



Wellbeing Insights

Living a Better, More Vibrant Life



Grow a Little Love

Nurturing love, acceptance and kindness for yourself

February can be a difficult month for self-appreciation. Perhaps we are criticizing ourselves for lack of progress toward our New Year's goal. Or for many people, Valentine's Day advertising and hearing about others' romantic plans can bring about pressure to show love for others or unwanted attention to our own circumstances. Others may simply be battling the winter blues. Whatever your circumstance, it's the perfect time to tame your inner critic and cultivate some self-love! We have some solid tips to help you realize just how great you really are and to show yourself some kindness, appreciation and compassion.

Cultivate Joy

- Drop the comparisons. Comparison is enemy number one for self-love and joy in general. There is no one on this planet like you, and you alone get to define what success or beauty looks like for you.
- Start and end each day with a positive statement. This could be that you made a stranger smile or that you handled a difficult situation well – anything to make you smile or reaffirm your worth.
- Celebrate your wins, no matter how small. Be proud of your achievements!

In This Issue

Grow a Little Love 1

6 Things You Can Do for Your Heart Health Today 2

Mindful Minute 2

On the Menu: Broccoli 3

Chocolate: Health Hero or Villain? 4

DIY: Pickled Garlic 4

Financial Focus: 10 Financial Hacks to Build Wealth in 2017 6

American Heart Month

February

6 Things You Can Do for Your Heart Health Today

1 Enjoy some tea. Two cups a day keeps heart disease away. Studies show that people who drink two to six cups of black or green tea per day have up to a 25 percent decrease in risk of heart disease when compared to non-tea drinkers.

2 Move. Even if it's not a full-blown workout, a walk around the block, trip up and down the stairs or a three-minute solo dance party to your favorite jam will leave your heart feeling grateful.

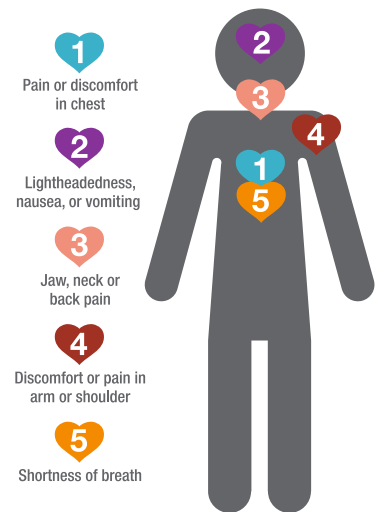
3 Get out of your head. We can nearly think ourselves into a heart attack by focusing on stress and letting our emotions overwhelm us. Taking care of your mental wellbeing will directly impact your physical wellbeing, including heart health. Take time to unwind, let go of anger and practice compassion. Choose happiness!

4 Tend to your smile. For a cheap and convenient weapon against heart disease look no further than your bathroom counter. People with periodontal disease are also at a higher risk of heart disease due to increased risk for harmful oral bacteria entering the bloodstream. Brush and floss your teeth daily to make your heart smile.

5 Get a good night's sleep. Lack of sleep interferes with your body's ability to heal itself and carry out important biological processes. Studies have shown that people who get less than six hours of sleep are nearly twice as likely to suffer a stroke or heart attack. Set a bed time and get some shut eye

6 Learn the signs. When it comes to cardiovascular episodes, time is of the essence. Knowing the signs of heart attack and acting quickly can save your life. Learn what to look for in this diagram from the American Heart Association.

Common Heart Attack Warning Signs



Learn more at Heart.org/HeartAttack.



Mindful Minute

Mindful meditation is a powerful tool for cultivating self-love. By looking inward we are able to connect with our true selves and move past the superficial tendencies that can lead to low self-esteem. (These include comparison to those around us or

pressure from ourselves to be, act or appear a certain way.) Consequently, we cannot help but to develop compassion, love and acceptance for our true self. This **five-minute self-love meditation** is a great place to start for meditation beginners or anyone struggling with low self-esteem.

1. Sit in a comfortable upright position with your eyes closed.
2. Take three deep, slow breaths. On the inhale think "lots of love in" and on the exhale "lots of love out."
3. As you return to a natural breathing pattern, begin to visualize another "you" walking up to give you a hug.

