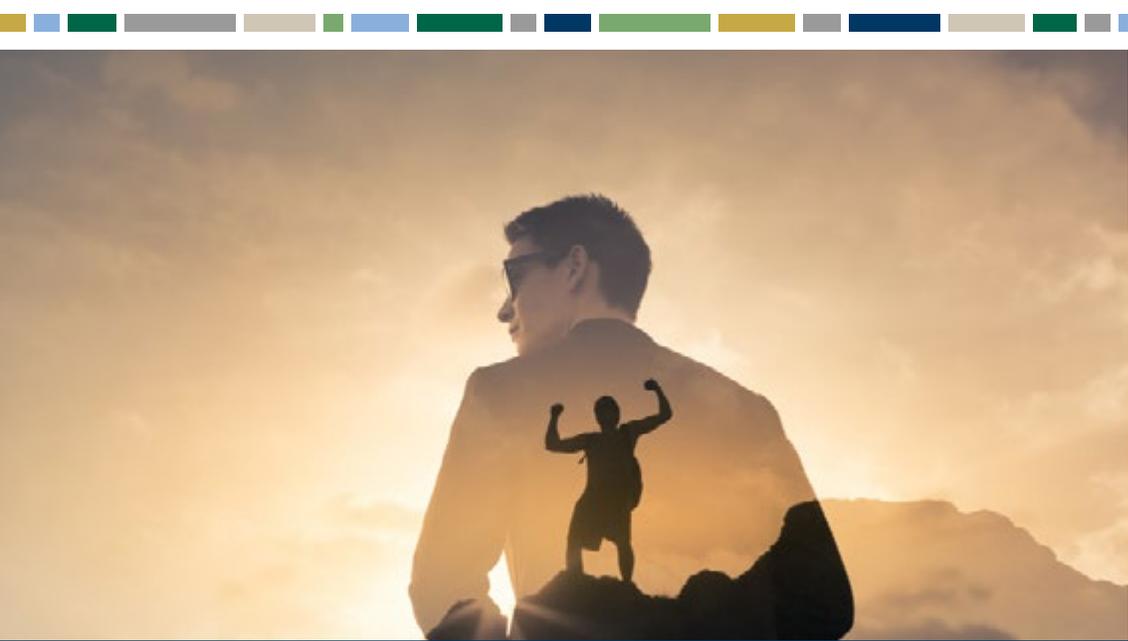




Wellbeing Insights

Living a Better, More Vibrant Life



4 Keys to Developing Grit

Success – we strive for it our whole lives, yet we may not have a clear understanding of what truly gets us there. Is it raw talent, hard work, social connections, emotional intelligence, likability, socioeconomic factors, pure luck or some magic combination that leads to success? While all of these factors certainly play a role, research suggests that the characteristic of grit is a leading predictor of success.

By definition, grit is the raw determination, passion and perseverance to achieve success with any goal. Angela Duckworth, New York Times bestselling author and professor of psychology, has spent years researching grit. Time and again her findings indicate that grit trumps talent as a predictor of success. While some people may be gritty inherently and others

more naturally talented, we can all work to improve our grit as a means of achieving those things that are important to us. Below are four keys to developing more grit:

1. Supercharge your motivation.

Having a sense of motivation is the essential component of grit. “Self-Determination Theory” offers a framework for how to increase our motivation by fulfilling three basic psychological needs – autonomy (a sense of choice, integrity and self-endorsement), competence (feeling capable and effective) and relatedness (feeling you belong and are connected to others). When these three needs are met, we are more determined, accountable and motivated to grow. Evaluate these needs as

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it relates to your goals to determine what might be getting in your way. If you feel like a “fraud” or that you are “faking it until you make it,” you may need to train more to build your competence. If you lack a sense of control or struggle to find purpose, you might consider where you can further take ownership or how your work/skill/etc. will impact others. Lastly, if you feel alone or as if no one “gets it,” you might look at your current support system and how you can strengthen your relationships or build new ones with others who share your interests or goals.

