

Spring Training

Allergies • Gardening • Financial Wellbeing

Don't Let Allergies Get You Down

It's April and the outdoors are calling. Gardening, hiking, evening walks, spending time with family and friends... But it's hard to watch a sunset through watery eyes, and it's hard to talk to loved ones when you're sneezing your heart out—and unfortunately, it's also allergy season.

An “allergy” develops when a person's immune system overreacts to substances that generally do not affect other people. Almost anything can cause an allergy—latex, bee stings, specific medicines—and common types of outdoor allergens include tree, grass and weed pollens, as well as mold found in soil, plants and rotting wood.

section

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Your April Activity: What's in Your Budget

Use a handy worksheet to analyze your income and spending. The results may surprise you!



Allergies: True or False?

Anyone can have an allergy. True! More than 50 million Americans and about 2.5 million Canadians have allergies, which are the 6th leading cause of chronic illness in the U.S.

Allergies can be prevented. False, but you can work to prevent or manage the allergic reactions themselves. How?

- Avoid the situation. Stay indoors during peak hay fever season, avoid certain foods and keep your home free of dust mites.
- Check the pollen count before going outside. Pollen counts are a measure of how much pollen is in the air over a period of time. A higher count makes people with pollen allergies more likely to have a reaction.
- Take medication to reduce or eliminate the symptoms. This can range from a pill to allergy injection therapy. Make sure you consult your doctor before taking any medication!

Allergies can change over time.

True! Food allergies, for instance, are most prevalent in children and are frequently outgrown. On the other hand, adults can develop allergies later in life, or simply be exposed to something (a new medication, perhaps) that triggers an existing, unknown allergy.

Desert air cures allergies.

False. There are fewer pollen in the air in a desert environment, however, so allergic reactions may decrease.

Allergies can result in death.

True, but allergies do range of severity. Some are more bothersome (sneezing, coughing, runny nose and eyes) and others are more severe. Anaphylaxis, the most severe allergic reaction, can cause seizures, cardiac arrhythmia, shock and extreme difficulty breathing.

Gardening for Health

Looking for a new hobby? Try gardening! A soothing and healthy outdoor activity, gardening offers a host of benefits:

Gardening Benefits

Sunlight provides vitamin D, which lowers your risk for numerous diseases: osteoporosis, heart disease, multiple sclerosis and a variety of cancers, just to name a few.

Gardening keeps you active. New health guidelines recommend everyone makes time for at least 150 minutes of activity each week. Gardening counts toward that goal!

Manual tasks cure your “attention fatigue.” When you’re feeling busy or overwhelmed, a gardening break can improve your focus and accuracy. Because the manual tasks of gardening (digging, planting, weeding, etc.) require effort but not active attention, they can nudge you into a “zone,” which quiets anxious thoughts and brings a sense of calm.

Grow nutritious food, eat nutritious food. Plant and grow healthy foods you enjoy! This will help you continue gardening and motivate you to cook quality meals with your own home-grown ingredients.

Make a few new friends while you’re at it. Most towns and cities have a local gardening club — usually more than one. If you need help getting started, are looking to try something different or just want some friendly advice, join a club and have some fun with people who share a similar interest.



The Other Kind of Green

Budgets are useful for every walk of financial life. Whether you're worried about your finances, don't know where you're at or simply looking to improve your situation, tracking and planning your spending will help you save more money.

This month's activity will help you develop your own budget. But in the meantime, here are a few tips and tricks for successful budgeting:

Tip #1

Set Aside Time to Track Your Spending

Budgets are like New Years Resolutions —they're easy to create and easy to give up on. After you set a budget, don't keep up with it "later." Find time each day or week to track your spending. Checking your account often helps prevent spending spirals and you'll be quick to notice any irregular activity in your account.

Tip #2

Determine What's a Need and What's a Want

You need food and shelter; you want cable TV. Remember, you can get a lot of free entertainment with a library card!

Tip #3

Write Down What You Didn't Buy

Not buying something doesn't always feel the same as saving money. Write down items you want to purchase but don't (meals at restaurants, pizza delivery, clothes and entertainment), and track their cost. At the end of the month, ask yourself what you'd rather have: the money you saved, or a new t-shirt and a few quick meals you've already forgotten?

Tip #4

Save (at Least Some of) Your Surplus

If you find yourself with remaining funds each month, don't spend it all frivolously. Make a plan for those funds! How much do you want to put in savings? Do you have any big expenses coming up? Is there a dream purchase you can work toward?

April Recipe

Down-home Chicken and Greens

Get a big dose of vitamin C from this warm, filling and healthy chicken recipe.

