

A NEWSLETTER FROM

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Why You Should Start Running

*It's no secret that jogging
and running are good for
your health.*

Routine exercise of all
types has been linked to
everything from a decreased
risk of heart disease and
cancer to increased levels of
happiness and mental acuity.

What you may not know is
that running is one of the
most popular activities in
the United States. In 2016,
an estimated 64 million
individuals laced up their
running shoes, good for

[SEE 'RUNNING' ON PAGE 6](#)



Family Matters

Fostering Financial Skills in Young Children

There are age-appropriate
strategies that can be
applied at any stage of
childhood and youth, but
the earlier you start, the
better—these techniques

tend to build on each other
as children progress in
their understanding and
knowledge of society and
economic basics.

[SEE 'FINANCIAL SKILLS' ON PAGE 2](#)

Give Young Children a Visual

When your kids are young, they hear you talking about money, but they can't conceptualize it without having something they can physically see and touch. In order to encourage a positive relationship with finances as early as possible, it is important to offer ample opportunity for your kids to do just that. Here are three great ways to help give your

children a kinesthetic visual of money management starting in childhood.

Save money in a clear jar

While all of the fun-shaped piggy banks that line toy and dollar store shelves are great to look at, once the coins and bills are deposited into these piggy banks, the funds themselves cease to be seen. A key element in learning to save money for children is actually being able to see the money so that they have a

clear visual understanding of its accumulation.

For this reason, it is better to deposit money into a clear jar with a slatted lid fastened tight. When the jar is full, remove the lid and count the cash together for a fun family activity.

Count money out when making purchases with your kids

At three years old, your child isn't going to understand the financial role of banks





“Children will best understand the value of money when it is applied to things that are relevant to their lives and interests.”

when making purchases of any size. When you are consistently paying with a debit or credit in the presence of your child, you are missing out on the opportunity to count the coins and bills with them to demonstrate the value of not only the cash but the products you are purchasing.

Children cannot comprehend the role of money in the world without consistently seeing it physically put to use. Practising this on a regular basis will help develop a better sense of

monetary value and purchase evaluation.

Demonstrate the value of things that matter to them

Children will best understand the value of money when it is applied to things that are relevant to their lives and interests. Start with a toy they enjoy or would like to purchase and help them count out the value of the toy in change.

When they've grasped this concept, move on to lesser recognized monetarily-induced elements of their

daily life, such as favorite foods, clothes, shoes, and activities.

Be careful not to use this as a guilt-inducing activity demonstrating the expenses that your child has incurred. This may not only create bitterness but also encourage an unhealthy relationship with money later on.

Primary Students Understand Marginal Benefits

As elementary and middle school students, your kids can

[SEE 'FINANCIAL SKILLS' ON PAGE 7](#)

Tips for Better Sleep

Sleep is essential for good health. It's hard to enjoy life when you are dragging yourself through each day.

Poor sleep can compromise your memory, mood, and judgment. You are more likely to be involved in accidents and make errors on the job when sleep deprived. Chronic sleep deficits can contribute to a host of disorders such as diabetes, high blood pressure, heart disease, obesity, and even a shortened life span.

You can improve your sleep by practicing good “sleep hygiene.” Here are some sleep hygiene habits that will help you get a better night’s sleep whether your challenge is stress and anxiety, shift work, or jet lag.

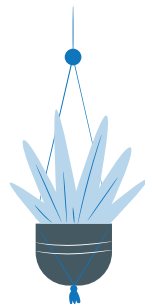
1. Stick with a regular schedule.

