Northwestern's Purple Laces Movement Challenge from WalkingWorks

For such a simple activity, walking has many health benefits. Health experts agree that by taking a 30-minute walk several times a week at a brisk pace – 3 mph – you can:

- Lose weight, improve cholesterol levels, increase your energy and boost your spirits
- Strengthen your muscles, bones and joints, and reduce your risk of developing heart disease, stroke and diabetes.
- Walking is so good for you, in fact, that the President’s Council on Physical Fitness and Sports recommends walking 30 minutes a day on five or more days a week (or about 10,000 steps a day) to produce the best long-term health benefits.

With that in mind, Northwestern is partnering with WalkingWorks, a Blue Cross Blue Shield walking program, to bring you the Purple Laces Movement Challenge. Participants will be able to use WalkingWorks to track their physical activity (specifically, the number of steps they walk each day or an activity equivalent), as well as set fitness goals and monitor their ongoing progress.

When you sign up for the Northwestern Purple Laces Movement Challenge from WalkingWorks, it will:

- Help you set a goal based on your personal assessment, including your current activity levels, and offer tips and suggestions to help you reach your goal safely.
- Watch for more information about the Purple Laces Movement Challenge at www.northwestern.edu/yourlife – coming in May.

Get ready for the Northwestern Purple Laces Movement Challenge!

To encourage participation in WalkingWorks, Northwestern will host the Purple Laces Movement Challenge – Monday, May 16 through Tuesday, June 21. Participants can enroll teams by school or department. Prizes will be awarded to the individual and team that have logged the greatest number of steps at the end of the Challenge period! (Details will be available May 1st on the YourLife web site – www.northwestern.edu/yourlife.)

So get some comfortable shoes and get ready to start walking!

Keeping Safe In the Summer Sun!

Spring is here and summer’s coming fast … and so is the summer sun. According to health experts, skin cancer (including melanoma, its most dangerous form) is the most common form of cancer in the U.S., and it’s estimated that 65-90% of melanoma cases in the U.S. are caused by over-exposure to ultraviolet (UV) light, with sunlight the number one source.

What can you do to protect yourself from UV exposure?

Cover up. A wide-brimmed hat, a shirt or beach cover-up and pants with a tight weave are all good choices when outdoors.

Use sunscreen. Be sure to use a sunscreen rated SPF 15 or higher and, if you go swimming, reapply every one to two hours. Avoid the mid-day sun. The sun’s rays are strongest between 10 am and 3 pm; limit your time in the sun during these hours. If you’d like more tips about how to protect your skin and help prevent skin cancer, click here.

The Right Sunglasses Make a Difference!

A good pair of sunglasses can protect your eyes from harmful UV rays two ways – first, by filtering light (reducing glare and making it easier to see in bright sunlight) and second, by protecting your eyes against harmful UV rays and the damage they can cause.

The next time you buy a pair of sunglasses, make sure they:

- Block 99-100% of UV rays – or provide “UV absorption up to 400nm” (as stated on the label)
- Feature wraparound lenses – to minimize exposure to light from around the frames
- Are impact resistant – to minimize the risk of eye injury should the glasses get damaged.
- Once you invest in good quality sunglasses, wear them!
- Put them on any time you’re outdoors, especially during the summer when UV rays are the strongest.
Your Wellness Calendar

Wellness-related events and activities happening over the next three months – within the Northwestern community and beyond.

**APRIL**
- **National Donate Life Month**
  - To LEARN MORE, click [here](#).
  - To LEARN MORE, click [here](#).

  - **National Biannual Literacy Month**
  - To LEARN MORE, click [here](#).
  - To LEARN MORE, click [here](#).

- **NU Recreation Lunch ‘n Learn: You Don’t Know About Food Labeling**
  - Monday, May 8th.

  - **HCSP and Norris Aquatics Center**

- **HCSP Classroom (1st floor, by elevator A)**
  - Wednesday, May 11th.

  - **Throughout May**

- **National Mental Health Awareness Month**
  - To LEARN MORE, click [here](#).

- **National Physical Fitness & Sports Month**
  - To LEARN MORE, click [here](#).

  - **National Donate Life Month**

- **National Donate Life Month**
  - To LEARN MORE, click [here](#).

