



DUPUIS LANGEN
FINANCIAL MANAGEMENT

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The Wellness Report

A FOCUS ON HEALTH

Smart Choices for Healthy Aging

Although good genes do play a role, the key to healthy aging is a healthy lifestyle.

To take responsibility for your own well-being and help your body and mind age well:

Get moving. Staying active is the key to a healthy aging process. Aim for at least 30 minutes of activity a day and make sure your exercise program includes endurance, flexibility and strength activities. Look for opportunities to fit exercise into your every day life—choose to take the stairs, park your car in the furthest parking spot and walk during your lunch hour. Pick activities that you can stick to as you get older like swimming, biking, yoga and walking. Making exercise a part of your lifestyle will help you beat stress, lower your blood pressure, maintain a healthy weight and prevent many age-related diseases. Just make sure you check with your doctor before starting a new exercise program.

Defy it with diet. As you age you need fewer calories to keep your energy up. Plus hormonal changes can make you more prone to storing fat and chip away at your bone density. More than ever, you are what you eat. Foods high in saturated and trans fats and sugar can clog your arteries, increase your risk of heart disease and affect your cholesterol levels. Choose nutrient-rich foods like vegetables, fruits, fish and nuts and avoid processed food. Also, the older you get, the more your kidneys have to work to keep you hydrated. Help them out by drinking lots of water.

Refrain and restrain. Common vices like smoking and drinking can severely affect your aging process. Beyond the loss of taste and smell, bad breath, stained teeth and fingernails and wrinkled skin, smoking increases your risk for cancer, heart disease, stroke and a long list of other health issues. Butting out permanently can yield benefits quickly. Not only will you improve your lung capacity within days but within a year, you'll have halved your chances of a smoking-related heart attack. When it comes to alcohol, follow the "everything in moderation rule." While light to moderate drinking may offer some health benefits, there is still much debate about this—especially since there are other studies out there that link alcohol to certain cancers as well as liver, pancreatic and cardiovascular diseases. A good rule of thumb is to keep your consumption to a minimum. And if you don't drink at all, don't start.

Keep sharp. Just as you exercise to keep your body fit, you need give your brain a regular work out. Challenge your mind by learning new skills, reading everyday, experiencing different cultures and developing your hobbies. You'll fuel your creativity, stay interested in life and keep your mind sharp.

Get lots of sleep. No matter how old you are, you need lots of quality sleep to allow your body to rest, recharge and repair. But, unfortunately sleeping problems like insomnia, sleep apnea and restlessness become more common as you get older. To help you get your seven to eight hours a night, follow a regular schedule, get enough sunlight during the day, exercise in the morning, avoid naps and limit your caffeine intake—especially in the late afternoon.

Be proactive. Find a health care professional that you like and trust. Keep up to date on your medical exams and preventative screenings and be sure to ask your doctor any questions you have about your health. This will help you catch small problems before they become big issues and keep you conscious about your overall well-being.

Stay positive. Studies have shown that people with positive attitudes live longer, healthier and happier lives. Instead of focusing on your youth slipping away, celebrate everything you've achieved. Look to your wisdom, rewarding friendships, beautiful family and long career. Cultural attitudes about aging are changing and older people can and do see themselves as attractive, smart and at the prime of their life. Remember: it's your time to focus on yourself, your health and your ultimate happiness. Although aging is a biological certainty, it doesn't mean you're destined for a steady physical decline. Even if your lifestyle isn't the picture of health now, it's never too late to change. By adopting a healthy lifestyle that includes regular physical activity, a good diet, lots of family and friends, adequate rest and a positive outlook you can continue to age gracefully and look great for years to come.

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Happy Holidays

from The Dupuis Langen Group

Group life and health plans * Registered pension plans * Group RSPs * Tax Free Savings Account (TFSAs)
Critical illness plans * Long term disability plans * Integrated benefit solutions * Private Health Services Plans (PHSPs)

Double Peanut Butter Chocolate Chewies

Prep Time: 1 hr Total Time: 1.5 hours

Servings: 3 dozen

Ingredients

1 cup chunky natural peanut butter
1/4 cup canola oil
1/2 cup packed dark brown sugar
1/2 cup granulated sugar
2 large eggs
3 tablespoons low-fat plain yogurt
1 tablespoon vanilla extract
3/4 cup all-purpose flour
1/3 cup unsweetened cocoa powder
1/4 cup rolled oats
1 teaspoon baking soda
1/2 teaspoon salt
1/4 cup semisweet chocolate chips
1/4 cup trans-fat-free peanut butter chips, such as Sunspire
1/4 cup turbinado sugar (see Note)