4. Imagine this other "you" reassuring you with the words "we are enough."
5. Notice how you feel, and sit with this awareness for as long as you like.
6. Thank the other "you" for showing up and take three more cleansing breaths (lots of love in, lots of love out).
7. When you are ready, open your eyes and return to your day.

This exercise is particularly effective first thing in the morning or any time you are confronted with your inner critic.

On the Menu

Broccoli

Broccoli is notorious for being the veggie kids turn their noses up at. “Are we supposed to eat those little trees?” Originally bred by crossing cauliflower seeds and pea seeds, the childlike bewilderment over broccoli just may be warranted. Thomas Jefferson is credited with bringing broccoli to the U.S., ordering seeds from Italy. Now, 99 percent of American broccoli is actually grown in California. And while broccoli may have an interesting history, its nutritional profile tells a promising story as well. Here are a few of the health benefits of broccoli:

Improves bone health: Poor Vitamin K intake is linked with high risk of bone fracture. Just one cup of chopped broccoli provides 92 micrograms of Vitamin K – well over 100 percent of your daily need. You can also improve bone health through broccoli’s hearty calcium content with 43 milligrams in one cup. Broccoli’s anti-inflammatory properties also slow down joint damage associated with arthritis.

Fights cancer: High amounts of cruciferous vegetables have been associated with a lower risk of cancer, particularly lung, stomach and intestinal cancers. Studies have shown that sulforaphane, the sulfur-containing compound responsible for the bitter taste, is also what gives them their cancer-fighting power. Broccoli is also rich in folate, which has shown promise in protecting against colon, stomach, pancreatic, breast and cervical cancers.

Helps slow aging processes: The antioxidant Vitamin C in natural form (as opposed to supplements) can help fight wrinkles, skin cancer caused by sun and pollution and improve overall skin texture. There is 81 milligrams in just one cup. Vitamin C also plays a vital role in the formation of collagen – the main support system of the skin.

Improves digestion: Getting enough fiber prevents constipation. Eating foods like broccoli helps maintain a healthy digestive tract and lowers the risk of colon cancer.

Protects against chronic disease: Studies show that high fiber intake is associated with significantly lower risks of developing coronary heart disease, stroke, hypertension, diabetes, obesity and certain gastrointestinal diseases. It also lowers blood pressure and cholesterol levels and improves insulin sensitivity.

Broccoli & Cheese Fritters

Ingredients:

- 2 cups fresh chopped broccoli
- 2 large eggs
- ½ cup breadcrumbs
- ½ cup shredded cheese. Cheddar, mozzarella or parmesan work well.
- 2 Tbsp. olive oil
- ½ tsp. salt
- ½ tsp. pepper

Directions:

1. Steam broccoli until fork-tender.
2. Put all ingredients, except for the olive oil, into a food processor. Pulse until broccoli is finely chopped and all ingredients are mixed together.
3. Heat olive oil in skillet over medium heat.
4. Drop approximately 2 tbsp. of batter into the hot oil and flatten with a spatula to form fritters. Cook 2 to 3 minutes per side until golden brown.
5. Serve warm. Pairs nicely with ranch, marinara or yogurt sauce.

Nutrition Info	
Per serving	
Calories	157
Carbohydrates	13.1g
Fiber	1.8 g
Protein	9.4g
Sodium	232mg



Chocolate: Health Hero or Villain?

There has been a lot of buzz about America's favorite sweet treat doubling as a superfood with all sorts of health benefits. However, if you think it's too good to be true, guess what? You're right. Before you buy your sweetheart a box of chocolates as a healthy gift, let's dig a little deeper.

Chocolate's claim to health fame is predicated on its supply of flavanols.

What are flavanols? Heart-friendly phytochemicals that act as antioxidants to reduce inflammation and relax arteries. This helps to lower blood pressure and regulate overall blood flow. There is also promising research on their effects on mental function.

