10 Tips for Everyday Saving

Expenses subtract from long-term savings goals such as retirement, debt repayment and paying for your child’s education. Consider these practical opportunities to save:

1. Avoiding instant gratification is one of the most important rules of personal finance. Use a 30 day wait period to decide on a major purchase.
2. Ask if generic versions or cheaper mail-order programs for prescription medications are available.
3. Choose “Energy Star” appliances and get home energy audits to lower utility bills and gain potential tax credits.
4. Beware of rebates, travel perks or cash back offers on credit cards—they may be hiding high fees or interest rates.
5. Assess whether your cell phone plan best meets your usage needs and negotiate—carriers often provide discounts to retain customers.
6. Explore using one provider for phone, cable and internet—bundling these services can reduce costs.
7. Shop end-of-season sales for the following year, and stock up on everyday items when the price is right.
8. Offer to barter for goods and services based on your strengths and capabilities. For example, trade piano lessons for lawn mowing services.
9. Make your own laundry detergent, dishwasher detergent, window cleaners and more. You can find low-cost recipes online.
10. Never give up. Whenever the struggle against debt feels like it’s too much, remember you are not alone. Money management is a work-in-progress.

Source: Understanding Our Relationship with Money; Eileen F. Gallo, Ph.D.; Journal of Financial Planning; May 2001

The Center for Health focuses on improving five dimensions of well-being—physical, emotional, spiritual, social and financial—for clergy and laity of The United Methodist Church (UMC) and their families. Among the Center for Health’s offerings are: well-being programs, interactive website, trends and research, educational opportunities and the UMC Health Ministry Network (UMCHMN) and related resources.
Financial Well-Being the SIMPLE Way

**Save**
Save as much as you can. Need a target? Experts recommend 15% of your household income. Maximize retirement plans and health savings accounts (HSAs) for before-tax savings advantages.

**Invest**
Slow and steady wins the race. If you find investment concepts to be tricky, ask an expert.

**Model**
How do you know if you’re saving enough? Savings analysis tools allow you to model your retirement income needs. Check online with your financial institution or at consumerfinance.gov/financial-well-being.

**Plan**
You’re in the majority if you find that you have a savings gap. The time you invest in planning will pay you back in financial well-being.

**Learn**
Knowledge is power. If you have stress about your ability to support yourself in retirement or your family after your death, educate yourself about how best to prepare. There are many resources on the Center for Health website.

**Evaluate**
Just like physical well-being, financial well-being requires regular check-ups. Revisit your overall financial plan at least once a year.

If you are a participant in a Wespath retirement or other financial plan, there are multiple tools available for you to use that can improve your financial well-being, including:
- EY Financial Planning Center*/**
- Benefits Access/Retirement Readiness Tool

*Costs of these services are paid by the operating expenses of the underlying investment funds. EY Financial Planning Services are available to active participants in Wespath-administered plans, and to beneficiaries, surviving spouses and terminated-status participants with at least $10,000 on account.

**Registration for the EY Financial Planning Center requires your participant number. Call Wespath Benefits and Investments at 1-800-851-2201 if you do not have your participant number handy.

Sources: EY Financial Services, PricewaterhouseCoopers

### Financial Rewards for Healthy Behaviors

**Personal Success Story**

My wife Clare and I began discussing how to spend our accumulated HealthCash from the Virgin Pulse activity program about one year ago. Our HealthCash balances had been growing for 18 months—from participating in Blueprint for Wellness blood screenings, earning Wellness Points, and exercising or walking every day to reach the next level in Virgin Pulse.

We talked about using the money for a family vacation, a new TV, or putting the money away for a rainy day. We wanted everyone in the family to benefit, since for us wellness efforts are a family affair. We ride bikes, play catch and go for hikes. And while our three kids are not in the Virgin Pulse program, they are well aware of our daily step counts.

The rainy day is here. The refrigerator is leaking water from the icemaker. Clare suggested we use our HealthCash to buy a new one. We won’t have to dip into savings for the purchase, and the entire family can enjoy the reward from healthy behaviors.

Clare and Todd Creviston refrigerator shopping

Todd Creviston
Wellness Manager
Wespath Benefits and Investments

Gina Gurgiolo
Managing Director of Retirement Services, Wespath Benefits and Investments

ASK A PROFESSIONAL

Clare and Todd Creviston shopping
Center for Health Newsletter

October – December 2016

Easy Healthy Substitutions

With a minor switch of ingredients, you can decrease calories, sodium and fat (especially saturated fat and trans fat) and boost calcium, fiber or other nutrients in what you cook.

• Substitute unsweetened applesauce instead of butter when baking for lower fat and added fiber.
• Use Greek yogurt in place of sour cream. Add one teaspoon lemon juice for each four ounces of nonfat, all-natural Greek yogurt for increased protein and lower fat.
• Substitute avocado or hummus for cheese or mayo in sandwiches for healthier fats and protein.
• Use Greek yogurt in place of sour cream. Add one teaspoon lemon juice for each four ounces of nonfat, all-natural Greek yogurt for increased protein and lower fat.
• Try lean, ground turkey in place of beef for chili, pasta sauce or burgers.
• Use extra-virgin olive oil in lieu of vegetable or more processed oils for sautéing and cooking, marinades and salad dressings.
• Switch out iceberg and romaine lettuce for heart-healthier greens like spinach, arugula, watercress and kale.
• Add barley, quinoa and other whole grains into your tomato sauces for added fiber and nutrients.

