



Wellbeing Insights

Living a Better, More Vibrant Life



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Get Cozy with Hygge

Embracing the Simple Pleasures in Life

In today's chaotic world, many people living in the U.S. are searching for ways to slow down, relax and find more happiness in life. In fact, the annual World Happiness Report ranks the U.S. as the 19th happiest country, reflecting an epidemic of stress, loneliness and increasing unhappiness in our country.

Finland and Denmark top the happiness charts. The Danes have a wonderful concept called hygge (pronounced hoo-guh) that we can easily adopt. While hygge has no literal English translation, it comes from a word meaning coziness, comfort and joy. It can be described as the act of enjoying life's simple pleasures and making the ordinary more meaningful and special.

Hygge is derived from the 16th century Norwegian term "hugga" meaning to comfort or console (also related to the English word

hug). Other countries and cultures have similar expressions. In Germany there's Gemutlichkeit – a sense of wellbeing based on good food, company and perhaps a drink.

In Denmark and Norway, hygge has evolved into a prominent cultural characteristic and is becoming more widespread in other areas of Europe and the U.S. with many books being written on the art of hygge as authors find their own words to describe it. Helen Russell, author of "The Year of Living Danishly," describes the term as "taking pleasure in the presence of gentle, soothing things," while Louisa Thomsen Brits, the author of "The Book of Hygge: The Danish Art of Contentment, Comfort and Connection," calls it "a practical way of creating sanctuary in the middle of very real life." The Morley College in London has

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started teaching students the concept. The Broadway musical version of “Frozen” even features a song about hygge.

With profound effects on mood, stress level, and overall physical and mental health, cultivating more hygge is beneficial no matter where you live. While the feelings of hygge are characterized as comfort, contentment and connection, experiencing it may look a bit different for everyone, depending on your personality and preferences. Any activity that creates a sense of warmth and feeling at home will help you experience hygge and more regular feelings of love, safety, happiness and comfort.

For many, hygge often includes natural light and/or firelight (sunshine, candles or a crackling fireplace), comforting foods and beverages like hearty soup and hot coffee or tea, turning off phones and other distractions, taking the time to cook homemade meals, and sharing the experience with friends and family. It might even be as simple as taking a walk outside and enjoying nature.

Whichever activities you choose, remember that hygge is about enjoying the small pleasures and making meaningful connections to nature, friends, family and even yourself.

Mindful Minute



It's easy to take for granted some of life's simple pleasures amidst the shortened days and colder weather. However, in Scandinavian culture, winter is prime season for **cultivating hygge – a sense of comfort, connection and coziness**. Experiencing this wintertime bliss is not as difficult as you may think if you start with these core tenants:

■ **Atmosphere.** Create a warm, cozy space. Candlelight, firelight or even a wintertime sunbeam will set the stage. Fluffy pillows, warm socks and soft blankets are all great additions. Plants and flowers are also welcome elements. Minimize technology however you can (with the exception of soft music if you prefer). If you want to capture the moment, snap your picture and be done; it's about the experience of the moment, not how it will look to others on social media.

■ **Connection.** Traditionally, hygge is rooted in a sense of community and connection to others. If you are with others, focus on truly listening to your loved ones, asking great questions and finding humor in your interactions. There are many benefits to finding a sense of self-connection, as well. If you are alone, consider the concept of sitting with yourself as you would a friend. Inquire as to your physical sensations, emotions and the mind-body connection. Or, keep it light and simply curl up with a good book.

■ **Moderation.** This may seem like a fine line, but hygge is about indulgence without excess. For example, enjoying every bite of a fresh pastry and a glass of wine versus eating until you could burst and feeling a strong buzz. Remember, the idea is to slow down, enjoy and appreciate the simple pleasures, not to mindlessly overindulge.

■ **Presence.** It will be difficult to feel connection and comfort without being present. Your mindset is the most important variable in experiencing hygge. Be in the moment – truly present within the environment. Be grateful for the small things, such as the beauty of a crackling fire, the warmth and aroma of a hot cup of tea in your hands, the feel of a soft blanket on your skin, etc.

By practicing the art of hygge we learn to better appreciate the little things around us while putting ourselves in a calming and relaxing state.

