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## Communication Corner Newsletter - June 2014

### *Healthy Waistline, Healthy Bottom Line*

Now that we have reached the halfway point of 2014, New Year's Resolutions are a distant memory to most of us. However, here are some compelling reasons to dust off those running shoes, clean up your diet and make some healthy choices that could have a positive impact on not only your waistline, but also your financial bottom line.

#### **Mind Your Vices**

We all know that smoking is bad for your health, but have you ever calculated the cost associated with smoking a pack a day? The American Lung Association reports that a pack of cigarettes will set you back \$5.51, multiply that by 365 days and get a whopping \$2,011.15! Not to mention that the same American Lung Association report estimates that when you include health care expenses, loss in workplace productivity and premature death, that same pack of cigarettes now costs \$18.05 per pack! It's not just smokers who may need to change their habits; those individuals who drink in moderation should also be mindful of how a few drinks can add up to a lot of dollars. In July 2013 the Bureau of Labor Statistics released a report that put the cost of a malt beverage, aka beer, at \$1.24 per 16 ounces and wine at \$9.90 a liter. Consume just two drinks per day and pay out \$678.90 for beer and \$1065.80 for wine annually. While beer may pack on the pounds around your midsection, it's also lightening the load in your wallet.

#### **Pack it Up**

Bringing your lunch to work can have a positive impact on not only your pocketbook, but also on your health. First consider what you can get from the grocery store that is equivalent to one of those famous \$5 lunch deals. Let's look at a Tuna sandwich deal. For \$5 at a national chain, you can get a 6" tuna sandwich and a drink; however, consider that according to the Cost of Living Index you can get a 5-ounce can of tuna, 24-ounce loaf of bread and 2 liter of cola for approximately \$4. That's enough to make two comparable lunches with bread and soda to spare. Also, by packing your own lunch, you can better control the fat and calories that you are consuming without having to worry about supersized portions and unhealthy cooking methods.

#### **Hydrate for Health**

Do you know that you tend to eat more when you are thirsty? Did you also know that downing a carbonated soda does little to nothing to help quench your thirst? By switching at least two carbonated drinks for tap water not only are you drinking to your health you are also potentially saving money. The average price of a 2 liter bottle of Coke is \$1.57 if you buy it from a grocery store (visiting a vending machine will set you back at least \$0.75); the average American drinks 167 liters of Coke a year which adds up to a cost of \$131 annually if you only buy 2 liters. The caveat is that if you are a bottled water drinker you could be costing yourself just as much if not more in packaging cost, so consider investing in a reusable drink container for your water. As for the health impact a 12-ounce soda as on average 150 calories - you'd have to walk for a mile and a half to burn off that 1 soda.

#### **Want to Assistance with Making Life's Difficult Financial Decisions?**

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