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LIVING Smart



STRENGTHEN YOUR RELATIONSHIPS

We know that good relationships make life better. But do they make life longer? That's what a recent <u>article</u> suggests by pointing to studies highlighting the role of strong relationships in longevity and general well-being.

The message: Add years to your life by strengthening your relationships. Here are some ways to start.

Be positive. Most of us want to be around people who make us feel good about life and ourselves. Be a source of positive feelings and others will like spending time with you.

Be consistent. Good relationships are built on reliability. Make time on a regular basis to be with the people who matter to you.

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Be curious. If you talk about yourself all the time you'll probably be by yourself most of the time. If you ask people you care about what's going on their lives, they'll feel valued and want to be around you more.

Be proactive. If you want strong relationships, you can't wait for the other person to make connections. Reach out. It let's the other person know you want to be with them.

Be there. It's could seem cliché, but sometimes the best way to build a relationship is simply to be available and present, focused on that person and what matters to them in that moment.

Smart Facts

59%

3-5

67%



TALK ABOUT IT: THE KEY TO EMOTIONALLY HEALTHY FAMILIES

Over the past few years, we've learned to talk more openly about our mental health and to recognize the role it plays in well-being. At the same time, we've developed a greater understanding that families can grow stronger by strengthening their collective emotional and mental health.

With this understanding has come a consistent theme: Open and frank communication is essential for emotionally healthy families. If your family is not able to have honest discussions about mental health issues (and – let's be honest – most aren't), tap into any resources you have available that can guide you through the process. Once you have that open communication, you'll be better equipped to embrace the following strength-building steps.

Start at the top. You can't help your family get emotionally healthy if you're not taking care of your own mental health needs. Address any challenges you're facing first.

Set boundaries about how you'll interact. Being family doesn't mean you can say anything to each other. Set clear boundaries about how family members treat each other, built on a respect for individuality, privacy, compassion and simple civility. If someone crosses the line, talk about what happened and how it could have been handled better.

Express emotions, but do so with control. Some of families' biggest problems can come from what we don't say to each other ... until we lose control. We hold in emotions until we have emotional outbursts in which we say things we shouldn't and leave scars we'll later regret. By discussing emotions calmly when we can, we save a lot of emotional pain.



"By learning how to help yourself and prioritize your mental well-being, you will help your children." Author and psychologist Nicole Lipkin

Support each other. Showing support for each other – rooting for a sibling at a sports event, listening to their problems, helping with exam prep, assisting with chores, and so on – creates a sense of belonging and security, both for the one receiving support and the one giving it. Be a team. You're stronger together.

Expect mistakes, and forgive. Nobody's going to be perfect. Instead of shaming, use mistakes as opportunities to grow. "What can we learn from this?" is a better response than, "How could you mess up like that?" After talking about what happened, forgive. Grace goes a long way toward building emotional health.

TAKE TIME TO CONSIDER YOUR BENEFITS

For most of us, late fall means open enrollment season, that time of year when you can make changes to your benefits selections (or sign up for benefits, if you haven't previously). In preparation, your employer has done a lot of work to explain your options, detail the contents of your package and urge you to make informed decisions.

Nonetheless, according to <u>CPA Kelley C. Long</u>, a member of the American Institute of CPAs' consumer financial education advocates, if you're like the majority of people, you'll give that information a cursory look, check the boxes that say "No Change" and move on.

Don't do it. Instead, take the time to review your options, critically considering the choices you make, because you might be overlooking opportunities to save money or simply make your life better. Here are some benefits components you should be taking advantage of.

Health Savings Account (HSA). With high-deductible health plans, HSAs can be big money savers, allowing you to set aside pre-tax dollars for healthcare-related costs. Pro tip: In addition to prescriptions and doctor visits, these dollars can be used for over-the-counter costs including common cold medicines, allergy medications, bandages, eye drops and more.

Flexible Spending Accounts (FSA). Similar to HSAs, FSAs help employees set aside pre-tax dollars for dependent care (childcare or adult care), adoption assistance, transportation and more.