“ A harvest of **peace** is produced from a seed of **contentment**. ” – Proverb



Cooking with Oil

Fats have received a bad rap due to outdated research that blamed dietary fat for elevating cholesterol and triglycerides and causing weight gain. However, over the past decade, we have learned a lot more about fat — how there are different kinds of fat (some better than others) and how healthy fats can actually play a critical role in things such as preventing heart disease, supporting brain health and maintaining optimal nutrient absorption.

Every time you prepare a meal with oil, you are cooking with fat. In order to understand which oils are best to use, it's important to know how your oils were made and their impact on your health. Not all oils are created the same — some are naturally derived while others are processed using chemical solvents. Different oils also contain different types of fats with different chemical structures, making some healthier than others. Here's a general breakdown on the three main types of fat and the types of oils you can find them in:

1. Saturated Fat – The term saturated comes from this fat's chemical structure in which each carbon molecule is bonded or saturated to a hydrogen molecule. This structure allows most saturated fats to be solid at room temperature, such as with butter.

Some popular cooking oils also contain higher levels of saturated fat, including palm oil and coconut oil. Although it's still considered wise to be modest with your intake of saturated fat, the latest research suggests that consuming saturated fat may not be as bad for our

health as researchers once thought. In fact, some saturated fats, known as medium chain triglycerides (MCTs), are easily processed by the body and are more likely to be used for energy than stored away as fat. Oils that contain MCT (such as coconut and palm kernel oil) have also been correlated with boosting energy and increased endurance, and may actually play a role in reducing insulin resistance and assisting with weight management.

2. Unsaturated Fat – The chemical structure of these fats contains one or more double or triple bonds between molecules, which allows these oils to stay liquid at room temperature. Unsaturated fats can be further classified into two groups – polyunsaturated and monounsaturated.

Monounsaturated fats (MUFA) tend to be higher in heart-healthy antioxidants and polyphenols. They can be found in things like olive oil and avocado oil.

Polyunsaturated fats (PUFA) have multiple unsaturated carbon bonds in their molecule, leaving them more susceptible to oxidation in heat and light. However, PUFAs also contain some fatty acids that our own bodies cannot produce, such as Omega-3 and Omega-6. Common cooking oils that contain PUFAs include corn, sunflower, safflower, canola and flaxseed oils.

Vegetable oil has also gained popularity over the years due to its proposed health benefits and lower saturated fat content. Most vegetable oils are simply a blend of canola, corn, soybean, safflower, palm and sunflower oils. Although vegetable

oils generally contain higher levels of unsaturated fats, some people choose to avoid them because they are typically refined and extracted using harsh chemical solvents like hexane. There are organic and cold-pressed versions of some vegetable oils, which do not undergo the chemical processing of standard vegetable oils. However, these products tend to be pricier and may be harder to find.

3. Trans Fats – These are mainly found in processed foods (think crackers, chips and cookies) but are also naturally occurring in small amounts in animal products like milk and meat. Artificial trans fats are man-made oils that became widely used in the 1960s in the form of hydrogenated liquid vegetable oil and traditional margarines. They gained popularity in the food industry because they were easy to use, inexpensive to produce and extremely shelf-stable.

Today, we know it's best to avoid trans fats because of their link to an increased risk of heart disease. Trans fats are rarely found in shelf-stable cooking oils. However, you can spot them in packaged products by looking at the ingredient list and avoiding anything with the words hydrogenated or partially hydrogenated, which indicate the product was made with trans fat.

Now that you know about the different fats found in cooking oils, the next step is to determine which oils to keep stocked in your kitchen. The oil that you choose in a single meal might vary depending on how the meal is prepared or what flavor profile you are aiming for. You might also consider how the oil was

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derived. For example, expeller-pressed oil means the seeds were mechanically pressed to extract the oil without the use of chemicals. Cold-pressed oils are extracted by crushing the plant's seeds in a temperature-controlled environment to reduce the risk of rancidity from heat and to maintain most of the oil's nutrients. Chemical extraction typically means the plant or seed was heated and then extracted using a

chemical solvent such as hexane. This method could theoretically impact the quality and nutritional value of the oil.

