



# Wellbeing

# Insights

*Living a Better, More Vibrant Life*



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## Distracted Driving Awareness Month

2015 marked the largest increase in traffic accident fatalities in 50 years. This 7.2 percent increase equated to 35,092 lives claimed. The National Highway Traffic Safety Administration (NHTSA) found that "distraction-affected" incidents accounted for about 10 percent of these fatalities. That's about 3,200 deaths that could have been avoided by drivers simply giving their full attention to the road. The severity of this modern-day safety issue has prompted 46 states to ban text

messaging while driving, with 15 states taking it a step further with hands-free driving laws. While hands-free devices can provide a boost in safety, drivers are still more likely to run stop lights and signs and miss exits and other driving cues, according to the National Safety Council.

The bottom line: When you are driving, just drive! Don't forget to sit down and talk with your driving-age children about this as well. The following are some tips to keep you safe on the road.

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# Tips for Staying Safe on the Road

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- Put your cell phone on silent or, better yet, store it out of sight or out of reach.
- If you are using a GPS, enter your address and scope out the route before you start moving your car.
- If you feel drowsy, pull over.
- Make it a policy for yourself that eating and grooming while driving are off limits. Take 10 minutes to pull over to eat or fix your hair or whatever it is you need to do.
- Keep passengers and activity in the car to a minimum.
- Don't succumb to road rage. Your job is arriving at your destination safely. Don't tailgate or play other risky games just because you don't like the way someone else is driving. Focus on the safety of your own vehicle.
- If you have passengers, designate someone to text and make calls so you are not tempted to do so yourself.

## Risk Multipliers

Activity While Driving	Increase in Probability of Crash
Reaching for an Object	3.4x
Talking on the Phone	4x
Turning Around in Your Seat	8.8x
Texting	8x - 24x

For more information visit [distraction.gov](http://distraction.gov)



**Hands on the Wheel**



**Eyes on the Road**



**Get There Safely**

## Mindful Minute

Driving offers a unique and important opportunity to be mindful. For those who commute, this can help you arrive at the office refreshed and energized at the beginning of the day and have you calm and collected by the time you get back home.

Mindfulness on the road doesn't mean emptying your mind or focusing on a fixed point, which makes this practice so unique. Being present while driving involves being aware of your body, what you see and what you hear. Whether you are dealing with road rage or distracted driving or are looking to build your overall mindfulness practice, these techniques will help you **take mindfulness on the road**.

- Before you even turn on the car, take a couple of deep breaths and set an intention to be mindful during your drive.
- Practice being aware of the surrounding drivers and road. Pay attention not only to what's directly in front of you, but also take in the details of your surroundings on either side and behind you.
- Silence your phone and store it out of sight. Then, turn off the radio. This may feel downright uncomfortable at first, but you may be surprised at the effect this silence will have on your attentiveness to what's going on around you and within your own body.
- Notice your attitude. Driving can throw even the most laid-back person into a fit of rage. As you are driving, be aware when emotions come up – anger, fear, urgency, etc. Without directly trying to stifle these emotions, simply practice sending well wishes to everyone you encounter. Even if someone cuts you off, repeat "May you be well and happy." Notice how this makes you feel.
- Use stop lights and other necessary stops as an opportunity to tune into your body and surroundings. Do not reach for your phone to fill these moments.
- When you notice your attention shifting from driving, gently bring it back to the experience – how you feel, what you see. Perhaps your window is down and you notice the wind on your face or there is a building you pass every day but have never noticed before.
- Notice your body – any tension you are holding, the way your hands feel on the steering wheel, your foot on the pedal and how your body feels in the seat.





## On the Menu

# Beets

Beets are quite the interesting vegetable. They have unique health benefits related to their high concentration of betalains, manganese and Vitamin C. This combination of nutrients makes beets a very powerful anti-inflammatory agent. In addition, they neutralize toxins, are good for eye health and lower blood pressure. Their concentration of nitrates, coupled with their high sugar content (for a vegetable), make them valuable for endurance, stamina and muscle recovery.