Adapted from: eatright.org and letsmove.gov

ASK A NURSE
Jo Sanders, BSN, RN
Faith Community Nurse, Illinois Great Rivers Conference Member

A Shot in the Arm

Vaccines are NOT just for kids. Regardless of age, we need immunizations to protect against serious diseases. Protection from vaccines you received as a child can wear off over time, and you may be at risk for new and different diseases.

Find Out Which Vaccines Are Recommended For You

Adult vaccination needs can vary based on age, job, lifestyle, health conditions, travel destinations and past vaccinations. Common recommendations include:

• Seasonal influenza (flu)—for all adults
• Pertussis (whooping cough)—(for all adults who have not previously received the Tdap vaccine and for women during each pregnancy)
• Tetanus and diphtheria—every 10 years following Tdap vaccine

Shingles—for adults 60 years and older
Pneumococcal disease—for adults 65 years and older and adults younger than 65 who have specific health conditions

Some may also need vaccinations that protect against meningococcal disease, hepatitis B, hepatitis A, chickenpox (varicella), and measles, mumps, and rubella.

Talk to your primary care professional, go to cdc.gov/vaccines or call 1-800-CDC-INFO. Don’t wait...vaccinate!

Take a quick quiz to find out which vaccines you may need.

WELL-BEING TIPS FOR LEADERS

Tips for Better Work-Life Balance

Start with small changes to bring positive balance to your life:

1. Build downtime into your schedule
   Proactively schedule retreats and vacation time with your friends and family.

2. Drop activities that sap your time or energy
   Learn to say “no” tactfully if an activity doesn’t serve you well.

3. Rethink your errands
   Be creative. Consider trading services with friends by offering to do tasks that you enjoy in lieu of those you don’t.

4. Remember a little relaxation goes a long way
   Even during a hectic day, take 10 or 15 minutes to walk, stretch or do something that will boost your energy and recharge your batteries.

Adapted from: webmd.com
WELL-BEING ARTICLE

Pack It Up—Lunches Made Yummy!

One of the best ways to make sure your family has quality food for lunch is to pack it yourself. Research shows that children who eat well perform better in school than kids with poor diets (it is the same for adults too!). Plus, packing lunches from home can save money compared to eating out for lunch. Here are some tips to packing yummy nutritious lunches.

• During the next grocery run, ask those you pack lunches for to pick out three favorite veggies to include in their lunch.
• Have them help you pack the lunch.
• Pack as much as you can the evening before, to make getting out the door in the morning easier.

• Make foods as bright and colorful as possible—eat the rainbow!
• Have fun with shapes and sizes such as cookie cutters on sandwiches.

Sample lunches
• Whole wheat tortilla with turkey and a slice of cheddar cheese, baby carrots, grapes and oatmeal cookies
• Whole wheat pasta tossed with pesto and chopped cooked spinach, applesauce and whole grain crackers
• Tiny ‘sandwiches’ made with tuna salad between cucumber slices, an orange, celery sticks filled with peanut butter and whole grain crackers.
• Cheese quesadilla made with whole wheat or veggie tortilla, diced tomatoes, red pepper, an apple, a banana and chocolate chip cookies.

Adapted from eatright.org and letsmove.gov

Print and Share Bulletins

See this issue’s bulletins for great resources to share with your congregations. Print and stuff in weekly worship booklets or other church newsletters, use as a small group handout or forward to church groups you think could benefit from the topic. We support you in your effort to create a more vital church.

BULLETIN #1: A Healthier You: Money Saving Tips
BULLETIN #2: Prediabetes

Resources

The Center for Health offers a host of resources at wespath.org/center-for-health/.

- CFH articles related to each of the five dimensions of well-being
- Congregational resources—including UMC Health Ministry Network
- Wespath—selection of articles about retirement, financial planning, family events and other financial well-being topics
- Newsletter and Bulletins found at wespath.org/CFH/newsletter
- Healthy You...Healthy UMC brochure
- Healthy Families webinar series, August 2, 2016 – February 7, 2017

External Resources

- National Institute for Mental Health
- Centers for Disease Control and Prevention: Healthy Living resources

Let Us Know

If you have questions or comments, please contact us anytime at: wellnesssteam@wespath.org

The journey to well-being lasts a lifetime. Sometimes the path is smooth and other times, there are bumps in the road and work to be done to restore balance. With patience, persistence and support from the Center for Health—you can do it!

Disclaimer

The Center for Health is a division of Wespath Benefits and Investments. The Center for Health’s sharing of this general information should not be construed as, does not constitute, and should not be relied upon as medical or other professional advice or services on any specific matter.

Links to websites other than those of the Center for Health and the UMC Health Ministry Network are offered as a service to our readers; we were not involved in their production and are not responsible for their content.