Refer to the table below to help you choose the best type of oil for your next meal.

Oil	Main Type of Fat	Max Cooking Heat	Smoke Point	How It's Derived	Best Uses
Avocado	MUFA	High	520°F	Typically cold-pressed	<ul style="list-style-type: none"> • Pan frying • Grilling • Sautéing • Baking
Canola	MUFA	High	400°F	Chemical extraction	<ul style="list-style-type: none"> • Pan frying • Grilling • Sautéing • Baking
Coconut	Saturated	Medium	350°F	Expeller-pressed or cold-pressed	<ul style="list-style-type: none"> • Pan frying • Grilling • Sautéing • Baking
Flaxseed* (also known as Linseed)	PUFA	No Heat	225°F	Cold-pressed or chemical extraction	<ul style="list-style-type: none"> • Salad dressings • Commonly found in nutritional supplements
Grapeseed	PUFA	High	392°F	Cold-pressed, expeller-pressed or chemical extraction	<ul style="list-style-type: none"> • Pan frying • Sautéing • Salad dressings
Olive	MUFA	Medium-High	Extra Virgin - 350°F Virgin - 420°F	Expeller-pressed and cold-pressed	<ul style="list-style-type: none"> • Low-medium heat sautéing • Marinating • Salad dressings • Drizzle on veggies after cooking to add flavor
Palm	Saturated	High	466°F	Typically cold-pressed (specifically red palm oil)	<ul style="list-style-type: none"> • Pan frying • Grilling • Sautéing • Baking
Peanut	MUFA	High	450°F	Typically expeller-pressed	<ul style="list-style-type: none"> • Deep frying • Pan frying • Roasting • Grilling
Safflower	PUFA	High	450°F	Typically chemical extraction	<ul style="list-style-type: none"> • Deep frying • Searing • Stir frying • Mayonnaise
Sesame	PUFA	High	410°F	Expeller-pressed, cold-pressed or chemical extraction	<ul style="list-style-type: none"> • Light sesame oil is good for deep frying • Dark sesame oil is best for stir frying and in dipping sauces
Sunflower	PUFA	High	450°F	Typically chemical extraction	<ul style="list-style-type: none"> • Pan frying • Salad dressings • Baking
Walnut**	MUFA	Low	400°F	Refined versions use chemical extractions. Cold-pressed versions are available.	<ul style="list-style-type: none"> • Salad dressings • Drizzle on meat or veggies

*It is not recommended that you cook with flaxseed oil.

**Cooking walnut oil at higher temperatures can result in a bitter taste.



Heart Disease 101

Heart disease is a vague term that carries a lot of weight. We hear repeatedly that it's the number 1 cause of death and that certain things can increase or decrease our risk of heart disease. But what exactly is heart disease? With February being National Heart Month, there's no better time to clear this up.

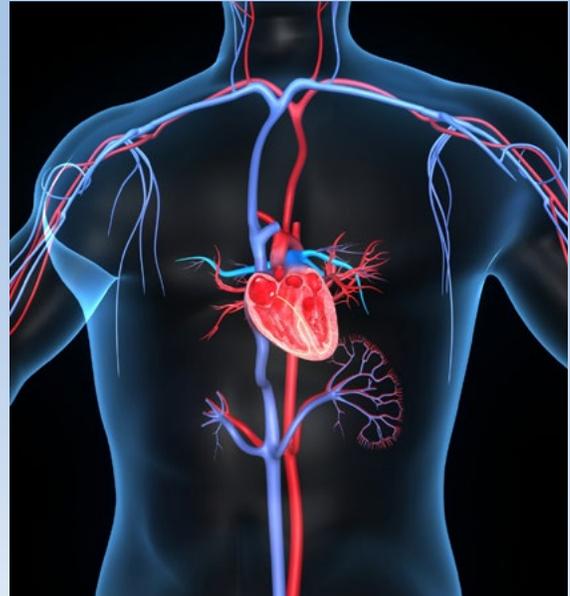
Often referred to as the silent killer, heart disease casts a net over a large variety of problems related not only to the heart but also the blood vessels throughout the body. Heart problems vary widely in their severity, symptoms and causes. Some are closely linked to lifestyle factors and therefore largely preventable, while others are beyond our control. Although heart disease will ultimately claim the lives of 1 in 3 Americans, the death rate is steadily declining with improved medical care and widespread public education.

