



Wellbeing Insights

Living a Better, More Vibrant Life



In This Issue

Too Connected for Comfort.....	1
Mindful Minute.....	2
On the Menu: Super Sauerkraut.....	3
DIY: Homemade Sauerkraut	4
Autumn Fitness Amp Up.....	4
Perks & Pitfalls of Caffeine	5
Financial Focus: How Much Money Do I Need to Retire?	6

Too Connected for Comfort

How to Adjust When Social Media
Is Consuming Your Life

It may seem hard to imagine what life was like before the internet – not having the answer to every question that crosses your mind in a matter of seconds and no way to communicate with anyone around the planet, anywhere, anytime. According to the Pew Research Center, 69% of Americans utilize social media, including Twitter, Facebook, LinkedIn, Instagram, Reddit and others. With an estimated nearly 80% of Americans owning smartphones, social media is constantly and easily accessible. According to Statista, globally, the average user spends

approximately 135 minutes a day on social media. Another [study](#) estimates that the average user will spend over five years of their life on social media.

With all of the benefits social media may bring, research consistently shows it can also be detrimental to one's emotional wellbeing. For example, depression and anxiety are commonly associated with excessive internet and social media use. As people spend time scrolling through social media

Continued on page 2



Too Connected for Comfort

Continued from page 1

posts, their mental health can suffer – sometimes through conscious comparisons to others' lives as cited in braggadocios posts, photos of vacations, parties, family and friends, and the like or through less subtle feelings of social isolation, inferiority or jealousy.

Phenomena such as “Facebook depression” and “social media overdependence” are cited as modern day mental health issues. One recent [study](#) found that use of Facebook was correlated to less moment-to-moment happiness and less life satisfaction, plausibly due to feelings of social isolation. Another [study](#) showed that after adjusting for time spent on social media, those individuals who reported using seven to 11 social media platforms had more than three times the risk of depression and anxiety than those who used just one or two.

Fear of Missing Out (FOMO) on events, experiences or information can fuel addiction to social media. FOMO often drives users to spend excessive time scrolling through social media and connecting to more and more social media networks, making people feel dependent on their apps and mobile devices.

A survey that was conducted by MyLife.com showed that 56% of social media users are afraid of missing important updates and events if they do not stay connected to their social networks. Moreover, while 52% of those surveyed said they have considered taking a break from one or more social networks in the past year, only 24% indicated they will likely do so, presumably because of FOMO.

Social media may feel addictive because it actually is designed to be. Known in the tech world as brain hacking, social media platforms are built to trigger the dopamine centers of our brains that make us feel good. Every like, comment, message or positive online social connection has the potential to generate a dopamine release. The technology used is similar to that in slot machines, which use variable reward schedules to keep the user engaged as much as possible. Specifically, they offer rewards at random (even rationing likes and comments on users' accounts by withholding them at times and releasing them in bulk other times), which leads users to check their social media sites habitually.

Time to take a break? One recent [study](#) showed a two-dimensional effect on wellbeing by taking a break from Facebook. Those participants who took a one-week break had increases in life satisfaction and greater positive emotions compared to the control group. If you notice yourself spending more time than you would like engaged in social media or if you feel it impacting your emotional wellbeing, relationships and more, it may be beneficial to step away. This month's Mindful Minute (at right) contains some tips to help you find a healthy level of social media use that fits your lifestyle.

Mindful Minute



In our pocket lies a device that, at the touch of a button, connects us to almost anyone we choose and provides an endless amount of information and entertainment. However, it can also have its drawbacks. If **taking a break from social media** seems necessary or appealing to you, the following tips may be helpful:

Turn your phone to grayscale, removing the tantalizing color and making it less appealing to look at in order to reduce surfing time.

Remove apps from your phone and switch to logging in and out of social media sites. This extra effort can help build in time to reflect whether, indeed, you want to spend your time looking at a particular site in the first place.

Turn off push notifications that alert you of updates, posts, likes, etc., which can lead to impulsively opening an app.

Try the Space app, which helps users evaluate their phone habits through a 60-day program designed to create more mindfulness around one's phone usage. It also provides helpful tips to create a better phone/life balance.

Establish boundaries regarding times you will refrain from using your phone and stick to them. Consider limiting or abstaining from phone use during meals, conversations, work meetings, playtime with children, in class, in bed, etc.



On the Menu

Super Sauerkraut

As far back as the fourth century B.C., sauerkraut (sour cabbage in German) has been a staple food for many cultures. It showed up in the U.S. around the 1700s when immigrants carried it on ships because it was preserved for the long journey by fermentation and was nutritious as well. Since its arrival, sauerkraut has remained popular in the U.S. with annual consumption surpassing 387 million pounds! Americans have become particularly partial to sauerkraut as a hot dog topping; it comes in second only to mustard among the list of favorites.

