

# 4 FORMS of Exercise:

## How They Work for You

**Here's a well-known fact:** Regular exercise can improve your health, your attitude and your odds against disease and disability. For specific fitness benefits, experts say we should focus on 4 primary forms:

### 1 Aerobic (cardio) exercise

works your heart, lungs and muscles, helping to protect overall endurance and aid weight loss. Feel winded as you walk up a flight of stairs? Start regular brisk activities (walking, swimming, dancing, cycling). Try good old-fashioned walking. It's easy to do and can fit easily into your lifestyle.



### 2 Strength training

maintains and builds muscle to power you through your days. Workouts help to protect your bones, control blood sugar, aid weight control and balance, and reduce stress and strain in your back and joints.



### 3

### Stretching

aids flexibility, the key to staying mobile and working well without pain or injury. Simple stretching during your work day can reduce muscle fatigue and stiffness, restore energy and improve thinking. For calm, try yoga.



### 4

### Balance training

keeps you steady on your feet and strengthens your core to help prevent falls, especially important as we age or gain weight.



**Try this:** Stand on 1 foot for up to a minute; practice it daily. Choose tai chi for mind-body benefits.

### Minimum exercise for health:

**Aim for 150 minutes per week of moderate-intensity activity. Mix it up:**

Daily chores, formal workouts and sports all count. Even if you can't get in 150 minutes a week, some activity is better than none.

**Note:** First get your health care provider's okay before significantly increasing physical activities.

Just remember, once you're over the hill, you begin to pick up speed.  
— Arthur Schopenhauer

## BEST bits

■ **Struggling with a serious weight problem?** You're not alone — more than a third of U.S. adults are obese. Being overweight stems from multiple factors, including overeating, lack of activity, genetics, medical issues, and access to cheap foods with few nutrients. Plus, typical jobs and lifestyles are mostly sedentary, so we generally move less.



### ■ Get ready to lose during Healthy Weight Week,

**January 19 to 25.** First step: Meet with your health care provider to review your health habits and identify factors that make weight loss difficult for you. Institute new habits that will improve overall health and may aid in weight loss. Second step: Walk it off. Burning 100 or so calories per mile might not seem like much, but it can inspire better habits and confidence that you can feel well again. Try to walk every day. Losing as little as 5% to 10% of your body weight can significantly improve your general health. And physical activity decreases fat around the waist and total body fat, slowing the development of abdominal obesity.

■ **Do you have these signs of sleep deprivation?** Ongoing sleep loss can produce excessive daytime sleepiness and fatigue, plus irritability, depression, forgetfulness and trouble concentrating and learning. Don't delay seeing your health care provider for help. Meditation improves sleep quality, and helps you fall and stay asleep. Learn more at [sleepfoundation.org](http://sleepfoundation.org).



# 8 Qualities of Well-Being:

## Practice Them in 2020

With the start of a new year, many of us promise ourselves to become healthier, learn more and generally do better. Yet most of us have trouble achieving specific goals, such as losing weight or feeling more positive.

**Long term, we are more likely to succeed with changes and sustain health by focusing on our overall well-being.** Take a broader view and ask yourself: What can I do to achieve better balance and contentment in my life?

**Start by learning the dimensions of well-being and practical ways to focus on each:**



### PHYSICAL

**Nourish your body** with balanced nutrition, daily exercise and proper rest. Get regular provider checkups and immunizations. Practice safety and drive defensively.



### EMOTIONAL

**Know your feelings.** Try to find positives in worry and negatives by learning from them. Recognize unhealthy thought patterns and let them go while viewing the good things in your life daily. Relax and relieve the stress.



### SPIRITUAL

**Find purpose in life.** Examine your beliefs and morals. Ask: Do I have fulfillment and meaning in my life? It's an ongoing process that can enhance your life and health.



### INTELLECTUAL

**Keep learning.** Seek activities that offer different ideas and stimulate critical thinking, curiosity, problem-solving and creativity. Take a class or research a favorite subject.



### VOCATIONAL

**Build professional skills.** We gain knowledge and personal satisfaction with occupations that move us forward. Explore different career and volunteer opportunities.



### FINANCIAL

**Manage short- and long-term goals.** Start with small changes that add up to savings over time (e.g., make your own coffee rather than buying it). Reconsider unplanned purchases before buying. Build a savings account.



### SOCIAL

**Connect with others.** Having trusted relationships can boost your self-esteem and buffer stress. Make time for friends or join groups where you can meet others with similar interests.



### NATURAL

**Enjoy nature every day.** Take a walk outside, care for plants and notice the seasonal changes. Do your part to preserve the environment — reduce noise, pollution and unnecessary consumption.

# Mental Training

**Can practicing mindfulness help our mental health?** Studies suggest it can change our brains in ways that produce positive thinking and engagement, and ultimately help us cope with physical or emotional distress.

**In a study of 144 workers,** participants completed an 8-week mindfulness training program with 2-hour classes each week at work and 45 minutes of daily meditation homework. Upon study completion, participants reported feeling less fatigue, stress and depression; improved relations with people; as well as better sleep and fewer aches and pains.

**Mindfulness meditation involves focusing purposefully** on what you're experiencing, in the moment, without judgment. This includes awareness of your body sensations as well as awareness of your thoughts and feelings. It uses breath and body practices that relax the body and mind to reduce stress. Think of it as a form of mental training, and value it as you do physical training.

## 15-minute easy ways to practice mindfulness:

- 1 Do a body scan focused on any tension or stress.**
- 2 Meditate as you focus on relaxing your muscles.**
- 3 Focus on your breathing and allow it to become relaxed as it relaxes you.**



## Queasy from Medicine?

**Nausea is a common side effect of certain medications.** Many people are sensitive to pain relievers, especially prescription opioids and nonsteroidal anti-inflammatory drugs (NSAIDs) including aspirin, ibuprofen and naproxen. These medicines can irritate the stomach lining, or affect a part of the brain that controls nausea and vomiting.

