

- 1) Financial Health
- 2) Health
- 3) Work
- 4) Healthy Recipe

BHS A.S.S.I.S.T.

JANUARY NEWSLETTER

START FRESH AND BALANCE THAT BUDGET

For many, budget is a four letter word, and creating a budget is an overwhelming task. Many people live paycheck-to-paycheck, ultimately leading to over-spending and an increase in credit card debt. Since budgeting allows you to create a spending plan for your money, it ensures that you will always have enough money for the things you need and the things that are important to you.

Creating a simple budget is easy and you don't need an accountant – most of the information is already available at your fingertips.

Income: Locate where it all comes from.

To create a budget, start by listing all of your sources of income, including jobs, scholarships, loans and gifts from parents. Be sure to list after-tax figures. Don't count income you can't count on. Estimate on the low side.

Expenses: Recap your expenses from the last few months.

Now, gather up your checkbook register, credit card statements, receipts and bills. Then list your expenses for an average month.

Start with your fixed expenses—those that don't change from month-to-month. Car loan payments and mortgage/rent are two typical fixed expenses. You may want to include periodic expenses (those that are paid less often, such as life insurance payments or childcare) by dividing them into monthly costs. Then figure in your variable expenses like phone or utility bills, transportation, groceries, eating



out, clothing and entertainment. For the most part, you have some control over these expenses, and they may change from month-to-month. Find the average. Include a figure for that pocket cash that seems to just disappear.

Do the math.

Subtract your expenses from your income and you should have your budget starting point.

If the sum is below zero, it's time to trim spending from your variable expenses. With a little creativity, you can usually cut entertainment or other expenses without really noticing.

And don't forget: Every budget should set aside at least 5% of your net income for savings. That way you'll be prepared for that jacket that finally went on sale, an unplanned auto repair or a well-deserved vacation in the future.



If creating a budget is an overwhelming task, your EAP may be able to help! Call your BHS Care Coordinator at 800-245-1150 to discuss the various options available to you.

It's Time to Make a Stand (Literally)



One of life's merriest moments is watching your son or daughter's first unassisted steps. Anticipation builds as your child progresses from rolling over to holding their head up, then crawling and standing. You offer a caring hand of encouragement, and the camera is never too far away. With all the excitement surrounding this event, one wonders why humans find so much time to sit so much later in life.

In fact, it's suggested that in a full day, Americans spend less than 10% or 90 minutes on their feet. Furthermore, health experts theorize that sedentary lifestyles are a bigger factor for chronic illness than what we eat or don't eat.

We Sit Too Much...

Modern technology is creating a mechanical need to sit. A typical day will require multiple stops at the computer, an errand in the car and a spin on a riding lawn mower. However, Ryan Bailey, a physical therapist in Wisconsin is beginning to see a shift: "Over the next 20 years, all places humans occupy will involve movement. Companies are creating ways to keep employees on their metatarsals. Many businesses will accommodate for standing offices or provide exercise facilities or trails on company grounds."

...When we are not Wired to Sit

Our bodies contain tens of thousands of muscles fibers surrounding the hip joint. Yet using them for 10% of the day is like driving a Corvette at 5 miles per hour. It's not something to take for granted. Just

as you have the ability to move, you also can easily deteriorate. Sitting for long periods leads to weaknesses or posture related problems like kyphosis, lordosis, "mouse shoulder," sciatic nerve irritation, and large belly syndrome, just to name a few.

No matter what degree of movement you get from work, home often becomes the landing pad, with remote in hand. Using the young children example again, Bailey elaborates: "One of the best physical movements to observe is seeing a grandparent pick up their grandchild. It produces both gratification for the grandparent and a great visual for the child looking up to a strong individual."

Unfortunately, many grandparents shy away from this activity because they're fearful of injury. An exercise program designed by a personal trainer or physical therapist using body weights, resistance tubing and stairs can make a big difference. Strong bodies create a secure presence for today's youth and allow for great laughter with active kids.

Stand Strong

It is your responsibility to stand up and take care of your body, not just for yourself, but for your employer and your family. Just as Theodore Roosevelt Sr. inspired his ailing, asthmatic son to exercise and become strong, you need to stand strong as a pillar for your family. It worked out okay for Teddy, who now gazes out atop his South Dakota perch at a much flabbier nation. How do you want you be remembered: on the couch with remote in hand, or sword drawn, leading the charge?

Getting Credit for Your Hard Work

Getting credit for your work is not always easy. You can do great work, but if no one knows you were responsible for the outstanding results, you won't get recognized. The key to getting credit for your accomplishments is doing an effective job at promoting yourself and letting others know what you did. This includes the work you completed, the projects you contributed to and the beneficial ideas that were yours.

One of the primary reasons people often don't get credit for their work is because they are working behind the scenes and are reluctant to "toot their own horn." Often, other people take credit when credit isn't due to them. This is a common practice in the competitive corporate world.



