

# Wellbeing

## Insights

*Living a Better, More Vibrant Life*



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## Live to Be 100! Lessons from the World's Longest-Living Communities

More and more people are living to 100 years and beyond, but can we prolong quality of life along with length of life? As it turns out, we really can have it all! Around the globe there are places where old age is not synonymous with low quality of life or social isolation. Quite the contrary; these folks

continue to enjoy plenty of activity and social involvement.

So who are these people, thriving after a century of life? Scientific explorer Dan Buettner set out to identify communities around the world where people live measurably better, longer.

Five locations in particular, now referred to as Blue Zones, produce centenarians at rates 10 times greater than the United States. Although the Blue Zones are scattered around the world, they share common lifestyle characteristics that help explain longevity and can be incorporated into our daily lives.

# Live to Be 100!

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## 1. Natural Movement

You won't find the world's longest-lived people hitting the gym. Rather, they see regular movement as a privilege and an important part of their day-to-day life. Their environments are built to nudge them toward moving more, and most physical activity is purely for pleasure.

### Apply It!

- **Try a new activity** you have always thought looked like fun or rediscover one you enjoyed in the past.
- **Add movement into your day.** Set a reminder to stand, stretch or walk to the other side of the building every 30 minutes. Try walking on a treadmill or using a stationary bike while you watch TV. Choose to stand instead of sit while you eat, wait for an appointment or talk on the phone.

## 2. Eat Wisely

The Blue Zones differ slightly in their day-to-day staples, but a plant-based diet, one or two glasses of red wine in the evening and cultural norms that discourage overeating are commonalities they share. Some ways in which people prevent mindlessly overeating include preparing your dinner plate away from the table, using small plates, eating slowly and reciting a mantra to remember to stop when the stomach is 80% full.

### Apply It!

- **Rely on plants.** Chop up some veggies and 'hide' them in your favorite foods, or use beans or lentils as your protein instead of meat for one meal a week.
- **Mindlessly eat less.** Use the same strategies as the Blue Zones: use small plates, prepare your dinner plate away from the table, learn to eat slowly (and enjoy a conversation) and stop before you are completely full.



### Blue Zones:

1) Loma Linda, California; 2) Nicoya, Costa Rica; 3) Sardinia, Italy; 4) Ikaria, Greece; 5) Okinawa, Japan

## 3. The Right Outlook

People living in Blue Zones take time to downshift and report very little chronic stress. They do not measure themselves by how far they climb the corporate ladder but rather by their purpose in life. In fact, one Blue Zone doesn't even have a translation for the word 'retirement.' They simply live their purpose in life until they die.

### Apply It!

- **Prioritize your downtime.** Take a few minutes each day to reflect on the positive things happening in your life, and unplug for some true 'me' time.
- **Find your purpose.** This is easier said than done, but discovering what

truly matters to you and brings meaning to your life will help lead you to fulfillment.

## 4. Community

Centenarians put their families and their community first. They deeply value their 'tribe' and live with mutual respect, support and investment in the health of the tribe as a whole. Contrary to an 'every man for himself' attitude, a community approach to wellbeing has been critical to human survival as far back as you care to look: What's good for the community is good for the individual.

### Apply It!

- **Volunteer.** Look for opportunities to volunteer in your community. This could be as formal as taking on a role with a non-profit group or as simple as offering to help a neighbor carry their groceries.
- **Connect.** Sustain meaningful relationships. Surround yourself with people with whom you can share a mutual investment in one another's wellbeing, basic respect and unconditional support. Pursue and build these types of relationships.



For more information on the Blue Zones projects, research and initiatives, visit [bluezones.com](http://bluezones.com).

## On the Menu

# An Apple a Day

The old adage had it right all along: apples really do help 'keep the doctor away' with their immune-boosting and disease-fighting skills! Apples are a good source of Vitamin C, but more noteworthy, apples top the charts in terms of polyphenol content – a little micronutrient that functions as an antioxidant, offering powerful protection against heart disease and lung cancer.

In addition, apples' unique combination of fiber and phytonutrients aids in digestion and controlling blood sugar. Having an apple with breakfast, for example, may help you stay full longer,

and consumed before dinner may help you avoid overeating. There is also strong evidence that apples improve respiratory function and decrease the risk of asthma.

The majority of polyphenols and fiber are found in the skin of apples, making it important to eat the peel in order to reap the greatest health benefits. However, the peel is also where the concentration of pesticides is the highest, and apples are at the top of the 'dirty dozen' list (i.e., produce which tends to contain the most pesticide residue). Consider buying organic or properly wash your

apples before eating. Soak your apples in water with 10% vinegar for at least 10 minutes to help break down the waxy exterior. Then, use a produce brush to lightly scrub the outside of the apple while under cool running water.