- **NU Recreation Lunch ‘n Learn: You Don’t Know About Food Labeling**
  - Monday, May 8th.

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  - **Throughout May**

- **NU Recreation Lunch ‘n Learn: You Don’t Know About Food Labeling**
  - Monday, May 8th.

  - **HCSP and Norris Aquatics Center**

- **Faculty & Staff Power Hour Tennis**
  - Drop-in sessions open to Northwestern faculty and staff only.
  - $10.

  - **HCSP and Norris Aquatics Center**

- **Spring Into Summer! Massage Therapy Specials**
  - Purchase a 30-, 60- or 90-minute session.

  - **HCSP Wellness Suite**

- **Meet the Trainer (and get a FREE assessment)**
  - Receive a free assessment from NU Recreation's personal training staff.

  - **May 1 through June 15, 2016**

- **Meet the Dietitian: Wondering what variety is available to you in the dining halls?**
  - To LEARN MORE, click [here](#).

- **Wellness Suite Open House**
  - Meet NU Recreation's massage therapists and staff, who will be on hand to give tours and answer questions.

  - **Monday, May 31st**

- **Small Group Training**
  - Experience the energy of working out in a small group, while enjoying the benefits of a personal trainer.

  - **NU Recreation**

- **BodyPump Party**
  - An optimal barbell class that strengthens your entire body with minimal injury risk.

  - **HCSP Studio 2**

- **Yoga Basics**
  - Explore standing poses, forward bends, backbends, basic inversions, breath awareness and meditation.

  - **Saturday, May 14th**

- **Pilates Barre Workout**
  - Combination of Pilates, resistance training and ballet barre exercises designed to lengthen and tone muscles.

  - **Friday, May 13th and Thursday, May 19th**

**JUNE**
- **National Bike Month**
  - **NU Recreation Bike to School**
  - **NU Recreation Bike to Work Day**

  - To LEARN MORE, click [here](#).

- **Coffee & Social Hours**
  - To LEARN MORE, click [here](#).

- **Active Older Adult Focus Group**
  - To LEARN MORE, click [here](#).

- **Aqua Fitness Class**
  - To LEARN MORE, click [here](#).

- **ZUMBA Gold Class**
  - To LEARN MORE, click [here](#).

- **Small Group Training**
  - To LEARN MORE, click [here](#).

- **Summer Sailing Camp**
  - To LEARN MORE, click [here](#).

- **Coffee & Social Hours**
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- **Summer Sailing Camp**
  - To LEARN MORE, click [here](#).

**Questions?** Call 847.491.4303 or click [here](#) for more information.

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**Let’s Ride! Celebrating National Bike Month**

May is National Bike Month, which was established in 1958 by the League of American Bicyclists to showcase the benefits of bicycling and to help raise awareness of “commuting without polluting.”

Faculty and staff on the Evanston campus are invited to participate in **Bike to Work Week** (May 16th through May 20th). On **Bike to Work Day**, free bagels and juice will be available while supplies last for those who bike to work.

Details on related events and activities will be available soon!

If you’ve been thinking about biking to work, why not give it a try? For a map of the available bike ways:

- **Evanston**
  - [click here](#).

- **Chicago**
  - [click here](#).

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**Your Wellness Calendar**

To celebrate National Physical Fitness & Sports Month, NU Recreation will host a variety of special events for individuals of all fitness levels throughout the month of May. The goal: To get as many individuals within the Northwestern community to commit to 30 minutes of moderate physical activity three-to-five days each week.

Here’s what you need to know.

