

FEBRUARY
2006

BYU WELLNESS PROGRAM NEWSLETTER
Y'S CHOICES

FINANCIAL WELLNESS

By J. Layne Sybrowski, CFCI

The BYU Wellness Program promotes a healthy balance between the physical, spiritual, social, emotional, intellectual, and financial aspects of our lives. Unfortunately, many of us have experienced the overwhelming anxiety that comes when we cannot meet our financial obligations and understand the negative impact this has on our physical and emotional health.



To help secure your financial future, Brigham Young University provides an exceptional retirement program consisting of the following programs in addition to Social Security:

1. A defined benefit (Master Retirement) pension plan. This program provides a pension benefit to vested employees based on their years of service to the University and the salary earned during those years. At a time when media attention is focused on the inadequate funding status of plans from major employers such as IBM, General Motors, and United Airlines, we are fortunate to work for an employer that takes pension plan funding very seriously. In fact, the assets of BYU's defined benefit pension plan actually exceed the funding requirements imposed by the federal government, as well as those of Deseret Mutual's Board of Directors. And best of all, this program is funded 100 percent by BYU!
2. A defined contribution pension plan. When combined with Social Security and the Master Retirement Plan, this program allows you to save enough to provide for a secure retirement. The before-tax 401(k), after-tax 401(a), and Roth 401(k) options provide the means of designing a supplemental retirement program tailored to your specific needs and circumstances. Make sure you are contributing at least 5 percent of your salary to receive the 4 percent maximum employer contribution.
3. Post-retirement medical and life insurance benefits. These programs have become increasingly rare in corporate America and clearly add to the value of BYU's overall pension program.

Make sure you understand and maximize your participation in the retirement programs offered by BYU. Once you have the satisfaction that comes from putting your financial future in order, you can more fully focus on the other equally important aspects of BYU's wellness program.

10 IDEAS FOR AN INEXPENSIVE DATE

February is the month to spark a little romance into your life. Dating is a great way to strengthen affection felt in a relationship. If finances are one of the reasons holding you back, here are ten ideas for inexpensive dating.

1. Have a picnic for two on your living room floor.
2. Go to your favorite bookstore or library and read a book together.
3. Rent an old movie (or check it out at the library), eat pizza, and cuddle.
4. Have a coupon date! No matter where you go, you have to use a coupon to pay.
5. After the kids are asleep, dim down the lights and slow dance with your spouse.
6. Watch the sunset or sunrise together.
7. Go out just for dessert!
8. Enjoy the outdoors together! Go for a walk, build a snowman, or go sledding.
9. Go for a drive and talk about whatever (You know how much girls like to talk).
10. Go to a dollar theater and watch a movie.



UPCOMING EVENTS

UNIVERSITY PERSONNEL WELLNESS PROGRAM

CHOLESTEROL, GLUCOSE, & PSA SCREENING

February 7 - 9, 7 - 10:30 am

Free Cholesterol, Glucose and PSA Screenings for BYU employees and their dependents covered by DMBA or Altius. Come and have yourself checked for high cholesterol. Register online.

"TAKE BACK YOUR TIME" WELL & WISE

February 15, 12:00 pm - 1:00 pm, room 3223 wsc

Come listen to Dr. Brian Hill, from the Department of Recreation Management & Youth Leadership discuss ways to better manage our time so we can find more time for ourselves. Box lunches can be purchased online, ahead of time, for \$4. For more information and to register, visit our website.

COMING UP IN MARCH

FRUIT PUNCH CHALLENGE

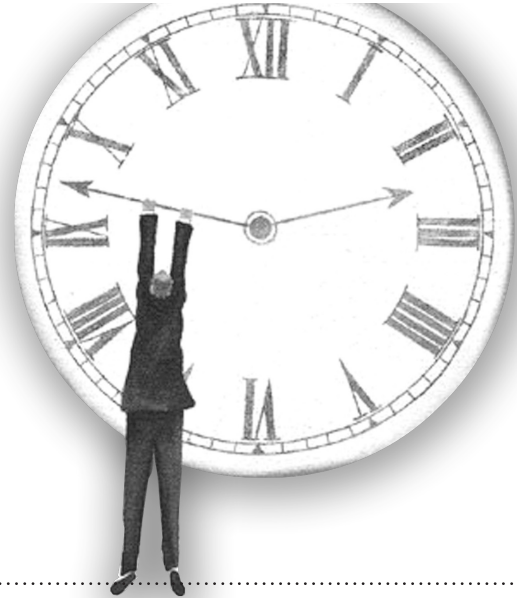
What could be more appealing than a few more fruits and vegetables on your plate? look for more information, coming soon, on our website.

ALL EVENTS ARE **FREE** UNLESS OTHERWISE NOTED

FUN WALK

March 31, 11:30 am - 1:30 pm

To celebrate Nutrition Month, we will be having a Fun Walk . This Fun Walk will be sponsored by both the Wellness Program and the Student Dietetic Association, so it will be for both faculty/staff and students. Look for more information, coming soon, on our website.



TO REGISTER, OR FOR MORE INFORMATION VISIT WELLNESS.BYU.EDU OR CALL 2-5884

4 WAYS TO KEEP YOUR HEART HEALTHY

Let February be a time for you to love your heart. And what better way to love your heart than by keeping it healthy. According to Alex Santoso, Ph.D in www.askmen.com, here are 4 tips to keep it healthy:

1. Exercise toward a healthy heart

One factor that will increase your risk of heart disease is living a sedentary life. Men who have an active lifestyle have a 45% lower risk than those who do not exercise. Healthy aerobic activity should be about 30 to 45 minutes. Ideally your target heart rate (60% to 90% of your maximum heart rate), should be maintained for at least 30 minutes of your exercise duration. Exercise most days of the week, preferably all. (The American College of Sports Medicine)

2. Eat healthy

Foods that are greasy, fatty, and high in cholesterol may be fun to eat but they are bad for your heart. Try adding more whole grains, fruits, and vegetables into your diet. If you want to add condiments, like cream cheese, butter, or margarine, try going for one that is lower in fat and cholesterol. Another idea to eat healthier is to choose meats or meat substitutes that are leaner. Try adding chicken or fish products. They tend to be low in fat and fish contains omega-3 fatty acids, which are essential for our bodies.

3. Get regular checkups

Having a "physical on a regular basis can help ensure any problem with your heart is diagnosed early" (Santoso), which ensures a better chance of being treated or cured. Your blood pressure should be checked at least once every two years, and your cholesterol level at least once every five years. If you are more at risk for heart disease due to family history or a congenital heart abnormality, you should get checked more than recommended. (American Heart Association) *At the beginning of February, we will be offering cholesterol screenings. If you haven't had your cholesterol checked in a while, this is a good time to start.*

4. Take your vitamins and supplements

Taking a multi-vitamin, along with eating right and exercising, is a great way to make sure that your heart and the rest of your body are getting the proper nutrients they need to function.

So go ahead, give your heart the best Valentine's Day present it could receive by following these 4 tips. Have a healthy heart!