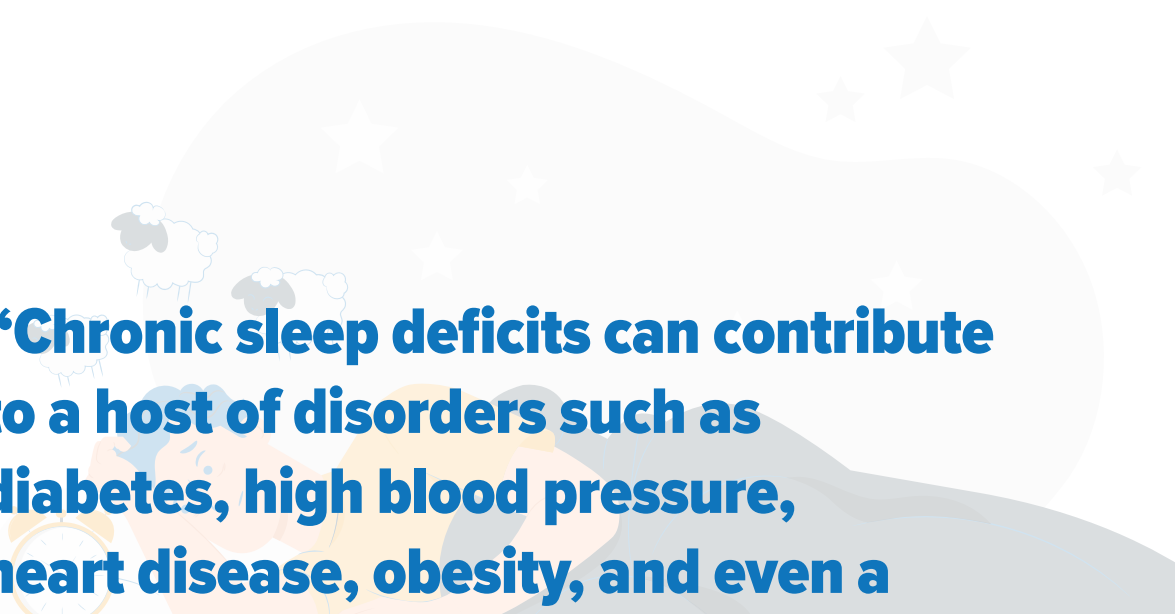
Go to bed and get up at the same time every day. Sticking to a regular schedule regulates your internal clock and trains your body to be drowsy at bedtime and alert when it’s time to get up. Set an alarm so that

worry about oversleeping does not keep you awake. Resist the temptation to stay up late and sleep in on weekends or days off. You’ll have trouble getting back into your schedule and will likely experience a “sleep hangover” on your first day or two back at work.

2. Create a restful sleep environment.

Keep your bedroom light-free. You may need to invest in light-blocking drapes or eyeshades. Don’t sleep with the TV or computer on. If your clock face is illuminated, cover it or turn the clock toward the wall. Besides the





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light, checking the clock as you try to fall asleep or if you wake up can increase anxiety and make it harder to get to sleep. Close the door if lights are on in adjacent rooms or shut them off if you can. Keep the temperature cool, between 60 and 75 degrees, and the room quiet. Use earplugs or a white noise machine if noise intrudes.

3. Follow a relaxing bedtime routine.

An hour before bed, stop working and turn off your electronic devices. You might try a warm bath, pleasure

reading, listening to music, relaxation exercises, or a little TV. Some people are better off with no TV as the light from the screen or the program itself may be stimulating. You can find instructions for a number of effective relaxation techniques on the internet such as deep breathing exercises, progressive relaxation, acupressure, and guided imagery. Avoid stressful activities, emotional topics, and vigorous exercise, all of which are likely to increase alertness.

4. Exercise daily.

Participants in numerous studies have reported that regular exercise helped them fall asleep faster, sleep more deeply, sleep for longer periods, and feel more rested when awake. Research also shows that exercise reduces anxiety and depression both of which interfere with sleep. But schedule your exercise early enough in your day so as not to rev you up before bed. 

Illustrations by Storyset

nearly 1 in every 5 Americans. An additional 110 million walked outside or on treadmills to stay in shape. That's a lot of people on the move!

As you get started on your running journey, remember to take things slow. You will gradually build up your strength. Pushing too hard at the beginning will increase the likelihood of injury, so proceed at a pace that you find tolerable. For example, if you can run an 11-minute mile, see if you can keep that pace up for a mile and a half. If so, aim for a 10:45 mile pace next time. Small, incremental improvements are best.

