



CBIZ ESO™

Wellbeing

Insights

Living a Better, More Vibrant Life



Designed to Thrive

How to Own Your 24 Hours with Energy Management

Time is a finite resource; we all get just 24 hours in a day, so is time management really just a fool's errand? How are some of us able to get so much more done in our 24 hours than others? While the full answer is highly complex and still partially unknown, there are certain strategies with very positive results that are rooted in the concept of energy management.

Humans are designed to work rhythmically between expending

and then renewing energy. Think of recharging a battery, filling up a tank of gas or stretching after an intense workout. Rather than each day being a marathon at the end of which you wind up exhausted, depleted and unhappy, think of it as a series of sprints with periods of rest and rejuvenation in between.

Here are some basic guidelines to help you manage your energy (instead of your time). Not only will you get more done, but you'll

Continued on page 2

In This Issue

June: Cancer Survivors Day

- Designed to Thrive 1
- On the Menu: Spirulina..... 3
- Cancer Survivors Day..... 4
- Step Up! 4
- Mindful Minute 5
- Keeping Produce
Berry Fresh 5
- Financial Focus:
Time Is the Greatest Ally
for Savings..... 6

Designed to Thrive

Continued from page 1

also be happier while doing it and spend less time feeling like you're running on empty.

Tips for EXPENDING Energy Wisely

It's important that we don't just put more time into a task or project but also adequate energy in order to bring the level of focus and attention necessary to do the best job in the least amount of time.

- **Complete tasks according to your energy level.** Determine your natural energy flow throughout the day. When are you most and least energized? If you're not sure, journal for one week to track your energy levels throughout the day. Designate creative tasks during high-energy hours and more task-oriented items during lower-energy hours.
- **Identify what drains you and what sustains you.** Which draining tasks can you lessen, eliminate or move strategically to a different time of day? Are there things that sustain you that you are not experiencing regularly? How can you get more of these in your life?
- **Be smart with your to-do list.** Start big, then get specific. Once you have a weekly to-do list, break things into manageable tasks. Then determine the best time to get specific tasks done (again, working with your natural energy rhythm). Put it on your calendar, and schedule reward and recovery immediately following.

- **Communicate wisely.** Consider the best modes of communication for various tasks. Would a phone call be faster than typing out a complex email? Or conversely, do you have a meeting scheduled that could easily be handled with a quick email?
- **Be your own guardian.** When you have clear priorities for the day (#1 task at work, downtime with your family, etc.) guard your plan as you would if an emergency came up. Set your mind that your priorities will happen, so everything else has to adjust. Everyone and everything is vying for your attention. If you don't consciously choose where to put it, someone else will decide for you.