The problem: While flavanols are found in abundance in cocoa beans, the processing they undergo to produce the sweet, indulgent flavor that we all love harms them. Manufacturers roast, ferment, pulverize and alkalinize the beans to offset the inherent bitterness of the cocoa and, to top it all off, add copious amounts of sugar and milk, further diminishing any health benefits. Your ability to absorb flavanols is largely dependent on your healthy gut bacteria. As gut bacteria's number one nemesis is sugar, to eat chocolate as a source of flavanol is like taking the poison with the antidote. Lastly, research has shown that you need to consume a minimum of 200 mg of flavanols (ideally upwards of 900 mg, depending on how healthy your gut flora is) to experience any benefit. Those who claim that chocolate has health benefits typically advocate for consuming chocolate in moderation to offset the extra sugar and calorie intake, but moderate amounts of chocolate will do you no good. To put it into perspective, to consume 200 mg of flavanols from chocolate you would have to eat:

Cocoa powder	1-¾ Tbsp.	30 calories
Baker's chocolate	½ ounce	70 calories
Semi-sweet chips	1-½ ounces	200 calories
Dark chocolate	2 ounces	320 calories
Chocolate syrup	1 cup	840 calories
Milk chocolate	10-½ ounces	1,580 calories

The verdict: When it comes to chocolate, the harm outweighs the benefit in most cases. Even in the healthiest of dark chocolate bars and cocoa powders, the flavanol content is poorly regulated. Cocoa supplements typically boast 400 mg of raw cocoa; however, this translates to only 10 to 20 mg of flavanols. You're better off getting your flavanols through other sources. The best are yellow onions, apples, tomatoes and peppers.



DIY: Pickled Garlic

Garlic is one of the most potent herbs for healing and a top choice for the natural treatment of colds, flus, sore throats and infections. Its healing benefits promote heart health by helping to maintain cholesterol levels and reduce blood clotting. It has even been effective in treating antibiotic-resistant bacteria strains. It is a powerful immune booster and also aids in circulation, digestion and blood sugar regulation.



To receive the most benefits from garlic, it is best taken raw. To mobilize the healing benefits of raw garlic without the stomach upset, try this recipe for pickled garlic from Rosemary Gladstar's book, *Medicinal Herbs*.

What you need:

- 6 to 8 full heads of garlic, peeled
- 1 – 1½ cups of raw, organic apple cider vinegar
- Honey
- Wide-mouthed, pint-sized mason jar and lid

Directions:

Add whole garlic cloves to the mason jar and add enough apple cider vinegar to completely cover the garlic. Store the jar in a warm, sunny place for three to four weeks. After the first fermentation, discard half the liquid (or save for dressings and marinades). Add the remaining liquid to a saucepan with an equal amount of honey over low heat. Stir until the honey is completely mixed into the vinegar. Pour the sauce back over the garlic and let sit for another three to four weeks, then store in a cool, dark place. Pickled garlic will keep for a year. Enjoy it as a garnish to stir fries, bread or pesto or all by itself!

Grow a Little Love Continued from page 1

Cultivate Joy (continued)

- Embrace the qualities that make you unique.
- Get creative where you spend your time; create a fun and clean space that represents your style.
- When you're feeling happy, make a list of your best qualities and accomplishments. Then you can refer back to this when you're feeling down.

Cultivate Gratitude

- Keep a gratitude journal and write down at least one thing every day you are grateful for.
- Treat your body as a beloved friend and vehicle to your goals. Your body is an instrument, not an ornament; so don't spend another moment at war with your own body. Feed it nourishing food and celebrate all it's capable of by engaging in regular, enjoyable movement.

Cultivate Connection

- Make time for mindfulness; it is an act of hospitality. The root of being mindful is to observe your thoughts and bodily sensations without judgement. What a perfect way to send yourself a message of love and care, to show up for yourself, and to simply listen to your own being.
- Be your own best friend. Schedule time to hang out with yourself and enjoy your own company. Treat yourself the way you would treat your best friend.
- Learn to let go. This can be much easier said than done; wounds from our past are often the root of self-despair. To really set yourself free, it may be wise to talk to a therapist about past trauma. For small daily annoyances that keep us preoccupied with others and fill us with negative emotions, remember to keep it in perspective. Refusing to give these things power is an act of self-love.

