

WELCOA* | JANUARY 2020

WELL BALANCED^o

*The New Year,
New You Issue*

LIVE TO 100
LESSONS LEARNED
FROM THE BLUE ZONES

SYNERGIZING
YOUR DIET

**FINANCIAL
FREEDOM**
3 COMMON SENSE
TIPS FOR SAVING



2 cups of peeled and diced winter squash
(such as kabocha, butternut, or acorn)
2 Tbsp extra-virgin olive oil, divided
kosher salt
1 14 oz block of extra firm tofu
1 Tbsp soy sauce
1 Tbsp cornstarch
1 Tbsp white miso
2 Tbsp orange juice
2 Tbsp sesame oil
1 Tbsp honey
1 tsp grated orange zest
2 cups of cooked quinoa
1 cup of thinly sliced kale
A few thinly sliced radishes
Sesame seeds, to garnish (optional)

DIRECTIONS:

Preheat the oven to 425° F and line 1 large, rimmed baking sheet with parchment paper. Toss winter squash with 1 tablespoon olive oil in a medium bowl. Season with 1 teaspoon kosher salt and spread in an even layer on one half of the prepared baking sheet. Drain the tofu, wrap in a clean towel and press under something heavy (such as a cast iron skillet) for about 10-15 minutes to remove extra moisture. Cut tofu into half-inch cubes and transfer to a medium mixing bowl. Drizzle with 1 tablespoon olive oil and the soy sauce. Toss to combine. Sprinkle the cornstarch over the tofu, and toss the tofu until the starch is evenly coated. Arrange tofu on the other half of the baking sheet. Bake for 20 to 25 minutes, tossing the tofu and squash halfway, until the tofu is golden and squash is fork tender. In a small bowl, whisk together the miso, orange juice, sesame oil, honey, and orange zest. To assemble bowls: evenly divide quinoa between bowls. Top with kale, radishes, roasted squash, tofu, and a sprinkle of sesame seeds. Drizzle with dressing.

SERVES: 4

NUTRITION INFO: (per serving)

Calories 409, Fat 21.5g, Carbs 41g,
Protein 18g, Sodium 248mg

Roasted Winter Squash

QUINOA BOWL WITH CRISPY TOFU & CITRUS-MISO DRESSING

Three components make up a great grain bowl: a mixture of roasted and raw vegetables, a delicious sauce, and of course a grain for the base. Use this recipe as a guide, swapping out the ingredients for some of your favorites and using different seasonal produce as spring approaches. **Bonus:** all components are make-ahead friendly for quick weeknight dinners or easy packed lunches for the week!



Miso → Miso is a fermented soybean paste that brings a salty, savory component to dishes. Found in the refrigerated section of most grocery stores, miso comes in two most common varieties: white sweet miso and dark or red miso. Use white miso when just starting out as it's more mellow than its red miso counterpart. Stir into soups, spread on roasted vegetables, and mix into salad dressing.



About **MALLORY UBBELOHDE** MPH, RDN, CD // Based in Salt Lake City, Utah, Mallory Ubbelohde is a registered dietitian nutritionist, nutrition communicator, recipe developer, food photographer, and home-cooked meal advocate. You can connect with Mallory on Instagram (@Mallory.RDN) where she shares daily meal inspiration.

The Big Picture

by KAITLYN PAULY MS, RD, LMNT

want to aim to eat nutrient rich meals and snacks so your body functions optimally. Save the less healthy items for special occasions, they'll taste even more wonderful if you limit them! Try to avoid an "all or nothing" attitude toward your food choices. If you eat something less healthy at lunch don't throw in the towel on healthy eating, instead think of the next meal as an opportunity to compensate for the nutrients you might have missed out on before. Remember, good nutrition fuels your body just like good gasoline fuels your car. My personal definition of nutrient dense foods includes: real foods that come from the earth that look similar to their original form, and are often not created in a lab i.e. fruits, vegetables, whole grains, beans, peas, seeds, nuts, lean meats, fish and low fat dairy.

