

Wellness Pointers

Emotional | Environmental | Financial | Mental | Occupational | Physical | Social | Spiritual

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Financial Wellness



<http://lantern-financial.blogspot.com/>

*I am opposed to millionaires, but it would be dangerous to offer me the position.
~Mark Twain*

PAID IN FULL



*He forgave us all our sins,
having canceled the written code,
with its regulations,
that was against us and that stood opposed to us;
he took it away, nailing it to the cross.
Colossians 2:13-14*

Credit card bills can be such stinkers -- especially if you watch them skyrocket. Pay only the minimum balance, and that debt is yours forever.

What if you got a call from your credit card company one day saying, "Because you're our customer, we're canceling all your debt. We felt compassionate today"?

You'd probably go to a doctor to get your hearing checked. Or a psychiatrist to see if you were all right from the neck up. People don't just forgive business debts.

Paul describes sin as a business debt, with strict rules and regulations about payment and penalties.

On the cross, Jesus paid your ever-increasing debt and fulfilled those rules and regulations. At the same time He paid a perfect price for a valueless object -- sin.

He did that because He loves you.

Can you ever feel valueless again?

Lord, You gave Your life for all my empty sin and made my life valuable again. Thank you for such love.

7 tips to protect yourself from scams

Thoroughly research people, organizations or companies that provide financial planning or investment advice, or sell products or services.

Pay close attention to your credit report. Check for inaccuracies. You can get a summary from the three major agencies (www.annualcreditreport.com), but you may want to stagger orders from each agency every four months.

Never give personal information -- Social Security number, bank account or other private data -- to any person or organization you don't know.

Put your name on the "do not call" list (www.donotcall.gov). End any conversation in which you are pressured about an investment or financial service or product.

Use a shredder to destroy any credit-card offers or other materials that someone could use to pretend to be you.

Don't give someone money in exchange for a promise to get money. Never spend money to become eligible to win something.

Assume any get-rich-quick opportunity is fraudulent.

For more information about fraud, go to www.sec.gov

Would you pass a financial stress test?

A financial stress test doesn't involve a treadmill, an observing doctor, or wires on your body, but it can be very important to your wellbeing. A financial stress test can help you determine whether your finances can survive various pressures -- job loss, a serious illness, or an unexpected event that has the potential to bust your best-planned budget.

One aspect of the stress test is to determine the length of time it would take to replace your current income in case of job loss. The Consumer Credit Counseling Service suggests this formula: Divide your gross annual salary by \$10,000 to get the number of months it could take. For example, if you make \$50,000 annually, it could take five months.

taken from Hope Health Letter, Vol. 31, No. 3, March 2011, p. 6

Lighten up with a little more shut-eye

There are many health benefits to getting sleep, but here's one more.

According to a recent study in the *Annals of Internal Medicine*, not getting enough sleep may hamper weight-loss efforts. The study showed that overweight adults lost 55% less fat when they got 5.5 hours of sleep per night, compared to when they slept for 8.5 hours a night.

taken from Hope Health Letter, Vol. 31, No. 3, March 2011, p. 4

Southern Adventist University Employee Wellness

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Nutritious and Delicious Apple Fiber Bars



INGREDIENTS

- * 3/4 cup quinoa flakes
- * 3/4 cup sorghum flour
- * 1/4 cup brown rice flour
- * 3 tbsp ground flax seed
- * 3 tbsp hemp seeds
- * 1/2 tsp Baking soda
- * 1/4 tsp Himalayan rock salt
- * 2 apple, diced – do not peel!
- * 1/2 cup apple juice
- * 1 tbsp lemon juice
- * 1 tsp cinnamon
- * 8 medjool dates, pitted and diced
- * 1/4 cup coconut oil, melted
- * 2 tbsp apple butter or 1 tbsp apple sauce
- * 3 tbsp sunflower seed butter or 3 tbsp sunflower seeds ground fine
- * 1 tsp pure vanilla extract

DIRECTIONS

1. Preheat oven to 350F and line a cookie sheet with parchment paper or a silicon baking mat.
2. Place diced apples, apple juice, lemon juice, and cinnamon in a small sauce pan. Cover and cook on medium-low heat for 5-10 minutes. Set aside to cool.
3. Meanwhile, combine quinoa flakes, sorghum flour, rice flour, flax seed, hemp seeds, baking soda, and salt in a large bowl. Whisk until combined.
4. In a blender, process half of the apple mixture [reserve the other half] with dates, coconut oil, apple butter, sunflower seed butter and vanilla extract.
5. Add processed mixture and reserved apples to the large flour bowl, and mix until combined.
6. Scoop 1/4 cup of mix at a time into your hand and shape into small bars - about 1 inch in width and 2-3 inches in length.
7. Place on prepared cookie sheet and bake for 30-35 minutes [mine took 31 minutes] or until golden.

Rough Up Your Diet

Fit more fiber into your day

Fiber -- you know it's good for you. But if you're like many Americans, you don't get enough. In fact, most of us get less than half the recommended amount of fiber each day.

Fiber can relieve constipation and normalize your bowel movements. Some studies suggest that high-fiber diets might also help with reducing the risk for cardiovascular disease, diabetes and cancer.

Weight loss is another area where fiber might help. High-fiber foods generally make you feel fuller for longer. Fiber adds bulk but few calories. "In studies where people are put on different types of diets, those on the high-fiber diets typically eat about 10% fewer calories," says Slavin. Other large studies have found that people with high fiber intake tend to weigh less.

Experts suggest that men get about 38 grams of fiber a day, and women about 25 grams. Unfortunately, in the United States we take in an average of only 14 grams of fiber each day.

Interestingly, different types of fiber might affect your health in different ways. That's why the Nutrition Facts Panels on some foods list 2 categories of fiber: soluble and insoluble. Soluble fiber may help to lower blood sugar and cholesterol. It's found in oat bran, beans, peas and most fruits. Insoluble fiber is often used to treat or prevent constipation and diverticular disease, which affects the large intestine, or colon. Insoluble fiber is found in wheat bran and some vegetables.

Still, experts say the type of fiber you eat is less important than making sure you get enough overall. "In general, people should not be too concerned by the specific type of fiber," says Mahabir. "The focus should be more on eating diets that are rich in whole grains, vegetables and fruits to get the daily fiber requirement."

