

What's your happy? Ready, set, go...

March 2016 Newsletter



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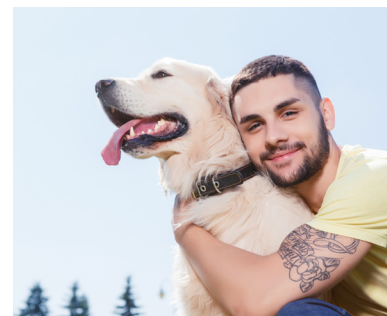
Fitness on the road is a challenge but you can do it. **More...**



Tips for tapping into your influence as a buyer. **More...**



Doesn't it feel good to clear away winter cobwebs? **More...**



Try this tactic for enjoying the "now". **More...**

Getting help

Confidential support, information and resource referrals are available for a variety of concerns — both work and personal. Call for assistance for you, your household members or your adult children under age 26, whether they live at home or not. Call or visit us online today!

Staying healthy on the go

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Making a commitment to fitness at home can be tough. But it can be a bigger challenge when you change your environment and routine.

What happens when you have to travel for business? How do you work fitness in around meetings and meals?

And how about vacations? While it's nice to chill out, what about working out? If you're planning to bend your diet rules as a treat, then burning calories can be even more important.

Fitness packs easily

Luckily, you don't need to leave fitness behind when you're on the go. There are lots of ways to keep healthy habits alive and well even on the road.

What's most important is your attitude. If you want to build healthy choices into your time, there are easy ways to do it. Here are some tips that can help¹:

- **Keep it simple.** For exercise on the go there's no need for fancy equipment or designer outfits. Travel with good sneakers and washable workout clothing.
- **Walk everywhere you can.** When you arrive, take a walk to get familiar with your area. Keep an eye out for nearby hiking areas, bike rentals, and other options for fun, sport and exercise. When there's a choice of calling a cab or walking to a meeting or event, opt for the walk if it's a reasonable distance.
- **Locate the nearest gym.** If you like indoor facilities and there's a gym near your destination, call ahead to see if you can get a daily membership at a good rate. Fitness centers are great places to meet people while also getting exercise.

- **Find good food options.** Check out local dining choices. Look for eateries with healthy menus. If possible, stop at a grocery store and buy fresh fruit and other healthy snacks to keep in your hotel room.
- **Make exercise part of the fun.** If you're traveling with coworkers, doing fun things together is a great way to bond. Of course, the same is true if you're with family or friends. Play volleyball, toss a Frisbee® or shoot hoops. Go boating, hiking or biking as a group. Use your time together in ways that are memorable and good for you.
- **And don't forget, "There's an app for that!"** Now more than ever before, you can take a trainer and training routines with you. If you have a smartphone, tablet or other device, you can load apps for working out, yoga, meditation and more. Visit your app store to browse the selection. You'll find many are free and user-friendly for folks on the go.

Make fitness a priority

Let's be honest: Time and motivation are the biggest challenges to healthy choices while you're away from home. But, like anything else you value, you can make fitness work. Commit to your wellbeing at home and on the go — you'll be happier and healthier.

¹www.wellwellwell.com

Using your consumer power

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Who isn't looking for ways to save money and make smart buying choices these days? As a consumer, it's important for you to know your rights and responsibilities.

So look beyond the sales pitch when you go shopping. Decide for yourself whether or not a product is what you want and worth its price. Here are some other consumer tips to follow¹:

- **Collect information about the item you want and its competition.** Do some online and in-person research. Many stores and consumer websites offer a "compare" feature. Here you can view side-by-side details on products that do pretty much the same thing but are different brands, price points and such. You can also go online to Consumer Reports at www.consumerreports.org.
- **See how the retailer stacks up.** Go to the Better Business Bureau at www.bbb.org to see if there have been complaints about the seller. If you're making a purchase online, you can often read other buyers' reviews about individual retailers before you shop with them.
- **Check with friends and family who have made similar purchases.** What could be better than first-hand experience? If they were satisfied with their buying experience, find out where they made their purchase and consider shopping there. Sellers often value loyalty and referrals.