BALANCING YOUR PLATE TO FIT YOUR LIFESTYLE

Just how much energy (aka calories) do you need to eat to keep you nourished every day? It's different for everyone! Even though our food system bases nutrition labels on a 2,000 calorie-per-day diet, that is certainly not what everyone needs. Depending on body size, age, gender, activity levels, medical issues, medication and genetic factors among others, energy needs tend to vary widely. It is important that you eat the amount of energy that you need, not more or less, to achieve optimal wellbeing. Once you have determined your estimated daily energy needs, you can alter your energy intake according to your health goals.

Historically, in both the field of nutrition and in the media, we have tried to discover the "superfood" or "silver bullet" in our diets that promises to deliver optimal health and well-being. Unfortunately, this model is flawed. Trying to find the silver bullet of food is similar to trying to solve thousand piece puzzles with a single puzzle piece. There are too many factors—including genetics, environment, geography and medical history—that influence how our food choices impact our health and wellbeing. If we hope to have any impact on our current health outcomes by altering our food choices, we need to start looking at the big picture instead of focusing on small factors.

SYNERGIZE YOUR DIET

Did you know that without eating certain types of fats, you are unable to absorb fat soluble vitamins? This is why you might hear nutrition professionals make the recommendation to combine certain

food groups to maximize the nutritional benefit. So how do you maximize your nutritional benefits? You can start by aiming to get a mixture of healthy fats, carbohydrates and proteins at each eating opportunity. You can see this model in the government's My Plate guidelines that recommends half of your plate be fruits and veggies, ¼ grains and ¼ protein. Unsure of how to combine these food groups? Try visiting the My Plate website (choosemyplate.gov) for suggestions.

DON'T SWEAT THE SMALL STUFF

Just as one less active day doesn't kill you, one less healthy meal or snack won't either, as long as it is the "exception" and not the rule. Most of the time, you



Find an estimate of your calorie needs by visiting:

HEALTH.GOV/DIETARYGUIDELINES

Want more guidance?

Visit with a Registered Dietitian who has access to body composition testing (BOD POD/bioimpedance etc.) for the most accurate measurement of energy needed.



About KAITLYN PAULY MS, RD, LMNT // Kaitlyn Pauly brings her experience as a Registered Dietitian Nutritionist to her role as the Associate Director of Membership and Education at the American College of Lifestyle Medicine (ACLM). She combines her clinical background in weight management and integrated nutrition, with her non-clinical experiences as a college Nutrition Instructor, a freelance writer, a food service dietitian and with WELCOA to bring a diverse perspective to the field of Lifestyle Medicine.

SET BETTER FINANCIAL GOALS

by JEFF RUBLESKI MBP, CFP®



Setting goals is not an easy task, especially when it comes to our personal finances. There are endless demands placed on our hard-earned take home pay from necessities like food and shelter to setting aside money to pay for a big-ticket item like a vacation, an upgraded vehicle, higher education, or funding a retirement account. So how do you set meaningful financial goals when it seems like there is not enough money to pay for the priorities that are important to you?

In this article, you will find three effective steps to establish financial goals that will allow you to balance your ongoing monthly expenses while automatically setting aside money to save for the financial goals that are important to you.

STEP 1

Make a list of financial goals you have—think about what is important to you. Perhaps it involves saving enough for a down payment for a house, eliminating credit card debt, saving for your eventual retirement, or planning to eliminate all vehicle payments. When listing these goals, list a dollar amount you'd like to devote each month to the listed goal. By

listing the dollar amount you plan to set aside to reach your longer-term financial goals, you'll find the next step, monthly budgeting, to be an essential activity to help you reach your important financial goals.