A well-preserved food with decent shelf life and a nutritional benefit is a hard ticket to fill. However, sauerkraut checks the boxes. Cabbage is shredded, salted and cured in a process called fermentation to create traditional sauerkraut. In some regional variations, caraway seeds or celery seeds are added for flavor. Fermentation was used to preserve food before refrigerators were invented, converting carbohydrates (sugar) into alcohols, carbon dioxide or organic acids such as lactic acid. This type of fermentation is called lactic acid fermentation, which is a natural preservative that stops the growth of harmful bacteria.

If you are new to eating sauerkraut, it's good to note that a little goes a long way. A small amount packs nutrients such as Vitamin K, Vitamin C, calcium, potassium and phosphorus. It's also low calorie, with a mere 44 calories per cup. Additional health benefits include:

- Improves immune function and digestion
- Reduces inflammation and allergies
- Supports cognitive health and mood
- Contributes to stronger bones
- Provides cancer-fighting antioxidants

Be cautioned, all sauerkraut is not created equal. If you see it on the shelf, this typically means

Nutrition Info

Per Serving (4 servings)

Calories	282
Carbohydrates	35g
Sugar	2g
Fiber	4g
Protein	9g
Sodium	154mg

Recipe from furtherfood.com

that it has been pasteurized or heated, which kills the beneficial bacteria. Canned kraut may also contain large amounts of sodium and other additives, so this type is not the best option for a health food. Check the label to make sure it includes probiotics (meaning beneficial bacteria such as lactobacillus). Authentic, fresh sauerkraut can be found in the refrigerated section. Or, making your own sauerkraut is surprisingly easy. A simple recipe is included in the DIY section of this issue.

Keep It Fresh

Sauerkraut will stay fresh for several months in a cold place like the refrigerator.

Quinoa & Sauerkraut Stir-Fry

Ingredients:

- 1½ cups cooked quinoa
- 1 cup raw sauerkraut (chopped and drained)
- 1 medium carrot (thinly sliced)
- 1 medium red bell pepper (cored, seeded and chopped)
- ½ cup scallions (green tops only, chopped)
- 2 Tbsp. sesame oil
- 2 Tbsp. sesame seeds
- 1 Tbsp. freshly grated ginger
- 1 Tbsp. tamari sauce or gluten-free soy sauce

Directions:

1. Heat oil in a wok or a large skillet over medium-high heat.
2. Add in the carrot, stirring occasionally until tender, about 3 minutes.
3. Add the bell pepper and cook for 5 minutes.
4. Add the sauerkraut and ginger and cook for about 10 minutes, stirring frequently.
5. Stir in quinoa, scallions, sesame seeds and tamari and cook until heated through. Serve warm.





DIY: Homemade Sauerkraut

Ingredients:

- 1 large head of cabbage, shredded, with one intact outer leaf saved and set aside
- 3 Tbsp. pickling salt
- 1 Tbsp. caraway seeds

Directions:

1. In a large bowl, mix cabbage with 2 tablespoons of salt. Let stand for 10 minutes.
2. Stir and press the cabbage to release juices for 5 to 7 minutes.
3. Sprinkle on the remaining salt and the caraway seeds and pack mixture into a large glass container. (Mason jars work well.)

4. For proper fermentation and to avoid mold, all the cabbage must be submerged under the brine. If there is not enough liquid, add just a bit of water or try tamping the cabbage with a wooden spoon for a few minutes to release more juice.
5. Top the mixture with the intact cabbage leaf. This will act as a weight, ensuring the rest of your cabbage stays submerged.
6. Cover with an airtight lid or cheesecloth secured with a rubber band. If you are using a tight lid, you will need to “burp it” by unscrewing the lid and letting the built-up pressure out each day.
7. Let it sit in a cool, dry place (preferably 60 to 70 degrees) for 2 weeks.

Autumn Fitness Amp Up

Autumn is prime time to reevaluate your lineup of physical activity. For most of us, this change in season can have a big impact on how and when we get moving. And while the weather is often absolutely perfect for outdoor activity, shorter days mean there's less usable time to make it happen, and many people begin battling lack of energy. Here are some tips to help use these beautiful fall months to boost energy and gain momentum going into the holidays:

Consider your harvest. Just as autumn is a season of harvest, so can we consider what we want to reap from getting our bodies moving. Perhaps it is maintaining a positive

mood and avoiding hibernation; perhaps it's staying connected to others in the absence of abundant outdoor activities. Give some thought to your goals to help stay focused. Join an online challenge. Pinterest, Facebook, YouTube and countless other websites offer challenges and programs, typically ranging from one to 12 weeks, that incorporate a sense of community as thousands of people around the globe commit to a similar exercise practice.

Keep sustainability in mind. Fall is a very popular time to get outside for activity, and it's no wonder why with the beautiful weather and colorful scenery. However, it's important to

think in advance about alternatives for busy days and colder weather when it may not be as appealing to take your routine outdoors.

Get creative with rewards. No matter what you've identified as your desired “harvest,” hold yourself accountable and keep track of what's going well and what isn't working for you. Then, determine how you will reward yourself. As opposed to rewarding yourself for meeting physical landmarks (weight loss, etc.), consider gifting yourself something that will further support your commitment to self-care.