**Taking antibiotics, blood pressure medicine, antidepressants or chemotherapy drugs** can also cause nausea in some people. The ability to absorb

certain medications can decrease with poor digestion, when drugs stay in the stomach longer, causing irritation. Taking multiple drugs at a time may also cause nausea.

**Check with your health care provider or pharmacist** if you have ongoing nausea and vomiting with medicine use or your symptoms interfere with your sleep, work and eating. Learn how to avoid nausea when using medicines, such as proper eating and digestion, the best time to take your medicine and possible drug alternatives.



## Vitamin D

Vitamin D, which is actually a hormone made by the skin, is often called the sunshine vitamin because sun rays hitting our skin can produce vitamin D in the body. However, it takes a lot of sunlight to make the vitamin D you need, so given the risks of too much sun exposure, ask your health care provider to check your vitamin D level. If it is low, you may need a supplement. While there are relatively few food sources of vitamin D, the best ones include **fatty fish**, such as **salmon, fortified milk, orange juice and egg yolks**, so eat them often. Even people with winter sun exposure may need vitamin D supplements because the sun's rays may be too weak to create vitamin D.

## TOPDOLLAR dictionary



### Cryptocurrency

Cryptocurrency is a cross between a currency (you can use it to pay for things) and a digital asset (you can invest in it). Cryptocurrency only exists on computers. Users open a cryptocurrency wallet (like a bank account) to buy, sell, receive and store digital currency. Instead of using a bank, transactions are stored on a public ledger called a blockchain. It is decentralized, meaning it is controlled by users and computer algorithms and not a central government. The cryptocurrency market is extremely volatile. Make sure you only use money you can afford to risk losing.

By Cara Rosenbloom, RD

# Winter Table Warm-Ups

As the temperature drops during winter, chances are you'll spend more time indoors — with more time to cook. For amazing meals, use your time wisely and plan. Consider cooking and freezing portions for future use, and you'll thank yourself later.

### Warm soups, stews and pasta dishes are classic comfort foods.

As you plan these meals, keep the plate model in mind. That means you ensure half of your meal is filled with vegetables, a quarter with grains, and a quarter with protein-rich foods, such as beans, fish, tofu, poultry, eggs, dairy foods or meat. What it doesn't mean is filling the entire plate with pasta with just a smattering of vegetables on top — that's not a balanced meal.

### To make healthy comfort food:

- ◆ Add more vegetables or have salad as a side dish.
- ◆ Choose brown rice instead of white rice to serve with meals.
- ◆ Make sandwiches or subs with whole-grain bread.
- ◆ Use oats instead of white bread crumbs in your meatloaf and burgers.



- ◆ Substitute Greek yogurt for sour cream in recipes.
- ◆ Bake instead of frying chicken or pork chops.
- ◆ Try fish or poultry a few times a week instead of red meat every night.
- ◆ Try brown lentils or tofu in place of ground beef and pork in tacos, lasagna, chili and soups.
- ◆ Cut back on very salty condiments, such as soy sauce, fish sauce and BBQ sauce.



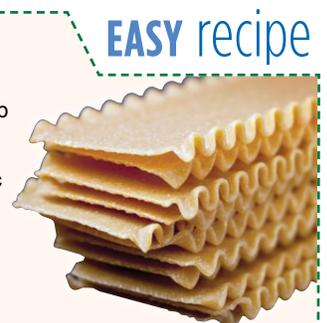
Winter is also the perfect season to put your slow cooker or pressure cooker to good use. Crockpot meals are hearty, easy and can be loaded with vegetables. Find recipes online for stews, curries, soups, casseroles and vegetable- and-protein-packed pasta dishes.

### Lasagna Soup



- 1 tbsp olive oil
- 1 onion, diced
- 3 cloves garlic, minced
- 2 medium carrots, diced
- 1 can (28 oz.) plum tomatoes
- 1 can (15 oz.) brown lentils, drained and rinsed
- 4 cups water
- Pinch each dried basil and oregano
- 4 cups chopped spinach
- 1 cup whole-grain lasagna noodles, broken into pieces
- ¼ cup grated fresh Parmesan cheese
- Salt and pepper to taste

**Heat** oil in a large soup pot set over medium heat. **Add** onion, garlic and carrot, and cook 5 minutes, stirring often. **Add** tomatoes, lentils, water, basil and oregano. **Bring** to a boil. **Add** spinach and lasagna noodles, and bring back to a boil. **Cook** until noodles are softened, about 10-12 minutes. **Serve** in soup bowls and season with fresh Parmesan cheese, salt and pepper to taste.



### EASY recipe

Makes 4 servings. Per serving:

362 calories | 16g protein | 7g total fat | 1g saturated fat | 3g mono fat | 2g poly fat | 69g carbohydrate | 4g sugar | 13g fiber | 476mg sodium

## Stay in Touch

Keep those questions and suggestions coming!

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## EXPERT advice

### Q: Multivitamins beneficial?



**A:** Many people take supplements containing an array of vitamins and minerals every day. If you are young, healthy and eat a nutritious diet, this is probably not necessary. Numerous studies show eating whole foods is the most effective and safest way to obtain essential nutrients. But for some people, multivitamins help fill potential dietary gaps that may contribute to chronic disease.

**Ask your health care provider if you need multivitamins.** Get personalized advice based on your health history, diet and lifestyle. When multivitamins are recommended, find out if they should come with or without iron or other specific nutrients. Look for brands certified by third parties, such as the **U.S. Pharmacopeial Foundation, NSF International** or **ConsumerLab.com**.

