

THE HEALTHY CPA

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"Life Is a Journey. Have Some Fun."

"We should learn to savor some moments to let time feel worth existing."

— Munia Khan

Savor the moments

In the hurry-scurry of life, it's easy to forget to slow down long enough to think about and appreciate your physical, emotional and financial well-being. Stay present in your present.



Volume 37 • Number 12 • December 2017

See how you can be aware of yourself and the world around you in all areas of your life.

OuterAisleFresh:

Give yourself the gift of mindful eating. Mindful eating is not a diet that restricts or omits certain foods; it's a lifestyle that focuses on your mind following your body's hunger cues and being aware of what you're eating. Pg. 2

GetMoving:

Three ways to love the exercise experience. Savoring moments when you're sweating may not be your idea of wow-this-makes-my-life-more-complete experiences, at least not yet. Find out how to make exercise more enjoyable. Pg. 3

TheWholeYou: Physical Health

Listen to your body. Learn to tune in to what your body is saying so you can head off issues. Pg. 4

TheWholeYou: Emotional/Mental Health

Mindfulness for beginners. The goal of mindfulness is to be present in the moment and quiet your mind, which can positively affect your stress level and overall well-being. Pg. 5

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Right toy for the right age. Holiday shopping for kids? Make sure to consider the youngsters' ages and whether the toys are safe. Pg. 7

StockYourToolBox:

Don't miss our favorite downloadable and printable PDF, a holiday gift certificate template, plus more resources like this at Dec.HopeHealth.com. Pg. 8

When practiced to its fullest, mindful eating turns a simple meal into a spiritual experience, giving us a deep appreciation of all that went into the meal's creation as well as a deep understanding of the relationship between the food on our table, our own health, and our planet's health.

— "Savor: Mindful Eating, Mindful Life," by Thich Nhat Hanh and Dr. Lilian Cheung

Create a Top 3 list

We all have favorite holiday treats. Figure out which ones are your top 3. Vow to have those favorites and try to avoid the endless options you likely will come across this time of year just because they are there.

Waste not, want not

Americans waste about 20 pounds of food per person monthly. To limit waste and save money, try meal planning. Also try cutting, packaging and freezing fruits and vegetables before they go bad. For more on eliminating food waste, go to Dec.HopeHealth.com/foodwaste.

Source: Iowa State University



OuterAisleFresh: Give yourself the gift of mindful eating

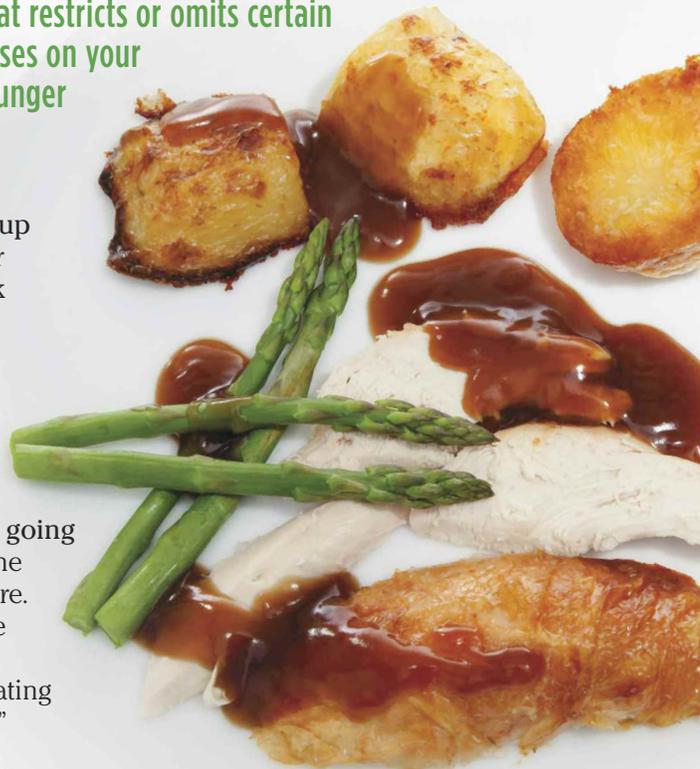
Savor the moments

Mindful eating is not a diet that restricts or omits certain foods; it's a lifestyle that focuses on your mind following your body's hunger cues and being aware of what you're eating.