Employee Assistance Program. One of the most underutilized benefits, an Employee Assistance Program (EAP) offers resources that can address questions about finances, legal issues, day care crises, mental health issues and more.

Supplemental Life and Disability Insurance. Often overlooked, supplemental life and disability insurance can be invaluable, typically allowing you to increase your coverage at a cost that's well below what you could find on your own. This can be especially helpful if you have problems getting affordable coverage because of medical problems.

Retirement Plans. One of the best ways to save for retirement is to participate in an employer-sponsored plan, which sets aside pre-tax dollars. Plus, many employers offer matches up to a certain percentage. Do all you can to take full advantage of that match. Your future self will thank you.

Time off. More and more employers have shifted to Paid Time Off (PTO) models rather than vacation and sick days – and lots of us still leave time on the table. In fact, <u>55% of American employees</u> don't use all of their PTO each year. Make sure you know what your employer allows, and take advantage of it. While you might think skipping vacation shows you're a hard worker, studies suggest that taking time off increases productivity.



Great American Smokeout

We know smoking is bad, but do we know how bad? How about 480,000 deaths per year bad. That makes smoking the largest preventable cause of death in the world. And while the number of people who smoke generally has declined for decades, 34 million American adults puff away every day. The Great American Smokeout aims to help them stop. Learn how at cancer.org/smokeout.

HARVEST OF THE MONTH: SWEET POTATOES

We talk a lot about super foods these days. Now let's talk about what might well be the "super-est" of super foods: the sweet potato.

It's true: Food scientists rank this lowly root crop as the healthiest vegetable a person can eat. Why? Because it's absolutely packed with good stuff: vitamins A, B6 and C, has loads of fiber, beta-carotene, iron and potassium, and is virtually fat- and sodium-free. With all of this going for it, the sweet potato was given more than double the nutritional-value score of the baked potato, spinach or broccoli by the Center for Science in the Public Interest.

On top of all that, sweet potatoes are tasty and versatile. They can be served up as a main dish or a side dish, whole, chopped, diced, mashed or pureed, and plain or with all manner of toppings.

To get the most from these orange nutrition bombs, choose ones that are firm and relatively free of blemishes. It's



best if you eat them within a few days of bringing them home, but they can be stored for up to a month. But don't refrigerate them – that could diminish the flavor. A cool, well-ventilated area will do just fine.

When it is time to prepare them, wash and dry the sweet potatoes, and then cook and eat them with the skin on. That adds to the nutritious punch.



Recipe: Sweet Potato Salad

Ingredients:

peeled and cubed (2 lb.) 1 small red onion, thinly sliced into half moons 2 tablespoons extra-virgin olive oil Kosher salt Freshly ground black pepper ½-cup dried cranberries ½-cup crumbled feta 14-cup fresh chopped parsley

3 large sweet potatoes,

Dressing Ingredients:

2 tablespoons apple cider vinegar

1 tablespoons Dijon mustard

1 tablespoons honey

½-teaspoons ground cumin

14-teaspoons ground paprika

14-cup extra-virgin olive oil

Directions:

Preheat oven to 400°. On a large rimmed baking sheet, toss sweet potatoes and red onion in oil then season with salt and pepper. Spread potatoes evenly in a single layer on baking sheet and bake until tender, about 20 minutes. Let cool for 10 minutes then transfer to a large bowl. To make dressing, whisk together vinegar, mustard, honey and spices in a small bowl or medium liquid measuring cup. Gradually pour in oil, whisking constantly until emulsified. Season with salt and pepper. Toss sweet potatoes with dressing, cranberries, feta and parsley. Serve warm or at room temperature.

Nutrition Information (16 servings):

CALORIES: 298; SUGARS: 15G; FAT: 17G; CARBOHYDRATES: 31G; FIBER: 4G; PROTEIN: 4G; SODIUM: 496MG;

POTASSIUM: 433MG

Sources: Accessed October 4th, 2023

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