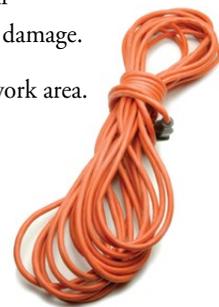
**Who may need them?** Groups of people at higher risk for nutrient deficiencies include heavy drinkers, poor eaters, vegetarians, women of childbearing age, people older than 50 and those taking certain medications. Some people with chronic disease may also benefit from taking a daily multivitamin.

— Elizabeth Smoots, MD

# Workplace Safety Resolutions

**Most of us make resolutions for the new year, so why not include safety resolutions at work? Start by considering these habits:**

- 1 Inspect** your personal protective wear and replace any damaged or worn gear immediately. Continue to inspect before every use. Store properly to prevent damage.
- 2 Take** a few minutes at the end of every work day to clean and inspect your work area.
- 3 Check** for worn or damaged electrical cords; replace as necessary.
- 4 Take** turns inspecting coworkers' work areas for hidden hazards while they inspect yours.
- 5 Review** your workplace fire evacuation route and note where extinguishers are located.
- 6 Read** the instruction manuals before using equipment that you aren't familiar with.
- 7 Get** a good night's sleep — at least 7 to 9 hours. If you feel fatigued at work, take a break.
- 8 Check** your computer workstation for proper ergonomics. Get an OSHA checklist at [osha.gov/SLTC/etools/computerworkstations/checklist\\_evaluation.html](https://www.osha.gov/SLTC/etools/computerworkstations/checklist_evaluation.html).
- 9 Avoid** lifting anything too heavy. Get a handcart or ask for help.
- 10 Stand** up and stretch at least every hour if your job requires sitting all day. To prevent eye strain look away from your device screens by focusing on something 20 feet away for 20 seconds, every 20 minutes.
- 11 Know** where all Safety Data Sheets (SDS) are located for chemicals or cleaning products you may use on the job.
- 12 Post** these resolutions in your work area for a constant reminder.



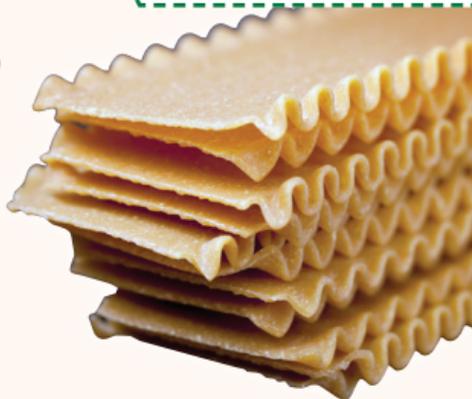
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# SW SHIFT WORKER™

Achieving a Healthy Balance.

**Alliant**  
EMPLOYEE BENEFITS

1.2020

## Your MEAL CLOCK

Your body is designed to eat and process food at certain times, and how you time your meals can affect your digestion, sleep, energy, weight and overall health. To feel your best, eat meals according to the time of day, not your shift. More meal timing tips:



- In the morning, before daytime sleep, eat a light meal rich in complex carbohydrates and low in fat. Good choices: whole-grain toast, oatmeal with sliced fruit, brown rice, fruits and vegetables. Drink liquid sparingly so the urge to urinate won't wake you up.
- Avoid going to bed hungry, but don't overeat. It's a common misconception that a big meal will make you sleepy. In fact, it takes a lot of energy for your body to digest a big meal, so digesting heavy foods can keep you awake.
- Before your afternoon or evening shift, eat your main meal of the day after you wake up from daytime sleep. Mix complex carbohydrates with lean protein to keep you awake and alert over the long haul. **Good choices:** Chicken or fish, whole-grain pasta, fruits and vegetables, eggs or egg whites, low-fat cheese or Greek yogurt, and whole-grain bread.
- On your meal break, eat a high-protein snack low in added sugar and sodium to give yourself an energy boost. Remember that digestion naturally slows at night, so eat light. Try unsalted nuts (approximately 25), an apple with a teaspoon of peanut butter, whole-grain crackers, hummus, bean or low-fat yogurt dip with vegetables, berries, a hard-boiled egg or low-sodium soup.
- Time your meals well and make healthy choices, and you may find you are less tired, less hungry, and can bypass high-fat, high-sugar foods more easily in the middle of the night.

### Shiftworkers are at increased risk

for a vehicle crash resulting from drowsy driving, so they must be extra vigilant behind the wheel. This may lead some to use hands-free systems that enable drivers to get directions, tune the radio, post to social media or a calendar, and perform other tasks without taking their hands off the wheel or eyes off the road. However, 2 AAA studies revealed that hands-free systems are distracting. In some cases, using them diverts our attention from the road as much as a cell phone conversation. When you drive, keep both hands on the wheel and your eyes — and your mind — on the road.

## QuikRisk™ Assessment: Your Heart



Prevention is the key to good heart health.

Like their daytime counterparts, shiftworkers need to take care of their hearts, too. Take this risk assessment and discuss the results with your health care provider.

YES NO

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. I limit saturated and trans fats because they contribute to unhealthy cholesterol levels.  |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. I get at least 8 to 12 ounces of fish weekly, at least 3 servings of whole grains daily, and 2 cups of fruit and 2.5 cups of vegetables daily. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. I get at least 150 minutes of moderate-intensity activity, such as walking, weekly.  |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. I usually do at least 15 minutes of strength building twice a week on nonconsecutive days.   |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. I take time for daily relaxation to help lower my stress level.  |
| <input type="checkbox"/> | <input type="checkbox"/> | 6. I get checked for type 2 diabetes, unhealthy cholesterol and high blood pressure as my provider advises.                                       |
| <input type="checkbox"/> | <input type="checkbox"/> | 7. I keep my waist circumference below 35 inches (for women) or below 40 inches (for men).  |
| <input type="checkbox"/> | <input type="checkbox"/> | 8. I don't use tobacco. Or, I am ready to ask my provider for help quitting.  |

## Scoring:

If you answered **yes** to at least 4 or 5 questions, good for you — and good for your heart.

