



## NUTRITION THROUGH THE HOLIDAYS

BY MECHELLE MEADOWS

Typical American culture is that we spend the last three months of the year indulging in holiday treats – Halloween candy, Thanksgiving feasts, and Christmas desserts – then we launch into strict, perhaps unrealistic resolutions come January. In “The Last 90 Days” challenge, author and blogger Rachel Hollis suggests we use the fourth quarter of the year to make realistic goals and small lifestyle changes to set ourselves up for even more success in the upcoming year.

What are the small nutritional changes you can make yet this year to better your wellness through the holidays and prepare for a healthy new year? Here are a few ideas:

- Limit or remove sugary beverages (soda or overly-sweetened coffee, tea, and lemonade)

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- Replace white carbohydrates with whole-grain or vegetable-based options (e.g., brown instead of white rice, zucchini noodles instead of pasta)
- Limit desserts or alcoholic beverages to only certain days of the week

Try adding one new goal per week or month, depending on how challenging the goal is for you to achieve and maintain. And remember to make goals that are the most impactful to your well-being, not what you think you “should” do. Cheers to a healthy end to 2018!

Source: Last 90 Days Challenge. <https://thechicsite.com/90days/>. Accessed 1 October 2018.

## Smart Facts

### 380 CALORIES

are packed into a grande size of the fall favorite, Pumpkin Spice Latte.

### 179 CALORIES

are saved per cup when spaghetti squash noodles are substituted for traditional pasta.

### 875 CALORIES

are saved every week when forgoing a daily glass of red wine after dinner.



# FINANCIAL HEALTH DURING THE HOLIDAYS .

BY RACHEL SAVIEO

The holiday season is quickly approaching, and with it comes the dizzying array of ads urging us to take advantage of sales and discounts only available this time of year. The 2018 holiday season is predicted to be big for retailers, with Deloitte reporting that holiday sales could top \$1.1 trillion this year due to record low unemployment and strong consumer confidence. Companies know that convenience is important, and this year you may notice easier online shopping, pick up in store options, and more promotions in general.

According to the National Retail Federation, Americans spend more during the winter holidays than any other time of the year, so, the last few months of the year can be tough on your wallet. Travel expenses, gifts, and dining out with friends and family can easily add up and lead to debt in the new year. However, just a little planning and foresight can help you keep your budget happy and healthy throughout the holiday season. Here are a few ideas to consider:

- **Set a budget.** Decide what is important and what you want and need money for. Prioritize those things based on your values and what you can afford. There are a variety of apps available to help with budgeting. Check out this list of the [8 best person finance apps of 2018](#) according to Investopedia.
- **Make a list and check it twice.** Once your budget is complete, refer back to it to stay focused and avoid impulse purchases.
- **Make your gifts.** Gifts that are handmade are more personal and can be easy on your budget. Check out Pinterest for a variety of ideas.
- **Give your time.** If crafts are not your thing, consider things that you can do for, or with, another person. Plan a family trip to look forward to, or volunteer together as a family.
- **Practice mindfulness.** Pay attention to what you are doing and notice your thoughts and feelings without judgment so you can make better decisions.
- **Use cash instead of credit.** This can help you avoid a large credit card bill in January and can be key to helping you stay on track with your budget.

The holidays are a great time of year to increase your budget or add to your savings account. Consider offering pet sitting services through a site like Rover to bring in extra cash and enjoy time with a dog or cat during the holidays. You could also consider taking on a side job during your paid time off, as retailers and delivery services, such as UPS, hire extra workers to help with the seasonal crunch. Being creative in how you spend your time and money this season can make your holidays happier and more peaceful.



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Source: UNC Healthy Heels. <https://healthyheels.org/2015/11/19/financial-wellness-in-the-holiday-season/>. Accessed 21 September 2018; CNBC. <https://www.cnbc.com/2018/09/18/retailers-could-ring-up-more-than-1point1-trillion-in-holiday-sales.html>. Accessed 21 September 2018; Investopedia. <https://www.investopedia.com/personal-finance/personal-finance-apps/>



# PREPARE YOURSELF FOR OPEN ENROLLMENT .

BY JOHN THOMAS

The days are growing shorter and the air is taking on a certain chill. It can only mean one thing: Everyone's favorite season is here: Open Enrollment!

