

BETTER HEALTH

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Tell us what you think about 'Better Health'

Everything we do is so you can be physically, emotionally and financially well to serve well. This includes the wellness info we share with you via "Better Health." To make sure we're giving you relatable, valuable content, we want to hear what you think about this newsletter.

Scan the QR code or visit ConcordiaPlans.org/BetterHealthFeedback to let us know.



Financial Wellness: By Paul Snyder, CPS Financial Educator

Do you have an elephant in your New Year's financial plans?

It's a New Year's tradition to make resolutions about things you would like to do or change in the upcoming year. These could be small or big changes. As the saying goes: "How do you eat an elephant? One bite at a time!" As you enter 2025 it may be time for you to think about resolutions regarding your financial well-being by tackling that elephant that may be concerning you! Here are three things you may want to consider.

1 Building/increasing your emergency fund.

Less than half of Americans have an emergency fund that will cover a \$1,000 emergency. A recommended emergency fund level is three to six months of your living expenses, based on your individual circumstances. Unfortunately, people who don't have healthy emergency funds often use credit for emergencies, making the problem worse. So, review your emergency fund and, if it's not at the level you need, start setting a small amount aside each month until you reach your goal!

2 Create or review your budget.

A recent study indicated that only about 46% of people surveyed had a budget and only about 36% planned and set future goals. A budget is the cornerstone of financial well-being. It ensures that you have money to pay for the things you need (including debt reduction and saving for the future), but also allows you to plan for other special purchases you or your family may want (like travel or major purchases). Do you already have a plan? Make sure you review it to make sure everything applies.



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3 Save more.

In 2024 it was estimated that on average Americans only saved about 3.6% of their disposable income. While the need is different for everyone, the recommended amount to save is 20%. This can include all types of savings, whether for emergencies, education, major purchases or retirement. This is where that budget can help, as savings and investments should be part of your regular financial plan, not just putting aside whatever is "left over" at the end of the month.

While we've just highlighted three things you may want to look at as you make your New Year's resolutions, there are many others you can consider as you move forward. And remember, you probably won't do everything at once; it's all about prioritizing or "taking one bite at a time." It's amazing what you can accomplish if you do these bite-size pieces!

Finally, Concordia Plans has a team of Financial Educators who can help you with resources or putting together your plan. You can contact them at: MoneyMatters@concordiaplans.org.

Wishing you a financially Happy New Year!

Spend time with others to lessen the feeling of loneliness

A team of researchers has confirmed that in-person contact is KEY for lowering loneliness in older people.

"Phone and digital contact does not provide older adults with the same emotional closeness and comfort as in-person contact. It's just not a substitute." (Shiyang Zhang, University of Texas at Austin researcher)

"And let us consider how to stir up one another to love and good works, not neglecting to meet one another, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near."

- Hebrews 10:24-25

Source: In-person contact linked with lower levels of loneliness in older adults | ScienceDaily



A little goes a long way: How little exercise is enough?



Is there a minimum amount of exercise that may help fend off some of the conditions that pose the highest threat to health? Research published in 2022 by Dr. del Pozo Cruz and his team answer this question, even for those who are not "athletic." By analyzing data from a previous UK Biobank study, they found that study participants who never engaged in vigorous exercise had a 4% risk of dying within five years. However, introducing less than 10 minutes of vigorous activity weekly reduces this risk by half, and even more for those who engaged in at least 60 minutes of exercise per week. This suggests that engaging in vigorous exercise for only two minutes a day could help slash the risk of death related to cancer or cardiovascular events.



Source: Medical News Today

'Man flu' is REAL



Although "Man Flu" is not an official diagnosis, there is evidence to prove that males may truly feel worse while fighting off a virus such as the flu.

The British Medical Journal and Harvard have concluded that due to hormonal differences women do tend to feel less severe symptoms and can fight off viral invaders faster than man. Another reason that was cited for the differences between genders and recovery time is that men tend to wait longer to seek treatment than women, which increases the chances of developing secondary infections and other complications.



Source: Sources: Harvard Health, BMJ, Joy FM

Box breathing offers benefit for mind and body



Box breathing, sometimes called square or tactical breathing, is a deep breathing technique initially created by the United States Military to use for stress management and improved performance.

It is generally referred to as box breathing because, while using this approach, practitioners are meant to visualize a box as they follow four breathing steps, picturing each four-count as one side of the box. With each step, one completes a side until the square is complete.