If you answered **yes** to fewer than 4 questions, talk to your provider about adopting more heart-friendly habits. Your heart will love you for it.



# Exercise: *What You Need*

## Regular physical activity — everybody needs it, and that includes yours.

The Centers for Disease Control and Prevention advises you to get:

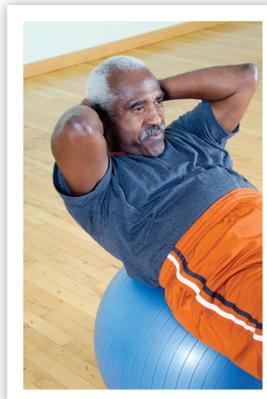
- At least 150 minutes of **moderate-intensity aerobic activity** weekly, or:
- At least 25 minutes of **vigorous-intensity aerobic activity** at least 3 days per week.



**Moderate activity** includes walking, cycling, swimming or dancing at a moderate pace. **Vigorous activity** includes jogging, higher-intensity fitness classes, circuit training, and cycling or swimming at a faster pace.

If you are trying to lose weight or improve metabolic processes, such as blood pressure, blood sugar or cholesterol, aim for 40 minutes of moderate- to vigorous-intensity activity 3 to 4 times per week.

**Remember, it's never too late to start exercising if you've**



**been inactive.** Any amount of physical activity is better than being sedentary. Set a goal you can achieve, such as moving moderately for 10 minutes, and work your way up gradually.

If you're short on time, 10-minute segments that add up to your total goal are just as beneficial as a non-stop 30-minute session.

Regardless of your schedule or fitness level, fitting in even a few minutes of aerobic activity will help your heart.

## Work at Your Best

Stay energized, alert and focused all shift long with these tips:

❖ **Brighten up.** Make sure your workspace is as brightly lit as possible, and avoid dimming the lights on the night shift. Light exposure triggers your body to feel more awake.



❖ **Get moving.** Even if you can't leave your immediate work area, even just getting up and shaking out your arms and legs or stretching can perk you up. If you can, take a brisk walk, or climb stairs.

❖ **Drink up.** Stay hydrated by drinking plenty of water, not just caffeinated beverages.



❖ **Cool off.** Dress lightly, and keep your workspace as cool as is comfortable if you can control the temperature. Splash cool water on your face and neck for a boost.

❖ **Exercise first.** At least 30 minutes of physical activity before you start your shift will help you feel more energized and alert at work.



❖ **Make friends.** Connecting with your coworkers, so you have someone to talk to during breaks or slow periods, can help you feel more energized.

**Occasional negativity** may be a positive at work, according to University of Liverpool researchers. For example, disagreement among team members can spark discussion and lead people to seek innovative solutions. The key is balance: A positive attitude makes work easier and more pleasant, but sometimes a lack of consensus may help highlight and resolve issues to move a project forward.

## Power Naps



**Naps: They aren't just for babies, the elderly and pets.** According to the National Sleep Foundation, a 20- to 30-minute nap can improve alertness, productivity and mood. A well-timed nap can help you stay productive and alert throughout your shift, and even help you to be safer as you drive to and from work.

**Know your employer's nap policy.** While some employers allow naps at work, others have strict policies against napping on the job for safety or productivity reasons. Even if you can't nap at work, fitting naps into your routine can help you succeed at shiftwork.

**Nap tips:**

- ✓ The ideal nap is 20 to 30 minutes. You will wake up groggy after a longer sleep.
- ✓ Find a peaceful, cool, comfortable place to relax, so you can drift off quickly and maximize your naptime.
- ✓ Plan a specific time to nap, such as 15 minutes before you get ready to leave for your shift, or right before you drive home.

**Don't feel lazy or embarrassed about taking a nap. Instead, focus on the boost to your alertness and productivity naps can bring.**



**The Smart Moves Toolkit**, including this issue's printable download, **Watch These Calorie Traps**, is at [personalbest.com/extras/20V1tools](http://personalbest.com/extras/20V1tools).

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## Why Thieves Love Your SSN

Your Social Security number (SSN) is critically important to your identity. A dishonest person can wreak havoc on your life by stealing your SSN, and not just financially.



The many ways thieves can disrupt your life include:

1. Using your SSN to get themselves out of a ticket, or if they're arrested. This could lead to problems if an employer does a background check.
2. Using your number for medical records, putting you on the line for medical bills or insurance claims. This could affect future coverage for you. Watch your mail for medical bills you didn't incur or look for notices from your insurance company for claims you didn't file.
3. Filing a tax return with your SSN to get a refund. This is essentially stealing from the U.S. Treasury — and you.
4. Using your number to open utility accounts, such as electricity, gas, cable or phone accounts, in your name.

**Protect your personal information.** If you do suspect someone is using your SSN, contact the Social Security Administration at **1-800-772-1213**. And never, ever, give out your SSN over the phone, in an email or online to someone you don't know.

## Simple and Fixed Annuities: Pros and Cons



Many people worry about running out of money during retirement. A common goal for people still employed is to find financial tools that will provide income that will last throughout their post-work lives.