Cultivate Care

- Eliminate toxic relationships. A "frenemy" isn't a friend. Put your energy into friendships with people who truly want to see you succeed and be happy.
- Create a self-love ritual. Stretch your muscles, take a soothing bath, moisturize your skin, give yourself a foot massage. Find what feels good for you and prioritize these acts of self-service daily.
- Be kind to yourself. Simply make it a rule not to tolerate negative self-talk. Take time to self-soothe with words of encouragement, reaffirming your worth and strengths.
- Set boundaries and say no when you need to. Your life

is too precious to be a gerbil on a wheel, over-committed to other people's agendas. As you create more self-love you will become less dismissive of your own needs and desires. The more you respect yourself the less willing you will be to let others treat you poorly.

- Forgive yourself. Accept your own humanness and just give yourself a break. Where you criticize yourself for failure, find opportunity. Where you punish yourself for mistakes, look for growth.

Cultivate Fulfillment

- Act on your passions. Whether it's rediscovering an old hobby or crossing something off your bucket list, do something you love regardless of practicality.
- Do something you are good at. What better way to build confidence in ourselves than utilizing our strengths?
- Be of service to those around you. Serving others will bring immediate gratification, pride, joy and connection... so many great emotional experiences that reaffirm our ability to make a positive contribution to the world.
- Use affirmations daily to declare your own self-worth. "I am enough," "I am worthy of kindness," and "I deserve happiness" are all examples. Try a few different affirmations to see what you really need to hear.
- Build a supportive community. Meaningful, lasting relationships are undisputedly key predictors of feelings of fulfillment. Once you have eliminated toxic relationships, you'll be able to focus your energy on people who reciprocate your care and concern.

Building a deeply rooted self-love can be very challenging. It takes time to build a real appreciation for yourself and create habits that support your physical and psychological growth. Self-love is a prerequisite for giving and receiving the type of gratifying love that is available in the world. Select just a couple of the items from the list above to take action on in the coming week and see how you feel; you deserve it!

"BE NICE TO YOURSELF. IT'S HARD TO BE HAPPY WHEN SOMEONE IS MEAN TO YOU ALL THE TIME."

— CHRISTINE ARYLO

10 Financial Hacks to Build Wealth in 2017

- 1. Audit your subscriptions.** Subscription services have exploded over the past several years. While autopay features and low fees make these services seem appealing, they can stack up quickly. They also raise their rates regularly. Take stock of your subscription services to see where you may be willing to cut ties.
- 2. Maximize your credit card rewards.** Many people use credit cards for everyday spending and pay the entire balance off each month. If you are a responsible credit card user, maximize your rewards by understanding your card's rewards plan and using your card accordingly.
- 3. Increase your retirement contributions.** Increase your contribution by at least one percent if possible, and make it a habit to do so every year. Another strategy is to allocate 50 percent of any pay raise you receive to retirement.
- 4. Refinance.** If you have student loan debt or a mortgage, look into your options for refinancing. You may be surprised at the rates you are offered. Even half of a percent over the life of a loan can make a huge difference in your out-of-pocket expense.
- 5. Pay yourself first.** Don't wait for "leftover" money at the end of the month to save; pay yourself first. Automate contributions from your paycheck to a high-interest savings account.



- 6. Take care of your health.** Unexpected medical bills drain accounts quickly. Preventive health services are covered by insurance and are your first line of defense to stay on top of your health and avoid unplanned medical expenses.
- 7. Close unnecessary accounts.** Many people are paying fees to financial institutions for accounts they really don't need. Take inventory of your checking, savings and credit accounts. If there are ways you can consolidate to avoid fees, do it.
- 8. Turn your passion into cash.** More and more people are turning their hobbies into cash with the rise of direct-to-consumer websites for goods and services they are passionate about outside of their day job.
- 9. Collect your change.** This is one of the oldest tricks in the book that still works today. When you pay in cash use only whole dollar amounts. Put your change into a jar each day to save hundreds in change each year.
- 10. Read up.** When it comes down to it, information and education are the best ways to become more financially savvy. Make it a goal to read one financial book per month or per quarter, whatever seems most reasonable.

The *Wellbeing Insights* Newsletter is prepared for you by CBIZ ESO. 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 Banks Wellbeing Account Manager
Sue Trogu Wellbeing Consultant
Abby Carter Wellbeing Coordinator

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