

## **Financial Wellness:**

# What It Is and How to Achieve It

Financial wellness is the state of being in control of your money, allowing you to manage your finances effectively and reduce stress. It's not just about earning more but also about making smart financial decisions that align with your life goals.

Achieving financial wellness means budgeting wisely, saving regularly, and planning for the future. It involves being prepared for emergencies, reducing debt, and ensuring long-term financial security, like saving for retirement. Having adequate insurance and investing wisely is key to protecting yourself and growing your wealth.

## Here are some steps to achieve financial wellness:



Track your income and expenses



Build an emergency fund



**Invest in insurance** 



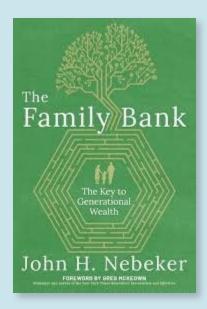
Prioritize debt reduction



Practice mindful spending

Staying informed and seeking professional advice can also guide you toward better financial health. Ultimately, financial wellness brings peace of mind and freedom to live life confidently.





### Book Club

"The Family Bank: The Key to Generational Wealth"

By John H. Nebeker

The Family Bank: The Key to Generational Wealth by John H. Nebeker introduces the concept of a family bank—a structured, pooled resource system for fostering generational wealth. This bank finances investments, education, and family goals, reinforcing financial literacy and shared values. Nebeker outlines practical steps to establish governance, maintain fairness, and educate younger generations, helping families manage wealth sustainably. The approach aims to empower future generations, creating a lasting legacy of financial stability, unity, and responsible wealth stewardship.

#### **Discussion questions**

- How does the concept of a family bank, as presented by Nebeker, challenge traditional views on generational wealth? What are the potential benefits and drawbacks of managing family resources collectively?
- 2. In The Family Bank, Nebeker emphasizes financial literacy and education for younger generations. How might this focus change the typical family dynamic around wealth? What specific educational methods could be most effective?
- 3. Nebeker discusses governance and fairness within the family bank. How could families handle conflicts or differing financial goals among members? What structures could support transparent and equitable decision-making?

### Ask the Expert:

## What causes tired, dry or achy eyes?

Intense screen time and aging are common culprits that cause tired, achy eyes. Reduced blinking while focusing on screens can dry out the eyes. Those over 50, women, contact lens users, and people on certain medications are more prone to dryness. Environmental factors like fans and smoke also contribute. As we age, presbyopia (farsightedness) makes close-up focus harder, leading to eye strain and the need for reading glasses. Kids are affected too, with screen time linked to nearsightedness.

To ease eye discomfort, follow the 20-20-20 rule: Take eye breaks every 20 minutes and look far in the distance, about 20 feet away, for about 20 seconds and spend time outdoors focusing on things further at a distance. For persistent issues, consult an eye doctor.



## Your Healthiest Self: Wellness Toolkit

Achieving your healthiest self involves addressing the unique needs of your body, mind, and surroundings. This wellness toolkit provides actionable strategies tailored to different areas of your life.

- Your surroundings: optimize your environment to reduce exposure to harmful substances and enhance safety
- Your feelings: manage stress, build resilience, and navigate life's challenges effectively
- Your body: adopt physical health habits to boost energy, reduce stress, and lower disease risk
- Your relationships: foster positive social connections to support mental and physical health
- Your disease defense: take proactive steps to safeguard your health and prevent illness

These tools empower you to thrive holistically.



### When Cancer Spreads

When cancer spreads beyond its original site, it becomes metastatic, or stage 4 cancer. This progression makes treatment more challenging as cancer cells can travel through the bloodstream and establish tumors in other organs, like the liver or lungs. Metastatic cancer often disrupts organ function and can be life-threatening. Although traditional treatments may become less effective, advances in immunotherapy and cell-based therapies are improving outcomes. Researchers are also investigating how cancer cells adapt to new environments and how the immune system can be better harnessed to combat cancer. Support groups and palliative care are crucial for managing symptoms and enhancing quality of life. The American Cancer Society offers valuable and reliable information, research, discussion boards and other useful resources at cancer.org.

## Preventive Health

In the United States, heart disease is the leading cause of death. Heart disease is a phrase that encompasses many conditions that can affect the function and structure of the heart. February is a great time to think of ways you can take action to prevent disease. Research shows self-care activities can reduce heart disease and stroke risk. Help your heart each day by providing small moments of self-care like getting good sleep, taking a walk, or preparing a healthy meal.

Self-care activities are the things done to care for your whole self and keep you healthy and to care for any problems you already have. These activities can include:

- Getting at least 30 minutes of physical activity daily
- Keeping and making doctor's appointments
- When hungry, reach for healthy snacks like fruits and vegetables
- Getting seven to eight hours of sleep nightly
- Managing stress with active relaxation like meditation or reading a good book

Planning ahead and building routines into your schedule can make heart healthy self-care achievable.

### **Chicken Broccoli and Sweet Potato Sheet Pan Dinner**

#### Ingredients

1 large sweet potato, peeled and diced 3 cloves garlic, minced into 3/4-inch cubes (3 cups)

4 Tbsp olive oil, divided

1 1/2 lbs. boneless skinless chicken breasts, diced into pieces (about 1 1/4-inches, keep them close to the same size so they cook evenly)

3 1/2 cups small broccoli florets

1/2 of a medium red onion, diced into chunks

3/4 tsp of each dried thyme, sage, parsley and rosemary

1/8 tsp nutmeg

Salt and freshly ground black pepper

1/2 cup pecans, whole or roughly chopped

1/3 cup dried cranberries

### Instructions

- 1. Preheat oven to 400 degrees. Place sweet potatoes in a mound on a rimmed 18 by 13-inch baking sheet, pour 1 Tbsp over top and toss to evenly coat. Spread into an even layer and roast in preheated oven for 15 minutes (meanwhile chop and prep remaining ingredients).
- 2. Remove sweet potatoes from oven, add chicken pieces, broccoli florets, and red onion around sweet potatoes (just placing everything randomly). Sprinkle with garlic, and drizzle everything with remaining 3 Tbsp olive oil (focusing mostly on the broccoli so it doesn't become dry) and toss with a spatula to evenly coat.
- 3. Sprinkle evenly with thyme, sage, parsley, rosemary and nutmeg and about 1 tsp salt and 1/2 tsp pepper. Toss again to evenly coat with seasonings and spread out evenly (try not to overlap chicken
- 4. Return to oven and roast about 16 20 minutes longer, tossing once halfway through, until chicken registers 165 degrees in center. Toss in pecans and cranberries.
- 5. Serve immediately (preferably with a glass full of apple cider, it's the perfect pairing and completes this meal).

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## Monthly Observances

**February 2 National Wear Red Day** 

**February 14 National Donor Day** 

**American Heart Month** 

**Age-Related Macular** Degeneration (AMD) / **Low Vision Awareness** Month

**National Cancer Prevention Month** 

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