STEP 2

Know where thy money is going! Most individuals and families do not do any type of monthly budgeting. This is like taking a trip to an unfamiliar destination without directions! Not knowing where your money is going is a leading cause of overspending, and it results in increased debt levels that keep individuals from having the funds to devote to financial goals. Here's the good news about budgeting—it can be done using no technology (paper and pen/pencil) or by using a basic spreadsheet. First, list your monthly sources of income—which will typically be your take home pay. Then list all expenses that are incurred each month. You'll likely discover some real surprises when you list your monthly expenditures. There will be items that you discover that can be either reduced or eliminated—which serves to free up those dollars for other uses important

to you. The goal is to get your monthly budget in a place where there is money left over after paying your necessary monthly expenses.



When listing your personal financial goals (paying off debt, saving for a big purchase, etc.), list a dollar amount you'd like to devote each month to reaching each goal. This sets you up for success as you set up your monthly budget.

STEP 3

Automate savings and investments—this is a powerful and effective way to begin accumulating the dollars you'll need to reach your financial goals. A great place to start is through payroll deduction at work. For example, most employers allow you to designate more than one account for the deposit of your paycheck. Consider establishing a second savings account for building your emergency fund by putting a fixed

amount in the account per pay period. The power of “automatic” works. If your employer offers a retirement savings plan be sure to participate in the plan. Many employers offer a “matching” contribution when you set aside savings. Be sure to save at least enough to take full advantage of any employer matching contribution. When you receive a salary increase, consider taking a portion of any increase to enhance your contribution to your retirement savings program. Automated saving through payroll deduction will allow you to grow your retirement savings.



Not knowing where your money is going is a leading cause of overspending, and it results in increased debt levels that keep individuals from having the funds to devote to financial goals. List out all of your monthly expenses—you are guaranteed to find a few surprises!

When you follow the three steps listed in this article, you’ll be on your way to fulfilling your financial goals. You’ll also begin to gain control over your monthly spending through tracking where your money goes each month through budgeting. By taking the final step to automate your savings through payroll deduction, your financial goals will be funded through the power of automatic and systematic payroll deductions, which will result in helping you to reach your financial goals!



About JEFF RUBLESKI MBP, CFP® • Author, *Financial Wellness @ Work*

Jeff Rubleski is a nationally recognized author, speaker and thought leader in the area of implementing Financial Wellness at workplaces in the United States. His latest book, designed for distribution to employees at the worksite, is *Financial Wellness @ Work* and is distributed by WELCOA. Jeff is available for speaking and consulting engagements related to workplace Financial Wellness and can be reached at jeff.rubleski@yahoo.com.

Ask the Expert...

I am careful with the money I spend. Why do I need a budget?

People who don’t have a budget tend to save less than people who do. Assigning your money to budget items allows you to see where your money is going every month. It can help you stress less about money by allowing you to allocate funds to things you enjoy, like going out to dinner a few times a month. Budgeting can be as simple as listing your monthly expenses on a piece of paper or using a mobile app to track your purchases. The most important thing to remember is that you are in control of the money you spend. If you set a plan, you’ll reach your financial goals in no time.

