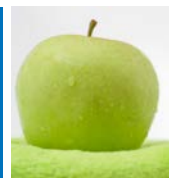


TAKE CHARGE!



Exercise with a Splash

Looking for a cool, low-impact way to stay fit and ease pain?

Try aquatic exercise.

Water workouts are gentle on joints, bones and muscles while providing natural resistance to build strength. They can boost heart health, reduce stress, relieve

osteoarthritis pain and improve endurance. Water workouts are ideal for all ages, including older adults, and are accessible even to non-swimmers.



Here are a few ways you can exercise with a splash:

Water walking is something almost anyone can do. Start by walking in water that is waist high, and walk as you normally do with your arms swinging front and back. Keep your back straight and tighten your abdominal muscles to prevent leaning. Once you feel confident, you can move to deeper water and repeat the same thing, using a pool noodle, flotation belt or life vest to help you stay above the water. **Tip:** Wear water shoes to prevent slipping.

Water aerobics makes fitness fun. Because it involves your upper, middle and lower body, you gain flexibility, increase your heart rate, build strength and increase endurance. **Tip:** Warm up first by water walking and gently moving your arms for five to ten minutes.

Swimming is a great whole-body exercise, since it uses all of your muscles.

It has many health benefits, such as increasing lung capacity, toning and strengthening muscles, reducing body fat, burning calories, and promoting quality sleep, as well as improving mental health and heart health. Swimming is low impact, which means even those with joint or muscle pain can get a good workout. **Tip:** Use a pool noodle or kickboard to help you float while kicking with your legs.

The Smart Moves Toolkit, including this issue's printable download, [Calming Techniques](https://personalbest.com/extras/25V7tools), is at personalbest.com/extras/25V7tools.

city events

Mini Moves

Monday, July 7

12:00 pm – 1:00 pm

[Register here](#)

Deferred Compensation

Introduction to Deferred Compensation

Tuesday, July 8

12:00 pm – 12:45 pm

[Register here](#)

Social Security: The Choice of a Lifetime

Wednesday, July 9

12:00 pm – 1:00 pm

[Register here](#)

Distributions from Deferred Compensation

Wednesday, July 16

12:00 pm – 12:30 pm

[Register here](#)

Planning for Healthcare Costs in Retirement

Wednesday, July 30

12:00 pm – 1:00 pm

[Register here](#)

Benefits 101: Your EAP is More Than Counseling

Wednesday, July 9

10:30 am – 11:15 am

[Register here](#)

Perimenopause and Menopause: It's More Than a Flash (2 of 4)

Thursday, July 10

12:30 pm – 1:30 pm

[Register here](#)

Benefits 101: Using Your Benefits to Manage Chronic Conditions

Tuesday, July 15

11:00 am – 12:00 pm

[Register here](#)

Eating Healthy on a Budget

Wednesday, July 16

11:30 am – 12:30 pm

[Register here](#)

Hinge Health: Choosing Self-Management

Tuesday, July 22

10:00 am – 11:00 am

[Register here](#)

Benefits 101: Your Accolade Clinical Support Benefit

Wednesday, July 23

11:00 am – 12:00 pm

[Register here](#)

Talking About Money in Uncertain Times

Thursday, July 24

12:00 pm – 1:00 pm

[Register here](#)

Activate Series Cardio Boost

Monday, July 28

12:00 pm – 1:00 pm

[Register here](#)

Coping During Uncertain Times

Tuesday, July 29

12:30 pm – 1:30 pm

[Register here](#)

Wearable Fitness Tech: Pros and Cons

Fitness trackers have become a staple in today's fitness-conscious world, changing how we approach health and wellness. But do their benefits outweigh their limitations? Contemplate these pros and cons:

PROS:

Motivating: Wearing a fitness tracker can provide constant motivation to finish your steps goal, burn calories and move every hour.

Monitoring: Tracking vital signs can give you a better snapshot of your overall health. Some trackers can not only track your heart rate but also your oxygen levels, temperature and perspiration.

Analysis: Most trackers can provide valuable insights into your sleep quality. Using sensors, trackers can estimate sleep duration, quality and different sleep stages (light, deep, REM) based on heart rate and movement. This can help you determine if you have any sleep issues and adjust your habits for better sleep.

Syncing: Most trackers can share with other devices, allowing you to store and analyze data. This information can also be shared with your health care provider, offering them useful information. In some cases, data can be transmitted directly to your provider in real time for immediate review and assessment.

CONS:

Privacy: Since trackers collect personal data, there is a risk of it being compromised or exploited. Monitor your data's security.

Accuracy: The reliability of fitness trackers can vary depending on the device and the person wearing it. Activities, such as strength training, swimming or high-intensity interval training, can skew movement tracking and calorie estimates.

Cost: Fitness trackers range from \$50 to \$1,000. Higher-priced models typically include more features.

