

WESTSIDE WELLNESS

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Common Cents

PROTECT YOUR WEALTH FOR A LIFETIME

health matters.

EDUCATE ENGAGE EMPOWER

CREATING A CULTURE OF WELLNESS

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February 1, 2010

Step 1: Review Your Current Financial Situation - Pages 1-7

Monthly cash flow impacts your net worth statement. Without ongoing positive cash flow, the growth of your financial worth over the long run will be compromised. Consistent, positive monthly cash flow is a requisite to building your financial net worth.

Warning Sign: Your financial concern rarely extends beyond the next paycheck or two.

Money-Saving Tip: Eat something healthy before grocery shopping. Don't shop hungry.

Wellness Recipe: Apple Dumplings

Recipe Summary:

Preparation Time: 40 minutes

Number of Servings: 6

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

2 Tbsp firmly packed light brown sugar

1-1/2 tsp cinnamon

1 tsp cornstarch

1 tsp vanilla extract

6 small apples, peeled and cored

6 square 7-inch egg roll wrappers

Non-stick cooking spray

Directions: Preheat the oven to 375°F. Spray six muffin cups with non-stick cooking spray. In a large bowl, combine the sugar, cinnamon, cornstarch, vanilla, and 1 Tbsp water. Roll peeled apples in the mixture until coated. Place one apple in the center of each egg roll wrapper. Bring the corners up to the top of the apple, pressing and folding to seal the edges. Place each dumpling in a muffin cup and lightly spray the tops with non-stick cooking spray. Bake until golden, about 20 minutes. Cool on a rack 15 minutes; serve warm. Nutrition Facts Apple Dumplings Serving Size 1/6 of recipe Amount Per Serving Calories 180 Calories from Fat 10 % Daily Value (DV)* Total Fat 1g 2% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 5mg 2% Sodium 190mg 8% Total Carbohydrate 39g 13% Dietary Fiber 3g 12% Sugars 16g Protein 3g Vitamin A 2% Vitamin C 8% Calcium 4% Iron 8% * Percent Daily Values are based on a 2,000 calorie diet.

February 2, 2010

Step 1: Review Your Current Financial Situation - Pages 1-7

The development of financial wellness occurs when an individual demonstrates a level of control over the material needs of life through careful ongoing decisions involving personal finances.

Warning Sign: You have no budget, and no spending limits for nonessential "stuff."

Money-Saving Tip: You can save up to \$100 a year on gas by keeping your engine tuned and your tires inflated to their proper pressure.

Wellness Recipe: Apricot-Studded Pilaf with Mushrooms

Recipe Summary:

Preparation Time: 1 hour

Number of Servings: 4

Cups of Fruits and Vegetables Per Person: 1.50

Ingredients:

1 Tbsp olive oil

1 cup finely chopped onion

3 cloves minced garlic

8 oz Portobello mushrooms, thickly sliced

1/2 cup sliced carrots

1/2 cup diced green bell pepper

1 cup long-grain brown rice

1/2 cup wild rice

2 cups carrot juice (or orange juice)

1/2 tsp rosemary

1/2 tsp dried sage

1/4 tsp black pepper

1/2 cup diced dried apricots

Directions: In a large saucepan, heat oil over medium heat. Add onion and garlic; cook, stirring frequently, for 5 minutes or until onion is golden brown. Stir in mushrooms, carrot, and bell pepper; cover and cook 7 minutes until the vegetables are tender. Stir in brown rice, wild rice, carrot juice, rosemary, sage, black pepper, and 2 cups of water; bring to a boil. Stir in apricots, and cook 45 minutes, or until rice is tender and liquid has been absorbed. Nutrition Facts Apricot-Studded Pilaf with Mushrooms Serving Size 1/4 recipe Amount Per Serving Calories 390 Calories from Fat 50 % Daily Value (DV)* Total Fat 5g 8% Saturated Fat 1g 5% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 100mg 4% Total Carbohydrate 78g 26% Dietary Fiber 7g 28% Sugars 13g Protein 11g Vitamin A 410% Vitamin C 40% Calcium 6% Iron 15% * Percent Daily Values are based on a 2,000 calorie diet.

February 3, 2010

Step 2: Develop Yourself and Your Career Options Will Follow - Pages 11-17

Your job performance and income will be limited by your weakest skill. Increasing your competence in the weakest skill set you possess will have the most dramatic impact on your overall results than anything else you can do to advance your career.

Warning Sign: Only one person in your family really knows where the money goes.

Money-Saving Tip: A home energy audit can identify ways to save up to hundreds of dollars a year on home heating (and air conditioning). Ask your electric or gas utility if they can do this audit for free or for a reasonable charge. If they cannot, ask them to refer you to a qualified professional.