Okay, Open Enrollment might not actually be anyone's favorite season, but it also doesn't have to be a time of dread. Go into the process with information, a sense of what you want, and the willingness to ask a few questions, and you can make Open Enrollment an easy – and beneficial – experience. Here are a few tips

1. Know what you have. Before you have the Open Enrollment forms in front of you, take the time to understand the benefits you have now. Decide if you want or need to make changes.
2. Look at what you're being offered. Review the information for the coming year and make sure you understand what's being offered. (Yes, actually READ it!) If you have questions, ask them. And don't assume keeping the same plan means everything will be the same. Benefit plan details often change from year to year.
3. Think about the past year, and the coming year. Major life changes might necessitate a change in benefits.
4. Tap into technology. Some firms offer access to websites or apps that help you make better benefit choices. If yours does, take advantage of it. Or, if your company or benefits provider offers a call-in line for questions, dial it up. It's worth the time to get useful information.
5. Check the network. Always check your provider network to make sure your doctor is included, even if you plan to keep the same plan. Sometimes doctors leave networks, or networks change their parameters.
6. Open an account. You might be offered a Health Savings Account (HSA), a Health Care Flexible Spending Account (HCFSA), or a Domestic Care Flexible Spending Account (DCFSA). Don't let the alphabet soup intimidate you: These are all savings accounts that can save you money based on your health care spending, but each has its own rules about how you can use the money, like whether you have to "use it or lose it" and more. Make sure you understand your options and their impact before you choose one or the other ... but if such plans are offered, you'll probably want to take advantage of the potential savings.
7. Get Wellness. If your employer offers wellness programs and incentives, take full advantage of them. Not only will they make you healthier, they'll also save you money.



## November 15th is The Great American Smokeout

Every year, on the third Thursday in November, smokers across the nation take part in the American Cancer Society's Great American Smokeout event. Encourage someone you know to use the date to plan to quit. By quitting even for 1 day, smokers take an important step toward a healthier life and reduce their cancer risk.

Source: <https://www.cancer.org/healthy/stay-away-from-tobacco/great-american-smokeout.html>

# HARVEST OF THE MONTH: ALMONDS

BY JENNA BAMMANN

Although they're usually thought of as nuts, an almond is technically the seed of the almond tree's fruit. They come in two types and are one of the world's most nutritious and versatile foods. One type is mainly grown in California and has a soft shell, while the other type, mainly grown in Spain and Portugal, has a hard shell. Almonds have a great amount of antioxidants, can assist with blood sugar control and lowering cholesterol levels, and can even reduce hunger! They can be used in different forms, including almond flour and milk, for gluten and dairy-free substitutes.

## How to Select

Almonds can be bought whole and shelled. Some will have the skins on them and some will not. You should purchase whole almonds rather than sliced for the freshest flavor. Aged almonds do turn rancid so make sure that the inside of the almond has a solid white texture throughout.

## How to Store

Unopened packages of almonds can be stored in a cool and dark place for up to 2 years. Once you open packaged almonds, be sure to store them in a sealed container or air-



tight baggie. To make almonds last longer, store them in your refrigerator.

## How to Prepare

Almonds can be eaten raw right out of the package as a snack or to top your salads! They can also be roasted in the oven with oils and spices to make a snack mix. Almonds soaked overnight in water can make almond milk and almonds ground finely can make a flour.

Source: <https://www.thespruceeats.com/almond-fact-sheet-1807487>. Accessed 1 October 2018  
<https://www.frutas-hortalizas.com/Fruits/Types-varieties-Almond.html>. Accessed 1 October 2018  
<https://www.medicalnewstoday.com/articles/269468.php>. Accessed 1 October 2018



## Recipe: Quick Almond Flour Pancakes

### Ingredients (makes 4 servings):

1 cup almond flour  
1/4 cup water  
2 eggs  
1 Tablespoon maple syrup  
1/4 teaspoon salt  
1 teaspoon oil

### Directions:

1. Whisk almond flour, water, eggs, maple syrup, and salt together in a bowl until batter is smooth.
2. Heat oil in a skillet over medium heat; drop batter by large spoonfuls onto the griddle, and cook until bubbles form and the edges are dry, 3 to 5 minutes. Flip and cook until browned on the other side, 3 to 5 minutes. Repeat with remaining batter.

### Nutrition Information:

PER SERVING (SERVING SIZE, 1 PANCAKE): 240 calories; 19g fat; 10.1 g carbohydrates; 9.7 g protein; 93 mg cholesterol; 181 mg sodium; 2g fiber; 2g protein

Source: <https://www.allrecipes.com/recipe/234702/quick-almond-flour-pancakes/?internalSource=hub%20recipe&referringId=17574&referringContentType=Recipe%20Hub>. Accessed 14 October 2018