



Presented by Hummel Group, Inc.

Wintertime Workouts

Whether you're in full-out hibernation mode or stressed out and busy from the holidays, your exercise routine might be one of the first casualties of the season. However, continuing your workouts throughout winter will help you stay energetic and healthy during the colder months of the year, and exercise might enable you to stave off that dreaded holiday weight gain. Lack of motivation, limited time and drab winter weather can all work against your attempts at getting sufficient exercise—whatever your reason, use some of the following tips to get moving this winter.

No motivation. The holidays are busy, and winter brings fewer daylight hours and colder temperatures. Here are a few options for rekindling your interest in exercise:

- Mix up your routine; if you usually run, try weightlifting or taking a dance class.

- Find a new winter sport that interests you and take a class or join a club.
- If using gym equipment at home, put a TV in front of the treadmill.
- Phone a friend—sometimes a little company is all you need to get moving.
- If you have children, take them sledding or help them build a snow fort; wearing extra clothes and trudging through snow burns more calories than you might think!

Limited time. If you're busy with holiday preparation and parties, sometimes you need a quick, unscheduled workout idea. Here are a few options:

- Jump rope—this activity is not just for kids, as jumping rope can be a great way to get your heart rate up in just a few minutes.

- Lift weights in the kitchen—use cans, milk jugs or whatever is convenient in order to fit in a few bicep curls while you make dinner or organize the pantry.

Cold and wet weather. Whether you live in a snow-steeped area of the country or you suffer from drizzly weather and gray skies, going for a run isn't as simple as it is during the summer. If you're determined to brave the elements, try these tips for a safe workout:

- Do a quick warm-up inside, such as jogging in place or doing jumping jacks.
- Dress in layers that you can peel off and tie around your waist as you go.
- Wear gloves and a headband or hat to help protect against frostbite.

Cold weather and busy holidays don't have to be an insurmountable obstacle for fitting in a workout. If you keep exercising during the holiday season, you'll feel better, stay healthier and be able to justify that extra dessert.

Unplugging during the holidays gives you more time to spend with your family and relax.

Unplugging for the Holidays

Constant connection to technology and personal mobile devices can be fun and helpful—think text messages and GPS—but being tethered to your smartphone, laptop or tablet can also increase stress, lead to reduced physical activity and decrease your ability to focus on the people around you. Less stress and more time to have fun with your family are a few of the benefits of unplugging. Here are a few tips to help you unplug for the holidays (or at least reduce your screen time):

- Leave your cellphone and laptop in another room, or at least turn off notifications and temporarily delete social media apps to reduce temptation.
- Tell your family and friends that you're unplugging for the holidays; they might even join you for a technology-free vacation.
- Set a specific, limited amount of time when you can access your work email, if you absolutely must check in.
- Plan technology-free activities—try playing board games, going sledding or bike riding, baking cookies, reading a book, hosting a karaoke night at home or reviving an old hobby.

Provided by:



Indoor Air Pollution

The mention of air pollution often brings to mind images of city streets packed with cars or a pollen-laden spring breeze. However, indoor air pollution can be as much of a problem as outdoor pollution. A few sources of indoor air pollution include the following:

- Tobacco smoke
- Mold, pollen and pet dander
- Radon and carbon monoxide
- Household products such as cleaners, paint thinners and glue

The effects of indoor air pollution can range from mild discomfort to the development of diseases such as respiratory ailments and cancer. Young children, the elderly and those with asthma or allergies may suffer the most from poor air quality. Combat indoor air pollution with these strategies:

- Open windows for a few minutes every day to allow in fresh air, even during winter.
- Vacuum and mop the floor rather than sweep.
- Don't allow smoking indoors.
- Test for radon and install a carbon monoxide detector.
- Replace your plug-in air freshener and artificially scented cleaners with fragrance-free and naturally scented products.

Credit Card Savings



Typical payment options are cash, credit or debit. Using debit or cash can help you stick to a budget because they limit your spending, but responsibly using a cash-back or rewards credit card can actually save you money.

With cash-back cards you earn cash when you use the card. Typically these cards give you 1 to 3 percent in reward money for the dollars you spend, but some may give you a higher percentage for certain categories of purchases.

Rewards credit cards allow you to accumulate points when you use your credit card. Points can be redeemed for a variety of items that may include gift cards, plane tickets or other deals depending on your credit card offer.

Although credit cards can be used to save money, remember to only use them if you know you can and will pay them off in full, or they will end up costing you extra. Here are a few tips to make sure your credit card works for you:

- Don't spend more just to earn cash back or reward points.
- Pay your bill in full every month to avoid interest payments.
- Label your cards with the purchase categories and rewards they offer.



Potato Soup

At the end of a cold winter day, enjoy this hearty baked potato soup. Try adding diced, cooked chicken, turkey or ham to mix up the flavors.

2 Tbsp. light butter spread

1 small onion, chopped

2 medium potatoes, baked, peeled and mashed

3 cups prepared instant nonfat dry milk

1 can (about 14.5 ounces) low-sodium chicken broth

1 cup reduced-fat cheddar cheese, shredded

Pinch of pepper and salt, to taste

Melt butter spread in a large saucepot over medium heat and add chopped onion, stirring occasionally until onions are clear. Stir in potatoes, milk and broth; continue to stir until smooth. Bring to a boil over medium heat, stirring occasionally. Remove from heat and stir in ½ cup cheese. Add pepper and salt to taste. Sprinkle remaining cheese on top and serve.

Yield: 5 servings. Each serving provides 267 calories, 11 g of fat, 28 mg of cholesterol, 486 mg of sodium and 1 g of fiber.

Source: USDA