Wellness Recipe: Vegetable Succotash

Recipe Summary:

Preparation Time: 20 minutes

Number of Servings: 8

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients: 1/4 cup olive oil

1 cup diced onion

2 cloves garlic, finely chopped

2 cups diced red bell peppers

2 cups diced zucchini

2 cups diced yellow summer squash

3 cups frozen lima beans

3 cups fresh or frozen corn kernels

2 Tbsp coarsely chopped fresh sage

Directions: In a skillet over medium-high heat, add oil. Add onion; cook until translucent (2 minutes). Add garlic, bell peppers, zucchini, squash, lima beans, and corn. Season as desired; cook, stirring, until vegetables are tender (10 minutes). Stir in sage, and serve. Nutrition Facts Autumn Vegetable Succotash Serving Size 1/8 recipe Amount Per Serving Calories 220 Calories from Fat 70 % Daily Value (DV)* Total Fat 8g 12% Saturated Fat 1g 5% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 40mg 2% Total Carbohydrate 35g 12% Dietary Fiber 7g 28% Sugars 6g Protein 8g Vitamin A 30% Vitamin C 150% Calcium 4% Iron 10% * Percent Daily Values are based on a 2,000 calorie diet.

February 4, 2010

Step 2: Develop Yourself and Your Career Options Will Follow - Pages 11-17

Innovation is 99 percent perspiration and one percent inspiration. - Henry Ford

Warning Sign: You tend to loan/give money to friends and family members automatically.

Money-Saving Tip: Since brand name drugs are usually much more expensive than their generic equivalents, ask your physician and pharmacist for generic drugs whenever possible.

Wellness Recipe: Eggplant Dip

Recipe Summary:

Preparation Time: 1 hour, 30 minutes

Number of Servings: 8

Cups of Fruits and Vegetables Per Person: 0.75

Ingredients:

2 large eggplants (1 1/4 lbs)

2 Tbsp tahini

4 cloves garlic, peeled and crushed

3 Tbsp fresh lemon juice or more to taste

4 Tbsp cold water

1/4 tsp salt

1/8 tsp freshly ground black pepper

1/2 tsp olive oil

1 cup chopped tomato

1/2 cup diced onion

Parsley sprigs to garnish (optional)

Directions: Pierce the eggplants in several places with a toothpick or fork. Wrap each eggplant in aluminum foil and place on a gas grill or in the oven at 500°F. Cook until the eggplants collapse and begin to release a lot of steam, about 10-15 minutes. Remove the foil and place the eggplants into a bowl of cold water. Peel while eggplants are still hot and allow them to drain in a colander until cool. Squeeze pulp to remove any bitter juices and mash the eggplant to a puree. In a food processor, mix tahini, garlic, onion, tomato, lemon juice, and water until mixture is concentrated. With the blender running, add the peeled eggplant, salt, pepper, and olive oil. Serve in a shallow dish and garnish with black pepper, tomatoes, and parsley. Nutrition Facts Baba Ghanoush (Eggplant Dip) Serving Size 1/8 of recipe Amount Per Serving Calories 70 Calories from Fat 25 % Daily Value (DV)* Total Fat 3g 4% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 80mg 3% Total Carbohydrate 11g 4% Dietary Fiber 5g 20% Sugars 4g Protein 2g Vitamin A 4% Vitamin C 15% Calcium 4% Iron 4% * Percent Daily Values are based on a 2,000 calorie diet.

February 5, 2010

Step 3: Always Live Beneath Your Financial Means - Pages 21-33

People who develop the mindset to live beneath their means have developed good habits in their daily spending patterns. By making common sense decisions about daily spending choices, they have the necessary resources to fund long-term savings and investments.

Warning Sign: You and your spouse don't talk about common financial goals.

Money-Saving Tip: To save money on electricity, make certain that any new appliances you purchase, especially air conditioners and furnaces, are energy-efficient. Information on the energy efficiency of major appliances is found on Energy Guide Labels required by federal law.

Wellness Recipe: Bruschetta with Plums and Fresh Basil

Recipe Summary:

Preparation Time: 30 minutes

Number of Servings: 6

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

1 sourdough baguette (24 inch)

4 oz fat-free cream cheese, whipped

6 cups sliced fresh California plums

1 cup fresh basil

Directions: Slice baguette into 24 inch-thick pieces. Toast in a 350°F oven until golden brown. Spread each slice of bread with fat-free cream cheese. Slice plums into thin slices. Place several slices of plum on each piece of bruschetta. Garnish with fresh basil leaf. Nutrition Facts Bruschetta with Plums and Fresh Basil Serving Size 4 bruschetta Amount Per Serving Calories 120 Calories from Fat 10 % Daily Value (DV)* Total Fat 1g 2% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 160mg 7% Total Carbohydrate 25g 8% Dietary Fiber 3g 12% Sugars 17g Protein 5g Vitamin A 20% Vitamin C 30% Calcium 6% Iron 4% * Percent Daily Values are based on a 2,000 calorie diet.