- Instead of diving in to dish up whatever is in front of you for the sake of filling your plate, ask yourself, "What would be truly satisfying right now?" From this, you can begin to understand your body's nutritional needs and what your brain may want for pleasure.

- Once you have what you're going to eat, don't inhale it. Take time to appreciate its taste and texture. Pause before you take each bite or spoonful to ask yourself, "Am I still hungry, or am I just eating this because there is some left?"

Source: "A Mindful Approach to Holiday Eating," by Elizabeth Kovar, *The American Council on Exercise*



Oatmeal Raisin Bliss Bites

- 1 cup large flake rolled oats
- 1/2 cup almond butter
- 1/2 cup ground flax seeds
- 2 Tbsp. honey
- 1/4 cup raisins

Line a baking sheet with parchment paper. In a large bowl, combine oats, almond butter, flax, honey and raisins. Mix well until oats stick together and mixture is uniform. Using a rounded tablespoon, scoop oat mixture and roll tightly into bite-sized balls, using your hands. Place bites on parchment paper. Freeze for 2 hours. Store in a freezer-safe container. Eat them defrosted or right out of the freezer.

Makes 12 bites. Per serving (1 bite): 132 calories, 4 g protein, 8 g total fat (1 g saturated fat, 4 g monounsaturated fat, 3 g polyunsaturated fat), 14 g carbohydrate (5 g sugar, 3 g fiber), 2 mg sodium



Learn more about OuterAisleFresh: at Dec.HopeHealth.com

“Don’t wait until you’ve reached your goal to be proud of yourself. Be proud of every step you take toward reaching that goal.”

— Author Unknown

Hitting the slopes or trails?

Whether you’re skiing downhill or cross country, keep safe. Ski with a partner, and stay by each other. Take the first few runs or first few minutes slowly to warm up. Be aware of hazards, such as icy spots and obstacles. Scout out potential problems before you start skiing. Only ski on marked trails. Make sure your boots and bindings are properly adjusted, especially if you’re renting equipment. Don’t ski when you’re tired.

See page 8 —

StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

Laugh your way into shape

Did you know that laughing can be great for your abs? It’s true. Think about it (*and give it a try right now*). Laughing contracts abdominal muscles and builds them up. Laughing can also increase your blood circulation. And the best part? Laughter is free. What’s to lose? Laugh more (*when appropriate, of course*).

GetMoving: 3 ways to love the exercise experience

Savor the moments

1. Build confidence — and pride — by giving yourself goals. Start with small goals. Maybe it’s walking for 5 or 10 minutes at a time without stopping. When you accomplish that goal, sit back and think about it, take pride in it and then set another goal, realizing that you can do more than you may think.

2. Find a friend to make fitness a social event. Ask what that person might enjoy doing and see if it’s something that you can do together regularly. Walks, bike rides and group classes are a few options.

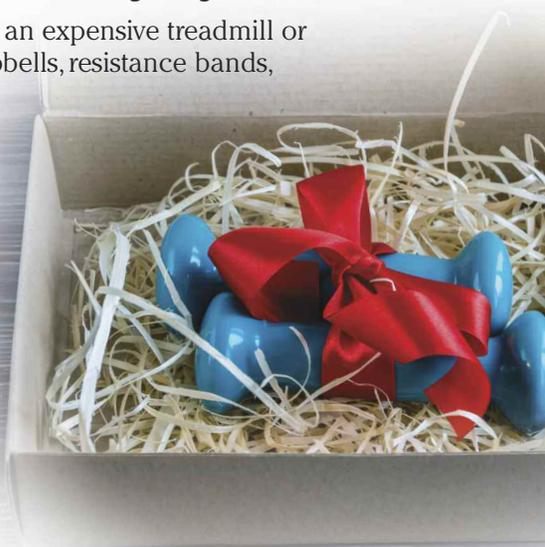
3. Combine physical activity with something you already enjoy. You can add exercise to many hobbies and daily experiences. Like photography? Why not combine taking pictures with a walk or hike to find scenes that you’ve never seen before? Do you appreciate a good bath because you like being in water? Consider taking a water aerobics class.