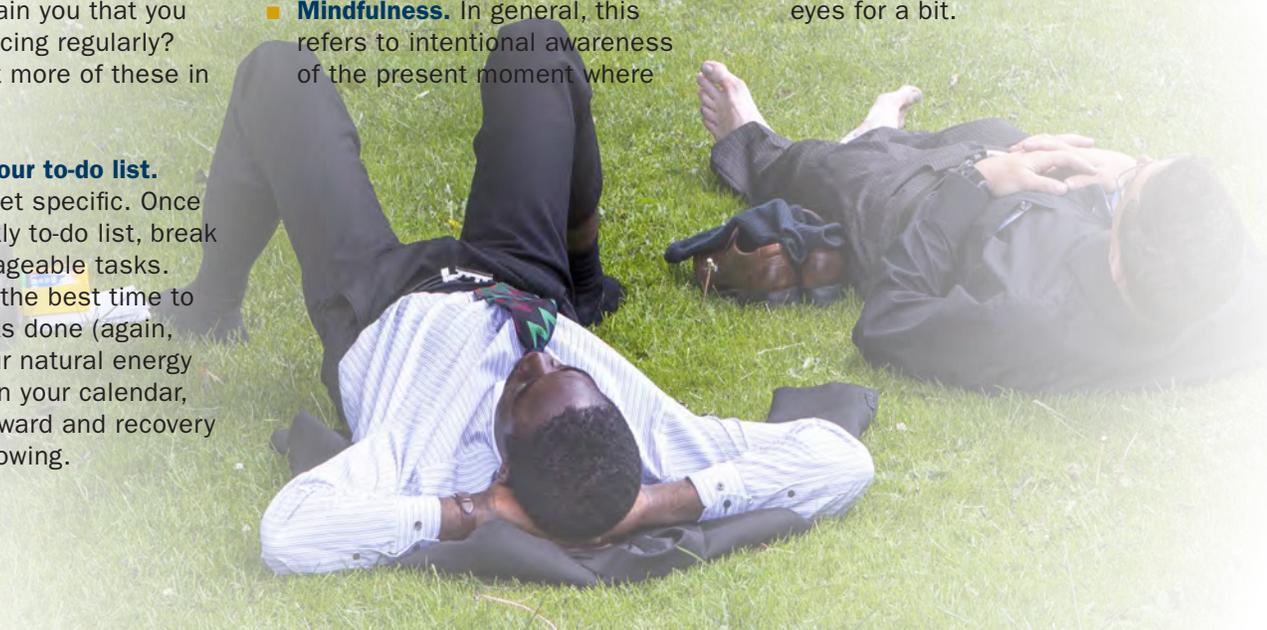
Tips for RENEWING Energy Wisely

You've heard the adage "you can't pour from an empty cup." Establishing practices that renew our energy after bouts of intense focus is critical to bring your best self to all you do in life and to "refill your cup." These things must become automatic – a habit. Be very intentional about creating prompts and reminders for these rituals until they do become habit.

- **Mindfulness.** In general, this refers to intentional awareness of the present moment where

you observe your thoughts, emotions and experiences without judgement. This can take on many forms, but to get you started, check out this month's Mindful Minute on page 5.

- **Move.** The longer we sit, the more our body slows down and tightens up. Poor blood flow and little stimulation lead to decreased brain function and metabolism. Doing any short bout of activity during the day will help.
- **Snack.** When it comes to energy renewal, you need real, nourishing food. The ideal pick-me-up snack includes healthy fat (avocado, nuts, seeds) and a little protein but no excessive sugar.
- **Interaction.** Turn to your 'sustainers' (those people who make you feel happy, supported, etc.) for connection. This could be a 5-minute Facetime, a Snapchat or walking to a coworker's desk (no gossip or complaining allowed).
- **Alone time.** Just as important as connection and interaction is alone time. Find a quiet place to do something that makes you happy (e.g., listen to your favorite song, doodle). If it's possible, take a quick nap or at least close your eyes for a bit.



On the Menu

Super for You – Spirulina!

Spirulina is a blue-green algae found floating on top of freshwater ponds, surviving best in low-alkaline conditions with an abundance of sunshine and moderate temperatures. Even though it sounds like something you would only eat if you were living on Pandora in the movie Avatar, you can actually purchase and eat it on our very own planet. Spirulina is grown in Hawaii and other exotic parts of the globe, including Mexico, South America and Africa.

Spirulina is believed to have been a staple food of the Aztecs and was referred to in their language as “Tecuitlatl.” The mighty superfood, which they would make into cakes, was their primary source of protein for several hundreds of years. More recently, it was developed into muesli bars for ESA astronauts living on the International Space Station.

Spirulina has an intense flavor combined with a powerful nutrition profile. It contains a high amount of protein (39 grams per ounce), and it is predigested, meaning that your body doesn’t have to work as hard to digest and absorb it. It is extremely high in chlorophyll, which helps remove toxins from the blood and boost the immune system. It also contains a lot of minerals and vitamins. This nutritional combination has earned spirulina popularity as a nutritional supplement and a spot on the superfood list with the following benefits:

- Detoxes heavy metals, especially arsenic
- Supports the healthy bacterial flora in your gut
- Helps prevent cancer
- Lowers blood pressure and stroke risk
- Boosts energy
- Alleviates sinus infections
- Speeds up weight loss

You can buy spirulina in capsules, tablets, powder or dehydrated chips, which should give the date of expiration. It can also be added to smoothies, yogurt, kefir, juices, etc. As with anything that comes from the sea, it is important you buy it from a source where the water has not been contaminated. The optimal variety is the Hawaiian Spirulina Pacifica. Spirulina is a detoxifier so it is best to start with a small dose and work your way up from there.