Once you hit your target distance (if you have one), focus on gradually increasing your pace. If you have a tracker that alerts you at regular intervals, try to shave a second or two off those intervals from run to run. That may not seem like much, but after a few months, those seconds will add up.



In terms of running surfaces, trails will offer some relief for your ankles and knees. Short grass also provides some cushion and won't impede your momentum too much. The hardest surfaces (and hardest on your joints) are of course paved areas, but if you've ever wondered why runners seem to avoid sidewalks, it's because street asphalt is actually slightly softer than sidewalk concrete. Just be sure to pay attention to vehicular traffic at all times if you decide to run on the side of the road.

Don't forget to have fun. While "running" and "fun" may seem like polar opposites, that doesn't have to be the case. If your regular runs are too boring, look into the wide variety of themed runs available: color runs, mud runs, music runs, nighttime neon runs, holiday runs, and many more. Running events are as diverse as runners themselves, and you may find extra motivation in the cheers of the crowd and support of your fellow athletes. 📌

Illustrations by Storyset

benefit from a more hands-off approach toward money management. Those who have understood the physical role of money, having built a solid foundation of reference in early childhood, will likely grasp the following concepts more easily as they approach their teen years.

Implement a proportional allowance system

Giving your children a fixed amount each week may teach them a thing or two about saving, but it won't do them much good in the way of learning how to earn. Implementing a proportional allowance system – one in which your children earn money in proportion to the amount of work they have completed around the house or other – will enable your kids to grasp the concept of working to earn the things they want in life. And, if your children are unhappy with the amount of money they are being given each week, they will be encouraged to work harder.

Naturally, earning limits should be set so as not to




put stress on your own bank account.

Curb the desire to impulse buy

The need to satisfy buying impulses can start early on in life. This is demonstrated when children approach their parent in the store with an item they “must have,” and the parent agrees to purchase the item on the child's behalf to sate this desire.

While buying your children the objects they desire might feel like the chivalrous approach to the situation, this approach can actually be psychologically damaging to your child's ability to curb

these impulses later on.

In this scenario, instead of consistently purchasing items at your child's request, kindly decline to purchase an item for your child, but remind them that they can use their own hard-earned money to purchase the item if they feel it is what they really want. That way, your child will learn to evaluate their perceived need for an item against the amount of work that would be required to purchase that item. 

Illustrations by Storyset

Strawberry Kale Salad

Prep 30 mins | Total 30 mins | Yield 4 servings

Fresh strawberries are the star of this Strawberry Kale Salad. The sweet strawberries complement the slightly bitter kale. Toasted almonds, sweet dates and mild red onions tie it all together. The kale is massaged with a shallot, honey and lemon dressing that breaks the kale down into a very edible green.

INGREDIENTS

For the dressing:

- 1 small shallot, minced (about 2 T)
- 1/4 cup lemon juice
- 1 T honey
- 1/2 t crushed red pepper flakes
- 1/2 t kosher salt

For the salad:

- 1 bunch kale either curly or lacinato, stems removed and torn into 2 - 3" pieces
- 2 T good quality olive oil
- 1 basket fresh strawberries, cored and quartered
- 1/2 cup chopped pitted dates
- 1/2 c toasted sliced almonds
- 3 T thinly sliced red onions

INSTRUCTIONS

In a small bowl, whisk the shallots, lemon juice and honey. Season with red pepper flakes and salt.

Put the kale into a large bowl and add the dressing. Using your hands massage the kale so every leaf is coated. Continue to massage until the kale begins to change. It will become softer and darker. You can massage just a little or really go for it to break down the kale. It is a personal choice as to how much you massage the kale. Allow the kale to sit for 20 minutes, then add the olive oil and toss with your hands until all the leaves are well-coated in olive oil. This step can be done up to 24 hours in advance.

Add strawberries, dates, almonds and red onions. Toss and serve.