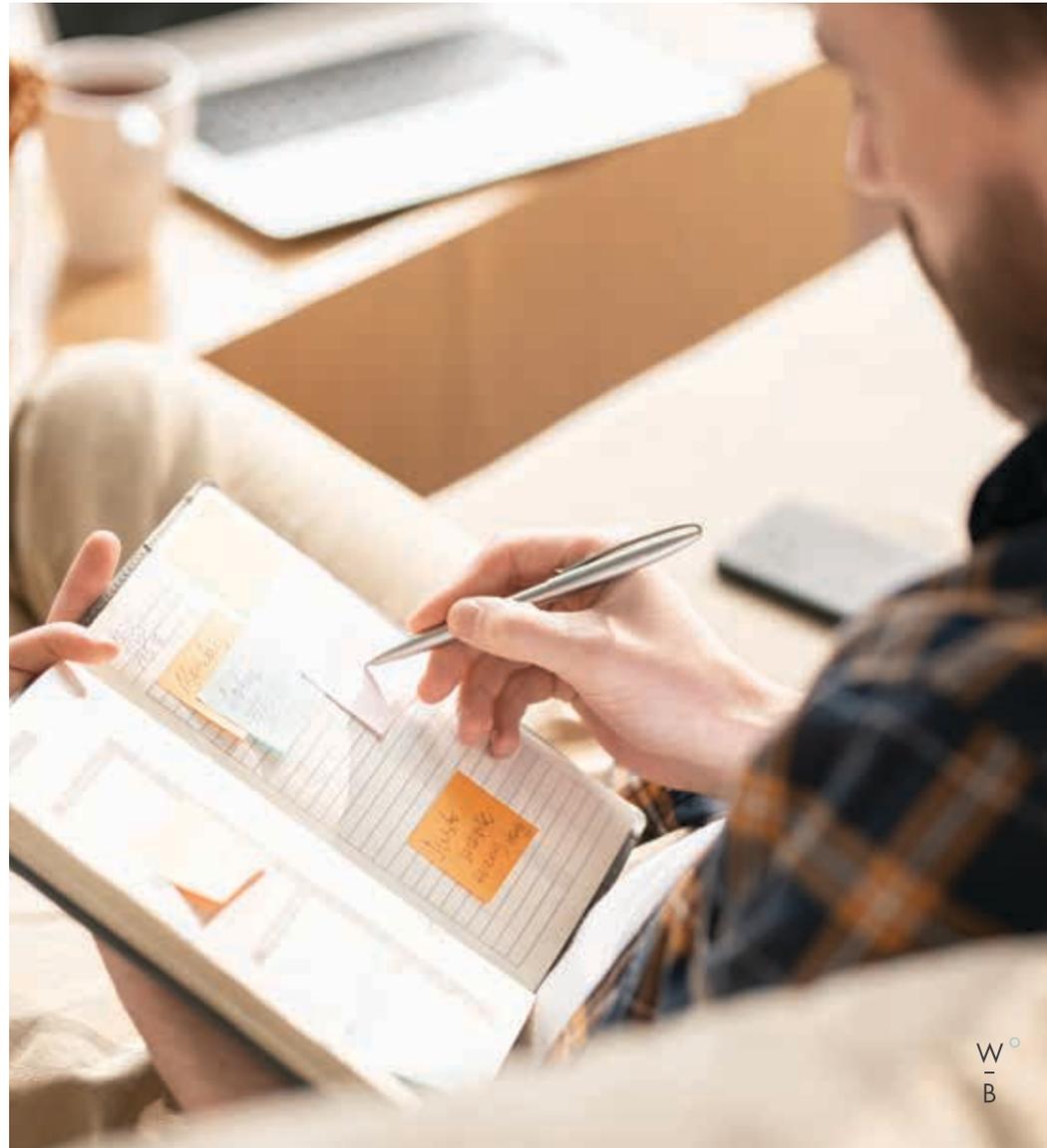


About SANDIE JECK • Accountant, WELCOA // The diversity and depth of Sandie’s background enables her to bring a unique perspective to WELCOA. She has served as accountant for various industries over the past 25 years. Her mission is to strategically align the organization and its members in beneficial growth.

WELL BALANCED™ has an impeccable reputation for providing trustworthy information to improve your well-being and create healthier work cultures. Our network of physicians, dietitians, wellness professionals, and more are here to answer your crucial health questions.

Have a question? Ask our experts by going to welcoa.org/expert. If your question is selected we will contact you directly with your answer and it will be featured in an upcoming issue*.

*All questions are handled in confidence and will not, without prior consent, be disclosed or used by WELL BALANCED™ or its contributors.



