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Mahabir

WELLNESS

Promotes self-esteem:
From external skin care
to proactive counseling.

☆ by Gretchen Smith

Step inside Mahabir Wellness and there is a **sense of peace and tranquility**. Gita Mahabir greets each client, warmly and ushers them, either into a suite for skin care treatments, or into a cozy room for counseling clients facing internal life transitions. She sees both men and women for counseling and skin care concerns.

With a master's degree in counseling from Spring Arbor University, and certifications for all the skin care treatments she offers, it's the inner embrace of self-esteem that Gita wishes for each client, male or female.

Her calm presence and active listening draw clients to share their personal stories. *"I find it fascinating,"* says Gita, *"how skin self-care and counseling go hand-in-hand."* Some clients come to draw away tension outwardly, and find it's the internal self that needs to be examined and reconnected with their values, beliefs and goals.

Gita uses only medical-grade gels and creams that are 99% bacteria-free. She offers the following skin care procedures:

DERMAPLANING – Removal of the top layer of dead skin cells with a tool that involves easy, swift strokes to bring out one's natural facial brightness.

REJUVAPEN® MICRO-NEEDLING – Sometimes called Collagen Induction Therapy, this therapy uses a therapeutic tool with short bursts of energy to treat wrinkles, stretch marks, scars, acne and hyper-pigmentation. Gives skin a bright, permanent glow.

SEMI-PERMANENT MAKEUP Small amounts of pigment are inserted into the skin's dermal layer, lasting from one to three years. An example might be eyebrows that have virtually disappeared, and fine lines are drawn to mimic an actual eyebrow.

EYELASH EXTENSIONS Enhances length, thickness and fullness of eyelashes to suit the client's preference.

GENTLE PINEAPPLE PEEL – ELIXIR – This treatment softens and removes dead skin cells on the outer and inner skin layers, tightening and lifting the skin, while allowing muscles to relax and regain strength. The peel is removed with rainwater.

"One or all these procedures are designed to change the way you look, think and treat yourself," adds Gita. Clients are encouraged to return for at least two additional treatments to activate continuing skin repair. Gita offers a line of medical-grade skincare products, infused with Caribbean botanicals and clinical ingredients, so clients become accustomed to daily skin cleansing and hydration.

For inner work, Gita helps clients get in touch with the ability to balance their lives, take control of their time, and identify a plan for positive reinforcement of self. *"I give homework,"* she says, *"and I expect my clients to come back with their own program for inner self-care. Then, the client is invested with achieving goals they have set for themselves."* She plans to start a divorce support group in early 2017.

Her counseling practice is separate from the skin care procedures she offers.

.....
"It was Diane Von Furstenberg who said: 'You are always with yourself, so you might as well enjoy the company'". ☆
.....

MAHABIR WELLNESS
1640 HASLETT RD., STE. 100
(517) 898-8541
WWW.MAHABIRWELLNESS.COM

Just **B** Yoga

IN REO TOWN

A SAFE SPACE TO EXPLORE YOGA, TAI CHI AND MEDITATION

☆ by Written by Gretchen Smith

Photo credit: Jena McShane, Melik Brown, Belinda Thurston

There's a place on the mat for everyone at Just B Yoga, started in 2010 by Belinda Thurston. There's nothing fancy about her studio at 106 Island Avenue, yet people with little to spend on exercise are welcome. **Classes are \$9 per session**, and if you contribute a little extra "KarmaKash", you pay it forward to allow someone you may not know to take a class.

Belinda Thurston is passionate that **her classes welcome individuals of all sizes and shapes**, the LGBTQ community, and those who have suffered trauma of any kind to find their authentic selves in her studio. One doesn't have to have fancy yoga outfits. There are mats, cushions, and blankets for all. Here, one can stretch their body as much as possible and a bit more in a series of Hatha Yoga classes. Clear your mind of past or present thoughts and just be present to your breath. Learn a series of flowing forms for increased energy, balance and flexibility in a Tai Chi session. Rid your mind of negative thoughts through breath-based meditation.

Belinda and her co-teachers guide students in basic yoga, chakra flow (working on the body's seven energy centers), yoga on a stability ball, Yoga zeXceL for men and women with curvy bodies, Empower Yoga for advanced students, and LGBTQ Yoga Flow – yoga that's inclusive, non-discriminating and finding ease in one's body.