**An annuity is such a tool.** An annuity is a contract with an insurance company that provides payments according to an agreed-upon schedule. Annuities can be immediate, meaning they are fully funded, and payments to you begin immediately. Or annuities can be deferred; you pay into the annuity during your working years and then receive payments from the annuity at a future date, typically retirement. Investing in deferred annuities requires extensive consideration.

**Advantage:** Annuities provide a predictable source of income for a certain time period. **Disadvantage:** Annuities have numerous restrictions, administrative charges, commissions, purchase fees, withdrawal charges and penalties.



**The bottom line:** Avoid investing in deferred annuities until you've maximized all other tax-sheltered accounts. This means contributing the legally permitted maximum amounts to 401(k), traditional IRA and Roth IRA accounts. These retirement accounts have much better benefits than those of deferred annuities. If you're interested in buying an annuity, wait until retirement to decide.

## TOPDOLLAR TIP: CASH-BACK CARDS



Cash-back credit cards are a useful financial tool with

**1 caveat:** You don't carry a monthly balance. It's common for consumers to look for bells and whistles on credit cards, such as cash back, shopping points, travel points, mileage and other reward systems.

**However, if a person carries a balance on the credit card,** money could be wasted. For example, if a person carries a \$2,500 balance on a credit card with a 16% interest rate and continues to charge items for rewards, they aren't making the best financial choice. A person could purchase a plane ticket for less than the interest they are paying on the credit card balance.

**If you must carry a balance,** look for the lowest interest rate, period. If you pay in full each month, look at the extras available. Do your research: Check online to compare credit cards and rewards offered to make the best choice for you.



## Teens and Credit Cards

Parents want their children to develop smart money management skills and grow up to be financially literate adults.

**So, if you're a parent, should you let your teen have their own credit card?** Legally, a minor cannot have a credit card solely in their name. Because your credit will be linked to your teen's account, awareness is key for a positive experience.

### Here are a few dos for teens and cards:

DO regularly discuss spending and budgeting. Responsible spending isn't always intuitive.

DO talk to your teen about how credit works. Teach basic credit concepts.

DO set spending limits on the cards.

DO regularly check your credit card statements. Stay aware of how much and what your teen is buying.

DO emphasize that having credit is a privilege and is also a huge responsibility.

**As your teen transitions from high school to college,** it is imperative to establish a budget for them. Review monthly spending with them to make sure their newfound freedom at college isn't misused. Discuss what terms such as APR, balance and interest mean.

**Regardless of how you teach your children money management,** remember that it is the time you spend with them and your conversations that matter, not the credit card.

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## Online Banking 101



**Have you heard of online banking, but you're not sure what it is?** Online banking involves using a computer or mobile device to transfer money, make deposits, pay bills, view your bank balances and other banking activity.

### Online banking has several advantages:

- You save time, gas and postage when you pay bills.
- Online banks are open 24/7.
- You can check your balance and make transfers via an app or online to keep your bank balance healthy.

### And it has some disadvantages:

- If you don't have a strong, reliable connection, you could have difficulty doing your banking.
- Not all payments can be made online; writing checks or paying in person may still be necessary.
- Some online banks may not have brick-and-mortar branches, making resolving account issues difficult.

**With real-time updates, fraud alerts, notifications and encryption,** online banking can make personal finance easier. But always make sure you use a secure connection. Check your devices regularly for malware and keep your security apps updated.



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**Keep learning.** Seek activities that offer different ideas and stimulate critical thinking, curiosity, problem-solving and creativity. Take a class or research a favorite subject.



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**Build professional skills.** We gain knowledge and personal satisfaction with occupations that move us forward. Explore different career and volunteer opportunities.



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**Manage short- and long-term goals.** Start with small changes that add up to savings over time (e.g., make your own coffee rather than buying it). Reconsider unplanned purchases before buying. Build a savings account.



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**Connect with others.** Having trusted relationships can boost your self-esteem and buffer stress. Make time for friends or join groups where you can meet others with similar interests.



NATURAL

**Enjoy nature every day.** Take a walk outside, care for plants and notice the seasonal changes. Do your part to preserve the environment — reduce noise, pollution and unnecessary consumption.

## Mental Training

**Can practicing mindfulness help our mental health?** Studies suggest it can change our brains in ways that produce positive thinking and engagement, and ultimately help us cope with physical or emotional distress.

In a study of 144 workers, participants completed an 8-week mindfulness training program with 2-hour classes each week at work and 45 minutes of daily meditation homework. Upon study completion, participants reported feeling less fatigue, stress and depression; improved relations with people; as well as better sleep and fewer aches and pains.

**Mindfulness meditation involves focusing purposefully on what you're experiencing, in the moment, without judgment.** This includes awareness of your body sensations as well as awareness of your thoughts and feelings. It uses breath and body practices that relax the body and mind to reduce stress. Think of it as a form of mental training, and value it as you do physical training.

### 15-minute easy ways to practice mindfulness:

1. Do a body scan focused on any tension or stress.
2. Meditate as you focus on relaxing your muscles.
3. Focus on your breathing and allow it to become relaxed as it relaxes you.





## Winter Table Warm-Ups

As the temperature drops during winter, chances are you'll spend more time indoors — with more time to cook. For amazing meals, use your time wisely and plan. Consider cooking and freezing portions for future use, and you'll thank yourself later.

**Warm soups, stews and pasta dishes are classic comfort foods.** As you plan these meals, keep the plate model in mind. That means you ensure half of your meal is filled with vegetables, a quarter with grains, and a quarter with protein-rich foods, such as beans, fish, tofu, poultry, eggs, dairy foods or meat. What it doesn't mean is filling the entire plate with pasta with just a smattering of vegetables on top — that's not a balanced meal.