The most common type of heart disease is primarily caused by lifestyle factors that lead to a buildup of plaque in the arteries. This process, called atherosclerosis, causes a narrowing or hardening of the arteries and makes blood flow more difficult. Atherosclerosis itself is considered heart disease as are the conditions that plaque buildup may lead to. Upon detection of atherosclerosis, a person may be diagnosed as having coronary artery disease (CAD). CAD is the most common type of heart disease in America. Other heart diseases that can be consequences of atherosclerosis include heart attack, stroke, angina (chest pain) and peripheral vascular disease.

High blood pressure, or hypertension, is also a very common form of heart disease that can be caused by a combination of lifestyle and genetic factors. Other types of heart disease include:

- **Heart failure.** Weakening of the heart muscle over time renders it incapable of supplying adequate blood and oxygen to the rest of the body.
- **Arrhythmia.** Abnormal heartbeat. Heartbeat may be either too slow (bradycardia) or too fast (tachycardia).
- **Pericardial disease.** Inflammation of the sac surrounding the heart.
- **Congenital heart defects.** These are heart defects you are born with, including problems with development and/or function of the heart muscle, its valves or other parts of the cardiovascular system.

High blood cholesterol is a risk factor for heart disease but is not considered a form of heart disease. The amount of cholesterol in your blood and the amount in your diet are very different things. For most people, dietary cholesterol has little effect on blood cholesterol levels. High-cholesterol foods like eggs have been shown to be safe and healthy. Further, unless you have a major risk for heart disease, routine cholesterol testing is not recommended for men and women under age 40. For those aged 40 to 75, without risk factors, cholesterol testing is recommended every five years.



Heart Disease Fast Stats



#1 cause of death worldwide



600,000
people in the U.S. die from
heart disease each year



715,000
Americans have a heart attack
every year



15%
of people who have a heart attack will
die from it

6 Key Actions to Achieve Financial Freedom

There can be a sense of burden or dread when it comes to facing the unexpected – especially when it involves your wallet. For many, family emergencies, car repairs or natural disasters can wreak havoc on finances and affect your ability to feel secure today and ready for tomorrow. While these events will always be inconvenient, having enough savings, investments and cash on hand to afford your life can create a sense of freedom from the worry or stress of dealing with them. That's establishing financial freedom.

Before you can jump into the “how,” you need to decide the “why.” Why is this freedom important to you? What are your biggest goals for the future? It has to be personal. Maybe you dream of starting your own business, buying a home or retiring comfortably. Perhaps it's the ability to spend more time with the ones you love. If you achieve your goals, what would that mean for your life?

Establishing your “why” is critical, but make sure it isn't too focused or short-term. Saving enough cash to go on vacation might feel important today, but will the momentum of that success be enough to carry you to your financial freedom?

Financial freedom isn't a winning lottery ticket; it's a sense of security in your life decisions without the stress of financial impact because you are prepared. You gain the freedom to live life on your own terms, creating more time to do what you love and becoming the success you were meant to be without worrying about your bank account.

This process requires hard work and time; however, following these six key actions can help you take control of your finances, instead of being controlled by them:

- 1. Create a financial plan** that reflects your priorities and outlines the steps you need to take to achieve your goals.
- 2. Develop a budget** to help you visualize how your money is moving.
- 3. Implement a debt-payment strategy** that helps you achieve your repayment goals.
- 4. Invest in your future** using tax-advantaged tools such as an employer-sponsored retirement plan or an Individual Retirement Account (IRA).
- 5. Create a plan for the unexpected** to protect your net worth.
- 6. Establish an estate plan** to take care of those important to you.

It's up to you to determine your priorities, the timeframe and what you're willing to do to achieve your goals, but be cautious about thinking too narrowly. Financial freedom isn't only being able to cover the unexpected emergencies; it's getting out of debt and feeling confident you can manage your finances to meet your needs. Over the course of 2020 we'll be taking a deeper dive into each one of these action steps to get you on your way to financial freedom with a six-part installment of Financial Focus.

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