Here are some more fun facts about beets:

- When the British restricted access to sugar cane, Napoleon pronounced beets the primary source of sugar.
- Closely related to Swiss Chard, beet greens are just as edible as beet roots, and their flavor and texture closely resemble that of their Swiss relative.
- While the root is the most commonly eaten part of the beet today, prior to the 19th century only the beet greens were consumed.
- 10 to 15 percent of the population experience “beeturia” or reddening of the urine after eating a normal amount of beets. This condition poses no threat to health.
- Beet greens are actually more nutritious than beet roots and contain more iron than spinach.

### Keep It Fresh

Roots should be firm and deep in color. Skin should be smooth; roots with shriveled or soft skin should be avoided. If you do not plan to eat the greens (although you should), their condition is not necessarily tied to the quality of the root. If you are eating the greens, avoid wilting or torn leaves.

Before storing, cut the leaves about two inches from the root. Store unwashed roots and leaves in separate air-tight plastic bags. Remove as much air as possible from the bags. Store in the refrigerator where the roots will stay fresh up to three weeks and leaves will stay fresh up to four days.

## Butter Dijon Beets & Greens

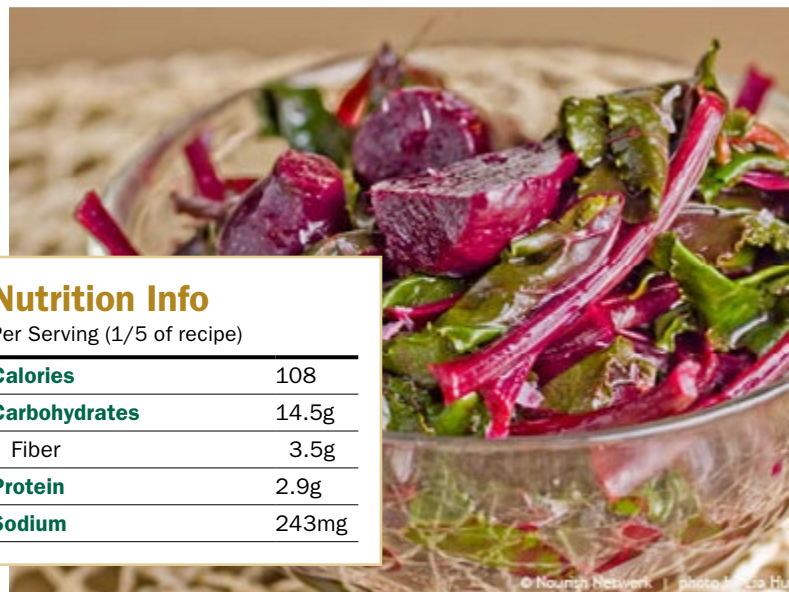
### Ingredients:

- 1-½ lbs. beets, greens attached
- 2 Tbsp. butter
- 2 Tbsp. Dijon mustard
- Sea salt and pepper to taste

### Directions:

1. Roughly chop beet greens and set aside.
2. Peel beet roots and cut into small chunks (about 1 inch).
3. Bring about 6 Tbsp. water to a boil in a skillet and add beet roots. Cover and cook for about 7 minutes or until tender.
4. Uncover and melt butter into skillet. Stir in beet greens, then cover and cook for an additional 5 minutes.
5. Remove from heat and add mustard, salt and pepper. Serve warm.

*Adapted from wholefoodsmarket.com*



### Nutrition Info

Per Serving (1/5 of recipe)

<b>Calories</b>	108
<b>Carbohydrates</b>	14.5g
Fiber	3.5g
<b>Protein</b>	2.9g
<b>Sodium</b>	243mg

# 6 Simple Ways to Keep Allergies at Bay

Sneezing, wheezing, runny nose and itchy, watery eyes are familiar symptoms to more than 35 million allergy sufferers in America. All of these symptoms are caused by an overzealous immune system, which creates antibodies to harmless substances (such as pollen) that it perceives to be dangerous. Once these antibodies are formed, your body launches an attack when it is exposed to these invaders in the form of an inflammatory reaction concentrated in the nose, eyes and lungs. Keep in mind there are lots of things you can do to keep your allergies in check beyond stocking up on antihistamines.