If you’re looking for a healthy energy boost, try this suggestion used by Dr. Oz. Combine lime juice (12 ounces) with 1 teaspoon of spirulina powder and then freeze in ice-cube trays. The spirulina and lime unlock sugar from our cells, and the ice-cold temperature boosts your metabolism.

Green Spirulina Smoothie

Ingredients:

- 1 cup of milk (almond, coconut or hemp milk are other options)
- 1 cup of fresh or frozen mixed berries
- 1 fresh or frozen banana
- 2 tsp of spirulina
- A little honey, maple syrup or stevia to give it some sweetness

Directions:

Add all ingredients to blender and mix until smooth.



Nutrition Info

1 Serving

| | |
|----------------------|-------------|
| Calories | 280 |
| Carbohydrates | 58.8g |
| | Sugar 36.3g |
| | Fiber 8.3g |
| Protein | 6g |
| Sodium | 190mg |

Cancer Survivors Day



With 15.5 million cancer survivors living in America, we have each certainly been touched in some way by cancer. These experiences are highly personal but can also be an opportunity for community as cancer in all of its forms has had such an immense impact on our culture, and we can all use support. Rates of survival have improved tremendously – 20% over the past three decades – due to early diagnosis and improved treatment options. However, cancer diagnosis continues at tragic rates; it's estimated that cancer will claim 609,640 American lives in 2018 with 1.7 million new diagnoses.

While June 3rd is National Cancer Survivors Day, we encourage you to find your own time throughout the month to recognize cancer survivorship in a way that is meaningful to you. The day is meant to be a “celebration for those who have survived, an inspiration for those who have been recently diagnosed, a gathering of support for families and an outreach to the community.” There are many ways you might do this. Reach out to a loved one, neighbor or acquaintance who was recently diagnosed. Do something in celebration of your own cancer survival. Donate to a cancer foundation that has impacted you or your family. Participate in a local event for survivorship. Anything that feels meaningful to you is perfect.

Step Up!

Warmer days have arrived, so lace up your walking shoes and head outside to get that blood flowing, energy levels boosted, bad mood cleared and of course a dose of Vitamin D. Here's a quick checklist to keep you comfortable, safe and efficient on your next walk:

- **Take natural steps,** not giant strides, which can strain your knees and calf muscles.
- **Lace up properly.** Well-cushioned shoes with arch support and socks that help prevent blisters will make your walk more enjoyable. You may even locate a local running store to help you select a shoe that best suits your natural gait.
- **Hydrate.** Drink a glass of water shortly before you walk, but don't chug it on your way out the door; this will have you feeling waterlogged. Drink a glass again immediately following your walk.

- **Be safe, sticking to familiar, well-lit areas.** While we advocate tune-out time from texts, calls and other interruptions, do take a phone with you in case of an emergency. If you want some peace and quiet, put it on silent.
- **Keep your ears open.** Taking in the sights and sounds is fantastic, but it's also important for safety. If you are attached to your iPod, either keep it at a low level or only put in one earbud. Save the noise-cancelling headphones for another occasion.
- **Mind the traffic and make yourself visible.** Wear light or bright colors and even reflectors if the sun will be going down during your stroll.
- **Double down with a post-walk stretching session.** Walking will help loosen up your muscles, so immediately afterward is a great time to do some stretching or other exercise.