2. Embrace your control.

Consider the control you feel over the outcomes and events in your life. Is life happening to you or *for* you? The extent to which you believe you have control over your life, versus your life being controlled by outside forces, is a strong predictor of grit. While we all are dealt certain circumstances in life that may be outside of our control, we always have control over how we respond. Gritty people embrace this truth and respond accordingly with a good attitude, courage and hard work. They believe rewards are never given; they are earned. Entitlement is the opposite of grit and is defined by the belief that one is inherently deserving of privileges or special treatment. If you believe life is simply happening to you, you relinquish your ability to actualize your strengths and instead let chance, circumstance or others control your destiny. Embrace the power you have to influence your own life outcomes by focusing on what is truly

within your control and watch your life change for the better.

3. Cultivate hope.

Hard work and passion alone are not always a straight line to success; sometimes you still fall short. However, it is in the response to failure that gritty people separate from the pack. They get back up. They see opportunities for growth in every failure. They believe in their ability to improve. They embrace challenges with optimism. In other words, they have hope. To build hope it's important to identify your natural strengths and how you can apply them to various situations. Think of a recent time when you fell short or didn't achieve a goal. Were there opportunities to apply your strengths that perhaps you missed? Conversely, what lesson can you learn from that experience, and how can it be a catalyst for growth? By having this hopeful approach, we can take action toward high levels of grit by learning a new skill or by changing the way we perceive adversity.

4. Develop emotional flexibility

All the determination in the world will not get you to your goals in the absence of adaptability. Grit is not complete without the ability to “roll with the punches.” In order to work on your emotional flexibility, consider these “5 Pillars of Resilience” offered by the [Bounce Back Project](#):

- **Self-Awareness** – It may sound counter-intuitive, but seek feedback from others to help you identify and validate your strengths and weaknesses. We often have a skewed perception of ourselves, so candid input from your trusted friends and colleagues as to what they see as your strengths and where you have opportunities to grow can be quite enlightening.

- **Mindfulness** – Mindfulness is intentional awareness of the present moment where we observe our thoughts, emotions and experiences without judgment. Practicing mindfulness can help us cope with daily stressors by directing our attention to what's right in front of us – the here and now. For a quick practice, check out this month's Mindful Minute on page 4.
- **Self-Care** – There's real glorification of being busy in our society. However, we've all heard the old adage – you can't pour from an empty cup. We're designed to cycle between periods of expending energy and renewing energy, so make sure you take time to relax and recharge with self-care rituals.
- **Positive Relationships** – Human connection is incredibly important to our capacity to bounce back. Nurture the relationships in your life with people you know have your best interests at heart. Prioritize spending quality time with them, and lean on them in challenging times.
- **Purpose** – When we have a sense that we are contributing to something greater than ourselves we are more resilient and determined. Name those things that bring you a sense of purpose; perhaps it's your faith or certain social or economic imperatives. Remind yourself regularly what all of the hard work is for – contributing to those things that matter the most to you!

“ Without effort, **your skill** is nothing more than what **you could have done** but didn't.

- ANGELA DUCKWORTH

On the Menu

Buckwheat

Buckwheat, like quinoa, is a grain-like seed that grows throughout the U.S. It's considered a pseudocereal, meaning it has many of the same properties, but does not come from grass, as most other cereals do.

Buckwheat can be found in everyday food products, such as breakfast foods, flour and noodles. It's also often planted as a cover crop to protect soil from erosion between planting seasons. Its short growth period offers the flexibility of planting late in the season. Buckwheat further benefits a farmer's field by smothering weeds and attracting beneficial insects.