The Perks & Pitfalls of



Ever wondered if your morning cup of joe is helping or harming your health in the long run? Sure, caffeine is effective at boosting your energy when you need it, and it's been used by numerous cultures around the world for centuries, but what is the true buzz associated with caffeine? Here are four things to know about caffeine consumption before sipping on your next espresso or energy drink.

1. The buzz is real.

Studies on caffeine have shown that it can help with short-term memory, alertness and fighting fatigue. Another advantage of caffeine is its ability to stimulate positive feelings and even perk up your mood. But be mindful of becoming too dependent on this phenomenon produced by caffeine; researchers think that caffeine's mood-enhancing capabilities are the reason many people get hooked.

2. Not all sources are created equal.

One study showed that drinking three cups of caffeinated tea per day could delay the onset of Parkinson's by nearly eight years, while replacing that same amount of tea with coffee could actually speed up the onset by almost five years! Worse yet are energy drinks filled with sugar and other artificial flavors and additives. That said, many studies have concluded that there are long-term benefits to caffeine, including the prevention of Type 2 diabetes and even Alzheimer's, but you should always be mindful of the quality of the food or beverage from which you are getting your caffeine.

3. There is too much of a good thing.

Consuming too much caffeine has its drawbacks. Excessive consumption of caffeine has been associated with elevated blood pressure, insomnia, nausea and heart palpitations. This is increasingly common if you consume caffeine in the form of an energy drink or diet pill.

Be mindful of how reliant you are on caffeine and how much you are consuming on a regular basis. Most research says that up to 400 milligrams (the equivalent of four cups of brewed coffee) is generally safe in one day. Keep in mind, this can vary greatly from person to person, depending on your sensitivity.

4. You can develop a caffeine habit.

It's been said that about 68% of Americans are hooked on coffee. And although positive research promotes moderate consumption of caffeine, the effects of excessive caffeine intake, especially in those particularly sensitive to caffeine, can really take its toll as you get older and make it harder to cut back. Caffeine has a large impact on our body's stress response and can exaggerate our reaction to everyday stress. Some people may even experience withdrawal symptoms, such as nausea or headaches, when trying to reduce their caffeine intake.

Bottom line? Caffeine has its benefits but also should be consumed with precautions. The best thing you can do is stay in tune with your body and note how you personally react to caffeine to make sure you are not overdoing it.

“
Don't broadcast every high and low
of your life. Just live. Don't try
to convince the world you have a life.”

- UNKNOWN

How Much Money Do I Need to Retire?

Contributed by Mike Kasecamp, CPFA, QKA
Vice President, Retirement Plan Consultant at CBIZ

One million dollars. That is the most common response I get from people when speaking to them about their retirement planning. While this is what many Americans believe, is it actually the case for everyone?

I always say, the easiest way to come up with your “number” is to break it down into monthly income. The very next question I ask when someone tells me they need \$1 million dollars to retire is “How much monthly income does \$1 million generate?” Most have no idea, and the answer is not always clear cut, but a good rule of thumb is the 5% per year distribution rule. If you save \$1 million and draw down 5% per year, that savings will last (earning no interest) 20 years. Your annual income would be \$50,000.

When determining how much income you will need in retirement, start by thinking about how comfortably you are living on your current salary. The vast majority of people can live on 75% of their final year’s salary very comfortably (assuming no debt) if it meant they did not have to work full time. Since the average salary in this country currently is \$50,000, trying to save for a \$1 million account balance is actually far too much. A 75% income replacement of a \$50,000 salary is \$37,500 per year. We also can’t



forget to factor in social security, which averages \$15,000 per year on \$50,000 in average earnings. Therefore, someone who makes \$50,000 annually and receives \$15,000 per year in social security with a goal of replacing 75% of their income would need to have \$22,500 in annual income from their retirement savings.

Let’s look at this in a table format for clarity:

Final Annual Income	Retirement Income Need (75%)	Social Security Estimate	Annual Retirement Savings Need	Total Account Balance Need
\$50,000	\$37,500	\$15,000	\$22,500	\$450,000

As you can see, for someone making \$50,000 per year, they really only need \$450,000 in savings to achieve a healthy retirement (assuming a 20-year retirement).

Planning is so important because assuming you need a certain number based on myth can cause people to have unrealistic goals, which can deter saving. A great starting point for your retirement savings plan is this simple calculation: final year earnings x 75% x 20 years.

The *Wellbeing Insights* Newsletter is prepared for you by CBIZ. The contributions included in this newsletter do not specifically reflect your employer’s opinions. Consult your health care provider before making any lifestyle changes.

Contributing Writers

- Abby Stevenson Senior Wellbeing Account Manager
- Bridgette O’Connor Senior Wellbeing Consultant
- Lori Jolly Senior Solutions Administrator
- Joe Oberoi Wellbeing Coordinator/Account Manager
- Anna Panzarella Wellbeing Consultant

Visit the CBIZ Wellbeing website at www.cbiz.com/wellbeing