





## The Case for Clean Eating

Will it help us live better and longer? Or are its virtues overblown?

Increasingly, those who want to lose weight and reduce health risks are being advised to eat clean: whole grains, more fruits and vegetables, less meat, no refined sugar, and little or no processed foods. Clean eating essentially fuses wellness principles and dieting principles together – a worthy goal, considering the Centers for Disease Control and Prevention’s finding that 76% of Americans fail to eat enough fruit each day, while 87% consume inadequate vegetables. More produce increases good gut bacteria and may reduce risk for type 2 diabetes, obesity, high blood pressure, and certain cancers. Limiting sugar and sodium are also keys in this food philosophy.

The root idea of clean eating is to consume mostly plant-based foods. That is a good goal for anyone. Clean eating should not be taken to such extremes that you cut proteins or entire food groups out of your daily diet. In addition, keep in mind that not all “clean” foods are actually very good for you, while some packaged foods can be very nutrient dense.<sup>1,2</sup>



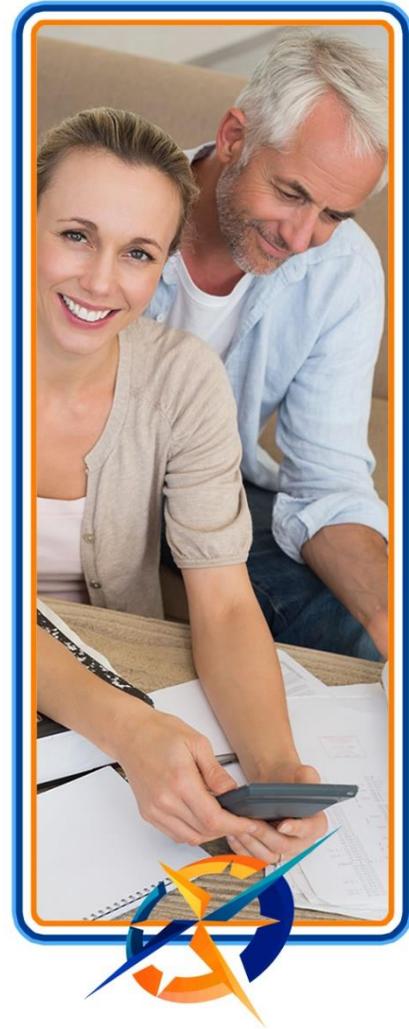
## 50%, 15%, 5%

Some households manage their finances according to these percentages.

The 50/15/5 rule presents an easy-to-remember guideline for household budgeting and saving. It is easily explained: each month, you assign 50% of your take-home pay to essential expenses, 15% of your pre-tax income to saving

and investing for retirement, and 5% of the money you take home to an emergency fund.

For affluent households with ambitious retirement savings goals, the 50/15/5 rule may be a great financial tenet to follow. If you live in such a household and have the financial ability to live below your means, limiting essential expenses to 50% of your paycheck may be within your capabilities. More and more retirement savers are being urged to direct 15% of their total incomes into qualified retirement plans rather than 10%, which has long been the common teaching. As the nation's personal saving rate is under 5% today, some people risk finding themselves short on cash in a jam, so saving 5% each month is a reasonably painless way to build an emergency reserve. If this seems like a big budgeting and saving commitment, remember that the 50/15/5 rule still leaves 30% of household income for "everything else."<sup>3</sup>