Over-reliance: Some people can become obsessed with the data and reaching their goals, leading to anxiety and excessive exercising.



How to Budget for Hobbies

By Jamie Lynn Byram, PhD, CFP, AFC, RSSA

Hobbies are important for personal well-being and relaxation, and you don't have to give them up to stay financially stable.

Use these strategies:

Prioritize. Start by listing your interests and understanding how much you typically spend on each. Some pastimes, such as photography, may require a substantial investment, while others are more affordable — reading, for example. Rank your interests based on how much you enjoy them.

Set a limit. Once you choose your hobbies, determine a reasonable amount of money you can spend on them each month. Consider your entire budget, including savings, bills and other essentials, to prevent overspending.

Track spending. How much do you pay for each hobby? Include supplies, equipment, memberships and subscriptions. Tracking helps you stick to your budget.

Search for money-savers. Discounts, secondhand equipment or free local events allow you to enjoy your hobbies and stay within your limits. Social media interest groups may offer free tips and advice.

Adjust as needed. If you're overspending or your priorities have shifted, adjust your budget. Hobbies should be fun and fulfilling, not a source of financial stress.



Can exercise boost brain function?



A University College London study indicates it can. What's more, the cognitive benefits from exercise can continue throughout the following day, especially if a workout is followed with enough deep sleep. UCL researchers studied 76 men and women, age 50 and older, who wore activity trackers for eight days and received cognitive testing every day after their workouts.

The study, published in the *International Journal of Behavioral Nutrition and Physical Activity*, showed the people who exercised moderately or vigorously, increasing their heart rate, scored higher on thinking ability tests the next day. The researchers noted exercise increased blood flow to the brain, stimulating the release of neurotransmitters, which boost thinking abilities, including memory. Six hours or more of sleep and less time sitting also boosted scores on memory tests.

STUDY: Processed Meats and Cognition

A study published in *Neurology* links consumption of processed red meat to a higher risk of developing dementia. Examples of processed meats include bacon, ham, hot dogs and deli meats, such as salami and bologna. For the study, researchers followed 133,771 individuals with no dementia for up to 43 years. They found those who ate more processed meat had a 13% higher risk of dementia as they aged.

Researchers suggest compounds, such as trimethylamine N-oxide (TMAO), found in processed meat, may contribute to cognitive dysfunction. Plus, meat is high in saturated fat, which may increase the risk of type 2 diabetes and heart disease. Both of these conditions are linked to reduced brain health.

Want to stave off cognitive decline? The researchers suggest replacing processed meat with fish, poultry and plant-based proteins (e.g., beans or tofu) since this reduces dementia risk by about 20%. **Note:** This study revealed an association, not cause. Research is ongoing.

TIP of the MONTH

Unit Pricing

If you are shopping on a budget, it helps to compare two grocery store products by their price per weight or volume. This is known as unit pricing. Sometimes two similar products are sold in different sizes. For example, olive oil may come in 25 fl. oz. and 33.8 fl. oz. bottles set at different prices. **How can you know which is the better deal?** Look at the shelf price tag. It will list the unit price, which is the price per standard unit — often 1 fl. oz.

The retail price is the total cost for the item.



The unit price shows the price for each ounce or pound in the item.

Grocery Shopping School for Teens

By Cara Rosenbloom, RD

eating smart

As your children become teens and young adults, they will soon live away from home. One of the greatest skills you can impart is helping them navigate a grocery store to make smart food choices while sticking to a budget.

Empower your teen by teaching them how to:

- 1 **Shop with a list.** Teach teens to choose recipes and write a grocery list based on necessary ingredients. They can check what they have at home to avoid unnecessary duplication and reduce waste. **TEEN TIP:** Suggest they use a grocery shopping app to track what they need.
- 2 **Compare prices.** Show teens how to compare unit prices to get the best value. Teach them to look for sales, use coupons and join store loyalty programs. **TEEN TIP:** Use your smartphone calculator to compare costs.
- 3 **Try store brands.** Your kids may recognize brand names due to marketing campaigns. Explain that store brands cost less and are generally just as good as name brands. **TEEN TIP:** Explain that companies with name brands often make the store brand; the former just have a different label and cost more.
- 4 **Stick to a budget.** Give your teen a set amount of money and have them shop for a week's worth of meals. This helps them understand food costs and the importance of prioritizing needs over wants. **TEEN TIP:** If they are under budget, let them keep the change.
- 5 **Avoid impulse buys.** Grocery stores are designed to tempt shoppers into buying extras, especially gum and candy at the checkout. Teach your teen to stick to their list. **TEEN TIP:** Eat before you head to the store, so you are less likely to be tempted by impulse purchases.



