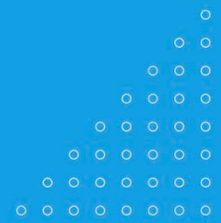


WELLNESS NEWSLETTER

May 2024



HIGHLIGHTS for the [May 2024 Newsletter](#)

The Happy Diet: 10 Raw Foods to Boost Your Mood

Want to improve your mood? Eat more raw food. No, not raw eggs and sushi. Eating more fresh fruits and vegetables have a positive impact on mood and mental health. Add these top 10 raw foods to your diet.

Sniffles and Sneezes? 6 Tips to Manage Seasonal Allergies

A-a-a-choooo! It's that time of year for seasonal allergies, sniffles and sneezes, itchy, watery eyes, and lots of tissues. Prescription and over-the-counter medications can help, but there are other things you can do to manage seasonal allergies, too. Here's what you need to know.

Use THIS to Get the Jump on Better Health

Looking for a simple way to improve your health? Grab a jump rope, and go. California resident Michael Rogers lost 100 pounds with a regular jump rope routine. Check out the health benefits of jumping rope and get started...

Y-Axis: THIS May Cause Brain Drain

Do you rely on Google search results to help you get info, answers, addresses, phone numbers, directions and more? Research shows this could have a negative impact on memory and recall. Here's what you need to know...

Recipe: Pasta Primavera

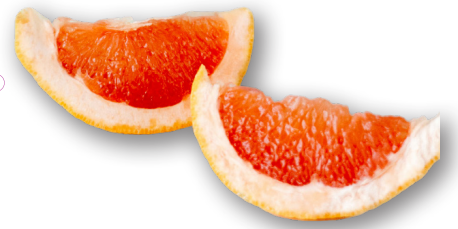
Try this easy-to-make dish with vegetables and your choice of whole-grain pasta, brown rice, quinoa, spelt, or kamut.

Take the May Health Challenge!

Improve Financial Wellness: Make smart-money moves

Ask the Wellness Doctor:

This month Dr. Don Hall answers the question: How can I tell if I'm depressed?



THE Y AXIS



THIS May Cause Brain Drain

Dial a phone number from memory.



Recall the date of a historical event. Ask someone for directions. Sounds old-school, right?

If you've gone digital, you may depend on Internet access for this stuff.

However, new research suggests that Internet search activity may cause brain drain and interfere with memory and recall.⁵

How many of the 8.5 billion Google searches per day are yours?

If you want to build a better memory, plan a regular digital fast. Read, don't skim. And quit multi-tasking. Your brain will do a better job storing information.

COMMENTS?

Send comments to the editor:

evan@thehealthycopywriter.com

The Happy Diet: 10 Raw Foods to Boost Your Mood

Fresh fruits and vegetables support mental health

Eat it raw. No, we're not talking about oysters or runny eggs. Those are foods you should avoid, especially raw, for a lot of reasons.

But there are some foods where raw is the right choice.

In a recent study, researchers found that people who eat more raw fruits and vegetables are less likely to develop depression and mental health problems.¹

What's the connection? Fruits and vegetables have the most nutrients when they're raw. In a few cases, nutrient density increases by cooking (e.g., tomatoes, broccoli, and asparagus). But most are healthiest when they're raw.

Top 10 raw fruits & vegetables

Researchers rated fruits and vegetables highest in nutrients for mental health. The top 10 include:

- Apples
- Bananas
- Cucumber
- Grapefruit
- Kiwifruit
- Lettuce

- Oranges, lemons, and other citrus fruit
- Spinach, and dark, leafy greens

Are you eating enough fruits and vegetables?

Probably not. Only 10 percent of adults eat enough vegetables. And only about 12 percent of adults eat enough fruit. Your goal, eat:

- 2 to 3 cups of vegetables a day
- 1.5 to 2 cups of fruit a day

If you're not getting enough fruits and vegetables, a few simple changes to your diet can make a difference.

Try this: Eat a banana or berries with breakfast. Have a leafy-green salad for lunch. Grab an apple for a snack. Include a vegetable with dinner.

Stick with it. In just a week or two, you'll notice a difference, feel better and be healthier.