Blue Zones

A WELL-BEING BLUEPRINT

Dr. David Katz, shares his thoughts on what we can learn from Blue Zones.

by BILL DELEHANT

What can Okinawa, Japan; Ikaria, Greece; Sardinia, Italy; Costa Rica's Nicoya Peninsula; and Loma Linda, California teach us about living longer and better? These five seemingly random places are characterized by author Dan Buettner as "Blue Zones", places where people routinely live to be 100, maintain their vitality longer, and rarely succumb to chronic disease. So what secret do the locals of these locales know that we don't? Do they eat the perfect diet? Have they found the ideal work-life balance? The secret is a mixture of these things, says Dr. David Katz, former President of the American College of Lifestyle Medicine.

"They all eat diets of real food," Katz says.

"In Greece and Italy, it is a Mediterranean diet—lots of olives, olive oil, some fish and a relatively high intake of fat, although most of that fat is unsaturated. In Japan, it is a lower-fat diet with lots of vegetables and a fair amount of starch in the form of rice. In Costa Rica, it is an omnivorous diet with some meat, poultry and fish, and a wide variety of vegetables. In Loma Linda, California, it is a vegan diet - that is a Seventh Day Adventist population and they do not eat animal foods at all. So you could say these diets are all very different, but the similarities are what really matter to health," he says.

"What makes the Blue Zone diets alike is actually more important than what makes them different. There's no glow in the dark food. There's no processed junk food," says Katz. What this means is that "the perfect diet" doesn't have to be highly prescriptive, but a variant on a theme that works best for you, as long as you stick with natural foods.

The other half of the equation for a long life is lifestyle. In addition to not smoking, Dr. Katz stresses the importance of sleep—

A healthy diet, not smoking, exercising and getting plenty of sleep aren't revolutionary proposals. Stress reduction and social connection are newer concepts, and not as easily quantified, but they are still staples of the lives of those living in Blue Zones.

both in quantity and quality—and plenty of physical activity. Reducing stress in our lives and social connection round out what Dr. Katz calls "lifestyle as medicine."

To anyone that hasn't been living under a rock since the 1980's, a healthy diet, not smoking, exercising and getting plenty of sleep aren't revolutionary proposals. Stress reduction and social connection are newer concepts, and not as easily quantified, but they are still staples of the lives of those living in Blue Zones. Dr. Katz doesn't know any way to avoid stress altogether, but noticed that in Blue Zones, the strong communities—whether faith based or family focused—helped ease the strain of the residents' workloads and contributed to their sense of well-being. "Having friends, people you care about who care about you, is powerfully beneficial. We are social creatures. It is a really critical component to health," he says.

For those of us who weren't lucky enough to be born Blue Zone residents, they can still provide a blueprint for a long and healthy life. We can all create our own Blue Zones.



Blue Zones are places where people routinely live to be 100, maintain their vitality longer, and rarely succumb to chronic disease.



About **BILL DELEHANT**
• Marketing & Project
Manager, Wellness Council
of America (WELCOA)

Bill has a background in journalism and has written about health and education. At WELCOA, his role is to ensure you continue to have access to the best products and information so you can achieve your professional and personal wellness goals.

Moving for Good

by RYAN WOLF

In the past few years, the social responsibility of employers and employees has evolved. Employees want to work for an organization that does well for their community, and increasingly, organizations want to offer opportunities that give back to society. These factors set a stage on which organizations and their employees can capitalize by integrating their health initiatives with those of the community.

Certainly, health outcomes are at the heart of many organizations' missions, but wellness objectives should advance beyond health alone, just as workplaces become advanced and innovative. Marrying the strategic health plan with organizational and community goals means linking multiple elements of well-being into one initiative, which is a secret sauce that provides impactful experiences.

For example, Baylor College of Medicine in Houston has expanded on their culture of health and activity by partnering with Reason2Race, a community and health driven fund-raising platform that supports organizations, nonprofits and individuals. Reason2Race connects BCM and other companies with charity races and significant community objectives. These organizations blend multiple elements of well-being in one experience: walking and running for physical activity; community giving for a feel-good financial return; and connection



with teammates for career and social well-being.