Despite the word "wheat" in its name, buckwheat is a naturally gluten-free food that is related to the rhubarb plant. It's a versatile grain that can be steamed and eaten in place of rice, or the whole seeds can be ground into a fine flour. It's known for its high fiber levels and is a great source of complete protein. This means it contains all 9 of the essential amino acids that humans do not produce naturally and must consume through food. While it's not known for its vitamin content, it does have an extensive list of minerals that can support overall health and wellbeing, including:

- **Magnesium** – This plays a vital role in the structure and maintenance of your bones, helps control muscle and nerve transmission, and assists with regulating blood pressure and blood sugar. It's also required to transport nutrients, such as potassium and calcium, throughout your body.
- **Manganese** – Manganese is essential for healthy metabolism, growth, development and antioxidant defenses.
- **Iron** – Deficiency in this mineral leads to anemia, a condition characterized by reduced oxygen-carrying capacity of your blood.
- **Phosphorus** – This mineral plays an essential role in the growth and maintenance of body tissues.
- **Copper** – Often lacking in the Western diet, copper is an essential trace element that may benefit heart health when eaten in small amounts.

Keep It Fresh

Store buckwheat as you would other grains – in an airtight container in a cool, dry, dark location. Use within a year of purchase. Keeping it away from heat, moisture, light and air will prolong its shelf life. Refer to the packaging to determine use-by date after opening.

Overnight Buckwheat Groats

This breakfast is a win-win because it's healthy and there is zero cooking involved. Buckwheat groats (the hulled kernels of buckwheat) are gluten-free and higher in protein than oatmeal.

Ingredients:

- ½ cup milk (any variety) & ¼ cup more before eating
- ¼ cup buckwheat groats
- ¼ cup ground buckwheat groats (quickly pulsed in the food processor)
- 1 Tbsp. ground flax seed
- ½ Tbsp. chia seeds
- ½ tsp. cinnamon
- ¼ tsp. vanilla extract

Instructions:

Combine all ingredients in a small bowl and stir. Cover and refrigerate for 4 hours to overnight. You can also combine the ingredients in a mason-style jar with a lid. Before eating, add ¼ cup of milk (or desired amount until it reaches a consistency you like) and stir into the groats. Enjoy cold or transfer to a microwave-safe container and serve heated. Top with your favorite fruit (e.g., pineapple, blueberries, strawberries, apples), seasoning (e.g., apple or pumpkin pie), coconut, chocolate chips, peanut butter, nuts, etc. For a protein boost, mix in collagen peptides or protein powder.

Adapted from plattertalk.com



Nutrition Info

Per Serving (¼ of recipe)

Calories	137
Total Fat	4.5g
Carbohydrates	21.1g
Sugar	1.4g
Fiber	5.7g
Protein	5.3g

Undercover Veggies



In honor of National Fruit and Veggie month, we challenge you to get more veggies on the menu. Don't worry, if you're not a veggie lover or have picky eaters at home, there are lots of ways to sneak in some extra servings. We've got you covered with some tips!

- Load up your sandwiches and burgers. An extra slice of tomato on your sandwich or greens on your burger are noteworthy additions.
- Prepare ahead of time. Make veggies a convenient choice by washing, slicing and packaging individual serving sizes in advance.
- Use veggies instead of chips and crackers when you reach for your favorite dips.

Hide them in the foods you love, using these methods:

Shred it! Your food processor and/or hand grater are your best friends when it comes to hiding vegetables. Here are some ways to use shredded veggies:

- Mix half rice with half shredded cauliflower, or substitute the rice completely.
- Shredded cauliflower or squash can be added to scrambled eggs, omelets or batters.
- Add shredded or chopped spinach, squash, carrots or mushrooms to burgers, meatloaf, casseroles, muffins and other baked goods.

Puree it! Your blender is your second secret weapon for sneaking veggies into your meal. Here's how:

- Add greens such as spinach, kale or avocado to breakfast smoothies. Their flavors are easily masked by the sweetness of fruit, but their nutritional boost is loud and clear.
- Add pumpkin puree to tomato-based sauces (like marinara), cream sauces and cheese sauces. Canned pumpkin has a very mild flavor and a texture that will mix right into these sauces; you won't even notice the difference.
- Pureed tomato, squash or pumpkin can easily be added to most soups and stews to thicken them up and add an extra serving of veggies.
- Avocado can be blended into most dips, including hummus and any sour-cream-based dips.

