every week to dispose of expired or moldy food and be sure to keep the temperature between 36 and 40 degrees. Always follow the rules for leftovers noted below.



## Rules for Leftovers

**2 hours - 2 inches - 4 days**

How you handle food matters. With enough warmth, moisture and nutrients, one bacterium will divide and produce up to 17 million progeny in 12 hours. Refrigerating or freezing food will stop most bacteria from multiplying. Remember the following rules when storing your leftovers:

**2 hours** from oven/stove to refrigerator.

**2 inches** thick to cool it quick. Store food at a shallow depth (about 2 inches) to speed cooling.

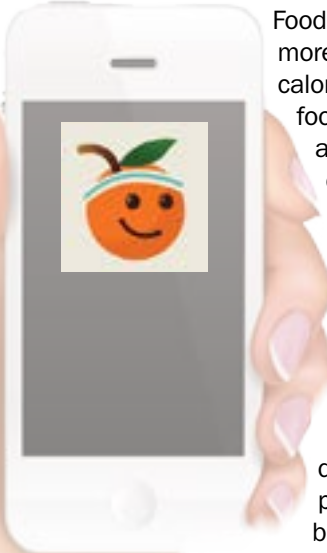
**4 days** in the refrigerator; otherwise, freeze it. Use leftovers from the fridge within 4 days and then toss any food you haven't eaten.

# App in a Snap

**Name:** Fooducate

**Price:** Free; premium features available for a fee

**Focus:** Nutrition



Fooducate is so much more than your typical calorie counter and food journal. The app is highly customizable, with premium features available based on specific health goals or dietary needs, such as food allergies and intolerances, diabetes, pregnancy, breastfeeding, celiac, and more.

Fooducate is a terrific tool for grocery shopping and eating on the go. The app supplies instant feedback in the form of “grades” for grocery items and restaurant meals and allows users to click a “Why?” button for more detailed information about the food’s grade, such as added sugar, vitamin content, sodium, processing, allergen warnings, etc. Users can also view a product’s nutrition facts and a list of healthier alternatives. Foods can be entered manually or by scanning the barcode.

The app offers an active user community and allows users to select the level and frequency of motivational messaging received.



## Mindful Minute

If you have been struggling with organizing your thoughts around an issue or stressor, if you are having a hard time putting your thoughts into words, if you feel trapped in your own head about life’s circumstances, or if you just need a healthy outlet for stress and emotions, this exercise is for you!

It’s called **free writing**. Many people think they need a coherent idea or real writing skills in order to write or that journaling is an unappealing practice. However, free writing requires no exceptional skill set. It can help you understand more about yourself, release emotions, access inspiration and untangle complicated life issues. Here’s how it works:

1. Sit down in a comfortable place with plenty of paper and a writing utensil.
2. Determine your approach. You may choose to start by identifying a topic to write about (a particular relationship issue, work problem, etc.) or you may wish to set a timer and write about whatever comes to mind for a set amount of time (anywhere from 5 to 20 minutes).
3. Write using these guidelines:
  - **Remember there is no audience.** No one will read this. In fact, you may choose to immediately tear up and throw away your writing after it’s complete. This is perfectly fine; in fact, it can be therapeutic. Put to paper your raw thoughts without apology or worry of judgment. This exercise is purely for you and your eyes only.
  - **Just keep writing.** In fact, your pencil may never leave the paper the entire time. Keep the pencil moving no matter what is coming out. Do not worry about grammar or legibility. No need to put together full sentences or offer explanation for anything. If your mind goes off in a different direction while writing, just go with it.
  - **Emphasize the ‘free’ piece of the free write.** There is no right or wrong, so don’t limit yourself if you set a certain amount of time and need more, or if you started with one topic and got off track. Find freedom in the exercise; if you fill an entire page repeating the same word or start drawing pictures instead of writing, it’s ok.

**“DRAG YOUR THOUGHTS AWAY FROM YOUR TROUBLES ... BY THE EARS, BY THE HEELS, OR ANY OTHER WAY YOU CAN MANAGE IT.” – MARK TWAIN**

# Building an Emergency Fund

### What is an emergency fund and why do I need one?

Planning for the unexpected, as well as the expected, by building an emergency fund is an essential component of financial security. An emergency fund is truly a rainy-day fund designed to cover financial shortfalls when unexpected expenses pop up so you don't have to turn to credit cards or borrowing from friends or family.

Your emergency fund is money you cannot risk losing; it should be low risk, liquid and accessible. In other words, house your emergency fund in an account that provides a guarantee of return on your principal, is easy to access on short notice and may earn a little interest for you over time.

An adequate emergency fund will bring you peace of mind, knowing you have money that can be called into action in case of an event such as a large medical deductible, car repair, or loss of income due to injury, illness or unexpected job loss.

### How much should I save?

This will vary depending on your expenses and ability to save. A good rule of thumb is three months' worth of living expenses. This would include mortgage/rent, utilities, car and loan payments, groceries, and other essentials. However, if you are trying to get out of debt, a good starting point is to save up just \$1,000 for emergencies, then refocus on getting out of debt while padding your emergency fund with small sums of money when possible. Ideally, an emergency fund would cover six months of living expenses, but remember to start small if this seems out of reach right now.

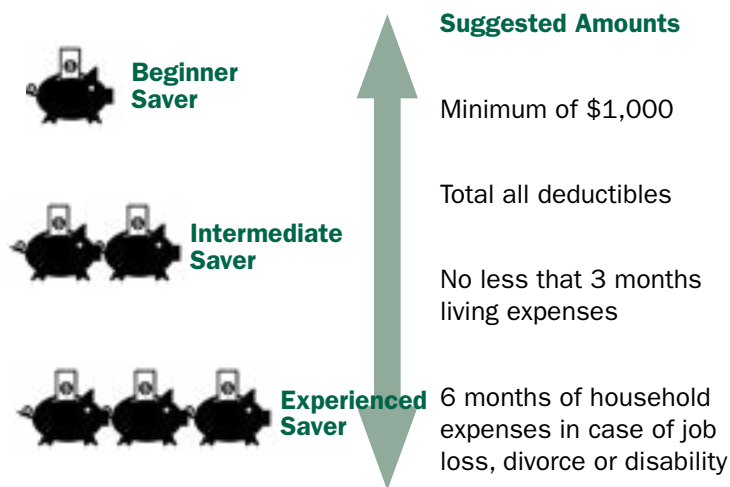
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### Emergency Fund (Liquid)



### How can I build my emergency fund over time?

- 1. Break it down.** Determine what your emergency fund needs to be and break it into manageable monthly saving goals.
- 2. Make it automatic.** Schedule regular payments to your emergency fund. Better yet, have a portion of your paycheck automatically diverted to your emergency fund account until you reach your goal.
- 3. Use spare change.** Have your entire family empty their pocket change into the same place at the end of each day. Every couple of weeks, deposit your pocket change into your emergency fund. To be more aggressive with this approach, also save \$1 and \$5 bills after you've gotten change from breaking a larger bill.
- 4. Tidy up your checking account.** Each month, if you have a little extra in your checking account, transfer it to your emergency fund account. Additionally, you can transfer other small sums to your emergency fund. For example, if you are paid a dividend from a stock investment or have cashback checking, put these small earnings into your emergency fund for a little extra cushion.
- 5. Save your tax refund.** Unless you are already in a financial emergency when refund season comes around, make a plan to have your refund deposited directly to your emergency fund.