**1. Use rugs.** Allergens drug in on shoes and animal paws become embedded in the carpet; washable

throw rugs in high-traffic areas are an easy remedy.

**2. Keep pets clean.** Your family pets play host for allergens entering the home. Wash them frequently or use anti-allergen wipes when they come in from outdoors. Reconsider letting your fur babies on your furniture when your allergies are flaring up.

**3. Wear natural fibers.** Synthetic materials such as polyester and nylon attract allergens.

**4. Shower at night.** For many people, a morning shower is a must for kick-starting the day. However, showering in the evening will help wash away any allergens that are stuck in your hair and on your body. This will help you breathe easy all night.

**5. Saline wash.** Remove irritants that are lodged in your sinuses by irrigating your nose with saline solution (salt water). There are many ready-to-use brands available or you can mix up your own nasal cleanse.

**6. Steam treatment.** If the thought of a nasal rinse is a little too intimidating, you can try a steam treatment. Simply boil several cups of water and pour into a large bowl. Drape a towel over your head while leaning over the bowl and breathe in the steam for five to 10 minutes. For added relief, add a few drops of peppermint, lemon or lavender essential oil.

## 5 Fun Stress Busters

In honor of National Stress Awareness month, we've got some creative tips to have fun and relieve stress!

**1. Get some animal love.** Animals are truly man's best friend; so when you aren't up for human interaction, find some support from another species. The benefits of interacting with animals are astounding! In addition, simply looking at pictures of cute animals improves performance and mood in the workplace, according to a large Japanese study.

**2. Sing it out.** Using your voice to release frustration can be very therapeutic. If you aren't up for a rational conversation, singing is a great alternative. Crank up your favorite song and belt it out.

**3. Take a dance break.** Let out that negative energy with some physical movement. Double down by singing and dancing to an upbeat tune at the same time.

**4. Connect with nature.** Studies show that interacting with nature helps people recover more rapidly from stress, restores mental clarity and increases general wellbeing. A solo walk through the park or sitting around a fire with friends will lift your spirits in no time.

**5. Take a shot!** Put the booze down, and take a picture instead. Photos trigger positive emotions whether you are looking at them or taking them. Avoid scrutinizing a bunch of selfies, which is counterproductive. Instead, take joy in capturing this moment in your life without the pressure to post it on social media. Bonus: A picture lasts a lifetime, so this stress buster is 100 percent recyclable.





# Spotlight On: Fiber

## What is fiber?

Fiber is a substance found exclusively in plants and is important for digestion in humans. Dietary fiber – the kind you eat – is a type of carbohydrate that is neither broken down nor absorbed by the body. Fiber is classified on food labels as soluble or insoluble, and both types are important.

- **Soluble fiber dissolves in water.** In your body, it forms a gel and slows the emptying of your stomach, keeping you full longer. It is found in fruits, beans and lentils.
- **Insoluble fiber does not dissolve in water.** It passes through your stomach intact and speeds up the passage of waste through your intestines. It is found in vegetables, nuts and whole grains.

## Why is fiber important?

- **Prevents/Controls Diabetes:** Fiber slows the rate at which your body absorbs sugars, which helps regulate the release of insulin and stabilize your blood sugar.
- **Fills You Up:** Fiber slows down the emptying of your stomach. This helps you feel full faster and eat less,

making it a valuable tool in weight management.

