

WELLNESS NEWS

First Quarter 2015

The Financial Puzzle: Identifying and Setting Goals

Money management involves designing a plan for deciding what you and or your family want to do with your money. This involves identifying the goals to be achieved or problems to be solved, looking at various ways to reach the goals, considering the possible outcome of each, selecting the best option, and then identifying steps to reach those goals.

Goal setting weighs current wants with delaying choices for future enjoyment. Your goals must

be realistic in regard to the amount of money available; otherwise you set yourself up for defeat before you even start.



Thinking through the following questions can help identify your commitment to each:

- Is this goal possible?
- Is the goal worthwhile?
- Is the goal your own choice?
- Is the goal specific?
- What is the completion date?

When a goal is achieved, you feel a sense of success. It also gives a sense of pride that builds confidence in your ability to make decisions and take action. The success then stimulates more goal setting, future success, and more self-confidence about handling money.



Decide On Important Goals

Most people want a large number of things beyond their basic needs. This requires making choices by deciding which goals are most important. It is impossible to accomplish all your goals at the same time. Some will have greater importance than others. Other goals may need to be delayed until a later time.

GOALS
+ **PLANS**
= **SUCCESS**

Planning short term goals with intermediate and long term goals is very important. A short term or intermediate goal could conflict with a long term goal. If this happens, analyze the

goals and then find a solution to eliminate conflict. The ability to meet long term goals will be shaped by the demands of your immediate needs. If you buy something on impulse, that money is no longer available and you may lose a chance to move closer to achieving your goals.



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Have a suggestion for Wellness activities or ideas for the newsletter? Click on the box below!



All About Your BMI (Body Mass Index)

What is BMI?

Body Mass Index (BMI) is a number calculated from a person's weight and height. BMI is a fairly reliable indicator of body fatness for most people. BMI does not measure body fat directly, but research has shown that BMI correlates to direct measures of body fat, such as underwater weighing and dual energy x-ray absorptiometry (DXA). BMI can be considered an alternative for direct measures of body fat. Additionally, BMI is an inexpensive and easy-to-perform method of screening for weight categories that may lead to health problems.

How Is It Used?

BMI is used as a screening tool to identify possible weight problems for adults. However, BMI is not a diagnostic tool. For example, a person may have a high BMI. However, to determine if excess weight is a health risk, a healthcare provider would need to perform further assessments. These assessments might include skinfold thickness measurements, evaluations of diet, physical activity, family history, and other appropriate health screenings.



How Is It Calculated?

BMI is calculated the same way for both adults and children. The calculation is based on the following formula.

$$\text{BMI} = \text{Weight} / (\text{Height}^2) \times 703$$

Example: $[150 / (65)^2] \times 703 = 25$

Calculate yours by clicking [HERE](#)

Interpreting Your BMI

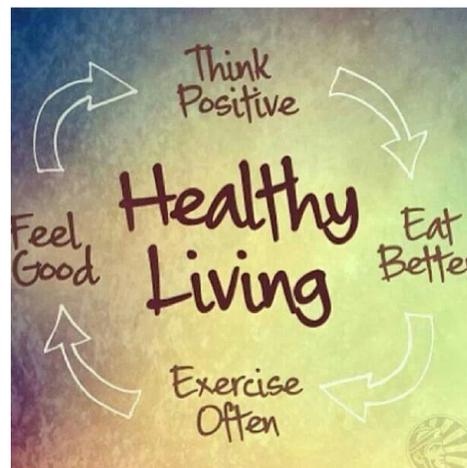
| BMI | Weight Status |
|----------------|---------------|
| Below 18.5 | Underweight |
| 18.5 – 24.9 | Normal |
| 25.0 – 29.9 | Overweight |
| 30.0 and Above | Obese |



How Reliable Is It?

The correlation between the BMI number and body fatness is fairly strong; however the correlation varies by sex, race, and age. These variations include the following examples:

- Women tend to have more body fat than men
- Older people, on average, tend to have more body fat than younger adults
- Highly trained athletes may have a high BMI because of increased muscularity rather than body fatness



Health Consequences?

The BMI ranges are based on the relationship between body weight and disease and death. Overweight and obese individuals are at increased risk for many diseases and health conditions, including the following:

- Hypertension
- Dyslipidemia (high LDL cholesterol, low HDL cholesterol, or high levels of triglycerides)
- Type 2 Diabetes
- Coronary Heart Disease
- Stroke
- Gallbladder Disease
- Osteoarthritis
- Sleep Apnea
- Some Cancers (Endometrial, Breast, and Colon)

It is also important to remember that BMI is only one factor related to risk for disease. Other risk factors should be looked at along with a BMI calculation.