February 8, 2010

Step 3: Always Live Beneath Your Financial Means - Pages 21-33

We all live on a limited amount of income. By making good spending decisions and committing to live beneath your means, you'll position yourself to reach your financial goals. You'll also noticeably reduce stress related to your finances when you've made the decision to live beneath your means.

Warning Sign: You have no emergency fund available.

Money-Saving Tip: Home repairs often cost thousands of dollars and are the subject of frequent complaints. Select from among several well established, licensed contractors who have submitted written, fixed-price bids for the work. Do not sign any contract that requires full payment before satisfactory completion of the work.

Wellness Recipe: California Marinated Salad

Recipe Summary:

Preparation Time: 30 minutes

Number of Servings: 6

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients: 3 nectarines, chopped

1/2 pound fresh mushrooms, quartered

1 cup cherry tomatoes, halved

1/2 cup pitted ripe olives (optional)

1/3 cup chopped green onions

1 (8oz) can artichoke hearts

1 Tbsp vegetable oil

1/4 cup lemon juice

1/4 tsp sugar

1 tsp tarragon, crumbled

1/2 tsp thyme

Directions: In a large bowl, combine nectarines, mushrooms, cherry tomatoes, olives and green onions. Drain and save liquid from the artichokes. Add the artichokes to the salad. Combine reserved liquid with remaining ingredients in a jar. Shake well and pour over the salad. Serve immediately or chill in the refrigerator for 2 hours for the best flavor. Nutrition Facts California Marinated Salad Serving Size 1/6 of recipe Amount Per Serving Calories 80 Calories from Fat 25 % Daily Value (DV)* Total Fat 3g 5% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 100mg 4% Total Carbohydrate 13g 4% Dietary Fiber 2g 8% Sugars 7g Protein 3g Vitamin A 10% Vitamin C 25% Calcium 2% Iron 6% * Percent Daily Values are based on a 2,000 calorie diet.

February 9, 2010

Step 4: Mastering Debt - Pages 37-45

One of the first steps to secure long-term financial wellness is getting out, and staying out, of credit card debt.

Warning Sign: You have no plan for the unexpected loss of a key family member wage-earner.

Money-Saving Tip: Rental car companies offer various insurance and waiver options. Check with your automobile insurance agent and credit card company in advance to avoid duplicating any coverage you may already have.

Wellness Recipe: Chicken Broccoli Stir Fry

Recipe Summary:

Preparation Time: 25 minutes

Number of Servings: 4

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

1/3 cup orange juice

1 Tbsp low-sodium soy sauce

1 Tbsp Schezuan sauce

2 tsp cornstarch

1 Tbsp canola oil

1 lb boneless chicken breast, cut into 1 inch cubes

2 cups of frozen broccoli florets

1 6-oz package of frozen snow peas

2 cups shredded cabbage

2 cups of cooked brown rice

1 Tbsp sesame seeds (optional)

Directions: Mix orange juice, soy sauce, Schezuan sauce, and cornstarch in a small bowl. Set aside. Heat oil in wok and add chicken. Stir fry for about 5-7 minutes.

Add cabbage, broccoli, snow peas, and sauce mixture. Cook for about 5 minutes

until vegetables are heated through. Serve over brown rice. Sprinkle with sesame

seeds. Nutrition Facts Chicken Broccoli Stir Fry Serving Size 1/4 of recipe Amount

Per Serving Calories 340 Calories from Fat 70 % Daily Value (DV)* Total Fat 8g 12%

Saturated Fat 2g 8% Trans Fat 0g 0% Cholesterol 65mg 22% Sodium 240mg 10%

Total Carbohydrate 35g 12% Dietary Fiber 5g 20% Sugars 5g Protein 28g Vitamin A

4% Vitamin C 70% Calcium 8% Iron 15% * Percent Daily Values are based on a 2,000

calorie diet.

February 10, 2010

Step 4: Mastering Debt - Pages 37-45

Good debt is used primarily to purchase tangible assets that increase in value over time. Good debt can also be used to fund intangible assets such as advanced education or training.

Warning Sign: Major expenditures require large payments and don't fill your real needs.

Money-Saving Tip: Use your food budget wisely. For the price of a large bag of chips and a box of cookies, you can buy a lot of apples, bananas, carrots, potatoes, peppers, and other healthier foods.

Wellness Recipe: Curried Celery with Pears and Onions

Recipe Summary:

Preparation Time: 20 minutes

Number of Servings: 4

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

1 Tbsp vegetable oil

3 cups celery cut into 1/2" pieces

1 cup sweet red bell pepper, cut into 1/2" pieces

3/4 cup onion, cut into 1/2" pieces

2 tsp curry powder

1-1/2 cup peeled and cored ripe pears cut into 1-1/2" pieces

3/4 cup apple juice

1/2 tsp salt

2 cups steamed brown rice (3/4 cup uncooked)

Directions: In a large skillet heat oil until hot. Add celery, red pepper and onion; cook and stir until barely crisp-tender, about 5 minutes. Add curry powder; cook 1 minute.