**Keep it fresh:** Apples are a sturdy fruit that will stay good anywhere from three weeks to three months if you store them properly. Apples prefer a cool environment and a bit of moisture. Store your apples in the refrigerator in an open container, covered with a damp paper towel or cheesecloth.

### Ingredients:

- 4 medium apples, cored and roughly chopped\*
- ¼ c chopped pecans (optional)
- 3 tbsp. pure maple syrup or dark agave nectar
- ¼ c water
- 1 tsp. vanilla extract
- 1 tbsp. ground cinnamon
- ¼ tsp. ground ginger and/or nutmeg (optional)
- ¼ tsp. salt

### Directions:

Preheat oven to 350°F.

Combine all ingredients except for pecans in a baking dish. Bake uncovered for 30 minutes, stirring halfway through the baking time. If you are using pecans, add them at this time. The apples are ready when they are fork-tender and caramelized.

Serves 4.

## Baked Cinnamon Apples



Nutrition Info	
Per Serving	
Calories	166
Carbohydrates	26.8g
Sugar	19.2g
Fiber	5.4g
Protein	.9g
Sodium	149 mg

\* The best apples for baking are Jonagold, Golden Delicious, Granny Smith, Pink Lady and Honey Crisp.

# Fast Facts for Suicide Prevention Month



More than 40,000 people take their own lives each year, making suicide the 10th leading cause of death for Americans. Although most suicidal individuals desperately want to live, someone in the country dies of suicide every 12.8 minutes because they simply cannot see alternatives to their problems. Most of these individuals give definite warning signs of their intentions, but others downplay their significance or don't know how to respond.

**Suicide is preventable.** The mnemonic **IS PATH WARM** can be used to help you remember and recognize the warning signs of suicide.

- I** Ideation
- S** Substance Abuse
- P** Purposelessness
- A** Anxiety
- T** Trapped
- H** Hopelessness
- W** Withdrawal
- A** Anger
- R** Recklessness
- M** Mood Changes

After cancer and heart disease, suicide accounts for more years of life lost than any other cause of death. Be a part of the solution. Seek help for anyone you witness exhibiting warning signs by calling **1-800-273-TALK (8255)**.

*Mnemonic provided by: American Association of Suicidology. Statistics provided by CDC via American Foundation for Suicide Prevention.*

## Physical Activity for Healthy Aging

Regular physical activity can be a fun and effective way to maintain physical function and prevent some of the most common physical impairments associated with increasing age, including loss of balance, flexibility and bone strength.

### Balance

Loss of balance is one of the primary causes of life-threatening falls in elderly people. To help maintain your balance without increasing your workout time, try adding one-leg balances during moves that are in your existing routine. For example, when coming out of a squat or lunge, momentarily lift one leg at the top of the move. Upper body moves, such as light bicep curls or shoulder raises with one foot off the ground also help improve balance. Balancing while completing other tasks, such as talking on the phone or cooking, helps to improve functional fitness and prevent injury.

### Flexibility

Flexibility is critical to maintaining mobility with age, yet stretching and other mobility exercises are commonly disregarded in the routines of healthy individuals. In order to maintain flexibility you should stretch daily, especially after exercise or activity. Just remember, always do dynamic stretches first (these are stretches involving constant movement such as arm and leg swings, neck rolls, etc.) Follow with static stretches, that is, holding a constant position for at least 30 seconds. For major gains in flexibility, look to practices such as Yoga or Pilates; both of these are beneficial for bone strength and balance, as well.

### Strong Bones

When bones are slightly strained or challenged, they respond by generating new tissue to strengthen weak points. This makes weight-bearing exercise ideal for brittle bone

prevention.\* This includes any activity in which you support your weight such as walking, running, tennis, basketball, rock climbing, etc. (Examples of non-weight-bearing exercise are swimming and bicycling.) It is ideal to include 30 minutes of weight training at least twice per week for maximum benefits.

*\* Weight-bearing exercise and weight training can be dangerous if you already have low bone density. Check with your doctor before adding this to your routine.*





## Mindful Minute

Practicing mindfulness can help us cope with daily stressors by directing our attention into what's right in front of us – the here and now. Mindfulness is intentional awareness of the present moment where we observe our thoughts, emotions and experiences without judgment. A regular practice of mindfulness can change how the brain functions and create new neural pathways. Research suggests people who practice mindfulness live longer as a result of improved brain functioning and lower stress levels, which contributes indirectly to a host of other health benefits. What more

obvious way to contribute to longevity than to simply live in the present moment? Mindfulness expert Ellen Langer has said, "Wherever you put the mind, the body will follow." This beautifully simple concept can be realized by trying the following mindful exercise:

**Wherever you are, stop and look around you. Fully experience this moment by engaging all of your senses: Where are you? What do you see, smell and hear? What else about this moment are you experiencing?**

In difficult moments, such as when feeling overwhelmed or in a rush to get from point A to point B, we may have the most to gain by practicing mindfulness. These are precisely the moments to remind yourself that this is your time and you only have it once. Set an intention to practice coming into the direct experience of your environment throughout the month, and observe the effects it has on your body and mind.

