

## WELLNESS NEWSLETTER

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## HEALTH OBSERVANCE

## Red Cross Month

*Dawn Koch – Health Coach*

The American Red Cross has a long and rich history, dating back to as early as 1864. A Swiss humanitarian named Henri Dunant was shocked by the suffering of soldiers and the extreme lack of medical care.

Due to Dunant's empathy, he advocated for the formation of a national voluntary relief organization to help rehabilitate wounded soldiers. From this idea, the International Red Cross and Red Crescent Movement was born. This organization provided a wide range of services, from responding to needs in disaster and conflict situations to giving assistance in urban centers and hard-to-reach areas. It is a global and independent network of about 97 million active volunteers and staff.

It wasn't until 1881 that Clara Barton founded the American Red Cross, which was inspired by the International Red Cross network. Its mission is to prevent and alleviate human suffering in the face of emergencies by mobilizing the power of volunteers and the generosity of donors.

The American Red Cross was tasked with providing services to members and families of the American Armed Forces and disaster relief in the United States and worldwide. They are responsible for sheltering, feeding, and comforting victims of disasters.

In addition to disaster relief, the American Red Cross:

- Supplies about 40% of the nation's donated blood
- Assists in teaching skills that save lives
- Distributes international humanitarian aid
- Supports veterans, military members, and their families

Thanks to President Franklin D. Roosevelt, we now celebrate the American Red Cross every March. He proclaimed March as Red Cross Month in 1943 to raise awareness of the humanitarian efforts of this organization. You can visit the [American Red Cross](#) website to learn ways you can contribute through donations, volunteering, and giving blood.

Source: [Our History](#) | [American Red Cross History](#)

WellBalance Health  
CornerUnderstanding Good  
Debt vs Bad Debt

Learn more about the difference between Good Debt and Bad Debt, and what falls in between.

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Preparing for Allergy  
Season: Natural  
Remedies and Tips

Allergy season is upon us. Learn how to manage your allergies this season with natural remedies.

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# WelBalance

## HEALTH TIP CORNER

### Financial Wellbeing

## Understanding Good Debt vs Bad Debt

Kellie O'Keefe – Wellworks For You



Understanding the difference between taking on “good debt” vs. “bad debt” is essential. While the goal is to live debt-free eventually, the age-old adage “it takes money to make money” reigns true.

### What is Good Debt?

Good debt is classified as debt that helps you generate income and build your net worth or will appreciate overall over time. This type of debt can be considered positive and improve your and your family's lives. Some examples of “good debt” include:

- Education – Typically, the more education someone has, their earning potential rises, and they become more employable. In theory, taking on debt to earn a degree will pay for itself within your first few years of working.
- Real Estate – Borrowing money to buy a residential home or even commercial real estate is a great way to grow your net worth.
- Owning Your Own Business – A loan to open your own business falls under the category of good debt as you invest in yourself and your career.

### What is Bad Debt?

While good debt is classified as debt that helps generate income, bad debt is classified as borrowing money to purchase something that will depreciate over time. Some examples of things you should not go into debt over include:

- New Cars – Most Americans find cars a necessity. However, taking out a loan to buy a new car off the lot falls under bad debt. This is because the vehicle will immediately depreciate when you drive it off the lot and will only continue to depreciate from there. Instead, try to buy a used car at a price you can afford out of pocket or with minimal loans.
- Clothes and Material Goods – Clothing and most other goods like furniture depreciate quickly.

Don't let these tips scare you from using your credit card on daily items! Just be sure only to spend what you can expend.

Source: [Good Debt vs. Bad Debt: What's the Difference? \(investopedia.com\)](https://www.investopedia.com/articles/finance/04/good-bad-debt-difference.asp)



# Preparing for Allergy Season

## Natural Remedies and Tips

*Dawn Koch – Wellworks for You*

Allergies are an immune system overreaction to a foreign substance. This may be something you touch, inhale, or ingest. The best way to avoid allergies is to avoid the allergen itself. However, this is only sometimes possible. So, many people are trying to use more natural remedies to manage allergies rather than medication.

