



Get ready to tackle the new year with savvy strategies for health and wealth.

# Hit Refresh!

New year, new chance to live well. Here, friends of *Health* share simple ways to enjoy your happiest, fittest and most prosperous year yet.

By ALICE OGLETHORPE

**THERE'S A REASON** many of us make resolutions in January: Starting the year strong sets you up for success down the road. "After an indulgent holiday season, people want to get back on the wagon in every area of their lives," says Susan Blum, MD, founder and director of the Blum Center for Health in Rye Brook, N.Y. But instead of making

huge resolutions that you'll forget by February, it's smarter to take little actions. Need a place to begin? Here are baby steps that make a big difference.

## REFRESH YOUR... **DIET**

**Expert:** Lauren Slayton, RD, is a nutritionist in New York City and author of *Little Book of Thin*.

### 1 STOP WINGING IT

So much of eating is impulsive—you're hungry and you grab whatever is there. Be proactive so you're not starving at noon and your only option is an overstuffed sandwich. Every morning, do a mental walk-through of your day to plan what you're going to eat when. If you won't be able to find something healthy, brown-bag it.

### 2 DEBLOAT THE HEALTHY WAY

Chances are you're feeling a little puffy after the holidays. Lemons, asparagus, avocado, quinoa

and ginger are all great at getting rid of your bloat; they help you lose sodium and retain less fluid.

### 3 FALL IN LOVE WITH FERMENTED FOODS

You've already heard that probiotic foods are some of the best things you can eat for gut health. But you may not know that yogurt isn't the only source of good bacteria. Try kombucha tea, kimchi (a spicy Korean cabbage side dish) and kefir (a tart milk drink).

## REFRESH YOUR... **HEALTH**

**Expert:** Susan Blum, MD, who is also author of *The Immune System Recovery Plan*.

### 1 KEEP YOUR OWN MEDICAL FILE

Get a binder for your health records and test reports; also, scan them and save them to your hard drive. Having copies lets you be your own advocate. Bring them with you every time you visit a physician. That way, each doctor will be on the same page and better equipped to help you stay well.

### 2 GET TESTED

Besides the obvious annual exams (e.g., a gynecologist visit), you also need a skin cancer check (visual screenings are key to detecting skin cancer and stopping it early). Also, once you hit 50, you should get a colonoscopy every 10 years.

### 3 SET A BEDTIME

Sleep is one of those things everyone knows they need more of but can't quite

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figure out how to get. So treat yourself like a kid and set a time you *have* to be in bed by (say, 11 p.m. if you wake up at 7 a.m.). An hour before, turn off all your electronics. Browsing Pinterest on your iPad up to the moment you shut off the lights is only going to make it tougher to drift off and sleep soundly.

**REFRESH YOUR... FINANCES**

**Expert:** Farnoosh Torabi is author of *Psych Yourself Rich* and host of *Financially Fit* on Yahoo! Finance.

**1 CHECK INTO YOUR INVESTMENTS**

Most people sign up at the beginning of a job for an investment plan and never look at it again. But you need to periodically make sure it's still the right mix of stocks and bonds for your age and comfort level with risk. Spend a moment reviewing where your money is invested. A good rule of thumb: Take 100 and subtract your age to find the percentage you should have invested in stocks (a riskier choice). So if you're 40, 60 percent of your fund should be in stocks and the rest in safer investments.

**2 LEARN YOUR CREDIT SCORE**

While you can get your credit report for free every year, you have to pay to find out your actual score. It's worth it, though: This one number determines whether you can get a mortgage and what the interest rate on other loans may be. Head to [myfico.com](http://myfico.com) for your rating.

**3 SWITCH FROM MANUAL TO AUTOMATIC**

Sign up for automatic bill paying for every predictable monthly bill you have. You'll avoid accidentally skipping a payment (it's even happened to me!), lower your stress and may even boost your credit score. Bonus: Some creditors give you incentives for automating your payment, like a lower interest rate on your student loans.

**REFRESH YOUR... FITNESS**

**Expert:** Ashley Borden is a Los Angeles trainer to such celebrities as Reese Witherspoon and Chelsea Handler.

**APP-Y NEW YEAR!**  
Streamline your life with these handy apps, picked by our experts.

<b>SmartyPig</b> Choose a goal to save for, set up automatic transfers to a savings account and share how you're doing with your friends and family.	<b>Pocket WOD</b> You don't need to do CrossFit to use this one—it will give you lots of body-weight exercises and workouts that you can try at home.	<b>Fooducate</b> This "dietitian on speed dial" lets you scan the bar codes of grocery store items and get instant ratings of how healthy they are.

**1 TAKE SOME MEASUREMENTS**

Weighing yourself can be so dispiriting. You might be disappointed by the number, and some of it is water weight versus all those holiday cookies. Instead, measure three areas:

around your chest, the smallest part of your waist and the circumference of a thigh. You'll get a starting point so you can see how your workouts are changing your body. (It doesn't get more motivating than losing inches!)

**2 SLIP INTO A SWIMSUIT**

If you've taken a few months (or years) off from exercise or you have some weight to lose, pools are the perfect place to work out. Swimming and water aerobics are certainly challenging, but don't put much strain on your joints.

**3 DOUBLE UP**

To see faster results, follow the lead of pro athletes and squeeze in a few two-a-days. While a good goal is to exercise four days a week, in the month of January try to work out in the morning and evening on two of those days. No need to go all-out both times—the second workout should be easier, like going on a bike ride or taking a power walk. Then, in February, you can switch back to one-a-days, knowing you've already made major progress. ■

**BUDDY UP TO SAVE MORE**

▶ Want to sock away a little more cash this year? People who reported to others how much money they were adding to their savings accounts stowed nearly twice as much as those who kept the amount they were stashing to themselves, according to a study from the National Bureau of Economic Research. It's all about being accountable.