Holiday gifts to get people moving

Do you have fitness fanatics on your holiday gift-buying list, or people who need an introduction to more physical activity? Think about getting them:

- **Home gym equipment.** No need to buy an expensive treadmill or stationary bike. Think basics, such as dumbbells, resistance bands, workout DVDs, a yoga mat or a jump rope.
- **Foam roller.** This inexpensive tool can help a person warm up for a workout or rehab tight or sore muscles. Rolling over the sturdy foam cylinders can break up lumps in the soft tissue and increase blood flow to tight or sore muscles.
- **Workout clothes.**
- **Gift certificates.** If you’re just not sure what to get, opt for the often appreciated gift card that lets people find their own perfect fitness gifts.



The secret of health for both mind and body is not to mourn for the past, worry about the future or anticipate trouble, but to live in the present moment wisely and earnestly.

— The Teachings of Buddha

Ladder safety

December will find many people using a ladder to hang interior and exterior lights and decorations. To keep the happy in your holidays: Face the ladder as you go up and down it. Avoid overreaching from side to side. Never step above the indicated highest step. Do not carry objects when climbing; get someone to hand them to you. Avoid use on ice and snow. Ensure level ground support for all rails of a ladder. Fully open and lock the spreaders on a step ladder. For more on ladder safety, go to Dec.HopeHealth.com/ladder.

Source: *The American Ladder Institute*

'Tis the season for pet safety

Tinsel, ribbon and other holiday pretties are attractive chew toys for pets. Keep this in mind when decorating. Signs your pet may have ingested these objects: vomiting, diarrhea, depression, belly pain and fever. Watch out for water, too. If you add chemicals to the water in a tree stand, read the label to make sure the chemicals are safe for pets.

Source: *Washington State University*

The Whole You: PHYSICAL HEALTH

Listen to your body

Your body often *talks* to you, but are you paying attention to what it is trying to tell you?

Savor the moments

Learn to tune in to what your body is saying so you can head off issues. Here are some often ignored signs that you may be under too much stress or anxiety.

- Frequent headaches.
- Body aches or tension.
- Gastrointestinal (*gut*) distress.
- Persistent fatigue.
- Acne, eczema and other types of skin problems.
- Increased sweating.
- Frequent illnesses.
- Insomnia, nightmares, sleep walking or disturbed sleep.
- Decreased interest in sex, sexual arousal problems or reduced fertility.
- Memory difficulties.

If you're having any of these symptoms, talk with your health care provider. These may be signs of a medical problem. If medical problems are ruled out, the symptoms may be related to stress or anxiety.

Source: "Listening to Your Body" by Amy Przeworski, PhD, *Psychology Today*

Sneaky places where germs hang out in the kitchen

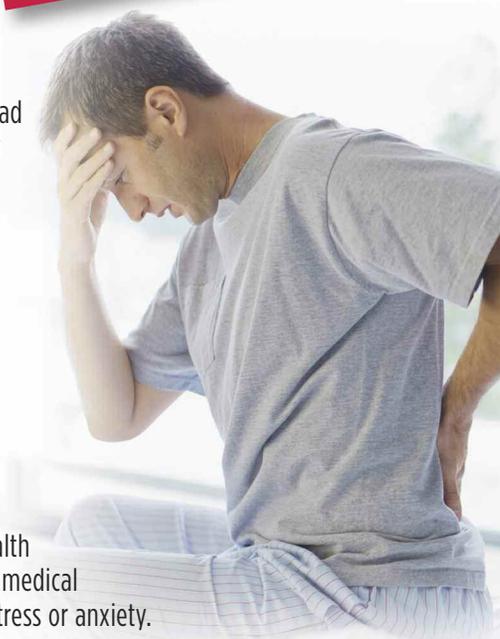
According to studies, more than 20% of foodborne illnesses come from food eaten at home.