High Blood Cholesterol Knowing the Basics

Cholesterol is a waxy, fat-like substance that is found in all cells of the body and is used to make hormones, vitamin D, and substances that help you digest foods. Your body needs some cholesterol to work the right way. Your body makes all the cholesterol it needs but it is also found in some of the foods you eat.

There are two types of cholesterol levels:

- Low-Density Lipoprotein (Bad)
- High Density Lipoprotein (Good)

Too much cholesterol in the blood (high cholesterol) can be serious and can lead to a greater chance of getting heart disease.

Cholesterol can build up in the walls of your arteries, called plaque, and overtime can cause narrowing or hardening of the arteries (atherosclerosis).

Narrowing of your arteries can stop or slow down the flow of blood to your heart, limiting the amount of oxygen-rich blood that is provided to your heart.

Some plaques can rupture, releasing cholesterol into the bloodstream which can lead to blood clotting. This blockage can cause a heart attack.



Lowering your cholesterol level decreases your chance for having a plaque burst that can cause heart attack and may also slow down or reduce plaque from building up.

www.nhibi.nih.gov

How Do You Approach Wellness?



Megan Russell
Deputy Clerk / Admin Assistant
Favorite Color: Red
Favorite Healthy Snack:
Oranges and Strawberries

How do you stay active?

I have a 19 month old, so it's pretty easy because I'm always chasing him around. Weather permitting we spend our time at a park or the zoo. He also loves the snow so whenever we get a chance we bundle up and go outside to play!

What's your favorite healthy activity?

Lap swimming and taking walks with my husband and son.

What would you like to learn more about when it comes to financial wellness?

Retirement accounts/options and stocks.

What's one financial habit you would like to change?

Impulse buying!



Healthy Habits Take Time

Old habits are hard to break and new ones, especially those related to eating and physical activity, can take months to develop and stick with. Here are some tips to help you in the process:

- Make changes slowly.
- Look at your current eating and physical activity habits and at ways you can make them healthier.
- Set a few realistic goals for yourself.
- Identify your barriers.
- Get a buddy to support your new habits.
- Know that you can do it!

Accept relapses, if you fail at one of your goals one day, don't give up, just try again the next day.

www.niddk.nih.gov

Upcoming Visits/ Lunch and Learns!

Great West - Monday 3/23 *Questions and Enrollment*

- BOC Chambers
- 8:00 a.m. to 12:00 p.m.
- Health Dept
- 9:00 a.m. to 12:00 p.m.

MCCCU - Wednesday 4/22 *Credit Scores*

- BOC Chambers
- 12:00 p.m. to 1:00 p.m.

Click the link below to visit the
Human Resources Department
Wellness Website!

**VISIT OUR
WEBSITE**



Investing 101

Every day, more people are investing their money. In doing so, there are some things you need to know:

Terms to Know

- Certificate of Deposit - A low-risk investment you make at a bank for a fixed period of time.
- Stock - A share of ownership of a corporation.
- Dividend - A share of a company's profits paid to those who hold stock in that company.
- Bond - A loan made by an investor to the government or corporation, which is paid back with interest at a fixed time.
- Mutual Funds - A portfolio of stocks, bonds, cash, and other investments.
- Broker - A professional who buys and sells stocks for you.
- Commission - The amount of money you pay to a broker to carry out a transaction.
- Day-Trading - The risky and difficult practice of buying and selling stock constantly on the basis of small, short-term gains and losses.

Remember to start small, diversify and get as much information as possible before jumping into the investing game!

Estate Planning: What Is It? Why Do I Need It?

Everyone has an estate, regardless of size: It's just the total of your assets and liabilities at death. The purpose of estate planning is simply to help ensure that what happens to your estate at death is what you intended to happen—in the most cost-effective and tax-efficient way possible. Here are six steps to help you once you have chosen a financial planner to help with your estate:

1. **Establish and define the client-planner relationship** - You should understand the services you are being provided, and define each of your responsibilities. You should also fully understand how your planner will be paid and by whom, and agree on the structure and duration of your professional relationship.
2. **Gather data, including goals and needs** - This will include a review of existing financial plans, insurance, investments, and taxes, along with a discussion of your personal goals and specific objectives.
3. **Analyze and evaluate** - Your financial planner will review the collected data and compare where you are now to where you should be.



4. **Develop and present estate planning recommendations or alternatives** - Your planner will develop an estate plan which will fully address your goals.
5. **Implement the estate planning recommendations** - You and your planner will need to agree on how your recommendations will be carried out.
6. **Monitor the financial planning recommendations** - Because your needs and situation will change the estate plan will need to be revisited periodically.