To avoid recreating the wheel, it's also wise to look locally and see what is already happening. For example, Slow Roll is a once-per-week bike ride with a mission to create a safe and positive space for the community to connect.

Biking is simply the vehicle for connection. By way of inviting the entire public to participate in the escorted bike ride, individuals merge for physical, social, and community togetherness. Slow Roll originated in Detroit where it became wildly popular, and has expanded to numerous cities across the globe.

Another example is in Omaha, Nebraska, where the American Lung Association directs the annual Corporate Cup run and walk. Initially designed to raise research and educational funding for lung diseases like cancer and asthma, it created an army of health ambassadors at organizations by bringing the corporate component of its name. Organizations are pitted against each other and earn bragging rights for the most participants and dollars raised.

Evolving over thirty years, the Corporate Cup is now hosted at a strategic location where participants finish at the entrance of the city's largest farmers market. The blend of physical, career, social, and community well-being has transformed this traditional event into a contemporary genius well-being experience.

Being aware of community and social initiatives helps us naturally infuse our health objectives into an even greater mission when there is a good fit. Social and community well-being efforts raise the purpose and engagement of wellness initiatives because people are motivated to get active by more than just their self-interest.



Employees want to work for an organization that does well for their community, and increasingly, organizations want to offer opportunities that give back to society.



About RYAN WOLF •
Physical Well-Being Lead,
Gallup

Ryan leads Gallup's physical health and wellbeing initiatives through strategic partnerships with its research team, benefits department and external medical and wellness partners. He administers In The Zone, Gallup's wellbeing program, which provides Gallup associates, spouses and family members with opportunities to pursue greater wellbeing by participating in health related challenges, campaigns and education.



EMPLOYEE HEALTH & WELLNESS PROGRAM

unk.edu/wellness

Sharing Wellness Around the World



f @welcoa • Sara Martin Rauch spoke about putting the human back into the workplace at MINDBODY's Corporate Wellness Summit in San Francisco!



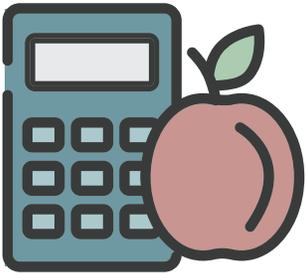
@unmutedlife • Here's to saying YES before we know all the answers. Here's to following our dreams and taking risks that make us feel alive. Here's to gratitude for people who see things in us before we see them in ourselves.



f @welcoa • WELCOA President Ryan Picarella with Lisa Carrington, New Zealand's Olympic goal medalist and world champion flatwater canoer in the Women's K-1 200 meters! Location: BeingWell Conference in Auckland, NZ.

WANT TO BE A PART OF WELL BALANCED™?

Share your well balanced moments by tagging us on social @WELCOA using #wellbalanced with a chance to be featured in an upcoming issue of WELL BALANCED™.



BALANCE YOUR PLATE

Find an estimate of your calorie needs by visiting: health.gov/dietaryguidelines.

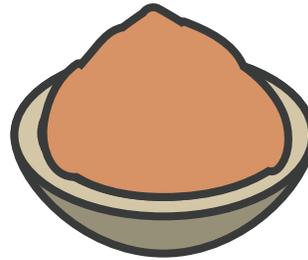
MIGHTY MISO

Miso is a fermented soybean paste that brings a salty, savory component to dishes.



COMBINING FOOD GROUPS

Maximize the nutritional benefit of certain nutrients such as fat by combining food groups. Visit choosemyplate.gov for suggestions.



BLUE ZONES

People living in "Blue Zones" routinely live to be 100, maintain their vitality longer, and rarely succumb to chronic disease.



MOVING FOR GOOD

Encourage your workplace to get involved in social and community well-being efforts to boost engagement and purpose.



KEEP TABS ON MONTHLY EXPENSES

Being aware of where you spend your money can prevent you from overspending and help with budgeting when it comes to future savings.