Mindful Minute



In the quest to build more grit, it can be easy to get swept up in the hustle and hard work, forgetting to take time to be in the here and now. However, there needs to be a balance of “doing” with “non-doing” to keep us grounded and allow time for renewing our energy reserves. Try this simple, 30-second practice designed to help you find a sense of calm and focus during tense moments. It's called a **mindful pause**. Think of it as a sort of spot treatment for when you're feeling stressed or overwhelmed but have lots to get done. Here's how it works:

1. Take a deep breath. One deep inhale and exhale will get you started.
2. Turn your focus inward. Observe any physical sensations (temperature, tightness in the stomach or chest, etc.) as well as emotional sensations

(feelings of stress or anxiety). Simply allow them to pass without labeling them as good or bad.

3. Bring your attention to your breath. No need to try to change your natural breath; just focus on it. Pay attention to the sensations as you inhale and exhale. Notice the way your nostrils feel, or connect to the sensation of the chest or belly rising and falling. Paying attention to the breath will help anchor you in the present. This can be as short as two breath cycles or as long as you want to sit with it.
4. Refocus and carry on! Begin to re-engage with the world by asking yourself these two simple questions: “Where am I right now?” and “What is the smallest step I can take this moment to get me closer to where I need to be?”

Yoga Class Decoded



Yoga classes are everywhere, from laughing yoga to goat yoga and everything in between, and it can be confusing to know where to start.

If you're looking for a physical workout (or to sweat), your best bets are Vinyasa/Power Yoga, Ashtanga or Hot Yoga. For relaxation, Yoga Nidra, Restorative/Yin Yoga and Gentle Yoga are great options. If you want to learn the ins and outs of yoga alignment, find an Iyengar class. If you're dealing with anxiety or depression, all yoga is helpful, especially Kundalini Yoga. If you're someone who has a hard time focusing, choosing a more active form of yoga (like Vinyasa) might be a better fit than a slower class like Restorative. For those who prefer to practice at home, visit www.glo.com for online classes taught by expert global instructors.

Here are some common yoga styles decoded to help you find an option that meets your needs.

Hatha/Gentle Yoga is great for beginners. Most yoga classes stem from Hatha. Hatha classes are accommodating for multiple participant levels but aren't designed to be a vigorous workout.

Vinyasa/Flow Yoga links poses with the breath. It is quite active with fairly continuous "flowing" movement throughout the class. Vinyasa classes typically include poses that are more challenging and physically demanding than Hatha.

Ashtanga Yoga is a regimented format that includes the same 26 postures in the same order, every class. It is physically demanding and requires a good amount of flexibility and strength. It's common for instructors to use hands-on adjustments. It's not ideal for beginners or people recovering from injuries. To learn more and view the class sequences, visit www.ashtangayoga.info.

Hot Yoga takes place in a humid room heated anywhere from 90 to 105°. The postures require lengthy, forceful and sustained contractions of all major muscle groups. The demanding nature of the poses and the high heat can create a very intense workout, so you may consider checking with your doctor before signing up for a class if you have concerns. If you do try hot yoga, be prepared to sweat; bring a towel and plenty of water.

Restorative/Yin Yoga is great for beginners, people with limited flexibility and anyone wanting to relax or reduce stress. The classes utilize a variety of props (bolsters, blankets, straps, blocks) so your body can rest in postures. The props provide support and allow your muscles to relax. To find a certified restorative yoga instructor near you, visit www.restorativeyogateachers.com.

Kundalini Yoga is known as the "yoga of awareness." Most poses are completed in a seated position, so if you have low back pain, it might be uncomfortable. A typical class includes repetitive yoga postures called "kriya," each with a specific purpose, such as expanding your energy field or minimizing anger, followed by a meditation. Chanting and sound healing are common elements. To learn more, visit www.3ho.org/kundalini-yoga.