<table>
<thead>
<tr>
<th>What</th>
<th>When &amp; Where</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Trial Membership</strong></td>
<td>To the Henry Crown Sports Pavilion (HCSP) and Norris Aquatics Center, and Group Exercise classes. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Group Exercise</strong></td>
<td>A wide variety of classes for all ages, fitness levels and abilities. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Faculty &amp; Staff Power Hour Tennis</strong></td>
<td>Drop-in sessions open to Northwestern faculty and staff only. $10. For details (including information on tennis programming, camps and court time), click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Spring Into Summer! Massage Therapy Specials</strong></td>
<td>Purchase a 30-, 60- or 90-minute session, receive a second 30-, 60- or 90-minute session at half price, purchase a package of four sessions, get fifth session FREE; no limit. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Meet the Trainer (and get a FREE assessment)</strong></td>
<td>Receive a free assessment from NU Recreation’s personal training staff. To help you find the best training environment to achieve the results and success you’re looking for; no pre-registration necessary; walk-ins welcome. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Meet the Dietitian: Wondering what variety is available to you in the dining halls?</strong></td>
<td>To LEARN MORE, click <a href="#">here</a>.</td>
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<td><strong>Wellness Suite Open House</strong></td>
<td>Meet NU Recreation’s massage therapists and staff, who will be on hand to give tours and answer questions; chance to win a FREE massage. For details, click <a href="#">here</a>.</td>
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<td><strong>Small Group Training</strong></td>
<td>Experience the energy of working out in a small group, while enjoying the benefits of a personal trainer. For details, click <a href="#">here</a>.</td>
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</tr>
<tr>
<td><strong>Active Older Adult Focus Group</strong></td>
<td>Fill out a survey and give NU Recreation your feedback on how it can better serve you. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Aqua Fitness Class</strong></td>
<td>This fun, incorporating cross training option enhances cardio, strength and flexibility. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>ZUMBA Gold Class</strong></td>
<td>A fusion of Latin and international music-dance themes, with movement intervals and easy-to-follow dance steps, to produce a fun and effective workout. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Small Group Training</strong></td>
<td>Experience the energy of working out in a small group, while enjoying the benefits of a personal trainer. For details, click <a href="#">here</a>.</td>
</tr>
<tr>
<td><strong>Summer Sailing Camp</strong></td>
<td>See what all the excitement is about at the Northwestern Sailing Center this summer. For details, click <a href="#">here</a>.</td>
</tr>
</tbody>
</table>

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**questions?** Call 847.491.4303 or click [here](#) for more information.
The “Power of Compounding:” Is It Working for You?

When it comes to investing money for your future financial security, when you start investing is as important as how much you invest.

You’re never too young to start investing for retirement. You may think you still have plenty of time to set aside the money you’ll need to be financially secure when you stop working and to enjoy your retirement. But when you’re young is when you should be investing as much as possible... as the power of compounding demonstrates.


What is “compounding”? In simple terms, compounding refers to the interest on top of interest that your investments can earn over time ... and the longer you invest, the greater the impact that the power of compounding can have on the value of your investments. Consider this:

If you start investing during your 20s or 30s – compounding has MORE time to work for you so you can invest LESS to reach your financial goal.

If you start investing in your 40s or 50s – compounding has LESS time to work for you and you will need to invest MORE to reach your financial goal.

Investing: It Pays to Invest Early

Let’s see how compounding can help your investments grow over time and how it can affect the financial resources you’ll have in the future. We’ll start by introducing three investors, all the same age:

<table>
<thead>
<tr>
<th>Name</th>
<th>Age Range</th>
<th>Amount Invested</th>
<th>Time Interval</th>
<th>Growth of Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Susan</td>
<td>25 - 65</td>
<td>$5,000/yr</td>
<td>20 yr</td>
<td>$400,000</td>
</tr>
<tr>
<td>Chris</td>
<td>25 - 65</td>
<td>$5,000/yr</td>
<td>20 yr</td>
<td>$800,000</td>
</tr>
<tr>
<td>Bill</td>
<td>25 - 65</td>
<td>$5,000/yr</td>
<td>20 yr</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

Note: This example is for illustrative purposes only and not indicative of any investments. Account value in this example assumes a 7% annual investment return. (Sources: Business Insider, July 8, 2014 and J.P. Morgan Asset Management)

Susan (who invests for only 10 years early in her career) ends up with more than Bill at age 65 even though Bill invests three times the amount Susan does. That’s because of the 10 extra years the power of compounding has to work for Susan.

Chris (who keeps investing the same amount every year from age 25 to 65) invests a total of $200,000 ($150,000 more than Susan and $50,000 more than Bill over time), but at age 65 Chris has over $1,100,000 – about twice as much as either Susan or Bill!

That’s the power of compounding!

It’s Your Life. What’s Your Plan?

It’s important to have a plan for how you’re going to build the financial resources you’ll need in the future (i.e., when you retire). Developing that plan can be a challenge...