Add apple juice, pears and salt; simmer, covered, until vegetables and pears are

tender, 2 to 3 minutes. Stir in steamed rice. Nutrition Facts Curried Celery with Pears

and Onions Serving Size 1/4 recipe Amount Per Serving Calories 230 Calories from

Fat 40 % Daily Value (DV)* Total Fat 5g 8% Saturated Fat 1g 3% Trans Fat 0g 0%

Cholesterol 0mg 0% Sodium 370mg 15% Total Carbohydrate 46g 15% Dietary Fiber

6g 24% Sugars 15g Protein 4g Vitamin A 50% Vitamin C 120% Calcium 6% Iron 10%

* Percent Daily Values are based on a 2,000 calorie diet.

February 11, 2010

Step 5: Understand and Fully Utilize Employer-Sponsored Benefits - Pages 49-65

Lifelong financial wellness is your responsibility. Employee Benefit Research Institute found that nearly 40% of eligible workers did not participate in employment-based retirement plans. Failure to take advantage of the full amount of a company's matching contributions is like "leaving money on the table."

Warning Sign: Your children receive a no-strings-attached allowance.

Money-Saving Tip: Before you need repairs, look for a mechanic who is certified and well established; has done good work for someone you know; and communicates well about repair options and costs.

Wellness Recipe: Fat-Free Kiwi Mango Salsa

Recipe Summary:

Preparation Time: 15 minutes

Number of Servings: 1

Cups of Fruits and Vegetables Per Person: 0.75

Ingredients: 1 kiwi

1/4 cup mango

1 Tbsp chopped cilantro

2 tsp lime juice

1/2 tsp minced chilies

pinch of salt

Directions: Peel kiwi and cut into eighths and then dice. Place diced kiwi in bowl and mix gently with other ingredients. As an alternative, substitute 1/4 cup dried figs for the mango. Nutrition Facts Fat-Free Kiwi Mango Salsa Serving Size 1 Amount Per Serving Calories 80 Calories from Fat 5 % Daily Value (DV)* Total Fat 1g 1% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 290mg 12% Total Carbohydrate 19g 6% Dietary Fiber 3g 12% Sugars 13g Protein 1g Vitamin A 10% Vitamin C 150% Calcium 4% Iron 2% * Percent Daily Values are based on a 2,000 calorie diet.

February 12, 2010

Step 5: Understand and Fully Utilize Employer-Sponsored Benefits - Pages 49-65

In a December 2006 article published in the Journal of the American Medical Association, total healthcare costs consumed more than 10 percent of the family income of nearly 50 million Americans under the age of 65. Save money - exercise, eat right, get preventive screenings, and make smart daily health decisions for the rest of your busy life.

Warning Sign: Inability to enjoy the benefits of charitable giving.

Money-Saving Tip: At least once a year review your phone bills for the previous three months to see what local, local toll, long distance, and international calls you normally make. Call several phone companies, including wireless companies, to find an inexpensive calling plan that meets your needs.

Wellness Recipe: Fresh Orange Compote with Granola

Recipe Summary:

Preparation Time: 15 minutes

Number of Servings: 6

Cups of Fruits and Vegetables Per Person: 0.50

Ingredients:

2 navel oranges, peeled, separated into segments

1 apple or pear, diced

1/2 cup halved seedless red or green grapes

1 banana, peeled, thinly sliced

2 Tbsp fresh squeezed orange juice

1/2 cup low-fat granola cereal

Directions: In a medium bowl toss together orange half segments, apple, grapes, banana and orange juice. Sprinkle granola over mixture; toss lightly. Serve immediately as dessert, for breakfast topped with low-fat yogurt, or drained over lettuce as a salad. Nutrition Facts Fresh Orange Compote with Granola Serving Size 1/6 of recipe Amount Per Serving Calories 100 Calories from Fat 5 % Daily Value (DV)* Total Fat 1g 1% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 25mg 1% Total Carbohydrate 24g 8% Dietary Fiber 3g 12% Sugars 14g Protein 2g Vitamin A 6% Vitamin C 60% Calcium 2% Iron 2% * Percent Daily Values are based on a 2,000 calorie diet.

February 15, 2010

Step 6: Ideas for Saving and Investing - Pages 69-83

Cash investments provide much needed liquidity to help us pay current and unexpected expenses. When it comes to investing, the most important decision you can make is the selection of the appropriate mix of investment types that will comprise your investment portfolio.

Treatment Plan: Start or enhance an automatic savings plan.