# Stressed to Death – How Our Busy Lives Age Us

**Did you know?** All mammals share a common stress response that involves increasing blood flow and sharpening senses while slowing down digestive, reproductive and immune systems. This process is commonly referred to as "Fight or Flight," and it's quite useful for, let's say, a gazelle running from a cheetah. However, humans have developed a tendency to turn on this stress response merely with our thoughts and perceptions, even when no true threat to our survival is present.



### Acceleration of Chromosome Degeneration

The tips of our chromosomes have protective end caps called telomeres that keep them from fraying. (Think plastic tip on a shoestring.) As we age, the telomeres get shorter. When a telomere reaches a critical length, the chromosome dies. Stress hormones speed up the degeneration of telomeres. This results in decreased organ function, tissue renewal, skin integrity and immune function while increasing risk of cancer and death.

### Decline of Hippocampus Function

The hippocampus is the region of the brain responsible for learning and memory. Some declines in memory are inevitable with age; however, stress hormones cause a major assault on our ability to retain new information.



Due to this adaptation, when you wake up late and get stuck in traffic on your way to work, you are having a very similar response to the gazelle who is trying not to be a cheetah's lunch. This response, which becomes chronic for many of us, releases hormones called glucocorticoids that can be harmful to humans. In particular, they speed up aging. Here's how:

Chronically elevated cortisol levels cause our brain to fixate on whatever is causing us distress, tossing the hippocampus and its processes for laying down new neural pathways (a.k.a. learning) to the end of the priority list.

### What can we do?

- **Develop positive coping skills.** This looks slightly different for everyone, but do your best to recognize when you may be overreacting to a stressor. Take a deep breath, and handle it one moment at a time.
- **Practice compassion.** Although it may seem counterintuitive to focus on others and give back when you yourself are stressed out, new research suggests that maintaining feelings of connection to others' wellbeing is the best thing we can do when we are stressed.
- **Keep a healthy curiosity.** Continue to learn something new every day to keep your hippocampus happy.
- **Be mindful.** Research suggests that practicing mindfulness strengthens our neural circuitry and slows cellular aging. For more on this topic see *Mindful Minute*.

## App in a Snap

**Name:** Fit Brains

**Price:** Free, with in-app purchases available

**Focus:** Brain Function

Get your daily dose of brain-boosting stimulation with Fit Brains! This user-friendly app was created by the same experts behind Rosetta Stone and delivers daily games to challenge your memory, concentration, problem-solving and language skills. As you play and strengthen your brain's agility, Fit Brains fuels your competitive spirit by showing your progress compared to those with similar demographic backgrounds.

Michelle Thatsanithone, CBIZ Employee Benefits Intern, says "Fit Brains is just as fun as Candy Crush, but it actually helps me jump-start my problem-solving skills for a more productive work day."

*"Age is an issue of mind over matter. If you don't mind, it doesn't matter."*

*– Mark Twain*

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### Contributing Writers

Abby Banks..... Wellness Coordinator  
Mike Kasecamp ..... Investment Advisor & Retirement Consultant  
Emily Babcock..... CBIZ Wellness Solutions Intern  
Abby Carter..... Wellness Coordinator  
Michelle Thatsanithone.....CBIZ Employee Benefits Intern  
Susan Trogu..... CBIZ Operations Director



## Financial Focus

# Save Now to Improve Your Quality of Life in Retirement

As people develop their savings plans, retirement is too often an area that is put at the bottom of the priority list. Delaying your savings efforts for retirement is a costly mistake. The earlier you start saving, the more time your money has to grow and the less you actually have to save. Einstein once said, "Compound interest is the 8th wonder of the world: he who understands it, earns it ... he who doesn't, pays it." Consider this:

If you put aside \$2,000 per year starting at age 20 and the money returns 6%, then the money available at age 65 would be \$425,500. If you wait until you are 25 and make the same annual investment the balance will be \$309,500 at age 65. The additional \$10,000 invested by starting at age 20 increases your retirement fund by \$115,000!

The longer your money has to accrue interest, the harder it works for you. With that being said, here are a few tips to get you started sooner rather than later:

- **Contribute to your 401(k) or equivalent plan.** Most organizations offer some type of employer contribution as well. This is one very rare opportunity you will have in your life to acquire free money; take full advantage!
- **Take advantage of pre-tax 401(k) contributions.** A \$50 contribution for someone in the 25% tax bracket only reduces your paycheck by \$37.50, and the tax savings compounds interest annually as well!
- **Put your savings on autopilot.** Examine your budget to determine what you can truly afford to save and then automate your deductions.

- **Pay off high-interest debt.** It does no good to maximize your retirement savings if you are accumulating more and more interest that will eventually have to be paid on existing debt.