If you would like some help — whether to answer questions, set goals or make investment choices — you can schedule a one-hour personalized appointment with:

- Fidelity Investments – click [here](#) or call 800-842-7131 (Monday-Friday, 7:30 am to 11 pm).
- TIAA-CREF – click [here](#) or call 800-842-2005 (Monday-Friday, 8 am to 6 pm).

Want to Improve Your Financial Well-Being? Here’s How:

1. Contribute at least 5% of eligible earnings to the Northwestern University Retirement Plan (if you’re eligible to participate in this plan). Participants can invest before-tax contributions (up to IRS maximums). Northwestern will match each eligible participant’s contribution up to 6%.

2. Contribute to the Northwestern University Volunteer Savings Plan. Participants can invest before-tax contributions (up to IRS maximums) to the Volunteer Savings Plan. Participants who are eligible to participate in the Retirement Plan can contribute additional funds (up to IRS maximums) using the Supplemental Savings Plan.

3. Let compounding work its “magic.” As long as this money remains invested in the Retirement or Volunteer Savings Plan, participants do not pay taxes on their before-tax contributions, Northwestern’s matching contributions (for those eligible to participate in the Retirement Plan) and investment earnings. This allows money which participants would otherwise pay in taxes, to remain invested and continue to grow — see Investing: It Pays to Invest Early.

For information on the eligibility and benefits of the Northwestern University Retirement Plan and Volunteer Savings Plan, click [here](#).

What do physical well-being and financial well-being have in common?

The choices you make today will have an impact on your well-being in the years to come. Want to enjoy good physical health as you grow older? Make good choices today — eat right, exercise, don’t smoke and get regular checkups. Want to enjoy good financial health in retirement? Again, make good choices today — create and maintain a budget, monitor expenses, minimize credit card debt, maintain a regular savings schedule and let the power of compound investment growth work for you.

The team that works out together... Build department morale, create teambuilding events, enhance creativity and productivity, and have fun together by scheduling a group outing through NU Recreation’s Faculty & Staff Free Fridays. All participants receive a FREE facility tour, FREE seven-day massage services and personal training. For details, click [here](#).

It Pays to Invest Early

Something you can do today.

- 1. Burn an average of 540 calories an hour riding a bike, making it a great way to get fit.
- 2. Enjoy a free bagel and juice* if you bike to work on Friday, May 20th (Bike to Work Day).
- 3. Between 8 am and 10 am (while supplies last) at the Henry Crown Sports Pavilion on the Evanston campus.

- Need an Incentive to bike to work? Here are two:

  - 1. Burn an average of 540 calories an hour riding a bike, making it a great way to get fit.
  - 2. Enjoy a free bagel and juice* if you bike to work on Friday, May 20th (Bike to Work Day).

* Between 8 am and 10 am (while supplies last) at the Henry Crown Sports Pavilion on the Evanston campus.
Do You “Shop Smart” for Health Care Services?

When it comes to health care, shopping smart doesn’t simply mean paying the lowest price for the services you need. It means taking the time to consider your options – the different types and levels of service available to you (as well as what they cost) – then choosing the combination of services and costs that best meets your needs. Consider these three examples:

1. Your daughter wakes up on a Saturday morning with a sore throat and mild fever. You suspect she may have strep throat.
   - Would you take her to …
   - A convenient-care clinic in your local drug store?
   - An urgent care center?
   - The emergency room of the nearest hospital?

   All three options can provide an accurate diagnosis and, if necessary, a prescription to treat the infection. But going to an emergency room can cost substantially more (increasing your out-of-pocket costs). In this case, you need to ask yourself whether the situation is a true emergency and warrants the extra cost of an ER visit.

2. During a checkup, your doctor determines that you have high cholesterol and writes a prescription for Lipitor.
   - Would you …
   - Get the prescription filled at the nearest retail pharmacy?
   - Ask your doctor if there is a generic equivalent?

   There are a number of issues to consider here. Filling the prescription for Lipitor – a brand-name drug – at a retail pharmacy will cost about $306.07 for a 30-day supply. On the other hand, you could pay just $6.14 to fill a 30-day prescription for a generic equivalent to Lipitor. That’s an annual savings of $3,599.16.