### To make healthy comfort food:

- Add more vegetables or have salad as a side dish.
- Choose brown rice instead of white rice to serve with meals.
- Use oats instead of white bread crumbs in your meatloaf and burgers.
- Make sandwiches or subs with whole-grain bread.
- Try fish or poultry a few times a week instead of red meat every night.
- Try brown lentils or tofu in place of ground beef and pork in tacos, lasagna, chili and soups.
- Bake instead of frying chicken or pork chops.
- Substitute Greek yogurt for sour cream in recipes.
- Cut back on very salty condiments, such as soy sauce, fish sauce and BBQ sauce.



**Winter is also the perfect season to put your slow cooker or pressure cooker to good use.** Crockpot meals are hearty, easy and can be loaded with vegetables. Find recipes online for stews, curries, soups, casseroles and vegetable- and protein-packed pasta dishes.

## 4 Forms of Exercise: How They Work for You



**Here's a well-known fact:** Regular exercise can improve your health, your attitude and your odds against disease and disability. For specific fitness benefits, experts say we should focus on 4 primary forms:

**1 Aerobic** (cardio) exercise works your heart, lungs and muscles, helping to protect overall endurance and aid weight loss. Feel winded as you walk up a flight of stairs? Start regular brisk activities (walking, swimming, dancing, cycling). Good old-fashioned walking tops the list, as it can fit easily into your lifestyle.



**2 Strength training** maintains and builds muscle to power you through your days. Workouts help to protect your bones, control blood sugar, aid weight control and balance, and reduce stress and strain in your back and joints.

**3 Stretching** aids flexibility, the key to staying mobile and working well without pain or injury. Simple stretching during your workday can reduce muscle fatigue and stiffness, restore energy and improve thinking. For a calming routine, it's yoga.



**4 Balance** training keeps you steady on your feet and strengthens your core to help prevent falls, especially important as we age or gain weight. Try this: Stand on 1 foot for up to a minute; it's worth practicing daily. Choose tai chi for mind-body benefits.

**Minimum exercise for health:** Aim for 150 minutes per week of moderate-intensity activity — the equivalent of 30 minutes 5 days a week. Mix it up: daily chores, formal workouts and sports all count. Even if you can't get in 150 minutes a week, some activity is better than none.

*Note:* First get your health care provider's OK before significantly increasing physical activities.

## Can you give blood?



**January is National Blood Donor Month**, a drive for blood donation that is especially important during the winter, which is a challenging season to collect enough blood to meet patient needs. As we begin a new year, the Red Cross reminds everyone who can to give blood now or whenever they can any time of the year.

### Three health benefits of donating:

- 1 Free blood tests:** Your donated blood is tested, and you can request results.
- 2 Calories burned during blood donation:** About 650, close to an average spin class.
- 3 Reduced risk of heart disease or cancer:** Donation helps reduce excess iron buildup in your blood.

>>Learn more at [redcrossblood.org](http://redcrossblood.org).



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# MAKE A GREAT PLATE.

Served warm, this oven-baked dish is perfect for chilly nights.

## Baked Fruit with Cinnamon

### INGREDIENTS

2 **medium apples**, unpeeled,  
cored, cut into 1-inch chunks

½ cup pitted **frozen cherries**

1 can (20 oz.) **pineapple chunks**  
in juice (reserve juice)

½ cup **water**

1 tsp **vanilla extract**

½ tsp **cinnamon**

1 tbsp **butter**, broken  
into pea-sized pieces



### DIRECTIONS

**Preheat** oven to 350°F. **Add** apples, cherries and pineapple to 9" x 9" baking dish.

**In** small bowl, combine pineapple juice, water and vanilla. **Pour** over fruit. **Sprinkle** with cinnamon and butter. **Bake** 30 minutes. **Serve** warm.

**Makes 6 Servings. Each:** 120 calories • 1g protein • 2g total fat • 26g carb  
• 22g sugar • 3g fiber • 1mg sodium • 1g saturated fat • 1g mono fat • 0g poly fat

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## The New Style of Public Speaking

Have you attended a presentation or conference recently?

Or perhaps watched a TED (technology, entertainment and design) talk online? You may have noticed that public speaking has changed in recent years. Gone are the days of formally delivering a perfectly practiced speech from notecards to a passive audience. Instead, public speakers are expected to embrace a style that is personal, dynamic, conversational and engaging.

**This new style doesn't have to be intimidating; just keep these strategies in mind:**

**Simplify.** Today's successful presentations don't rely on complicated videos, analogies or lengthy handouts to make a point. Let your message be the star of the show. If your presentation includes text, keep sentences short and in 30-point size.

**Focus** on the big picture. Don't get hung up on every line and word you will say. Instead, step back to work on bigger issues, such as your energy level, pacing, gestures and personal stories. With this style of public speaking, delivery matters as much as the content.

**Practice** with a group or on video. Rather than going over notecards or practicing in the mirror, rehearse in front of a small audience or videotape yourself so you can watch and modify your presentation. The key is to anticipate how the talk may be received.



**Know your subject matter.** The more you know, the more confident and comfortable you will be sharing your knowledge.



**Keep it casual.** One approach to dealing with the anxiety of public speaking is to think of the audience members as good friends or people you've spoken with many times. Be yourself — that's more genuine and appealing than trying to act like an authority figure.

**Arrive** 15 to 20 minutes early so you can familiarize yourself with the devices you'll be using and do a sound check.

## 5 Ways to De-Stress Now

Use these techniques to find a small oasis of calm amid the chaos, and recharge your mind and spirit in just 5 minutes.

① **Be thankful.** Maintaining a sense of gratitude promotes optimism and resistance to stress. Take 5 minutes to write down 3 things you're thankful for, no matter how small or how simple.



