



# wellnews

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## ASK THE EXPERT

# Aiming for Financial Wellness

by Chris Garrity MS, ACE Certified Personal Trainer

When you think of wellness, do you think about your finances? Believe it or not, your finances can affect your physical, mental, and even social health.

In the book *The Millionaire Next Door* by Thomas Stanley and William Danko, a key take-away is that living below one's means is the cornerstone of wealth building.

### *The authors state there are 7 characteristics of the wealthy:*

1. They live well below their means.
2. They believe financial independence is more important than displaying high social status.
3. They use their time, energy, and money in ways that help them build wealth.
4. Their parents did not offer provide financial support as they became adults.
5. They are experts in finding the right marketing opportunities: one of the best ways of making money is selling to those who are rich.
6. They chose the right occupation.
7. Their adult children are financially self-sufficient.



So how can we improve our financial wellness? Here are some questions and action steps to help get you started.

- **Budget** Does your household follow an annual budget (including the categories food, clothing, and shelter)? It's easier to budget when you imagine financial independence and the ability to retire comfortably.
- **Awareness** Do you know how much your family spends annually on food, clothing, shelter, and entertainment? Set a retirement goal (e.g. \$2 million) and use that to guide your spending.
- **Goals** Do you have a clearly defined set of goals (daily, weekly, monthly, annually, and lifetime)? Most millionaires are goal oriented.
- **Vision** Do you visualize the success of family members (e.g. grandkids graduating from college debt free)?
- **Planning** Do you spend enough time planning your financial future? Many millionaires invest several hours each month on current finances, budgeting, and future investments.

## Noblesville Schools Employee Health Center

### Health Coach:

Alicia Robbins

ARobbins2@eCommunity.com

### Hours:

Monday: 9am-2pm

Tuesday: 8am-2pm

Wednesday: 9am-6pm

(Wed. closed for lunch: 12-1pm)

Friday: 1-6pm

Saturday: 8-9am (Labs only)

and 9am-12pm

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## FITNESS

# Fitness on a Budget

by Cara Harris, BS, Wellness Program Coordinator

Gym memberships, workout clothes, and exercise equipment add up and can become expensive over time. The good news is you can still exercise effectively without hurting your wallet. With a little bit of creativity, you can find ways to be physically active with little to no cost to you.

### *Here are some tips for exercising while on a budget.*

- **Exercise at home:** Use your house to exercise. For example you can run up and down the stairs, vigorously clean, and do other household or outdoor chores
- **Use free exercise resources:** There are many free exercise resources on the internet, or you can check out exercise books and magazines at your local library for free. Some examples of internet resources include [www.youtube.com](http://www.youtube.com) or [www.ymca360.org](http://www.ymca360.org) for workout videos, [www.acefitness.org](http://www.acefitness.org), and [www.fitnessblender.com](http://www.fitnessblender.com)
- **Get outside:** Walk around your neighborhood, find a local park, or walk around a nearby school track. Bundle up in the winter months and bring water to keep hydrated.
- **Try bodyweight workouts:** You do not need equipment to get in a good workout. Some bodyweight exercises to try include squats, lunges, pushups, planks, bridges, calf raises, bicycle kicks, mountain climbers, leg lifts, and more!
- **Aim for low cost, multi-use equipment:** Some examples include free weights, kettlebells, resistance bands, and an exercise ball
- **Shop around for a gym membership:** Call around to local gyms to see who has the best joining promotions and monthly rates. Some gyms offer more services for your money so do not forget to ask about extra amenities.
- **Browse affordable workout clothing:** Shop the sales at department stores or shop at discount stores. You do not need to spend a lot of money on clothing to effectively workout.

Remember to be creative with your activity. "Fitness" can have multiple definitions but simply moving your body is the most important!



## AVOCADO BLACK BEAN BROWNIES

### INGREDIENTS:

- 1 15oz can black beans, rinsed and drained
- 2 eggs
- ½ large ripe avocado
- ½ cup + 1 tbsp unsweetened cocoa powder
- ½ tsp baking powder
- ¼ tsp baking soda
- ¼ tsp salt
- 1 tsp pure vanilla extract
- 2/3 cup coconut sugar or brown sugar  
or ½ cup pure maple syrup
- 1/3 cup + 2 tbsp chocolate chips

### DIRECTIONS:

1. Preheat oven to 350°F. Grease 8x8 inch baking pan.
2. Place all ingredients, except chocolate chips, into blender or food processor. Puree into a smooth batter. If batter is too thick and won't process, add 1-2 tsp of water. Batter should be very thick to produce fudgy brownies.
3. Fold 1/3 cup chocolate chips into batter.
4. Pour batter into prepared pan, sprinkle with 2 tbsp of remaining chocolate chips.
5. Bake for 25-35 minutes, or until knife inserted in center comes out somewhat clean and top of brownies begin to crack.
6. Allow pan to cool completely, then cut.