3. You are diagnosed with sciatica – a persistent pain and tingling that starts in your back and runs down a leg which is caused by a bulging disk in your spine.
   - Your doctor outlines two treatment options – a combination of pain management and physical therapy or back surgery. Would you …
   - Pursue the nonsurgical option of pain management and physical therapy?
   - Undergo back surgery as soon as possible?

   While back surgery may offer the benefit of quicker recovery, it can cost as much as $47,000 and there’s no guarantee you will be pain-free afterwards.* Over time, the combination of pain management and physical therapy can provide similar results, but at a substantially lower cost … and you avoid the risk of complications that can arise with any surgery.

* Among patients who undergo surgery for severe sciatica, 5% continue to experience severe sciatica, 5% continue to experience pain after surgery. (Source: WebMD.com)

Get the care you need.

While taking the time to compare costs is a smart idea for non-emergency medical care, cost shouldn’t be the only factor you consider … and it should never be a reason to forgo or avoid care. It’s best to take care of yourself to avoid worsening a condition or creating complications that could take more time and money to treat.

Do you know your numbers?

Your height, weight, Body Mass Index (BMI), blood pressure, blood sugar and cholesterol levels (“good” cholesterol as well as “bad”) are all numbers that provide a measure of your personal health status. If you don’t know your numbers, it may be time for a checkup so you can set a benchmark. (Remember: If you’re covered under a Northwestern-sponsored medical plan – and you see an in-network provider – your insurance will pay the full cost of your annual checkup!) Tracking your numbers over time will provide a good picture of your general health status … and any significant change can give you a “heads up” about a potential health issue.

YourLife Mission Statement

As the Northwestern wellness program, YourLife will create and sustain a culture that educates, motivates and empowers faculty, staff and retirees, and their eligible family members, to adopt and maintain healthy lifestyles. Taking responsibility for one’s health and well-being is vital to getting the most out of your life and making valuable contributions to the mission of the University.

Working Wonders: NUCASLL Is Here to Help

If you or a member of your family is experiencing challenges with hearing, speech-language skills or learning difficulties, you have access to expert clinicians right here on campus!

The Northwestern University Center for Audiology, Speech, Language and Learning (NUCASLL) is a not-for-profit center that offers evidence-based evaluation and treatment designed to help infants through older adults strengthen their everyday communication and cognitive abilities.

To learn more about the NUCASLL team and the services they can offer you and your family, click here, call 847-491-3165, or email NUCASLL@northwestern.edu.

NUCASLL’s specialized services …

… are built on a foundation of knowledge, expertise and compassion, addressing a host of hearing, learning, speech-language and swallowing challenges caused by speech-language difficulties, hearing loss, learning disabilities, autism, stroke and cancer recovery, and/or other issues. Clinical faculty members provide services in partnership with medical teams, educators, and other professionals to ensure comprehensive care for each client.

Take Our Daughters & Sons to Work Day: Sparking Aha! Moments

This year marks the 22nd anniversary of this event, which is open to friends and relatives ages 8 to 16 of Northwestern faculty and staff.

This year’s theme – Sparking Aha! Moments – highlights the program’s objective of introducing children to a variety of workplace roles, broadening their perspective of the “working world” and helping them envision career opportunities they may wish to pursue in life.

The day’s events include:

- Participant drop-off and event kick-off
- Workshops taught by Northwestern faculty, staff, students, or volunteers
- Activities built around a STEM (Science, Technology, Engineering and Math) curriculum combining math and science with fun
- Lunch with Northwestern faculty and staff sponsors, featuring a guest speaker

The registration deadline is Wednesday, April 13, and the registration fee is $15 per person (child or adult). To register, click here.

Take Our Daughters & Sons to Work Day at Northwestern is co-sponsored by the Office of Human Resources, the Women’s Center, the Association of Northwestern University Women (ANUW) and the Office of the President.

Sparking Aha! Moments: Thursday, April 28, 2016

Evanston Campus
8 am – 2:30 pm
Drop-off location: Norris University Center – Louis Room

For more information contact: Margaret Morsch
mmorsch@northwestern.edu
847-491-2992

Chicago Campus
8 am – 1:30 pm
Drop-off location: Lurie-Ryan Family Atrium

For more information contact: Lori Anne Henderson
l.henderson@northwestern.edu
847-491-3612

For more information contact:

Lori Anne Henderson
lhenderson@northwestern.edu
847-491-3612

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