Here are Seven Ways to Get Credit for Your Work

1. **Be proactive in exerting your influence.** There's a difference between bragging and keeping others informed of your contributions. People are often too passive and timid to share themselves, their impact and accomplishments. This leaves the door open for others to take credit when it's actually yours.
2. **Project yourself as an authority and someone in the know.** Trust yourself, your knowledge and what you know so you can share it openly with others. People will respect this knowledge capital and will come to rely on your wisdom, advice and input. This involvement will help you be a key catalyst to the success of a project. Just make sure you are involved and get credit for your contributions.
3. **Let others know what you have done.** Share what you have done to make the project a success. Not just the bottom line results, but your ideas and what you did every step of the way to make it a success. If you remain silent, others will step in and claim responsibility for your work.
4. **Make your contribution completely visible.** Look for opportunities to present your ideas so others will appreciate what you know and the work you have done. This type of visibility directly impacts how others are viewing you and your value to the organization.
5. **Seek out projects you can own.** They can be small or big. The key is you completely own it so that your name can be on it. You're the one responsible, the one in charge. Even if the responsibility seems too great and you fear you might fail, get out of your comfort zone and take ownership.
6. **Don't hide behind the scenes.** Often, the safest place to be is behind the scenes because if a project fails your name won't be attached to it. However, you want to be on the forefront so you can create your own success.
7. **Encourage your supervisor to give you projects you can own.** This will help you grow in your job, gain experience, assume more responsibility and position yourself for additional leadership opportunities.

Take action now! Identify one or two upcoming projects and develop strategies to assume ownership of them. Once you begin the work, don't hesitate to give others a progress report. And when you are successful—and you will be—take credit where credit is due.

Tips for Fitness Success

- Change some aspect of your workouts every month.
- Contact a certified personal trainer for new exercises, techniques or a program tailored to you.
- Diversify your assets between diet and exercise, rather than focusing painstakingly on one.
- Find a dedicated workout partner and learn a new activity like racquet ball or rollerblading.
- Get a new pair of shoes or download some new music when you feel the workout “blah’s.”
- Give yourself the guilt trip by assembling an accountability network of co-workers, friends and family.
- Take your workout outdoors. Exercisers spend more time on the hiking trails than on treadmills.
- Think of the small picture. Which is less intimidating: Losing 2 lbs. this week or 100 lbs. this year?
- Try a new fitness trend like stand-up paddling, fat tire biking, slacklining or an adventure race.

“Dieting” Might not be the Answer

Q: I’ve heard that so-called dieting isn’t a good approach to losing weight. Is this true? If so, what would you recommend?

A: Dieting is fatalistic. It shifts control from us to someone else offering to direct the destiny of our health and weight with their particular contention or theory. The likelihood that any one of them is the “right” diet for any one of us, let alone for all of us, is rather remote.

The distraction of quick-fix diets kills the opportunity to leverage effective programming to influence a family, which is the fundamental unit of culture. When individuals try to change and their families don’t come along for the ride, change is generally unsustainable. But when families change; eating better and exercising more, it is the entry-level expression of culture change – and that is something that lasts. In unity, there is strength. Dieting kills unity because we tend to diet alone. Moral of the story: Don’t call it “dieting,” call it “culture change,” and be sure to make it a family affair.

Source: David L. Katz, MD, MPH.

Salmon with Spring Salad

Ingredients:

- 1/3 cup water
- 3 tablespoons mirin (see Tips)
- 3 tablespoons reduced-sodium soy sauce
- 1 tablespoon white vinegar
- 2 tablespoons fresh ginger slices
- 1-1 ¼ pounds salmon, tuna, mahi-mahi or cod, skinned if desired, cut into 4 portions
- 1/4 teaspoon salt
- 1 cup radish matchsticks
- 1 cup thinly sliced snap peas
- 1 cup pea sprouts



Nutritional Information Per Serving:

216 calories, 4g fat, 27g protein, 15g carbs

Active Time: 30 minutes

Total Time: 30 minutes

Servings: 4 servings, 3-4 oz. fish & 3/4 cup salad ea.

Instructions:

1. Combine water, mirin, soy sauce, vinegar and ginger in a large skillet. Bring to a boil over medium-high heat. Cook for 4 minutes. Add fish; sprinkle with salt. Cover, reduce heat to medium and cook, turning once, just until opaque in the center, 4 to 8 minutes (depending on thickness).
2. Meanwhile, combine radishes, snap peas and pea sprouts in a medium bowl. When the fish is done, pour the braising liquid into the bowl and toss to coat. Serve the salad on the fish.

Tips: Look for mirin - a sweet, low-alcohol rice wine used in Japanese cooking - near other Asian ingredients in well-stocked supermarkets.