### Nutritional Information —

Serving Size: 1 brownie

Calories: 141      Carbohydrate: 23.6g  
 Protein: 2.9g      Fat: 6.5g  
 Fiber: 4.4g

## NUTRITION Healthy Holiday Baking Tips

by Vanessa Mitchell, RDN

Preparing delicious food throughout the holiday season is a time-honored tradition, and fond childhood memories of favorite foods abound, no doubt. Perhaps this year you would like to put a healthier spin on a beloved recipe. Have fun, be adventurous and embrace the challenge. Grab your goggles and lab coat—cooking is edible science experimentation!

- Vanilla extract is a familiar flavor enhancer, but don't stop there. Consider instant espresso powder, rose water, orange blossom water, almond extract, lemon oil, mint extract and more.
- Sugar performs many functions, including caramelizing and tenderizing baked goods; however, in many cases it can be reduced or altered. Some recipes support using fresh, frozen or dried fruit as the primary sweetener. To replace refined sugar with pure maple syrup, raw honey or agave nectar, know that adjustment to liquid elsewhere in the recipe likely needs to happen. Replacing some of the sugar with a no- or low-calorie sweetener such as stevia, sugar alcohols, Swerve or monk fruit may be possible.
- Whole wheat pastry flour is an option to use in full or partial replacement of refined, all-purpose flour in many baked goods. Whole wheat contains all the nutrients of the wheat kernel, and pastry flour contains a lower protein content. A lower protein content produces a more tender baked good.
- Additional options for partial or full replacement of all-purpose flour include almond meal/flour, coconut flour, oats, chia seeds, ground flaxseed, chickpea flour, wheat germ and buckwheat flour.
- Investigate using evaporated milk, yogurt cheese, cottage cheese, reduced-fat ricotta cheese, lowfat buttermilk, avocado, tahini, nut butters or soaked raw cashews as replacements for less-healthy fats.



Ingredients not only impart flavor, they serve important functions. It may take more than one attempt at your edible science experiment to achieve your goal. For healthier baking inspiration check out [amyshealthybaking.com](http://amyshealthybaking.com) and [nadielim.com](http://nadielim.com)



*All it takes is a few kind words  
to lift the spirits of a soldier.*

## STRESS AND MINDFULNESS

# Now More Than Ever, You Can Make a Difference

by Carla Ficorilli, MS

While I bet most of us will be happy to say “Good Riddance to 2020”, there is still a need and urgency for doing good and giving back. Amidst all the chaos of 2020, now is a perfect time to put our own woes aside: When we give back to others, it opens up our minds and hearts to humanity and a purpose bigger than ourselves.

*Here are some ideas to get your creative juices flowing.*

- **Pack a Blessings Bag to give to people in need.** These are great to keep on hand in your car. When you find someone in need, you have the bag right there. Visit [thriftnorthwestmom.com/blessing-bags-assemble-bags-keep-hand-need](http://thriftnorthwestmom.com/blessing-bags-assemble-bags-keep-hand-need)
- **Help a student learn to read or prepare for their SAT.** Check with your high school or local library for volunteer opportunities.
- **All it takes is a few kind words to lift the spirits of a soldier.** Visit [operationgratitude.com](http://operationgratitude.com) for information on how you can get involved.
- **Leave some flowers for a neighbor.** Random acts of kindness tends to have a domino effect.
- **Remember First Responders.** The next time you’re baking your famous Christmas cookies, double the recipe. A dozen sweet treats is a great way to let them know you appreciate the work they do.

Just find a cause you are passionate about: human rights, animal welfare, health, refugees, education, or anything else. When you put others’ needs up front for a bit, you experience greater life satisfaction as a result of forgetting about your own self for a while.

Visit [helpguide.org/articles/healthy-living/coronavirus-how-to-help-give-back.htm](http://helpguide.org/articles/healthy-living/coronavirus-how-to-help-give-back.htm) for more information.

*“We make a living by what we get, but we make a life by what we give.”*

—Winston Churchill

You can now get information from your health coach through social media!

**Click the links below:**