MORE

How to eat more fruits and vegetables
<https://tinyurl.com/ybrkkzgf>

Sniffles and Sneezes? 6 Tips to Manage Seasonal Allergies

Reduce exposure to allergens to prevent symptoms

It's that time of year when your days and nights can be filled with sneezing, watery eyes, congestion, and an itchy throat.

A-a-a-choo!

Seasonal allergies affect about 20 million adults in the U.S.² And the most common offenders include pollen from:

- Trees
- Grass
- Weeds
- Flowers
- Plants
- Mold spores

How do you handle seasonal allergies?

Over-the-counter and prescription medications can help. But you can also reduce your exposure to pollen and allergens to prevent symptoms.

Here's how:

1. **Stay inside** when it's windy or when the pollen count or humidity is high in your area.



2. **Avoid rubbing your eyes**, and wash your hands frequently to remove any pollen that might be on your hands from being outdoors.
3. **Wear sunglasses** outdoors to reduce the amount of pollen that gets in your eyes.
4. **Change your clothes** after being outside and shower to remove pollen from your skin and hair.



Pasta Primavera

Try this dish with vegetables and whole-grain pasta, brown rice, quinoa, spelt, or kamut.⁴

Ingredients

- 8 oz whole-grain pasta
- 1 T olive oil
- 1 tsp garlic, minced
- 4 C assorted cooked vegetables (e.g., broccoli, carrots, peppers)
- 15 oz can diced tomatoes, low sodium
- 15 oz can tomato juice, low sodium
- 1/4 tsp black pepper, ground
- 1/4 C parmesan cheese, grated

Directions

1. In a 4-quart pan, bring 3 quarts of water to a boil.
2. Add pasta. Cook until tender. Drain.
3. Combine olive oil and garlic in a pan. Cook on medium heat until garlic is soft.
4. Add vegetables. Cook 3 to 5 minutes until soft.
5. Add diced tomatoes, tomato juice, and pepper. Bring to a boil. Reduce heat. Simmer for 5 minutes.
6. Add pasta and parmesan cheese. Toss until well mixed.

Serves 4. 319 calories per serving.

Use THIS to Get the Jump on Better Health

Jump rope to lose weight, improve heart health & get fit

California resident Michael Rogers tipped the scales at 300 pounds. His diet was far from healthy. He didn't exercise. And he knew something had to change if he wanted to see his daughter grow up.

But instead of popping weight-loss pills or spending a fortune on fad diets and gimmicky exercise equipment, he changed his eating habits and picked up a jump rope.

Start with a jump rope to improve your health

At first, 15 minutes of sporadic jump roping was all he could do. But he was determined to lose weight, and keep it off.

"I lost 100 pounds," says Michael. "It took me eight months with plenty of motivation. It wasn't easy at all. I just kept jumping rope. Eating a healthy diet helped too."

Eventually, he developed a jump rope workout that included regular jumping, crossovers, high-knees jumping, and even double unders (the rope spins fast enough to go around twice in a single jump).

Discover the health benefits of jumping rope

Move more, sit less. You've heard the advice before. You could go for a walk, swim, hit the gym, or pick up a jump rope and go.



Research shows jumping rope may help:³

- Improve cardiovascular fitness
- Lower Body Mass Index
- Boost muscle strength and endurance
- Improve coordination, agility, speed and balance
- Support weight loss and weight management

Looking for a simple and low-cost way to get in shape without going to the gym?

Get a jump rope.

"Try jump roping or walk up a hill to burn more calories," says Michael.

"Just pick something you enjoy. Live an active life."

MORE

Jump rope workouts for beginners
<https://tinyurl.com/mry3ccpy>

Sniffles and Sneezes? 6 Tips to Manage Seasonal Allergies (continued from page

5. **Keep your windows closed**, and use an air conditioner in your house and in your car. This keeps pollen from circulating in the air you're breathing.
6. **Hire someone to mow your lawn** and do yard work to limit exposure to pollen.

Still stuffy and congested after trying to control seasonal allergies on your own? Check with your doctor for other treatment options that can provide relief.

MORE

Check the pollen count in your area
<http://www.pollen.com>

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Take the May Health Challenge!

Improve Financial Wellness: Make smart-money moves

Ask the Wellness Doctor:

This month Dr. Don Hall answers the question:
How can I tell if I'm depressed?



