



live well, work well

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Brought to you by the Insurance & Risk Management Consultants at JM Brassill Group Inc.

Take Advantage of Winter Weather

Is getting more active your New Year's resolution or are you trying to shed those pesky holiday pounds? Winter is ripe with outdoor activities that offer a good workout. Plus, you can burn more calories exercising in winter because your body has to work hard to keep itself warm.

Flex your muscles. Snow creates plenty of opportunity for burning calories. When the fluffy stuff falls, ditch the snow blower, and shovel your driveway and sidewalk by hand. Offer to help a neighbor or family member to maximize the workout.

Go out and play. There are many fun activities to do outside in the winter.

- Ice skating
- Snowboarding
- Downhill or cross-country skiing
- Snowshoeing
- Playing in the snow with family or friends

Walk or run. Just because it's cold out doesn't mean you can't continue your walking or running routine. Dressed and warmed up properly, this workout can be even more effective in the cold. And

if you're looking for a different challenge, try snow hiking. Wearing boots and snow gear, walking through heavy or deep snow is a great workout, particularly on hilly terrain.



To stay safe when exercising outdoors:

- Dress for the weather. Wear several layers to stay warm, and so you can remove items if needed during your workout. Remember to especially protect your hands, feet and ears.
- Thoroughly stretch and warm up before venturing outside, as the cold makes your muscles less flexible and more prone to injury.
- Wear proper safety gear and equipment for your activity to avoid injury.

Radon: Take Action

Though you can't see, smell or taste radon, it may be present at dangerous levels in your home. Radon is the second-leading cause of lung cancer, and causes over 20,000 lung cancer deaths each year.

Is your home safe from the dangers of radon? Luckily, there's an easy and inexpensive way to find out. Simply buy a do-it-yourself radon test kit, available online or in many hardware stores. The U.S. Surgeon General recommends that all homes and buildings be tested for radon. If you have a radon level of 4 pCi/L or more, your home may contain dangerous levels of radon.

DID YOU KNOW

If radon levels in your house are too high, there are steps you or a professional can take to ensure your home is healthy. For more information and resources, contact your state radon office at www.epa.gov/radon/whereyoulive.html.



Eating This Meal Can Help You Lose Weight

You may have heard that breakfast is the most important meal of the day, but do you eat breakfast every morning? If not, you are missing out on serious benefits. Eating a healthy breakfast helps your strength, endurance, concentration, mood and problem-solving abilities during the day. Plus, eating breakfast can actually help you maintain weight, because it helps control snacking and binge eating during the day.



Even when pressed for time, something good in the morning is better than nothing. Here are some ideas:

- A smoothie with low-fat yogurt and fruit
- A hard-boiled egg and fresh fruit
- A whole wheat bagel, toast or English muffin with peanut butter
- Oatmeal with fruit mixed in
- High-fiber cereal with milk and an apple or orange
- Leftovers from dinner

To save time, prepare breakfast the night before when you make your lunch for the work day, or bring your breakfast to work and prepare it there.

Kick-Start Your Savings

This year, turn your financial focus to improving your saving. In addition to your retirement account, experts recommend having three to six months of expenses saved in case of emergency. Not quite there? Use these tips to start saving more:

- Put together a monthly budget, with income, bills and other expenses. Set a monthly savings goal and trim expenses as needed to hit that goal.
- Once your budget is set, pay yourself first. Have money automatically withdrawn from your checking account and put into your savings or an investment each month.
- Using coupons, choosing regular instead of premium gas, drinking tap water instead of bottled and comparison shopping are simple ways to spend less each month.
- When you get “free” money such as gifts, tax returns and bonuses, put it into your savings.
- If you’re struggling to hit your spending and savings goals, revisit your budget to find other areas to cut expenses.



Blueberry-Orange French Toast



This unique breakfast recipe is a great source of protein, fruit, dairy and whole grains.

- ½ cup egg substitute
- ¼ cup evaporated skim milk
- ½ teaspoon vanilla extract
- 8 slices whole wheat bread
- Vegetable oil spray
- 2 cups fresh or frozen blueberries
- ¼ cup orange juice concentrate

Stir the blueberries and orange juice together in a saucepan and heat gently. Combine the egg substitute, milk and vanilla. Heat a large skillet and coat with vegetable cooking spray. Dip bread into egg mixture and cook until brown on each side, turning once. Once all French toast is done, divide among four plates and top with sauce. Source: www.fruitsandveggiesmatter.gov.

Yield: 4 servings. Per serving: 215 calories, 3g total fat, 1g saturated fat, 40g carbohydrates, 273mg sodium.