Money-Saving Tip: You will spend less on food if you shop with a list. Compare price-per-ounce or other unit prices on shelf labels.

Wellness Recipe: Garlic Bean Soup

Recipe Summary:

Preparation Time: 2 hours, 15 minutes

Number of Servings: 8

Cups of Fruits and Vegetables Per Person: 0.75

Ingredients:

1 lb dry Great Northern beans

1 qt water

1 qt low sodium vegetable broth

3 Tbsp olive oil

2 garlic cloves, minced

4 Tbsp chopped parsley

Directions: Place beans in large soup pot, cover with water and bring to boil. Cook 2 minutes, remove from heat. Cover pot and allow to stand for 1 hour. Drain, discarding water. Combine beans, 1 quart fresh water, and vegetable broth in slow cooker. Saute garlic and parsley in olive oil in skillet. Stir into slow cooker. Cover and cook on LOW for 8-10 hour or until beans are tender. Nutrition Facts Garlic Bean Soup Serving Size 1/8 recipe Amount Per Serving Calories 220 Calories from Fat 50 % Daily Value (DV)* Total Fat 6g 9% Saturated Fat 1g 5% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 80mg 3% Total Carbohydrate 32g 11% Dietary Fiber 10g 40% Sugars 1g Protein 12g Vitamin A 4% Vitamin C 8% Calcium 10% Iron 20% * Percent Daily Values are based on a 2,000 calorie diet.

February 16, 2010

Step 6: Ideas for Saving and Investing - Pages 69-83

Most financial planners recommend rebalancing once per year. Rebalancing also serves to keep in check one of your biggest liabilities when investing: emotions. By sticking with your chosen asset allocation mix of bonds and stocks, the act of rebalancing allows for a systematic, unemotional way to bring your investment portfolio into balance with your long-term objectives.

Treatment Plan: Start or enhance a joint development of long-term financial goals/plans.

Money-Saving Tip: Talk to your agent or insurer about raising your deductibles on collision and comprehensive coverage to at least \$500 or, if you have an old car, dropping this coverage altogether.

Wellness Recipe: Grape and Napa Cabbage Stir-Fry

Recipe Summary:

Preparation Time: 30 minutes

Number of Servings: 4

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

1 cup vertically sliced onion

1 Tbsp olive oil

4 cup napa cabbage cut into 1/2" slices

2 cup halved seedless grapes

4 dried shitake mushrooms, rehydrated and cut into 1/2" slices

2 Tbsp chopped fresh basil (2 tsp dried basil may be substituted)

salt and pepper to taste

1/4 cup water

1 tsp cornstarch

Directions: Sauté onion in oil until tender. Add cabbage, grapes, mushrooms, basil, salt and pepper and stir-fry until cabbage is crisp-tender. Combine water and cornstarch; mix well and add to grape mixture. Stir-fry about 1 minute or until sauce thickens. Nutrition Facts Grape and Napa Cabbage Stir-Fry Serving Size 1/4 of recipe Amount Per Serving Calories 130 Calories from Fat 30 % Daily Value (DV)* Total Fat 4g 5% Saturated Fat 1g 3% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 85mg 4% Total Carbohydrate 23g 8% Dietary Fiber 3g 12% Sugars 15g Protein 2g Vitamin A 20% Vitamin C 50% Calcium 6% Iron 2% * Percent Daily Values are based on a 2,000 calorie diet.

February 17, 2010

Step 7: Insurance - Protecting What You Have - Pages 87-101

The best time to purchase insurance is when you don't need it. Nearly 33 percent of all people will suffer a serious disability between the ages of 35 and 65. The average disability will last more than five years, but for 30 percent of those disabled, it will persist for life.

Treatment Plan: Limit financial assistance to family and friends.

Money-Saving Tip: Consider purchasing a used car from an individual you know and trust. They are more likely than other sellers to charge a lower price and point out any problems with the car.

Wellness Recipe: Greek Style Garbanzo Salad

Recipe Summary:

Preparation Time: 2 hours, 10 minutes

Number of Servings: 5

Cups of Fruits and Vegetables Per Person: 0.50

Ingredients:

1-1/2 cups cooked (1/2 cup dry) or 1 can (15 oz) garbanzo beans, drained

1/2 cup thinly sliced red onion

1/2 cup diced tomato

1/2 cup chopped green bell pepper

3 Tbsp rice vinegar or apple cider vinegar

2 Tbsp lemon juice

2 tsp olive oil

2 Tbsp minced garlic

2 Tbsp chopped fresh parsley

salt and pepper to taste

Directions: Combine all ingredients in a large bowl. Let marinate at room temperature several hours then refrigerate. Nutrition Facts Greek Style Garbanzo Salad Serving Size 5 servings Amount Per Serving Calories 130 Calories from Fat 35 % Daily Value (DV)* Total Fat 4g 6% Saturated Fat 1g 3% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 65mg 3% Total Carbohydrate 19g 6% Dietary Fiber 4g 16% Sugars 4g Protein 5g Vitamin A 6% Vitamin C 35% Calcium 4% Iron 10% * Percent Daily Values are based on a 2,000 calorie diet.