Mindful Minute

It is important that we tend to both our physical and mental energy levels throughout the day. It's difficult to revitalize one of these energy sources without addressing the other, so in addition to taking breaks to stand up, move around and get your blood flowing, we also need to hit the recharge button for our brains. When the demands of the day have you feeling mentally and physically exhausted **try this mental power-up practice to give your brain a boost.**

1. Find a comfortable sitting position and close your eyes.
2. Focus on the rhythmic movement as you inhale for a count of 4 and then exhale for a count of 4. Bring your attention back to this count when your brain wants to wander back to the stresses of the day.
3. After several breath cycles (about 1 to 3 minutes) when you are able to feel a state of relaxation, bring back in the day's #1 priority. Think about the one thing that you need to accomplish most today; what is an immediate, small step you can take right now to move toward completing this goal? Visualize yourself completing this first step before opening your eyes and taking action.

By participating in this exercise when things get a little out of hand in the mind, you can let go of the noise and refocus on the actionable steps you need to take to complete the task with a little boost!



Consider **becoming the type of energy** that no matter where you go **you always add value** to the faces and places around you.

- HERMAN SIU



Keeping
Produce
Berry
Fresh

The summer months are prime time for fresh produce. Keep these tips in mind to make sure you are getting the most from your farmer's market finds.

- **Keep it fresh.** One bad apple really will spoil the whole bunch, so if you buy several of the same item (bundle of spinach, asparagus, pears, etc.) make sure to go through your haul to check for pieces that may be overly ripe. If it's something like a peach, pear or avocado, you can pop it in the fridge to slow down the ripening process and keep it from ruining other pieces in your produce bowl.
- **Keep it whole.** As soon as produce is cut it becomes more susceptible to moisture loss and bacteria growth. Once the integrity of the whole food is compromised, microorganisms begin to grow very quickly, shortening the life of your fruits and veggies. If you aren't going to eat it in the next 48 hours, leave it whole.
- **Keep it dry.** Take anything that comes in a plastic bag (greens, carrots, grapes, etc.) and dry them as soon as possible. You can even add a paper towel to your storage container to help soak up extra moisture.
- **Keep it visible.** No one likes finding rotten produce shoved in the corner of a cupboard or fridge. When you bring produce home, make a plan so that it's not forgotten and wasted.

Time Is the Greatest Ally for Savings



As people develop their savings plans, retirement is too often one area that gets put at the bottom of the priority list. Delaying your savings efforts for retirement is a costly mistake. The earlier you start saving, the more time your money has to grow and the less you actually have to save.

Consider the following scenario. If you put aside \$5,000 per year starting

at age 30, and the money returns 6% per year, your account at age 65 would be \$596,598. If you wait until you are 40 and make the same investment until age 65, the balance will be \$290,191. Think about that; the person who waited 10 years to start saving only contributed \$50,000 less (\$5,000 per year x 10 years), but their account balance is more than \$300,000 less than the person who started saving at 30! You can look

at your personal situation by visiting www.bloomberg.com/personal-finance/calculators/401k/

Einstein once said, “Compound interest is the 8th wonder of the world, he who understands it, earns it ... he who doesn’t, pays it.” It is one of my favorite quotes to recite in education meetings. The longer your money has to accrue interest, the harder it works for you. (Review the previous example to realize how waiting just 10 years costs you hundreds of thousands of dollars.) With that being said, here are a few tips to get you started sooner rather than later:

- 1. Pay off high-interest debt.** It does no good to maximize your retirement savings if you are accumulating more and more interest that will eventually have to be paid on existing debt.
- 2. Contribute to your 401(k) or equivalent plan.** Most organizations offer some type of employer contribution. This is one very rare opportunity you will have in your life to acquire **free money** – take full advantage of it!
- 3. Put your saving on autopilot.** Examine your budget to determine what you can truly afford to save and then automate your deductions.
- 4. Take advantage of pre-tax 401(k) contributions.** A \$50 contribution for someone in the 25% tax bracket only reduces your paycheck by \$37.50, and now the tax savings compounds interest annually as well!

When should you start saving for retirement? Now!

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