Improve Financial Wellness

CHALLENGE

Make smart-money moves

Requirements to complete this HEALTH CHALLENGE™

1. Read “Improve Financial Wellness”
2. Create a plan to make smart-money choices.
3. Keep a record of your completed health challenge in case your organization requires documentation.



Whether you're rich or poor, or somewhere in between, money is the leading cause of stress for most adults. And that's a problem that can affect your health and your life.

People who have money stress are 19 percent more likely to have a heart attack.¹ Money matters are also among the top 10 leading causes of divorce and separation among couples.²

Stressed out about your bank account balance? Do you panic a little just thinking about a car repair, college costs, or retirement? That's pretty normal for most people. But instead of just worrying, make a choice to do something about it.

Ready to assess your finances and money habits? Want to learn how to make smarter decisions about spending and saving? Take the month-long health challenge to Improve Financial Wellness.

5 Money-Habits to Boost Your Bottom Line

Want to be a millionaire? Researcher Dr. Thomas Stanley interviewed ordinary people with a net worth of more than \$1 million to find out how they did it.³

His goal was to identify their habits and attitudes about money to create a formula for building wealth. But it turned out to be pretty simple:

- Spend less than you earn.
- Don't buy overpriced cars, property, products, and services.
- Save for a rainy day.
- Learn to make smart investments.
- Practice financial wellness consistently

Quiz: Money Matters

How much do you know about spending, saving, and managing your money? Take the quiz to find out.



Y N

1. Do you have a budget and track all of your monthly expenses?
2. Do you spend less than 25 percent of your income on rent or mortgage?
3. Do you have an emergency fund to cover at least 1 to 3 months of expenses?
4. Are you paying credit card balances?
5. Are you saving for retirement?

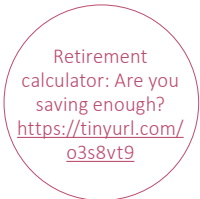
If you answered “No” to any of these questions, you may benefit from learning more about financial wellness. Learning to develop smart-money habits can have a positive affect on your overall health and your bank account.

It's Time for a Financial Wellness Check-Up

Wondering how to give yourself a financial wellness check-up? It's a lot like stepping on the scale, taking measurements, and giving your food choices an honest review.

Once you know where you're at and what you're doing well, you can take action to improve. Take a look at this data on financial wellness and consider your own money matters. Did you know...

- 36% of adults have no savings⁴
- 19% of adults have less than \$1,000 saved⁴
- 45% of adults have \$1,000 or more in savings⁴
- 25% of adults rely on credit cards to pay bills⁴
- The average credit card balance in the U.S. is \$6,501⁵
- That if you skipped buying a morning coffee (average price \$4.90) every day and saved the money, you'd have \$13,885 in 10 years.
- 78% of adults live from paycheck to paycheck⁶
- The average monthly car payment is \$726 for new vehicles and \$533 for used vehicles⁷



Retirement calculator: Are you saving enough?
<https://tinyurl.com/o3s8vt9>



10 Smart-Money Tips to Improve Financial Wellness

How's your financial wellness? If you're looking for smart, actionable ways to improve your bottom line, here are some things you can do:

1. Spend less than you earn

Are you living paycheck to paycheck? Take a closer look at where you're spending your money. Find ways to save, like going out to eat less. For example, the average American spends about \$3,000 a year on dining out. Could you use that money for something else?

Tip: Create a budget to help you spend less than you earn. It's one of the best ways to help you reach your financial goals.

2. Pay off credit card debt

The average U.S. household has about \$13,000 in credit card debt. If you paid the minimum every month and never charged anything else, it would take you more than 15 years to pay it off. Interest commonly ranges from 15 to 30 percent. Credit cards are usually the most expensive form of debt.

Tip: Pay off your balance every month, or at least plan to pay more than the minimum.

3. Pay yourself first

About 36 percent of U.S. adults don't have any money in savings. And that's a problem if you want to save for retirement or have money on hand in case of an emergency or unexpected expense.

Tip: Budget for saving a little money every month, just like you would to pay a bill.

How to create a budget
<https://tinyurl.com/ujsrhypb>

4. Save a few months of living expenses

You can't predict a job loss, illness, or injury that could put a stop to your income. But it happens to people all the time.