② **Breathe deep.** Take a moment to close your eyes, sit up straight, and place 1 hand on your belly and 1 on your chest. Breathe in slowly, and feel your chest expand under your hand. Then, send the breath deeper into your belly. Exhale slowly.

③ **Tune in to your senses.** Stress comes from within. Shut it down by focusing on sensations and your environment. Listen to music or view favorite pictures (vacation, scenery, etc.) to ease tension and distract your mind from stress.



④ **Avoid slumping.** Keep your head up and shoulders back. Correct posture lessens the muscle tension from stress.

⑤ **Drink water and have a light snack.** Hunger and dehydration can aggravate stress.

*Take care of yourself — you fight stress better when you practice healthy habits.*

## ➔ Secondhand Stress

**People get stressed out by someone, in their visual field, who is angry, anxious or panicked,** even if they are separated by a window, according to University of California, Riverside researchers. This **secondhand stress** can damage health and productivity in the same ways as the stress you experience. Find ways to tune out the negativity around you. Create a positive mindset, do stress-relieving activities and exercises, and express gratitude and happiness toward yourself and others. The best results come when you find ways to accept adversity and make peace with your environment and within yourself.



## The Right Time for Coffee?

If you have a morning cup of coffee, research suggests you may get more out of the caffeine boost if you wait. Levels of the hormone **cortisol**, which makes you feel alert, are at their highest levels around 8 or 9 a.m., so the extra caffeine lift isn't as effective. Later, between 9:30 and 11:30 a.m., cortisol tapers off, so that may be the best time to enjoy your coffee.



## Watch Your Tone

**You've heard it before:** What you say doesn't matter as much as how you say it. But, what does that mean for workplace communication? Tune up your tone at work with these reminders:



**Calm down.** If you are upset, angry or stressed, your message will likely come across as inflammatory and negative. Calm down first, and deliver your words when you are in a better frame of mind.

**Use positive language.** Accusatory words such as "You messed up," "What were you thinking?" and "You are taking too long with this" put people on the defensive. Make the tone more positive and use "I" statements instead, such as "I'd like to work on a solution with you," "I'm sure we can work this out," or "When can I expect to see your report?"

**Keep emotions in check.** A request, instructions or an important message can get lost if it's delivered with sarcasm, you sound like you are angry or impatient, or you talk down to people. Strive for an even, inclusive, positive tone that ensures you are understood and will not offend.

## Videoconferencing Tips

Team members and colleagues today collaborate from all corners of the globe, increasing the need for remote meetings. Videoconferencing makes long-distance communication across continents more effective and personal.

Get the most from your next videoconference this way:

- **Be on time.** Allow time to log in to the conferencing software, so that you are present in the meeting at its scheduled start time.
- **Speak in a normal tone of voice.** Whether you are speaking over your phone or using a microphone connected to your computer, the device will pick up your voice, and people can adjust their own volumes on their devices or computers. Don't shout, and speak clearly.
- **Avoid big gestures or fidgeting.** Too much motion can be distracting and detract from your message.
- **Use your mute button.** Mute your microphone when you are not speaking to cut down on background noise — just remember to turn it back on when it's your turn to talk.
- **Look at the camera.** This allows you to maintain eye contact.
- **Stay focused.** Avoid doing other work, having side conversations, or leaving your space during a videoconference.
- **Follow regular meeting etiquette.** Give speakers your full attention, don't interrupt, keep remarks brief and respect the agenda and time limit. A videoconference might be virtual, but it has the same goals as any other professional group conversation.



## Put Feedback to Work

Receiving feedback can feel uncomfortable, but if you adopt the attitude that feedback is useful, you can transform the experience into a wonderful way to boost your productivity and performance. Here's how:

**Listen carefully.** Hear what the person offering feedback has to say, without interrupting, defending yourself or forming a response.

**Be receptive and respectful.** As you listen to feedback, keep your body relaxed and open. Avoid crossing your legs, making a fist, fidgeting or crossing your arms over your body. This will help the speaker be more honest, and it will help you absorb what's said.

**Question.** Make sure you understand the feedback, and ask for clarification if you don't.

**Assess and follow up.** Think over the feedback, and consider how you might use the suggestions you were given to improve your performance.



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## Workplace Safety Resolutions

Most of us make resolutions for the new year, so why not make them safety resolutions? Consider these for a safe and healthy 2020:

**INSPECT** your personal protective wear and replace any damaged or worn gear immediately. Continue to inspect before every use.

**TAKE** 5 minutes at the end of every work day to clean clutter and inspect your work area.

**CHECK** for worn or damaged electrical cords; replace as necessary.

**TAKE** turns inspecting coworkers' work areas for hidden hazards while they inspect yours.

**REVIEW** your workplace fire evacuation route and note where extinguishers are located.

**READ** the instruction manual before using equipment that you aren't familiar with.



**GET** at least 7 to 9 hours of sleep daily. If you feel fatigued at work, take your scheduled breaks.

**CHECK** your computer workstation for proper ergonomics. Search for **computer workstations eTool** at [osha.gov](https://www.osha.gov).

**AVOID** lifting anything too heavy. Either get a handcart or ask for help.

**STAND** up and stretch at least every hour if sitting all day is required for your job.

**KNOW** where all Safety Data Sheets (SDS) are located for chemicals or cleaning products you may use on the job.

Post these resolutions in your work area for a constant reminder.



### Radon Action Month

## Do You Need Radon Testing?

Short answer: If you own a home, **yes**.

Radon, a natural radioactive gas that you can't see or smell, causes thousands of lung cancer deaths each year. And, 1 out of 15 homes have a radon level that's considered too high: 4 picocuries per liter (pCi/L) or higher. However, the good news is you can fix it. Here's how:

→ Purchase a **DIY home test kit** at a local home center or hardware store.