February 18, 2010

Step 7: Insurance - Protecting What You Have - Pages 87-101

For most people, a good start for finding personal insurance to adequately cover your risk of significant loss is to find a competent insurance agent to advise you on appropriate coverage. A good agent is absolutely invaluable for most people.

Treatment Plan: Start or enhance joint monthly review of income/outflow.

Money-Saving Tip: If you want insurance protection only, and not a savings and investment product, buy a term life insurance policy. If you want to buy a whole life, universal life, or other cash value policy, plan to hold it for at least 15 years. Canceling these policies after only a few years can more than double your life insurance costs.

Wellness Recipe: Jicama, Orange and Onion Salad

Recipe Summary:

Preparation Time: 10 minutes

Number of Servings: 4

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

2 cups torn lettuce leaves

2 navel oranges, peeled and thinly sliced

4 red onions, thinly sliced

1 cup peeled and julienne-sliced jicama

1/3 cup orange juice

1/2 tsp light olive oil or vegetable oil

1 Tbsp finely chopped fresh cilantro

1/4 tsp chili powder

Directions: In a large salad bowl, place torn lettuce. Cut orange slices into quarters; toss into lettuce with onion and jicama. For dressing, shake together all ingredients in a shaker jar; toss with salad. Nutrition Facts Jicama, Orange and Onion Salad Serving Size 1/4 recipe Amount Per Serving Calories 110 Calories from Fat 10 % Daily Value (DV)* Total Fat 1g 2% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 10mg 0% Total Carbohydrate 25g 8% Dietary Fiber 6g 24% Sugars 13g Protein 3g Vitamin A 40% Vitamin C 120% Calcium 8% Iron 4% * Percent Daily Values are based on a 2,000 calorie diet.

February 19, 2010

Step 8: Planning For Long-Term Goals - Pages 105-117

The best goals are SMART goals. SMART is a handy acronym for the five characteristics of well-designed goals: Specific, Measurable, Attainable, Relevant, and Time-Bound.

Treatment Plan: Set spending allowance with mutual approval of exceptions.

Money-Saving Tip: Take advantage of planned leftovers to cut preparation time and save food dollars. For example, prepare a roast, serve half of it, and freeze the remaining half to use later with vegetables for a quick soup or in other dishes.

Wellness Recipe: Lemon-Walnut Green Beans

Recipe Summary:

Preparation Time: 20 minutes

Number of Servings: 8

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

8 cups small green beans

cooking spray

2 cups sliced green onions

1/3 cup chopped walnuts

1-1/2 Tbsp chopped fresh or 3/4 Tbsp crushed dried rosemary

5 Tbsp fresh lemon juice

1-1/2 Tbsp grated lemon rind

Directions: Arrange green beans in a steamer basket over boiling water. Cover and steam 8 to 12 minutes or until crisp-tender. Plunge beans into cold water to stop the cooking process; drain. Spray a sauté pan with cooking spray. Over medium-high heat, add green onions, and sauté until tender. Add green beans, walnuts, rosemary, and lemon juice; cook, stirring constantly, until thoroughly heated. Sprinkle with lemon rind. Nutrition Facts Lemon-Walnut Green Beans Serving Size 1/8 recipe Amount Per Serving Calories 80 Calories from Fat 35 % Daily Value (DV)* Total Fat 4g 5% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 10mg 0% Total Carbohydrate 11g 4% Dietary Fiber 5g 20% Sugars 3g Protein 3g Vitamin A 20% Vitamin C 50% Calcium 6% Iron 10% * Percent Daily Values are based on a 2,000 calorie diet.

February 22, 2010

Step 8: Planning For Long-Term Goals - Pages 105-117

Take time to list organizations that are important to you. A good rule of thumb is to set aside anywhere from 5% to 15% of your income to give to a variety of charitable or benevolent causes.

Treatment Plan: Obtain and maintain appropriate insurance coverage.

Money-Saving Tip: Consult Consumer Reports, available in most public libraries and online, for information about specific products and how to evaluate them, including energy use. There are often great price and quality differences among products.

