



How's Your FINANCIAL HEALTH?

Your personal finances can affect your ability to take care of yourself. It's hard to eat well, exercise and get adequate sleep when you're worried about paying your bills. **Try these three doses of dollars and sense:**

- 1. Stick to a budget.** Avoid impulse-buying situations, such as shopping for food when hungry or going to the mall on payday.
- 2. Get out of debt.** Start by paying more than the minimum due on your highest-interest credit card; you can greatly reduce the payback period and charges.
- 3. Save some of everything you earn.** Even as little as 5 percent adds up over time, and you're not likely to miss it once it becomes a habit.

TAKING CARE OF YOURSELF: A Checklist

Self-care and self-awareness are essential to maintaining physical well-being. The following steps help you work in partnership with your health care provider to stay well:

- If you're a woman, perform a **monthly breast self-exam.***
- If you're a man, consider a **monthly testicular self-exam.***
- Check your skin** regularly for signs of cancer: moles that are irregularly shaped or asymmetrical, or that bleed or change color. Tell your health care provider about any skin changes.
- Ask your health care provider** to determine a screening schedule for other major screenings based on your age and personal health needs.
- Share a list of all medications and supplements** you take (including vitamins and herbs) with your health care provider at your next visit.
- Don't forget eye and dental exams.**

*Your health care provider can tell you how. If you do find a lump, don't panic, but consult your provider promptly.

8 Rules of Wellness

- 1. Get your body moving.** Hide the TV remote; take the stairs as often as possible; walk to do more of your errands; dig into chores. Watch your strength, flexibility and agility increase.
- 2. Sleep well.** Getting 7-9 hours of sleep daily keeps you alert, energized and more resistant to stress and illness.
- 3. Stay injury-free.** Wear your seat belt when driving and personal protective gear such as goggles when needed. Don't lift beyond your limit; take scheduled breaks; vary tasks if you perform repetitive motions.
- 4. Don't smoke.** From lung cancer to cardiovascular disease, smoking is one of the greatest preventable threats to health and wellness. If you smoke, talk to your health care provider about the many cessation aids available to you.
- 5. Avoid alcohol abuse.** Increased intake is linked with liver and heart damage, as well as other health issues. Experts say no more than two drinks a day for men, one a day for women.
- 6. Listen to your body.** New and unusual symptoms or unexplained aches and pains may be signs of a serious problem. Call your health care provider if any symptom persists.
- 7. Don't go it alone.** Get help if your body, mind or spirit sends warning signals. Consult with your health care provider, mental health professional or clergy member.
- 8. Keep in touch.** Being there for others strengthens important relationships and assures that others will support you too.

Final thought: Be good to yourself. Everyone deserves to feel great. Strive for wellness every day and enjoy a longer, healthier, happier life.

ALL ABOUT WELLNESS

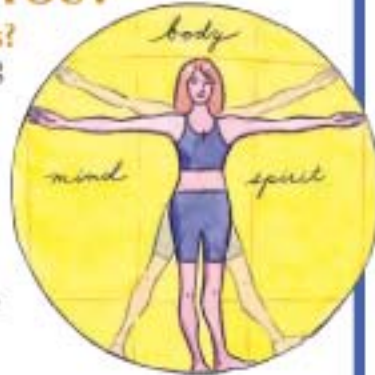


STRATEGIES FOR FEELING YOUR BEST

HOW ARE YOU?

What is wellness?

It's more than eating your vegetables or fitting in a brisk walk after lunch, although those are a great start! Wellness is about feeling your best in all areas of your life — physical, mental and spiritual.



When you're well, your life is in balance. You feel focused and relaxed, ready to take on the world. You're able to meet everyday challenges. And you have energy to do the things you really want to do, with energy to spare.

Taking steps to feeling fit, healthy and well isn't always easy, but it also isn't difficult either. The key is to take it one step at a time.

3 Ways to Wellness

Want to live longer and better? Here's the game plan to get you on your way:

1. For your BODY

Stay healthy. Eat a balanced diet, stay physically active, get regular health checkups and live safely. Aim for getting your body into tip-top shape.

2. For your MIND

Control stress. Learn to relax more often. In the fast pace of today's world, you may be under constant pressure. But too much stress can take a toll on your health.

3. For your SPIRIT

Nurture your social and emotional well-being. Keep your network strong, and engage in meaningful activities. When you take time for yourself and also give time to others when possible, you enrich your mind and free your spirit.



BODY MATTERS

Make Your Calories Count

Nutritional guidelines encourage getting the most nutrition from the calories you consume. The simplest way? Eat more fruits, vegetables and whole grains, and fewer fatty meats, solid fats and added sweeteners.

Quick tips:

Eat a rainbow of colors. Aim for at least 4 servings or 2 cups of fruit per day.

Take 5. At least five servings of vegetables daily are recommended to get plenty of fiber, vitamins, minerals and disease-fighting substances.

Make half your grains whole. Whole-wheat bread, brown rice and other whole grains are higher in fiber than their refined white counterparts.

Go low. Low-fat milk, cheeses and yogurt are good sources of calcium and lean protein.

Fit in Fitness

Your body was designed to move. So even if you've been sedentary, there's an exercise plan for you — and the more often you stick to it, the easier it gets.

1. Find activities you enjoy — maybe walking, biking, tennis or dancing.
2. Strive for 30 minutes of physical activity every day.
3. Vary your activities, once you've got your routine, to keep it interesting. Walk or jog one day; swim the next; play basketball the next.
4. As your fitness level increases, try exercising for longer periods.

Don't forget that you can fit in fitness anytime, anywhere. Work in the garden, play with the kids, walk the dog, do sit-ups while watching your favorite TV sitcom. It all adds up!

ON YOUR MIND

Living With Stress

Not all stress is bad. In fact, a little stress helps you feel energized and able to go that extra mile.

Think Safety First

Taking care of your body also means steering clear of physical harm. Remember:

- Practice prevention. Wear a seat belt; keep smoke alarms working, fire extinguishers on every floor and all poisons out of children's reach.
- Watch for hazards. For example, look for loose carpeting, spills, frayed power cords or over-worked electrical outlets. And follow safety precautions at all times.



But too much stress can produce excess levels of adrenaline, cortisol and other stress hormones in your bloodstream. Chronic stress can make you feel irritable and fatigued, trigger headaches, disrupt your sleep and raise your risk of illness. You can't avoid stress. But you can learn to manage it better. **Simple strategies:**

Make time for yourself. Try to find at least 30 minutes to call your own, every day. Stretch, rest your eyes, walk. Take it easy.

Practice deep, slow breathing. It helps decrease your pulse and increase the flow of stress-reducing oxygen throughout your body.

IN THE SPIRIT

Add Meaning to Your Life

Beyond body matters, true well-being involves nourishing your emotions and spirit. Your spirit thrives on meaningful activities.

- Have dinner with friends once a week.
- Take an adult education class.
- Practice a hobby.
- Join a book group.
- Volunteer.

Enrich your mind and free your spirit by taking regular "spiritual" breaks. Try meditation, prayer, tai chi or yoga, listening to music, enjoying nature — any activity that allows you to slow down and appreciate life. You may find a sense of peace that you can carry throughout each day. That's wellness.