The 6 most contaminated items in the kitchen contained the following microorganisms that can cause sickness:

- 1. Refrigerator vegetable compartment:** Salmonella, Listeria, yeast and mold.
- 2. Refrigerator meat compartment:** Salmonella, *E.coli*, yeast and mold.
- 3. Blender gasket:** Salmonella, *E.coli*, yeast and mold.
- 4. Can opener:** Salmonella, *E.coli*, yeast and mold.
- 5. Rubber spatula:** *E.coli*, yeast and mold.
- 6. Food storage container with rubber seal:** Salmonella, yeast and mold.

These germ study findings are most concerning for households with at-risk populations such as children, pregnant women, the elderly or those with a compromised immune system. For more on foodborne illnesses and cleaning tips to prevent them, go to Dec.HopeHealth.com/germs.

Source: *NSF International Household Germ Study*



Mindfulness isn't difficult, we just need to remember to do it.

— Sharon Salzberg

Mood-lifting music

Here are some songs to consider adding to your playlist if you're tired of listening to the umpteenth rendition of "Rudolph the Red-Nosed Reindeer" and want a break from decking the halls with boughs of holly: "Walking on Sunshine" by Katrina and the Waves, "Good Day Sunshine" by The Beatles, "I'm So Excited" by The Pointer Sisters, "Don't Worry; Be Happy" by Bobby McFerrin, "These Are Days" by 10,000 Maniacs and "Louie, Louie" by Richard Berry.

See page 8 —

StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

De-clutter by taking photos

People may be more willing to give away unneeded goods that still have sentimental value if the individuals take photos of the items first, or find another way to preserve the memories, according to a study. The study showed people want to keep alive a memory associated with the item, not necessarily the possession. A photo can help to do that.

Source: *The Ohio University*



The Whole You: Emotional/Mental Health

Mindfulness for beginners

Savor the moments

Mindfulness dates back thousands of years with roots in both meditation and yoga. The goal of mindfulness is to be present in the moment and quiet your mind, which can positively affect your stress level and overall well-being.

If you want to start being more mindful:

- Pay attention to your breathing, especially when you're feeling stressed, anxious or another intense emotion.
- Use your senses. Take in the sights, sounds and smells that you might not typically notice.
- Realize that your thoughts and emotions are fleeting and don't define you. This can especially help you free yourself from negative thought patterns.
- Tune in to your physical reactions and sensations to experiences, such as water in the shower hitting your skin and trickling down your body.

For more on getting started with mindfulness, go to Dec.HopeHealth.com/mindful

Source: *Valley Health Systems*



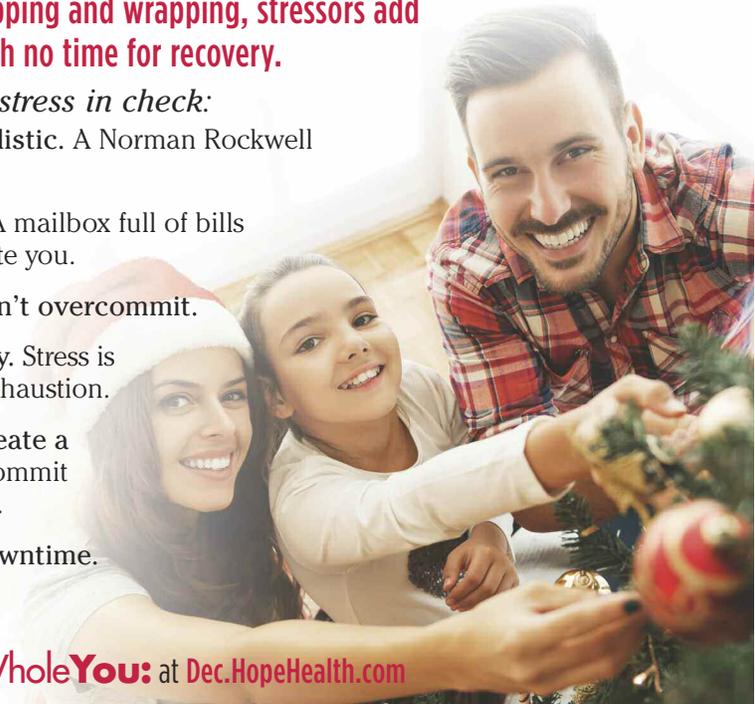
Avoiding post-holiday blues

The holidays are filled with positive and negative stressors. From making time for relatives to shopping and wrapping, stressors add up to a frenzied pace with no time for recovery.