Tip: Set aside enough cash to cover six months of living expenses. Sound impossible? Start by saving enough to cover one month of living expenses.

5. Complete a will

This is a basic rule of financial wellness for all adults, especially if you have dependents. However, more than half of U.S. adults die without a will.

Tip: If you want to protect your family and financial assets, get help from an attorney to help you complete a will.

6. Ask an expert

Making big decisions about buying a home, investing, and saving for retirement can be tough to do on your own.

Tip: Get help from a financial planner to help you be informed. The decisions you make will affect your future.

7. Save for retirement

How much do you need to save for retirement? Census data shows that 46% of adults have no money saved for retirement. But need at least four times that to enjoy your senior years and cover medical costs.⁹

Tip: Start saving for retirement early. Take advantage of any tax-

Check your credit report
<https://tinyurl.com/l27e9fw>

deductible contributions you can make through payroll deduction to grow your 401(k).

8. Plan for major expenses

Is buying a house, getting a new car, or sending a kid to college in your future? Set money aside to make those costs easier to handle.

Tip: Budget for insurance. Protecting your health, assets, and family is also an important part of financial wellness.

9. Keep on learning

Learn all you can about money matters. It will help you make better decisions about financial management, investing, spending, and saving.

Tip: You can also learn new skills that can help you increase your income.

10. Give your financial health a check-up

Review your credit report at least once a year. Take some time to evaluate your budget, debts, and investments. Review your goals. Adjust as needed to stay on track.

Making decisions about money isn't always easy. But if you take the time to plan for financial wellness, you'll be happier, healthier, and better off as you age.



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Improve Financial Wellness

CHALLENGE

Make smart-money moves

Instructions

1. Post this calendar where you will see it daily (bathroom, kitchen, bedroom, or add to your digital calendar).
2. Create a plan to make smart-money choices to improve financial wellness.
3. Use the calendar to record your actions and choices to improve financial wellness.
4. Review your progress at the end of each day, week, and at the end of the month.

MONTH:							HC = Health Challenge™ ex. min. = exercise minutes
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	Weight & weekly summary
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_____ Number of days this month I made smart-money choices

_____ Number of days this month I exercised at least 30 minutes

Other wellness projects completed this month:

Name _____ Date _____

Q. How can I tell if I'm depressed?

A. Pay attention to how you feel. That's the starting point to give your mood and mental health a checkup.

Sometimes Olympic swimmer Michael Phelps wanted to quit or skip practice. Winning 28 medals didn't make him feel like a success. That's when he had to take a hard look at what was going on inside his head.

"It's OK to not be OK," says Phelps. "And for me, the most important thing was just opening up and talking about [depression], asking for help."

Everybody has good days and bad days. A day or two of feeling down doesn't mean you're depressed. But if you feel down for more than two weeks, you might be suffering from depression.¹

Depression by the numbers

- An estimated 29% of all adults in the United States will be diagnosed with depression at some point.²
- Approximately 280 million people worldwide are living with depression.³
- Depression is 50% more common among women than men.

Factors that contribute to depression

Millions of people struggle with depression, but the cause is often linked to more than one thing, like:



- Genetics
- Personal problems
- Social isolation
- Substance abuse
- Mental illness

For some people, mild depression might be a rare setback that lasts a few weeks. For others, depression can be a long-term problem.

So how can you tell if you're depressed?

You probably know something isn't right. If you don't feel like yourself, take a minute to check up on your mental health and mood.

Symptoms of depression can include:

- Feelings of anxiety, sadness, or hopelessness
- Poor sleep or insomnia
- Change in appetite (eating more or eating less)
- Change in weight
- Low energy or fatigue
- Increase in irritability or anger
- Loss of interest in activities you enjoy
- Self-medicating with food, substance abuse or other addictive habits

ASK THE *Wellness* DOCTOR

- Trouble concentrating or making decisions
- Body aches, headaches, muscle cramps, or digestive problems
- Thoughts of death or suicide

If you've had one or more of these symptoms for more than two weeks, you should follow Phelps' example.

- Talk to your doctor or counselor to see if you are depressed.^{4,5}
- Counseling, medication, regular exercise, and other healthy lifestyle habits can help treat and prevent depression.
- If you're in a funk or feeling depressed, reach out and ask for help.

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