Summer Vegetable and Chickpea Salad

EASY recipe

- | | |
|--|--|
| 2 tbsp extra-virgin olive oil | 1 cup cherry tomatoes, halved |
| 3 garlic cloves, minced | 2 cups cucumber, diced |
| 1 lemon, juice and zest | ½ cup chopped roasted red peppers (from a jar) |
| ½ tsp salt | ¼ cup each fresh chopped parsley and mint |
| Pinch pepper | ½ cup crumbled goat cheese |
| 1 can (15 oz.) chickpeas, drained and rinsed | |



In a large bowl, combine the olive oil, garlic, lemon, salt and pepper. **Set** aside. In a large bowl, combine chickpeas, tomatoes, cucumbers, red peppers, parsley and mint. **Toss** to coat. **Add** dressing, mix well and serve topped with goat cheese.

Makes 4 servings. Per serving: 259 calories | 9g protein | 12g total fat | 4g saturated fat | 5g mono fat | 3g poly fat | 28g carbohydrate | 2g sugar (0g added sugar) | 6g fiber | 454mg sodium

Stay in Touch

Keep those questions and suggestions coming!

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EXPERT advice

— Eric Endlich, PhD

Q: Anxiety about medical tests?

A: It's common to worry about the unknown — an unfamiliar medical procedure or pending test results that might bring bad news. For some people, these worries are just passing thoughts, but when they persist, they can trigger other anxiety symptoms, such as racing pulse, shallow breathing, stomach upset, muscle tension or difficulty sleeping.

To keep worries in check, try these approaches:

- **Stay informed.** Explain your concerns to your health care provider, and try to better understand your situation: what the test entails, when you can expect results or how to interpret the results. If you do online research, stick to reputable sources and focus on facts, not worst-case scenarios.
- **Reach out.** Confide in trusted friends, family members or patient support groups.
- **Distract yourself.** Get involved in engaging activities, whether it's reading, music, exercise or hobbies.
- **Relax your body.** Learn techniques, such as deep breathing, mindfulness or guided imagery.

News & Notes

ComPsych Employee Assistance Program (EAP) – More Than Counseling: As a City employee, you and your household members have access to ComPsych, a comprehensive resource offering much more than just counseling. In addition to **eight free counseling sessions per year** with a licensed professional, ComPsych provides a broad array of services to help reduce stress and support your well-being.

Work-Life Services Include:

- **Legal Support:** Free consultations with attorneys for matters such as estate planning, family law, divorce, custody disputes, and consumer protection.
- **Financial Counseling:** Expert advice on managing personal finances, budgeting, debt reduction, retirement planning, student loans, credit score improvement, and emergency savings strategies.
- **Travel Assistance:** Help with vacation planning, accommodation recommendations, and finding temporary lodging for relocation or extended trips.
- **Health & Wellness Coaching:** One-on-one sessions with a coach on topics such as nutrition, exercise, smoking cessation, mindfulness, and stress management techniques.
- **Childcare Support:** Assistance in finding childcare providers, backup childcare services, and resources for after-school care.
- **Elder Care:** Guidance on locating elder care services and long-term care planning for aging family members.

How to Access These Services:

- **Phone:** Call 1-800-858-6715 or 1-888-879-8274 (TTY) – 24/7 toll-free line answered by masters-level clinicians.
- **Online:** Visit www.guidanceresources.com. Use Registration Web ID: SeattleEAP to access the portal, chat with a Guidance Consultant, send an email, or schedule a counseling session.
- **Mobile App:** Download the GuidanceNow app (available for Apple and Android devices) to easily access services on the go.

Attention, Grill Masters

There are approximately 9,500 grill-related burns annually, with more than 22,000 ER visits from grill injuries between 2017 and 2021, according to the National Fire Protection Association. Stay safe while firing up the grill with these steps.



Before grilling:

- Check gas lines for leaks, cracks, sharp bends or brittleness. **Tip:** Rub soapy water on lines and look for bubbling.
- Inspect the grill for rust.
- Clean grates and grease pans.
- Place the grill on a flat, non-wood surface at least ten feet from buildings. If it's on a wood deck, use a heat- or fire-resistant mat.
- Open the grill lid before turning on the gas. If you smell gas but see no flame, shut off the gas and turn off the grill. Call the fire department if the smell persists.

While grilling:

- Wear fitted clothing, roll up your sleeves and tie back long hair.

- Grill in a well-ventilated area — never indoors, in a tent or camper.
- Keep a fire extinguisher nearby and know how to use it.
- Store combustibles a safe distance from the grill, and use only charcoal-specific lighter fluid. Never add starter fluid to an active fire or hot coals.
- Keep children and pets at least three feet away while grilling.
- Never leave a hot grill unattended.
- Cook food to a safe internal temperature. Check foodsafety.gov for a grilling temperature chart.
- After use, close the gas valve, turn off propane and keep flammable materials away — charcoal stays hot for hours.