This December, keep stress in check:

- Keep expectations realistic. A Norman Rockwell Christmas is pure fiction.
- Stick to your budget. A mailbox full of bills in January is sure to deflate you.
- Plan your time and don't overcommit.
- Don't drink excessively. Stress is magnified by hangover exhaustion.
- Avoid the urge to recreate a childhood Christmas. Commit to a new tradition instead.
- Give yourself some downtime.

Source: www.Missourifamilies.org



“In today’s rush, we all think too much, seek too much, want too much and forget about the joy of just being.”

— Eckhart Tolle

Prudent year-end money moves

Before 2017 ends, you may want to: **Increase retirement savings** — if your employer offers a retirement savings plan, ask to raise your 2018 contribution. If you don’t have one, consider opening an IRA or contribute to an existing one. See **where you stand financially** — take a snapshot of your finances (*net worth*) by subtracting what you owe (*debts*) from what you have (*assets*). Is there anything you should do differently as you look to 2018?

See page 8 —

StockYourToolBox:

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Track your credit card spending

Every time you use your plastic, write the amount down or record it on your smartphone. Keep a running tally to avoid a shock when you open the monthly statement.



FiscalFitness: Hold a money meeting with yourself

Savor the moments

To be more mindful and to make sound financial decisions, take time to understand your thoughts and feelings about money.

1. Clear your mind. Find a quiet spot, sit and focus only on your breathing for a few minutes.
2. Write down answers to a few financially focused writing prompts:
 - When I think about money and my personal finances, I feel _____.
 - My personal finances cause me stress because _____.
 - Some obstacles I have now in my financial life are _____.
3. Put away your written answers.
4. End your meeting with a few minutes of silence, again focusing on nothing other than your breathing.
5. After a day or 2, come back to your answers to see what you might do now or in the future as a result of what you discovered about yourself and your finances during your money meeting.

Source: “The Mindful Finance Jump Starter: A 5-step plan for cultivating the emotional skills that help you make better money decisions,” by Solomon Halpern

Breach-proof your identity

Theft of payment card information through retail and restaurant data breaches is becoming more common.

According to the Identity Theft Resource Center, there were more than 1,000 confirmed data breaches in the United States in 2016. That translates into millions of people’s personal information getting into the hands of thieves.

Don’t panic. There are things you can do to better protect yourself against retail and restaurant data breaches. For information on protecting yourself against data breaches, go to Dec.HopeHealth.com/data.

Source: The University of Alabama at Birmingham



The best way to capture moments is to pay attention. This is how we cultivate mindfulness. Mindfulness means being awake. It means knowing what you are doing.

— Jon Kabat-Zinn

Don't hang up

If you received a new cell phone as a holiday gift, consider donating your old one. Giving the phone to someone can be a much-needed gift. Plus, you will keep the phone out of the landfill. Even without a wireless service plan, donated cell phones can be used to dial 911. As a result, your old phone could be a lifeline for a senior citizen. Domestic violence organizations also collect cell phones for those who seek assistance at their shelters. Just be sure to remove all personal data from the phone before you donate it.

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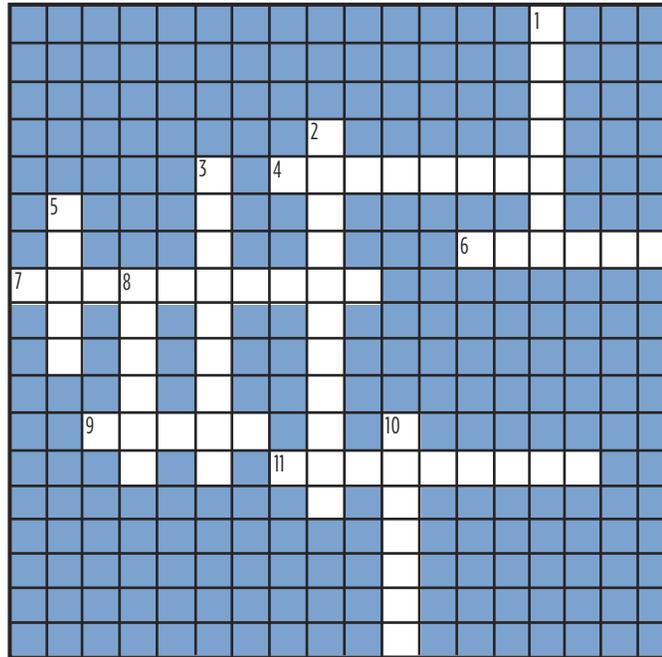
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Please recycle.