- 1 Breathe in slowly through your nose while counting to four.
- 2 Hold your breath while slowly counting to four.
- 3 Breathe out slowly while counting to four.
- 4 Hold your breath while slowly counting to four.

(Repeat as needed)

Studies have found evidence supporting both the physical and mental benefits of implementing box breathing. This technique can be used in the heat of a moment, as a regular stress management practice or BOTH!

BOX
BREATHING
HELPS WITH

- Relaxation
- Reducing stress and lower cortisol
- Boosting mood and mental well-being
- Improving mental clarity and focus

Using box breathing on a regular basis can help you manage your stress and anxiety levels, as well as recognize and reduce the impact of stressful triggers.

Source: Health.com

Music improves memory

“Praise the Lord, for the Lord is good; sing to his name, for it is pleasant.” - Psalms 135:3

According to researchers at Georgia Tech, the music we know and may love can help us study and learn. On the flipside, if a piece is unfamiliar or overcomplicated, it can distract us and diminish our ability to retain information.

Other kinds of music can influence our emotions and reshape old memories, such as how movie soundtracks create “moods” throughout the experience making the event more memorable. Music is even thought to be able to help shift feelings and reshape the “emotional tone” attached to certain memories; possibly helping those who suffer from mood disorders like PTSD or depression. Listening to upbeat or happy music while working through a sad or frightening memory is one tool therapists may use to support a patient.

Source: Neuroscientists explore the intersection of music and memory | ScienceDaily

Fit more fiber and fermented food into your meals

FIBER + FERMENTED

Two words that are vital to maintaining a healthy gut microbiome, digestion and more.

FIBER

Focus on BOTH insoluble fiber (helps you feel full and encourages regularity) and soluble fiber (helps lower cholesterol and blood sugar) by including more daily servings of fiber-rich foods such as fruits, legumes, nuts, seeds and whole grains.



FERMENTED FOODS

These foods contain both prebiotics and probiotics, and they help with digestion and absorbing vital nutrients from food, supports your immune system and protects against inflammation. Add more to your daily diet by choosing yogurt with live and active cultures, kimchi, sauerkraut, kombucha and pickles.



Source: Harvard Health



Editor's Pulse: KEEP ME IN THE MOMENT

Is it just me, or do you notice the busy drowning out your joy, too?

It's so easy for me to get caught up in the to-do lists of life that I find myself anxious, exhausted and frustrated. Before I know it, I'm trading hugs for dishes, smiles for grocery shopping, quiet time with the Lord for comments through gritted teeth directed at less-than-perfect drivers I share the road with. It can take its toll on our emotions, attitudes and even our physical bodies.

I'm not sure how familiar you are with contemporary Christian music, but our local Christian music station is the ONLY thing playing on my radio DAILY. I like to think it helps keep my mind focused on the "right" things. Unfortunately, that's not always the case. The heart of the Word in musical form tends to get drowned out during my struggle to produce the fruit of the spirit as I'm traveling 0-5 mph on my morning commute. If I'm being real - it's all about ME and how much of a hurry I AM in in those moments.

"What's the answer, Lord?"

"...whatever is honorable, whatever is just, whatever is pure, whatever is lovely, whatever is commendable, if there is any excellence, if there is anything worthy of praise, think about these things ... and the God of peace will be with you."
- *Philippians 4:8-9*

I am allowing myself to focus on the wrong things. Not that being productive is wrong. Or wanting to keep a tidy home or perform well at work is wrong. BUT those are NOT the source of my joy. Why am I allowing them to rob me of my joy? Why can't I choose to be joyful AND be productive? They do not have to be mutually exclusive. In fact, we're to count it ALL joy and to have a joyful heart - which is good medicine. Hmmm ... It's more than a "silver lining," it's the joy of the Lord!

So, long story short, lately I'm feeling less convicted and more motivated - purposeful even - to live in the TRUTH that this is the day that the Lord has made; I will rejoice and be glad in it ALL! Big, little and everything in-between is a gift from God.

I encourage you to listen to a favorite song of mine by Jeremy Camp, "Keep Me in the Moment."

Lord, I pray that you keep me in the moment. Help me live with my eyes wide open. Show me what matters. Throw away what I'm chasing after. I don't want to miss what you have for me. In Jesus name, Amen.



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