- **Ask as many questions as you like.** As a potential buyer, you've got the need and right to be informed. Don't be put off by salespeople who get impatient. And never take "I don't know" as an answer. Ask for a manager or go to another store.
- **Find out the return and exchange policy before you sign on the dotted line.** Ask what happens if you change your mind, don't like the product or find a better price. Know the store policy should you need to return your purchase for any reason.
- **Use a credit card.** Some sellers may ask you to pay with cash. However, many credit cards offer protection for the consumer. Credit card companies may insure against loss under certain circumstances. They'll often help with disputes if you have a problem with a product or store.
- **Keep all receipts and original packaging.** Keep all your receipts in one place. And be sure to keep the packaging from new purchases for a few months. Ask about the policy if you see the same item on sale for a lower price at the place you bought it or with a competitor.

Bottom line: Know your power

Buyers like you keep sellers in business. Use your purchasing power to be sure you're getting what you want at a price you're willing to pay.

¹www.usa.gov/consumer

Why we love spring cleaning

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Okay, maybe the word “love” is a bit too strong. But lots of people really look forward to cleaning and clearing things out when spring arrives. And there’s good reason.

Spring is about rebirth and renewal. Lawns, bushes and trees that’ve been bare for months start to turn green again. The sun feels warmer. The first flowers peek through the dirt. Life is starting over. It’s a perfect time to clear away the mental and physical cobwebs of winter.

Spring cleaning past and present

In days past, spring cleaning meant mopping and dusting every nook and cranny, taking down winter curtains, changing winter bedspreads and even washing down the walls.

Nowadays, many of us don’t have time or feel the need to do a major spring makeover. But there are some simple ways to freshen up for the new season. For example:

1. Make a place for everything and put everything in its place. It’s a great time to organize and re-organize. Most clutter experts recommend having a home for every item in your house. As soon as you’re finished using something, return it to its home. Right away – not later. That way, when you want it again, you’ll know exactly where to find it.

2. Love it or give it to someone who will. Spring lends itself to closet purging and there’s a simple way to do it. For items you haven’t used or worn in six months or more, ask yourself if you really love them. Or are you holding on “just in case”? In the spirit of spring, put those things in a give-away box and donate them to charity. Or, if you’re anxious about doing that, put them in a “See you in September” box and store them out of sight until fall.

3. Attack the piles. You’re unusual if you don’t make piles. Piles of mail, piles of magazine articles you really want to read someday, piles of bills and more. Now’s the perfect time to go after those piles and whittle them away.

4. Add a new coat of paint. As you come out of winter hibernation, you may long for some color to brighten up your home. Here’s a project that’s not too expensive and can really add a touch of spring. Pick a color and make a weekend project out of lightening and brightening a room. It can do the same for your mood!

Make it family time

Add another dimension to spring cleaning by making it a family affair. Map out assignments and work together. Even little kids can do their part. They can help clean out a toy box or take on a small part of one of your projects.

Afterward, be sure to celebrate your group success with hugs, praise and maybe a game of catch on the new, green front lawn.

e-Thoughts — Pressing pause

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Our e-Thoughts feature provides close-up views on topics and areas of interest from everyday life.

Are you always on the go? I am. Whether it's rushing to make a deadline, going to an appointment, running errands or getting to the gym — I'm usually in "fast forward."

Now I have a new tactic. I call it "pressing pause." I try to remember to press pause at least once or twice each day. It gives me a chance to feel calm and appreciative.

So, for example, I'm out walking the dog. At a certain point, I mentally press pause. Then I turn off thoughts of what I need to do later or what I'm making for dinner. Instead I tune in to the sounds of the birds, feel the sunshine on my face and take in all the details of my surroundings. I heighten my awareness of where I am. And you know what? It's always a peaceful, almost spiritual experience.

While I'm working, I try to press the pause button at least once a day. It gives me a chance to stop my work and enjoy the moment. Sometimes I close my eyes and just sit back in my chair. I try to empty my mind of all thoughts except for a mental vision of mountains (my go-to relaxation image). I push away stressful thoughts and concentrate on relaxing my neck, shoulders, arms, thighs, knees, feet and tummy. I breathe slowly. When I open my eyes again, I feel refreshed.

Pressing pause is really about stopping to enjoy "now." Now only happens once. Now has many sensations and dimensions you miss if you're too busy or distracted. What a waste to let now pass unnoticed.

Every day has many beautiful moments. You just need to take the time to press pause and notice them.

What's your happy? *Ready, set, go...*

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