HealthyConnections:



Across

4. Doing this contracts abdominal muscles and builds them up
6. How many pounds of food the average American wastes monthly (number spelled out)
7. A holiday gift idea to help with fitness efforts (2 words, no space)
9. A sign that a pet may have ingested a holiday decoration
11. To practice mindfulness, pay attention to this

December Crossword Puzzle

Find out how well you know the topics covered in this issue of the newsletter.

Down

1. An often-ignored sign of stress or anxiety
2. Theft of this type of information is becoming more common (2 words, no space)
3. A kitchen item that often contains germs that can lead to a foodborne illness (2 words, no space)
5. If you want to part with a sentimental item, first take a _____ to help preserve a memory associated with the item
8. Only ski on this type of trail
10. Avoid giving this toy to kids under age 3



For the crossword puzzle answer key, go to Dec.HopeHealth.com

Right toy for the right age

December is Safe Toys and Gifts Month. Holiday shopping for kids? Make sure you consider the youngsters' ages and whether the toys are safe.

- **Under 3:** Toddlers tend to put everything in their mouths. Avoid small objects, such as marbles, balls and games with balls that have diameters of 1¾ inches or less. This age group also tends to pull and twist toys, so look for well-made, durable gifts. Dolls should have tightly secured eyes, noses and other parts.

- **Ages 3 to 5:** Avoid toys with thin, brittle plastic that could easily break into small fragments or leave the toy with a jagged edge. For art materials, such as crayons and paint sets, look for the ASTM D-4236 designation. The mark means a toxicologist has reviewed the product.

- **Ages 6 to 12:** If buying a bike, purchase a helmet, too. Inspect all toys for break-age or other potential hazards.

For more on safe toys and gifts, go to Dec.HopeHealth.com/toys.



Festive or frazzled?

The holiday season is in full swing. How are your energy level and attitude doing? If you're feeling less than jolly, it could be because you're not taking care of yourself as you should. Here are suggestions for giving yourself some TLC. Try each to see if it works for you.

Dec. 1 – 7: Get 7 to 9 hours of sleep daily. Do it on a schedule, too. Giving yourself enough rest regularly may help you feel refreshed and raring to go when you wake up.

Dec. 8 – 14: Drink water throughout the day. A common culprit for zapping afternoon alertness is not being properly hydrated. Always keep a cup or bottle near you so you sip now and then.

Dec. 15 – 21: Take a break from the hustle and bustle to treat yourself to a special time — whether getting a mani-pedi, shooting a game of pool with your buddies or something else.

Dec. 22 – 31: When not working, disconnect from all electronic distractions — computers, smartphones, etc.



Stock Your Toolbox: Your Source for Cool Tools & Resources

Check out Dec.HopeHealth.com for a ton of useful well-being information. In addition to the links in the newsletter, here's what else you can find online:



A holiday gift certificate template that you can use if you'd like to provide gifts of future time, talents or experiences to others.



A print-and-post tip sheet with ideas for what to include on holiday cards to convey your warm wishes without having to work at coming up with the words.

A crossword puzzle to test how well you know the topics covered in this issue of the newsletter.



Go to
Dec.HopeHealth.com
to find these resources.

"It is not enough to be busy. So are the ants. The question is: What are we busy about?"

— Henry David Thoreau

"Every thought is a seed. If you plant crab apples, don't count on harvesting Golden Delicious."

— Bill Meyer

"Every survival kit should include a sense of humor."

— Author Unknown

"The little things? The little moments? They aren't little."

— Jon Kabat-Zinn