INGREDIENTS

- 4 skinless, boneless chicken breast halves
- 1/2 teaspoon black pepper
- 1/8 teaspoon salt
- Non-stick olive oil cooking spray
- 2/3 cup reduced sodium chicken broth
- 6-8 cloves garlic, minced
- 3/4 teaspoon crushed red pepper
- 1 lb. fresh greens (kale, Swiss chard, chicory, beet kohlrabi, collard, turnip)
- Balsamic vinegar (to taste)
- Red bell pepper slices (optional)

INSTRUCTIONS

1. Season chicken with 1/4 teaspoon black pepper and the salt.
2. Coat an unheated, very large skillet with the cooking spray and preheat over medium heat.
3. Add chicken; cook until browned, turning to brown evenly.
4. Reduce heat to medium-low, cover and cook for 10-12 minutes or until chicken is tender and no longer pink.
5. Remove the chicken from the skillet and cover it to preserve warmth.
6. Add broth, garlic, crushed red pepper, and the remaining 1/4 black pepper to the same skillet and bring to a boil.
7. Stir in greens and reduce heat; cook for 4-6 minutes or just until greens are tender, stirring occasionally.
8. Serve the chicken on top of the greens, drizzled lightly with balsamic vinegar; if desired, garnish with red bell pepper slices.

Total Time (Cook and Prep): 40 minutes
Servings: 4



NUTRITION INFO:

*161 calories
2 g total fat (0 g sat. fat)
66 mg cholesterol
351 mg sodium
7 g carbohydrates
3 g fiber
30 g protein*

Spring Training

What's in Your Budget

Budget: Then, Don't Budge

Use the worksheet below to figure out your income and total expenses this month. Then, use what you learned to plan next month's budget.

Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH _____ **YEAR** _____

My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
Total monthly income	\$

Income

My expenses this month

	Expenses	Monthly total
HOUSING	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (like electricity and gas)	\$
	Internet, cable, and phones	\$
	Other housing expenses (like property taxes)	\$

Make a Budget

FOOD

Groceries and household supplies	\$
Meals out	\$
Other food expenses	\$

TRANSPORTATION

Public transportation and taxis	\$
Gas for car	\$
Parking and tolls	\$
Car maintenance (like oil changes)	\$
Car insurance	\$
Car loan	\$
Other transportation expenses	\$

Expenses
Monthly total
HEALTH

Medicine	\$
Health insurance	\$
Other health expenses (like doctors' appointments and eyeglasses)	\$

PERSONAL AND FAMILY

Child care	\$
Child support	\$
Money given or sent to family	\$
Clothing and shoes	\$
Laundry	\$
Donations	\$
Entertainment (like movies and amusement parks)	\$
Other personal or family expenses (like beauty care)	\$

FINANCE

Fees for cashier's checks and money transfers	\$
Prepaid cards and phone cards	\$
Bank or credit card fees	\$
Other fees	\$

Make a Budget

$$\begin{array}{c} \$ \text{ [] } \\ \text{Income} \end{array} - \begin{array}{c} \$ \text{ [] } \\ \text{Expenses} \end{array} = \$ \text{ []}$$

September 2012 | Federal Trade Commission | consumer.gov

More income than expenses?

That's great! Figure out how much you want to save or put towards paying down debt.

More expenses than income?

Don't worry, there's almost always room for improvement. Take a closer look at your budget to see if there's anything else you can cut. If you can't find a way to reduce expenses, it might be a good idea to talk with a financial planner.

*Budgets only work if you stick to them!
Unexpected expenses will always pop up,
but sometimes it's just about willpower.
Consider whether each purchase is really
worth it.*



Employer Activity Tracking

Please complete the following information and submit it to your employer to receive credit for this activity:

Name:

Date:

Did you create a budget?

YES NO

Are you satisfied with the outcome or your progress toward your goal?

YES NO

Did you determine a time each day or week to review your finances, or do you have another plan in place to continue to monitor your finances?

YES NO

ALL ABOUT THE GREEN



Fight allergies, take steps to balance your budget and learn about the benefits of gardening:

- Sunlight provides vitamin D
- Gardening keeps you active
- Manual tasks cure your “attention fatigue”
- Grow and eat nutritious food
- A new hobby is a great way to make new friends

APRIL ACTIVITY WHAT'S IN YOUR BUDGET?

Use a handy worksheet to analyze your income and spending. The results may surprise you! Your first tip? Find time each day or week to track your spending. This helps prevent spending spirals and you'll notice any irregular activity in your account.



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