- **Gives Bowels a Boost:** Because your body cannot digest fiber, it passes through the intestines quickly. This has many benefits, including regulating bowel movements, preventing constipation and hemorrhoids, and maintaining intestinal health.
- **Reduces Cholesterol:** Fiber prompts the liver to trap LDL cholesterol to create bile salts, reducing the amount of cholesterol in the bloodstream.

## How do I create a fiber-rich diet?

High-fiber diets are incredibly healthy, but don't jump in too fast. Increasing fiber intake too quickly can lead to gas, bloating and cramps, so it's important to take it slow. While there is no shortage of fiber supplements these days, as with any nutrient, it's best to get it from real food. Before you reach for those gummy drops or powdered drink mixes, try these natural ways to get more fiber:

- **Eat more fruits and vegetables.** For maximum fiber, eat fruits and veggies raw, leave the skins on when

## How Much Fiber Do I Need Each Day?

Age	Amount
<b>50 or Younger</b>	
Men	38g
Women	25g
<b>51 or Older</b>	
Men	30g
Women	21g

you can, and choose whole fruits and veggies over juice. The highest in fiber are pears, prunes, berries, avocado, peas, squash, Brussels sprouts, broccoli and cauliflower.

- **Jump on the bran wagon.** When it comes to grains, the highest concentration of fiber is in bran (oat bran, corn bran, wheat bran). It can be sprinkled into your favorite foods, from hot cereal to casseroles. Refined white grains are no good for fiber (or anything else).
- **Add beans and lentils.** For a fiber boost, try replacing or supplementing meat with beans or lentils for at least two meals per week. You will get the protein benefit as with meat plus the bonus of added fiber.
- **Try nuts and seeds.** Add flaxseed meal or chia seeds to your smoothies or baked goods for a fiber fix. Nuts are also a good source of fiber; the best are pine nuts and almonds.



## DIY: Rest & Relax Bath Soak

Few things are as calming as a nice warm bath at the end of a stressful day. This DIY bath soak will really take it to the next level with Epsom salts, oats and the best essential oils for stress relief. In addition, bath soaks can help with muscle aches and pains, skin problems, headaches, and so much more.

### What you'll need:

- 1 cup old-fashioned oats
- 1 cup Epsom salts
- ½ cup baking soda
- 20 drops lavender essential oil
- Optional: Up to 6 drops each of chamomile, frankincense, bergamot, cinnamon or ylang ylang essential oils

### Directions:

Grind oats to a fine powder in a food processor or coffee grinder. Combine oats, Epsom salts and baking soda in a large bowl and stir until well incorporated. Add essential oils and stir well. Store in an air-tight jar, using about ¼ cup per bath.

# Roth Contributions: How to Live a “Tax Free” Retirement

One of the most popular provisions that many employers have added to their retirement plans in recent years is the Roth Contribution.

Many people are familiar with the traditional tax-deferral contribution; you make a deposit to your employer's retirement program or IRA and receive a tax benefit for the year you make that contribution. For example, someone in the 25 percent tax bracket who contributes \$100 to a qualified plan would only reduce their take-home pay by \$75. The \$25 difference is the upfront tax advantage you receive. The downside is you will eventually pay income taxes on those dollars and any investment earnings they accumulate when you start to take distributions in your retirement years.

However, if you are looking for a way to avoid paying income taxes at retirement, a Roth contribution may be a great option. A Roth contribution

works the exact opposite of the traditional deferral. When you make a contribution to your qualified plan (401(k), IRA, etc.) the money goes in after you have already paid income taxes on it. Yes, you do lose the upfront tax advantage, but here is where the magic happens. All contributions that are made to the Roth account and their respective investment earnings will not be subject to income taxes when you

start to take distributions from your accounts! Think about this: If you start making Roth contributions as a 30-year old, you could have 35 years' worth of investment earnings that you will never pay income tax on. Roth contributions are becoming more popular, especially with the younger generation. Discuss the advantages of this type of contribution with your financial and tax advisors; it could be a great option for many investors.

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“  
*The only difference between  
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”

- DENNIS S. BROWN