



Wellbeing Insights



ECO-FRIENDLY FEATURE

The Hidden Cost of Food Waste – And the Simple Habits That Can Change Everything

Each year, nearly one-third of all food produced globally—about 1.3 billion tons—goes to waste. Many perceive food waste as a logistical or environmental problem for policymakers and large organizations. However, it is an everyday challenge with far-reaching consequences and a powerful opportunity for individual change.

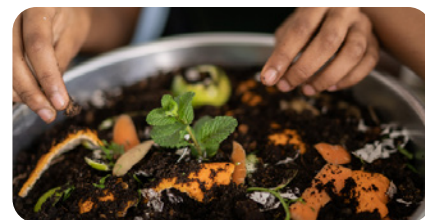
Reducing food waste isn't just about saving leftovers; it's about making a positive impact on the environment. It's about building a more mindful relationship with what we eat, making choices that protect our planet, save money, and support our wellbeing.

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The Hidden Cost of Food Waste

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The Real Costs of Wasted Food

When food ends up in the bin, it's not just the banana peel or stale bread that's lost; it's the entire value of the food that's gone. Every wasted item represents squandered resources—clean water, farmland, energy, packaging, and labor. According to the United Nations, if food waste were a country, it would be the third-largest emitter of greenhouse gases after the United States and China.

Food waste also has a quiet emotional and economic toll. For the average household, it can mean hundreds of dollars per year thrown away, often without realizing it. This can contribute to feelings of guilt, overwhelm, and disconnection from the natural cycles of nourishment and gratitude that should surround food.

How Food Waste Affects Wellbeing

Mental Clarity and Mindfulness

Reducing food waste requires intention. Planning meals, taking inventory of what's in your fridge, and using ingredients creatively all cultivate mindfulness. These habits bring you into the present moment and encourage conscious choices—an antidote to the rushed, distracted eating patterns that dominate modern life.

Financial Relief

Cooking with what you already have isn't just eco-friendly—it's budget-friendly. Small changes, such as freezing produce before it spoils or making soups with vegetable scraps, can lead to noticeable savings. Over time, these savings reduce stress, especially as food prices fluctuate globally.

Physical Health

Meal planning and thoughtful shopping often result in healthier eating habits. When you use fresh food before it spoils, you're less likely to rely on processed options. Leftovers can become nourishing lunches, while "imperfect" produce often contains the same nutrients as its pristine counterparts.

Emotional Fulfillment

There's something deeply satisfying about using food well. Whether it's turning a sad bunch of herbs into a vibrant pesto or baking bruised apples into a rustic crumble, rescuing food fosters creativity and a sense of purpose. It also reinforces a sense of gratitude for the nourishment we receive.

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The Hidden Cost of Food Waste

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A Simple Place to Start

Reducing food waste is one of the most accessible and impactful ways to care for our wellbeing and the environment simultaneously. It doesn't require perfection—just curiosity, compassion, and a bit of planning. Each time we reuse a meal, save an apple, or buy only what we need, we take a quiet but meaningful step toward balance, gratitude, and health.

The good news? You don't need to overhaul your life to reduce food waste. Start with small, achievable actions:

- **Plan your meals each week and build your grocery list around what you already have.** This reduces impulse buys and ensures older ingredients get used first. It's also an excellent opportunity to involve children or housemates—teaching them how to build meals with intention and appreciation for what's already in the kitchen.
- **Store food properly to extend freshness.** Keep herbs in water like flowers, store onions away from potatoes, and learn the quirks of your fridge's cold spots. These minor adjustments show care for the effort behind each ingredient, whether it came from a local farm or a distant field.



- **Embrace leftovers and get creative.** Reinvent roasted vegetables into a frittata, turn stale bread into croutons, or combine odds and ends into soups. This kind of kitchen improvisation is not only resourceful but joyful, connecting us with the generations before us who wasted nothing out of necessity and respect.
- **Understand expiration dates.** "Best before" usually refers to peak quality, not safety. Learn to trust your senses—smell, sight, and taste—and teach others to do the same. This simple shift can significantly reduce waste and help rebuild trust in our ability to care for ourselves and our food.
- **Compost what you can't use, turning scraps into soil instead of sending them to the landfill.** Whether you have a backyard bin or use a local service, composting is a meaningful way to close the loop. It reminds us that food is part of a cycle—and that even peels and stems have a role in nourishing the future.