It is important to do research and speak with your doctor before trying natural remedies of any kind. Some therapies, such as manuka honey, are likely entirely safe, with no known side effects. While other natural remedies have significant risks. For example, ephedra, an herb widely used in Chinese medicine, was banned by the Food and Drug Administration for the side effects it caused, such as dizziness, anxiety, and nausea, and as severe as heart attacks, strokes, and seizures.

The issue with this form of treatment is that the efficacy of these therapies is varied and under-researched.

**The treatments with the most substantial evidence in treating allergy and “hay fever” are:**

- Manuka honey
- Butterbur
- Sinupret

**Some additional natural remedies to help alleviate symptoms of seasonal allergies:**

- Shower immediately after coming outside, especially when the pollen count is high.
- Use a neti pot or Saline nose spray to help remove pollen from your nasal passages and sinuses.
- Staying well hydrated can thin out mucus, and inhaling steam can help flush it out.
- Eucalyptus oil, much like Vick’s VapoRub, can help open nasal passages to make breathing easier.
- Local honey can help decrease your sensitivity to local plant life much the way allergy shots do.

Remember, check in with your doctor and pharmacist before using any supplements to prevent drug interactions with the medication you may be taking.

**Sources:** [Ephedra | NCCIH \(nih.gov\)](https://www.nccih.nih.gov/)  
[Home Remedies for Allergies \(health.com\)](https://www.health.com/)



## FEATURED RECIPE

### Spinach and Mushroom Quiche

6 Servings – High Protein, Gluten Free, Vegetarian, Low Carb



## INGREDIENTS

- 2 tablespoons extra-virgin olive oil
- 8 ounces sliced fresh mixed wild mushrooms such as cremini, shiitake, button, and/or oyster mushrooms
- 1 ½ cups thinly sliced sweet onion
- 1 tablespoon thinly sliced garlic
- 5 ounces fresh baby spinach (about 8 cups), coarsely chopped
- 6 large eggs
- ¼ cup whole milk
- ¼ cup half-and-half
- 1 tablespoon Dijon mustard
- 1 tablespoon fresh thyme leaves, plus more for garnish
- ¼ teaspoon salt
- ¼ teaspoon ground pepper
- 1 ½ cups shredded Gruyere cheese

## DIRECTIONS

1. Preheat oven to 375 degrees F. Coat a 9-inch pie pan with cooking spray; set aside.
2. Heat oil in a large nonstick skillet over medium-high heat; swirl to coat the pan.
3. Add mushrooms; cook, occasionally stirring, until browned and tender, about 8 minutes. Add onion and garlic; cook, often stirring, until softened and tender, about 5 minutes. Add spinach; cook, constantly tossing, until wilted, 1 to 2 minutes. Remove from heat.
4. Whisk eggs, milk, half-and-half, mustard, thyme, salt and pepper in a medium bowl. Fold in the mushroom mixture and cheese.
5. Spoon mixture into the prepared pie pan. Bake until set and golden brown, about 30 minutes.
6. Let stand for 10 minutes, slice. Garnish with thyme and serve.

## NUTRITION

**Serving Size:** 1 slice

**Per Serving:**

**Calories:** 277

**Carbohydrates:** 6.8g

**Fat:** 20g

**Sodium:** 442.5mg

**Protein:** 17.1g

**Dietary Fiber:** 1.5g

**Saturated Fat:** 8.2g

**Sugars:** 3.2g

**Source:** [Spinach & Mushroom Quiche Recipe | EatingWell](#)

## MONTHLY DRAWING

Post your response on our Facebook page's March Giveaway post to be placed in a drawing to possibly win a \$25.00 Wellworks For You Visa Reward Card.



If you wish to be placed in the drawing, your answer must be submitted to Wellworks For You by the last day of the month. You can also email your response to [marketing@wellworksforyou.com](mailto:marketing@wellworksforyou.com) if you do not use Facebook.

Like our page on Facebook: [facebook.com/wellworks4you](https://facebook.com/wellworks4you)

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