"We have classes every day but Tuesday, and we use that day to train other teachers the disciplines we offer. I want to yoke together the practices of tai chi, yoga and meditation. We honor the body and the mind, and break down barriers of shame and not being welcomed."

Belinda's mother practiced yoga as a child and adult, and extended the invitation to her daughter – "Come join me." Long a practitioner of Eastern disciplines, Belinda started her business in retirement after 22 years as a journalist and editor for a variety of news venues.

Her students come eager to sweat, stretch, laugh, and acquire self-confidence in movement and positive thinking.



There is always room for one more student. They leave feeling physically and mentally charged to be in touch with their core selves. One first-time student said: "I've had back problems for years, and I feel great now."

"I consider myself a movement storyteller," says Belinda. "These disciplines are not so much about perfection, but what you learn about yourself during the practice."

Just B Yoga (donation-based, community-driven). Group events and private classes available. ☆

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WWW.JUSTBYOGA.COM
.....



EVERGREEN WEALTH MANAGEMENT, LLC

WEALTH STRATEGIES REDEFINED

☆ by Gretchen Smith

The holidays are over, and the financial piper shakes his head, reviewing your income and expenses. Meet Tom and Tammy, who are wondering how they're going to get out of debt, pay their bills, set aside funds for a financial savings cushion, and feel more fiscally robust in December 2017.

Jeff D. Gorsline, managing partner and financial advisor at Evergreen Wealth Management, LLC in Williamston, has some ideas for Tom and Tammy:

“Every individual or couple needs a budget to which they're committed.

Sometimes, it takes tracking everything you spend, so those un-recognized expenses get noticed. This could be an impulse purchase at the store, a tool on sale, monthly gas purchases, or a beer at the pub. These become problems when they're not in the budget.”

A budget helps people live within their means.

Individuals or couples should set short and long-term financial goals, and stay honest and accountable on income and expenses. Short-term goals might include listing all bills and due dates, and stop using and start paying down credit

card balances. Long-term goals might be saving for a special vacation or setting aside extra funds for emergencies or retirement.

It's not always easy to separate our wants from our needs. Tammy may want to eat out once a week and Tom may want cable TV to watch sports. Those are wants. Needs include housing, food, transportation, phone, heat, and water. Tammy and Tom could be creative and share in cooking meals at home. Tom could give up cable TV, and see if a friend with cable will let him occasionally watch a game at his house.

As they begin paying down debt, they should look at putting 10% of their combined income toward their faith community or a charity. Start contributing to a savings account from every paycheck, even if it's only \$10. Put change in a jar – it all adds up. Pay at least the minimum on credit card debt – more if you can afford it. Credit cards should really be used only for emergencies or large purchases, like replacing a broken water heater.

I only recommend taking a second part-time job if you

have substantial debt. We need time to spend with our spouses, and if there are children, time with them. If an employer offers a 401K plan, use payroll deduction to take a determined amount out to contribute to your plan from each paycheck. If you don't see it, you won't spend it.

If your job is on a bus route, try using that for transportation. If your work is relatively close to home, consider bicycling in warm weather. If a group of work colleagues live near you, try car-pooling. Not all jobs allow that type of flexibility, but if they do, it's a good way to save on car mileage and fuel.

Gradually teach children the cost of immediate gratification. All too often we take children to the store, for example, and they see a toy. You see it's on sale for \$4. You buy the toy, and within a day or two, the toy is collecting dust bunnies in the corner. It's up to parents to save for very young children. Once they are 10 or 11 years old, they can earn an allowance by doing household or outside chores, like raking leaves. Every child should have a piggy bank. When they get their allowance, half goes in the piggy bank, and half is theirs to spend.”



"It all comes down to communication between two individuals willing to communicate and compromise so their budget works for them.

Pay off debt as quickly as possible. Set up most bills for automatic deduction from your bank account. Put some money aside from each paycheck for savings. Work up to having and maintaining a six-month savings cushion. Check your credit score annually at www.annualcreditreport.com

When your financial picture improves, tell each other how proud you are of your success. Financial health is a lifelong journey. The more one practices fiscal discipline, the likelihood is it will become a habit. Take a positive approach toward making your budget work for you. It really is worth it.

.....
Jeff D. Gorsline, managing partner and financial advisor for Evergreen Wealth Management, LLC, has over 17 years' experience in financial planning and investment management for individuals, families, businesses, endowments and other institutions." ☆
.....