A Culture Shift Toward Respect

Historically, food was treated with reverence. Generations ago, wasting food would have been unthinkable. Today, amid abundance and convenience, we've lost touch with that sense of respect. But we can reclaim it.

Teaching children to value food, supporting local growers, and sharing meals with others are all part of this shift. Food connects us—to nature, culture, and one another. When we treat it with care, we nourish more than just our bodies—we feed our communities and the future of the planet.

The next time you're tempted to toss those limp carrots or that day-old rice, pause. Ask yourself: How can I turn this into something nourishing? You might be surprised at how good it feels—not just in your belly, but in your heart.



FINANCIAL FOCUS

Retirement Readiness: Build the Future You Envision

Whether retirement is just a few years away or still a distant dream, it's never too early—or too late—to begin planning. Retirement can be a time to enjoy life on your terms, with financial worries kept to a minimum through careful planning. By taking time to ask questions and make a thoughtful plan today, you'll be on your way to being retirement-ready in the future.

Start by imagining what you want your retirement to look like. Do you see yourself traveling, spending quality time with family, enjoying hobbies, or volunteering for causes close to your heart? Your retirement vision will help guide your financial and lifestyle decisions.

Are you already saving for retirement? If so, are you on track? If not, consider taking action now—it's never too late to start. Review your current savings and contribution rates, and consider using online retirement calculator resources or meeting with a financial professional to assess your progress. Small changes made today can have a significant impact over time. If your employer offers a retirement plan with matching contributions, make sure you're taking full advantage. It's essentially free money for your future.

Next, think about timing. When do you want to retire—and when will it realistically be possible? The age at which you retire can impact how much you need to save and how long your money needs to last. Early retirement may require a larger nest egg, while working a few extra years can provide more time to save and delay drawing from assets earmarked for retirement.

Understanding where your retirement income will come from is key. Consider Social Security, employer pensions, retirement accounts like 401(k)s or IRAs, and other income sources such as investments or part-time work. If you haven't already, it's a good idea to review your Social Security benefit estimate at ssa.gov and explore Medicare options at medicare.gov. Knowing what to expect from these programs can help you plan more accurately and avoid surprises later on.

Also, think about your finances holistically. Consider health care costs, potential long-term care needs, and whether you might want to downsize your home or relocate. Creating a legal and estate plan, such as a will or power of attorney, is a crucial step in protecting yourself and your loved ones.

Finally, remember that retirement planning isn't necessarily a solo effort. Be sure to include your spouse or partner in the conversation. Aligning your goals, expectations, and timelines can help avoid surprises and strengthen your shared financial future. Regular check-ins together can ensure you stay on the same page as circumstances evolve.

Retirement planning is a journey, not a destination. The sooner you start asking these questions and exploring your options, the more confident and prepared you'll feel. A well-crafted plan today means a more secure and enjoyable tomorrow.

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Figs

Figs are delicious and nutrient-rich fruits that have been cultivated for thousands of years and are valued in many cultures for both their flavor and their health benefits. Often enjoyed fresh or dried, figs are a versatile addition to any diet and provide a wide range of nutrients in a small package.

One of the most notable benefits of figs is their high fiber content, which helps to support digestive health by promoting regularity and feeding the beneficial bacteria in the gut. It also helps slow the absorption of sugar, making figs a better choice for maintaining steady blood glucose levels and supporting weight management. Figs also provide potassium, calcium, and magnesium, which play key roles in heart health, bone density, and muscle function. The antioxidants found in figs can help to reduce inflammation and protect cells from oxidative damage.

Incorporating figs into your diet is simple. Fresh figs can be eaten on their own or added to meals such as salads, yogurt, or oatmeal. Dried figs can be chopped and added to baked goods, used in snack mixes, or paired with grains and vegetables in savory dishes. They provide a natural sweetness that can reduce the need for added sugar.

When selecting fresh figs, choose fruit that is plump and slightly soft, with no visible bruising or mold. They should have a light, sweet fragrance. Fresh figs are highly perishable and should be stored in the refrigerator and used within a few days. Dried figs have a longer shelf life and should be kept in an airtight container in a cool, dry place.