Iyengar Yoga is focused on alignment. Instructors will spot and assist participants, often using props to achieve ideal alignment. Poses may be held longer than a flowing Vinyasa class to promote strength once the alignment is achieved. To find an Iyengar teacher near you, visit <http://bksiyengar.com>.

Yoga Nidra is known as "yogic sleep." Its focus is on self-inquiry and conscious relaxation. It's not a physically active class; it focuses more on changing habitual ways of thinking and reacting.

Book Nook

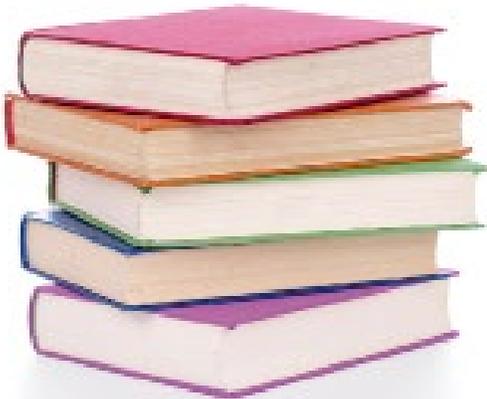
Grit: the Power of Passion and Perseverance

by Angela Duckworth

This must-read book by Angela Duckworth (psychologist, professor, researcher and CEO of Character Lab) identifies elevated levels of grit as the highest predictor of success. Backed by her decade of research with both U.S. Public School Systems and the West Point Military Academy, Duckworth illuminates the difference between talent and passion by outlining four characteristics that all gritty people share – passion, discipline, purpose and hope.

Throughout the book Duckworth shares her years of research and wisdom to help those seeking to build their own grit levels, highlighting that anyone can achieve their goals of success with hard work and dedication.

Reviewed by Kimberly Bendix, HR Manager at CBIZ



Financial Focus

Establishing an Estate Plan

Planning for your financial future can feel daunting. For many, it's difficult enough to deal with month-to-month budgeting or planning for retirement, so extending that concern to what will happen to their assets in the long run hasn't been addressed. But after you're gone, who will protect the people most important to you? Who will get everything that you've worked so hard for? If you have children, who will be their guardian? It's an uncomfortable topic, but if you don't have an estate plan in place, you might be leaving it up to the courts to designate how your assets are divided and who will raise your children. Taking care of those who are most important to you begins with an estate plan.

Your estate includes everything that you own, such as real estate, investments, businesses, vehicles and so on. It also includes non-tangible assets, such as brokerage accounts, bank accounts, IRA assets, life insurance policies and other nonphysical items. Additionally, it includes any debts you may have, such as mortgages, auto loans and credit card accounts.

Your estate plan can be divided into two elements – your wishes for when you're alive and your wishes for your legacy. Each element should include several crucial documents.

Your Estate Plan – In Life

- **Financial Power of Attorney** – This document allows you to designate a specific person to make financial decisions for you.

- **Medical Documents** – These include your health insurance, disability insurance and long-term care insurance.
- **Living Will & Health Care Proxy** – This is important in the event that you become incapable of making health care decisions.

Your Estate Plan – Your Legacy

- **Last Will & Testament** – This should include a complete list of all of your assets, debts, account numbers and other important information. This must be finalized, signed, witnessed and notarized.
- **Estate Administrator or Executor** – It's important to select an individual who is both responsible and capable of making good decisions about administering your will. Make sure they have a copy of the will.
- **Life Insurance** – This provides funding for your loved ones if you pass.
- **Beneficiary Designations** – You can have multiple beneficiaries; they can be equal or unequal. These designations will take preference over the directions in your will or trust.

It's wise to consult with an attorney, financial advisor, tax specialist and doctor to work through each of these specific items. A solid estate plan allows you to choose who will get what, reduces taxes on what you leave behind and helps decrease the chance of an ugly legal battle.

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