Wellness Recipe: Mandarin Stir-Fry Beef

Recipe Summary:

Preparation Time: 30 minutes

Number of Servings: 4

Cups of Fruits and Vegetables Per Person: 2.00

Ingredients:

8 oz beef top sirloin or top round steak, cut into bite-sized strips

juice from 1 to 2 tangerines (1/4 cup)

2 Tbsp Hoisin or oyster sauce

1 Tbsp lite soy sauce

2 cloves garlic, minced

1/2 cup low sodium chicken or beef broth

1-1/2 cup broccoli flowerets

1/3 cup sliced green onion

4 cups sliced Chinese or Napa cabbage

1 can (8 oz) sliced water chestnuts, drained

2 tangerines, peeled, segmented

hot cooked rice

Directions: Remove any excess fat from steak strips; place in shallow non-metal dish. In small bowl stir together tangerine juice, Hoisin sauce, soy sauce, and garlic. Pour mixture over meat; toss to coat. Cover and chill 30 minutes to several hours. Drain meat, reserving marinade. In a wok or large skillet over high heat, place 3 Tbsp broth. Stir-fry broccoli 3 minutes. Remove from wok. Add more broth if needed; stir-fry onion and cabbage for 2 minutes. Remove from wok. Add more broth if needed; stir-fry water chestnuts and tangerines for 1 minute. Add meat and cooked vegetables back to wok, along with reserved marinade. Toss well; cover and heat 1 minute. Serve with hot rice, cooked in unsalted water. Nutrition Facts Mandarin Stir-Fry Beef Serving Size 1/4 of recipe Amount Per Serving Calories 370 Calories from Fat 50 % Daily Value (DV)* Total Fat 6g 9% Saturated Fat 2g 8% Trans Fat 0g 0% Cholesterol 35mg 12% Sodium 280mg 12% Total Carbohydrate 55g 18% Dietary Fiber 7g 28% Sugars 8g Protein 24g Vitamin A 45% Vitamin C 110% Calcium 10% Iron 15% * Percent Daily Values are based on a 2,000 calorie diet.

February 23, 2010

Step 9: Seek Wise Counsel - Pages 121-129

Proper estate planning is a critical component for long-term financial wellness, yet 58 percent of adults lack a basic will. Equally alarming, 68 percent lack a living will or medical directive that explains an individual's wishes for life support in the event of permanent unconsciousness or a lingering terminal illness.

Treatment Plan: Teach children financial reality.

Money-Saving Tip: Place a long-distance block on your home phone number and use pre-paid calling cards to make long-distance phone calls. No more unexpected long-distance surprise charges.

Wellness Recipe: Mexibean Mock Lasagna

Recipe Summary:

Preparation Time: 30 minutes

Number of Servings: 6

Cups of Fruits and Vegetables Per Person: 1.50

Ingredients:

2 tsp olive oil

1-1/2 cup chopped onion

3 garlic cloves, minced

1 green pepper, coarsely chopped

1 red pepper, coarsely chopped

1 tsp ground cumin

2 tsp chili powder

1/8 tsp cayenne powder

1 cup frozen or fresh corn kernels

15 oz can dark red kidney beans, rinsed and drained

15 oz can black beans, rinsed and drained

1 cup no added salt tomato sauce

4 oz can diced green chilies, drained

nonstick cooking spray

6 corn tortillas

1 cup fat free ricotta cheese

3/4 cup low fat cheddar cheese, shredded

Directions: In large skillet, heat oil over medium high heat. Sauté onion, garlic, and peppers for 5 minutes. Stir in spices and sauté 1 additional minute. Remove from heat. Mix in corn, beans, tomato sauce, and diced green chilies. Spray 13" x 9" dish with cooking spray. Place 3 tortillas in the dish arranging to cover the bottom. Spoon in half of the corn mixture, and spread 1/2 cup ricotta cheese on top. Sprinkle with half of the cheddar cheese. Repeat layers, using up all the ingredients. Cook, uncovered at 350°F for 45 minutes, until casserole is thoroughly heated and cheddar cheese has melted. Let stand 5 minutes before serving. Nutrition Facts Mexibean Mock Lasagna Serving Size 1/6 of recipe Amount Per Serving Calories 340 Calories from Fat 45 % Daily Value (DV)* Total Fat 5g 8% Saturated Fat 1g 5% Trans Fat 0g 0% Cholesterol 10mg 3% Sodium 600mg 25% Total Carbohydrate 53g 18% Dietary Fiber 13g 52% Sugars 10g Protein 18g Vitamin A 30% Vitamin C 140% Calcium 25% Iron 20% * Percent Daily Values are based on a 2,000 calorie diet.

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Step 9: Seek Wise Counsel - Pages 121-129

The road to financial wellness takes years to navigate and there will be bumps scattered throughout the journey you'll take. Trusted advisors will help you stay the course or change direction as your financial situation evolves. It's simply too difficult to attain financial wellness completely on your own.

Treatment Plan: Avoid the anti-frugality, pro-consumerism attitude towards spending.

Money-Saving Tip: Buy high quality clothing off-season. They will be more likely to last longer than cheaper brands. Spring and summer items go on sale in June and July, while fall and winter items go on sale in January.