→ Hire a **qualified radon tester**. Contact your state radon office to find one.

→ The EPA recommends **first conducting a short-term test**, which remains in your home for 2 to 90 days. If your result is 4 pCi/L or higher, you will need to test again, using a short-term or long-term test (longer than 90 days). According to the EPA, a long-term test will give you a reading that is more likely to provide your home's year-round average radon level.

→ Learn more at [epa.gov/radon](https://www.epa.gov/radon).



## SAFETY CORNER

### Streaming App Scams

Anyone who downloads pirated content may download something else: **malware**. In case you need a reminder, malware can allow hackers to:

- Steal credit card information.
- Steal log in credentials for your bank account and places you shop.
- Use your computer to commit crimes.

Malicious apps are not only spread through websites; they also are distributed through apps and add-ons that work with popular streaming devices, according to the FTC.

**Best bet:** Don't download pirated content. If an app looks sketchy, it probably is. Think before you click.



## 5 Smartphone SMARTS

If your phone was lost or stolen, how much personal information would you be giving away? You need to protect the information on your phone, just as you do on your desktop or laptop.

Protect your cell phone from identity theft 5 ways:

- 1 Password-protect your phone. Use a strong password containing letters and numbers.
- 2 Install security software.
- 3 Use a backup and wiping service. A backup service will send data to a secure server. A wiping service will erase data if your phone is stolen or lost. You can acquire these through your phone or wireless provider.
- 4 Report your phone as lost or stolen to your carrier immediately.
- 5 Be careful about which apps you install.



# Cozy Up By The Fire — SAFELY

There's nothing like snuggling up next to a fire in your fireplace on a cold winter day. Follow these 10 tips to keep fire in its place:

- 1 **Have your chimney inspected** and cleaned by a professional every year.
- 2 **Cap your chimney.** Choose a cap with wire mesh sides to prevent rain, debris, birds and other animals from entering.
- 3 **Place a metal screen** in front of a burning fire to keep hot embers from escaping.
- 4 **Clear the fireplace area of decorations,** debris and any flammable materials before you light a fire.
- 5 **Open the damper;** don't restrict air to the fireplace.
- 6 **Build a small fire** and place logs near the back on a metal grate.
- 7 **Use kindling** to start a fire. Never use flammable liquids.
- 8 **Use only seasoned hardwood** to prevent creosote buildup. Creosote deposits can catch fire and spread rapidly.
- 9 **Don't burn wrapping paper,** paper or cardboard in your fireplace.
- 10 **Put out the fire** before going to bed or leaving home.



## Alarming Statistics:

### Teens, Drugs and Alcohol

We all know that drugs and alcohol can harm the brain, but they are especially concerning while the brain is still developing well into the mid-20s. Using drugs at an early age can alter the basal ganglia, an area of the brain that's important for motivation and pleasure.

#### Protect your teens:

**STAY** vigilant about your teen's activities.

**KNOW** who your teen's friends are.

**LOCK** up alcohol and prescriptions.

**COMMUNICATE** with your teen.

#### Stay knowledgeable about drug and alcohol facts, statistics and trends:

→ **In 2017, 1 in 25 teens reported** misusing a prescription pain reliever.

→ **On average,** alcohol is involved in the deaths of 4,358 people younger than age 21 every year.

→ **Approximately 443,000 children** ages 12 to 17 in 2017 had Alcohol Use Disorder (AUD), a medical condition that doctors diagnose when someone's drinking causes them distress or harm. The younger the user of alcohol is, the more likely they will develop AUD.

→ **Fentanyl is 50 to 100 times more powerful than morphine.** Only a tiny amount can cause an overdose. Some drug dealers mix fentanyl with other drugs because it's a cheap additive, which can lead to an unintentional overdose.

→ **There were 177 kinds of synthetic cannabinoids** (K-2, Spice, fake weed) reported in 2014. A cannabinoid can look like marijuana, but it contains different, potentially toxic, chemicals that have been sprayed onto plant-like material.

→ **High doses of MDMA (Molly, Ecstasy)** can affect the body's ability to regulate temperature, which can result in heart, liver or kidney failure.

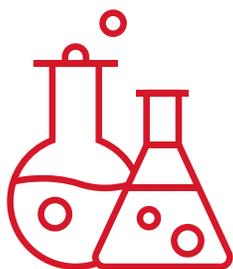
Learn more at [teens.drugabuse.gov](https://teens.drugabuse.gov).



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## Uncommon Safety Terms Explained

Here's a quick glossary of uncommon safety terms from OSHA and the U.S. Bureau of Labor Statistics:



**Asphyxiant:** A chemical, usually a gas or vapor, that displaces oxygen or prevents its use in the body.

**Cutaneous hazard:** A chemical that irritates, burns, causes rashes or damages the skin.

**Friable asbestos:** Asbestos that is easily crumbled or turned into airborne powder with ordinary pressure using your hand.

**HAZWOPER:** U.S. OSHA Hazardous Waste Operations and Emergency Response. HAZWOPER regulation 29 CFR

1910.120 regulates the safety and health of the employees involved in any emergency response activities involving hazardous substances.

**Putlog:** A short, horizontal pole on which the scaffold platform rests.

**Pyrophoric materials:** Gas, liquid or solid chemicals that can spontaneously ignite in the air. Many pyrophoric materials also react with water or high humidity, often igniting upon contact.

**Temporary threshold shift (TTS):** Hearing loss suffered as the result of noise exposure, all or part of which is recovered when you are removed from the noise.

**Vector:** An organism, often an insect or a rodent, that carries disease.

**Vesicant:** A highly active corrosive material even at an extremely low concentration; it can produce blisters.



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