Fig and Yogurt Parfait

- ½ cup plain Greek yogurt
- 1 fresh fig or 2 dried figs, sliced
- 1 tablespoon chopped walnuts or almonds
- 1 teaspoon honey (optional)

Spoon yogurt into a bowl or glass. Top with sliced figs and nuts. Add a light drizzle of honey if desired. This makes a balanced breakfast or snack that includes protein, healthy fats, and fiber.

Nutrition Info

Yields 1

Calories	175
Total Fat	4g
Carbohydrates	15g
Sugar	0g
Fiber	4g
Protein	12g



Women's Health Highlight:

Exercising with Your Cycle in Mind

While many women intuitively recognize that their energy and mood fluctuate throughout the month, societal norms often promote a one-size-fits-all approach to fitness—emphasizing consistency and intensity without accounting for biological rhythms. This can lead to pushing through workouts that don't serve the body's needs. Learning to distinguish between moments when rest and gentler movement are more beneficial versus times when a mental hurdle is all that stands in the way of a great workout is key. Honoring this balance supports a healthier, more sustainable relationship with exercise.

Understanding your cycle can help you tailor your workouts to maximize the benefits of your movement routine and feel great while doing it. The menstrual cycle typically spans approximately 28–30 days and consists of four phases: menstrual, follicular, ovulation, and luteal. Each brings hormonal fluctuations that can affect everything from energy levels to motivation and physical performance. Learning to align your exercise habits with these phases can support both physical and mental wellbeing.

Menstrual Phase (Days 1–5)

During menstruation, estrogen and progesterone levels are at their lowest. This hormonal drop can leave you feeling tired and less motivated. Gentle forms of movement, such as walking, yoga, or stretching, can help ease physical discomfort, including cramps, and improve one's mood. Listening to your body during this phase is essential, and rest should be taken when needed.

Follicular Phase (Post-Period)

Following menstruation, estrogen begins to rise, which can lead to increased energy and mental clarity. Many women feel stronger and more capable during this phase, making it an ideal time to reintroduce more vigorous activities, such as strength training or cardiovascular workouts.

Ovulation (Mid-Cycle)

Estrogen levels peak around ovulation, often resulting in increased energy and strength. Many women feel their best during this time, making it an ideal period for high-intensity activities such as interval training, running, or spinning. Although energy levels may be elevated, some women experience ovulation-related symptoms, such as mild abdominal discomfort. Tune in to how you are feeling and adjust as needed.

Luteal Phase (Before Your Next Period)

After ovulation, progesterone levels rise, and body temperature may increase slightly. This phase is often associated with premenstrual symptoms such as bloating, mood swings, and fatigue. As a result, exercise during this time may feel more challenging. You may find it more comfortable to switch to lower-impact activities, such as swimming, Pilates, yoga, or gentle strength training. Shorter sessions or restorative workouts may also feel more manageable and supportive.

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Women's Health Highlight: Exercising with Your Cycle in Mind

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Exercising throughout your menstrual cycle can be highly beneficial because physical activity boosts circulation and triggers the release of endorphins, which can help ease physical pain and elevate your mood. By adjusting your exercise routine to match the natural changes of your body, you will be more likely to stay consistent and enjoy your workouts. Rather than forcing activity during times of low energy, this approach encourages a balanced and responsive way to stay active. Below are some tips for exercising with your cycle:

- **Track Your Cycle:** Use a calendar or app to observe patterns in energy, mood, and physical comfort. This can help you plan your workouts more effectively.
- **Fuel Your Body:** Ensure that you are eating enough protein, healthy fats, and complex carbohydrates to support exercise and recovery. Hydration is especially important around your period.
- **Respect the Need for Rest:** If you feel fatigued or are experiencing pain, do not push through. Rest is an essential part of any fitness plan.

- **Remain Flexible:** There is no perfect routine. What matters most is finding what supports your body and mindset at any given time.
- **Celebrate Small Wins:** Focus on how movement makes you feel rather than rigid goals. Progress may look different throughout your cycle.

Each woman experiences the menstrual cycle differently. Some individuals may experience a strong and steady sense of wellbeing throughout, while others may face more significant physical or emotional symptoms. The most effective approach is to listen to your body and adjust your activities accordingly. If you are unsure how to modify your workouts or have questions about your menstrual health, consider consulting a healthcare professional.

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