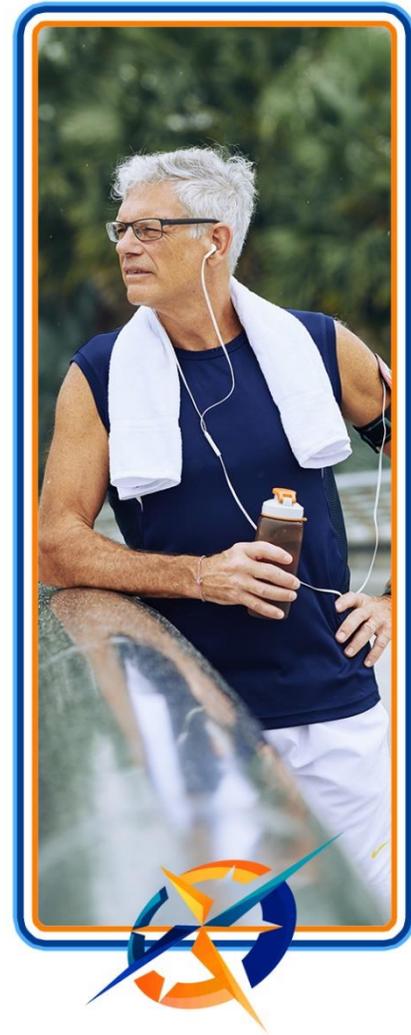


## Leaner May Mean Smarter

Recent studies find that slimming down may be good for your brain.

When you try to lose weight, you challenge your body – and if you stick to your diet and exercise plan, you may improve your mind along the way. Research from the Department of Psychological Sciences at Kent State University finds a strong correlation between weight loss and improved brain function.

As you lose pounds in the first week of a diet, your metabolism adjusts to make dropping additional pounds harder. Additionally, when you eat less, fat cells release less leptin into your bloodstream. Lower levels of this hormone are linked to increased appetite. The lack of leptin, however, boosts activity in areas of the brain that regulate appetite. When excess weight is shed, blood circulation to and from your brain is enhanced, resulting in less strain on veins and arteries. Memory, concentration, and other cognitive skills are positioned to improve. This can also happen as a byproduct of radical weight loss methods: multiple studies have found the same positive effects in people within three months of undergoing weight loss surgery.<sup>4</sup>



## Recipe of the Month

### Breakfast Frittata Bites

- 6 Eggs (large)
- 3 Cups spinach (chopped roughly)
- 1/2 Cup Onion (diced finely)
- 1/4 Cup Red Bell Pepper (diced finely)
- 1/4 Cup Diced Ham
- 1/4 Cup Milk
- 2/3 Cup Sharp Cheddar (shredded)
- 1 tsp. olive oil
- Sea Salt & Black Pepper (to taste)

Preheat oven to 365.

In a large mixing bowl combine eggs, cheese, milk, sea salt, and pepper. Whisk together, then pour into a greased (with non-stick cooking spray or butter) 12-cup muffin tin. (Pour mixture to approximately 1/2 full.) Set aside.

In a large skillet, heat olive oil over medium to high heat; then, add onions and peppers. Sauté about 4-6 minutes, add spinach and ham and cook until spinach is wilted. Turn off heat and use tongs to add evenly to the tops of the egg mixture within muffin cups.

Bake at 365 until your frittata bites are golden brown and puffy (approximately 25 minutes). Let the bites cool in the muffin tin for 5-6 minutes before serving.



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### WHO SAID IT?

Erwin Leo Himmel, Austrian automobile designer

### TEST YOUR KNOWLEDGE ANSWER:

A: D, 90%.<sup>5</sup>



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**Citations.**

- 1 - [eatingwell.com/article/78846/7-tips-for-clean-eating/](http://eatingwell.com/article/78846/7-tips-for-clean-eating/) [2/8/18]
- 2 - [goodhousekeeping.com/health/diet-nutrition/a37595/what-is-clean-eating/](http://goodhousekeeping.com/health/diet-nutrition/a37595/what-is-clean-eating/) [3/29/16]
- 3 - [azcentral.com/story/money/business/consumers/2017/08/17/saving-budgeting-smart-money-practices-how-to/549440001/](http://azcentral.com/story/money/business/consumers/2017/08/17/saving-budgeting-smart-money-practices-how-to/549440001/) [8/17/18]
- 4 - [businessinsider.com/how-to-lose-weight-brain-body-effects-2017-10](http://businessinsider.com/how-to-lose-weight-brain-body-effects-2017-10) [1/4/18]
- 5 - [money.usnews.com/money/personal-finance/taxes/articles/everything-you-should-know-about-tax-refunds](http://money.usnews.com/money/personal-finance/taxes/articles/everything-you-should-know-about-tax-refunds) [2/7/18]