Wellness Recipe: Orzo Skillet

Recipe Summary:

Preparation Time: 30 minutes

Number of Servings: 4

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

1 lb ground turkey

2 cups canned, crushed tomato

1 cup diced onion

1/2 cup orzo pasta, uncooked

1 cup water

1 cup chopped green bell pepper

1 Tbsp chopped fresh cilantro

1/2 tsp chili powder

1/8 tsp hot sauce

16 oz can pinto beans, rinsed and drained

Directions: Cook ground turkey in a large skillet over medium heat, stirring occasionally, until browned. Drain. Stir in remaining ingredients. Heat to boiling; reduce heat. Cover and simmer 15 minutes, stirring frequently until pasta is tender. Nutrition Facts Orzo Skillet Serving Size 1/4 of recipe Amount Per Serving Calories 330 Calories from Fat 25 % Daily Value (DV)* Total Fat 3g 5% Saturated Fat 1g 3% Trans Fat 0g 0% Cholesterol 45mg 15% Sodium 480mg 20% Total Carbohydrate 42g 14% Dietary Fiber 8g 32% Sugars 3g Protein 38g Vitamin A 10% Vitamin C 60% Calcium 8% Iron 25% * Percent Daily Values are based on a 2,000 calorie diet.

February 25, 2010

Step 10: Tying It All Together - Pages 133-135

Do it now! No matter your age or your income, you now can unlock the awesome power of financial wellness in your life.

Treatment Plan: Anticipate major purchases while minimizing debt.

Money-Saving Tip: Assemble healthy snacks at home in small baggies using foods such as nuts and seeds, low-fat cheese, and fresh veggies and fruits, rather than buying less healthy and more expensive prepackaged and processed snacks.

Wellness Recipe: Pineapple Slaw

Recipe Summary:

Preparation Time: 10 minutes

Number of Servings: 6

Cups of Fruits and Vegetables Per Person: 0.75

Ingredients:

2-1/2 cups shredded cabbage

1 cup shredded carrots

1 cup pineapple chunks

1/4 cup raisins

2-1/2 Tbsp pineapple juice

Directions: Combine all ingredients in large bowl. Toss and serve or put in refrigerator covered until serving time.

Nutrition Facts Pineapple Slaw Serving Size 1/6 recipe Amount Per Serving Calories 60 Calories from Fat 0 % Daily Value (DV)* Total Fat 0g 0% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 20mg 1% Total Carbohydrate 14g 5% Dietary Fiber 2g 8% Sugars 11g Protein 1g Vitamin A 60% Vitamin C 25% Calcium 2% Iron 2% * Percent Daily Values are based on a 2,000 calorie diet.

February 26, 2010

Step 10: Tying It All Together - Pages 133-135

You can do this. It doesn't take an advanced degree in financial management or a high income to build a rock-solid financial foundation to achieve long-term financial wellness. It takes discipline and the desire to control your finances with careful planning and the use of time to achieve your goals.

Treatment Plan: Thoughtfully consider charitable giving.

Money-Saving Tip: Take care of yourself. You may be young and healthy now, but neglecting your body could lead to unnecessary and expensive hospital bills in the future.

Wellness Recipe: Potato Vegetable Salad with Yogurt

Recipe Summary:

Preparation Time: 1 hour, 20 minutes

Number of Servings: 6

Cups of Fruits and Vegetables Per Person: 1.00

Ingredients:

2 lbs red potatoes

2 cups broccoli florets

2 cups cauliflower florets

2 medium carrots, peeled

1 medium cucumber

3/4 cup sliced radishes

1/2 cup sliced scallions

1 cup plain low-fat yogurt

3 Tbsp Dijon mustard

1/2 tsp salt

1/2 tsp freshly ground pepper

Directions: Steam potatoes until they are tender. While potatoes are cooling, steam broccoli and cauliflower until slightly cooked, about 4 minutes. Set broccoli and cauliflower aside to cool. Cut carrots into thin slivers. Slice cucumber. Cut potatoes into chunks. Gently stir all vegetables together in a large mixing bowl. In another bowl, whisk together yogurt, mustard, salt and pepper. Pour yogurt dressing over vegetables and stir carefully coated evenly. Refrigerate 1 hour before serving. Nutrition Facts Potato Vegetable Salad with Yogurt Serving Size 1/6 recipe Amount Per Serving Calories 170 Calories from Fat 10 % Daily Value (DV)* Total Fat 1g 2% Saturated Fat 0g 0% Trans Fat 0g 0% Cholesterol 0mg 0% Sodium 360mg 15% Total Carbohydrate 34g 11% Dietary Fiber 5g 20% Sugars 8g Protein 7g Vitamin A 110% Vitamin C 100% Calcium 15% Iron 10% * Percent Daily Values are based on a 2,000 calorie diet.