Directions

1. Preheat oven to 350°F.
2. Beat peanut butter, oil, brown sugar and granulated sugar in a large bowl with an electric mixer on medium speed until the sugars are blended. Beat in eggs, yogurt and vanilla until combined.
3. Whisk flour, cocoa, oats, baking soda and salt in a medium bowl. With the mixer on low speed, gradually add the dry ingredients to the peanut butter mixture until blended. (It will be sticky.) Stir in chocolate and peanut butter chips.
4. Using a small cookie scoop or slightly rounded tablespoons of dough, place cookies 2 inches apart on ungreased cookie sheets.
5. Dip the bottom of a glass in water and then in turbinado sugar. Use the sugared glass to flatten the cookies slightly, leaving a thin layer of sugar on top, rewetting the glass as needed.
6. Bake the cookies in batches until they are just set and the tops appear cracked, 8 to 10 minutes. (Do not overbake or they will be dry.) Cool on

the baking sheet for 2 minutes before transferring to a wire rack to cool.

Make Ahead Tip: Store in an airtight container for up to 3 days or freeze for up to 3 months.

Ingredient Note: Turbinado sugar is steam-cleaned raw cane sugar. It's coarse-grained and light brown in color, with a slight molasses flavor. Find it in the natural-foods section of large supermarkets or at natural-foods stores.

Nutrition

Per cookie: 115 calories; 6 g fat (1 g sat , 1 g mono); 12 mg cholesterol; 13 g carbohydrates; 3 g protein; 1 g fiber; 102 mg sodium; 33 mg potassium.

Carbohydrate Servings: 1

Source: Tablespoon



How to Save Money on Travel

Happy December! Christmas is just around the corner. We know that the holidays can put a strain on your budget, especially when you're trying to save money so you can travel! Here are a few tips and tricks to get you on the path to that holiday vacation you've always wanted – all while getting all those awesome gifts for your friends and family!

Travel Layaway?

There's no better time to ask for a trip than during the holidays – and breaking down the costs among your friends and family helps to lighten the load. If you've got your eyes set on a particular trip, some travel agencies, have gift registry-type services that allows you to register your tour online and share with your family and friends to help fund your trip. You can also use this to make payments yourself, allowing you to budget your savings, and make payments over time to pay off your trip. Easy way to break it down – no need to spend all your holiday budget at once!

Learn to Save a Latte

Okay, that title was a stretch. Yet that fancy coffeehouse caffeine addiction that you're harboring may just be hindering a golden opportunity to get bitten by the travel bug. Think about it: \$4.50 for an espresso-based drink, multiplied by 7 days in a week equals \$126 that you're potentially spending on coffee! That's half a trip deposit right there.

Try trading in your double shot caramel macchiato with two pumps of vanilla soy milk latte concoction and simplify it. Most of the major coffeehouses don't advertise the prices of their regular coffee drinks, which could be as low as \$2 each! Or try making coffee at home and see if you can be your own barista.

Save your Change!

We're all guilty for thinking that extra change jingling in our pockets is nothing more than a nuisance. We dump those pennies, nickels, and dimes into tip jars when we get them because no one wants to carry around pocket change – but money is money! Pocket change can add up and even though it may seem childish to keep a piggy bank, you'd be surprised how much cash you can get when you trade in your nickels and dimes. You could have anywhere between \$10-15 in a jarful – good enough for an optional excursion or lunch at a local cafe during your travels.

Keep your eyes open for Steals and Coupons

Do a little old-fashioned sleuthing through your local newspapers and check out coupons and local deals. Perhaps you go out to eat several times a week and you are seeing all those \$10 lunches adding up. Start packing your lunch, or take advantage of food deals.

You can also check out websites like [Groupon](#) or [LivingSocial](#) to find out ways to cut back on your groceries, save on haircuts, and discover deals that will help put money back IN your wallet. Coupon clipping might sound time-consuming, but think of the cash money rewards you'll get in return.

Most Websites such as Travelzoo, Groupon or LivingSocial also have travel deals on which are great if the timing of their deals work with your holiday plans.