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PLAYMAKERS IN 35TH YEAR OF RALLYING COMMUNITY TO MOVE MORE AND BETTER.

CURT AND JUDY MUNSON HAD A DREAM IN 1981 – TO MOBILIZE THE MID-MICHIGAN COMMUNITY TO BE ACTIVE WALKERS AND RUNNERS. THEY CALLED THEIR DREAM PLAYMAKERS – A STORE THAT WOULD EQUIP AND TRAIN WALKERS AND RUNNERS HOW TO MOVE WITH SPEED AND EFFICIENCY. IN 2010, THE INDEPENDENT RUNNING RETAILERS ASSOCIATION RECOGNIZED PLAYMAKERS AS THE NATIONAL RUNNING SPECIALTY RETAILER OF THE YEAR. THEIR OPERATION SPONSORS OR IS INVOLVED WITH 100 EVENTS A YEAR, INCLUDING THE KOMEN RACE FOR A CURE.

Customers are greeted on arrival and asked “How can we serve you today?” If one just wants to browse, there’s always an associate nearby if you have a question or want to look at shoes, running gear and accessories. Karl Wilhelm is one such associate who specializes in fitting shoes to each individual’s needs. He asks what the guest is looking for in a shoe – walking or casual running, competitive running, casual or serious hiking.

Depending on the response, he will suggest several options.

First, he takes a video of the guest walking back and forth to judge gait and stride. Both feet are measured. If he has to bring out 100 pairs of shoes before you find a pair to your liking, he’s up to the task. Playmakers offers a 30-day guarantee on all shoes. If you don’t like the shoe or its fit, and you return the shoes within the trial time period, the shoes will be taken back, credit returned, no questions asked.

PLAYMAKERS FITNESS FOUNDATION

In 2011, the Munsons and co-owners John Benedict, Brian Jones and Tom Keenoy established a foundation that would use Playmakers’ resources, with support from community and business partners. The goal was to improve the health and fitness of at least 30,000 individuals from youth to seniors. One outcome was free clinics listed below.

Walk light and easy – that’s the motto of **Good Form Walking**. Clinics are at 6 p.m. the first and third Mondays of the month at Playmakers.

Run faster, easier and healthier by attending the **Good Form Running Clinic** from 6-7:15 p.m. Tuesdays. Maximum of 15 per clinic. Register online at www.playmakers.com/goodform

Good Form Movement stresses support, stretching and strengthening. This clinic is on the 2nd and 4th Mondays from 6-7:15 p.m. at Playmakers.

The foundation has teamed with townships and school districts across mid-Michigan to introduce **Good Form Running to children, K-12**. With townships, a multi-week program is offered to learn the principles of Good Form Running and apply that knowledge to runs at several park trails.

For **Seniors**, the foundation conducts Good Form Walking at senior centers, senior living facilities and AARP group events. Often, the presentation leads to in-house walking clubs.

Best Foot Forward is a free public education program developed and supported by Playmakers Fitness Foundation



and a Michigan Department of Community Health grant. The program is open to schools, non-profits and community groups. Fun activities are used to teach good nutrition and physical fitness through running.

Playmakers also assists businesses that want to organize employee fun runs, but lack the time and equipment to organize an event. "It's a great team builder," says Andy Marsh, Playmakers' Events and Marketing Coordinator.

TEAM PLAYMAKERS

Four separate training opportunities are offered to walkers and runners:

Any Distance, Any Pace -- For those looking to get off the couch and start walking, or bettering one's marathon time, the next program starts at 6 p.m. Jan. 8 at Playmakers. Formal training is at 8 a.m. Saturdays, rotating between Hawk Island Park (1601 E. Cavanaugh Rd., Lansing) and Playmakers. Informal training is Tuesdays and Thursdays at 6 p.m. at the Michigan Athletic Club (2900 Hannah Blvd., East Lansing). Goal events for spring are the Fifth Third, 5K, 10K, 25K events in Grand Rapids on Saturday, May 13, and the Traverse City Track Club Bayshore's 10K, half and full marathon. New members can join for \$110, and returning members for \$80. Contact Lynn DuVal – lynn@playmakers.com for details.

Women's 5K Training Group – A walking, running fitness team for all ages. The goal is to complete a 5K on Saturday March 18. First session is 6 p.m. Wednesday, Jan. 25 at Playmakers. Subsequent training sessions are 6 p.m. Wednesdays and 8 a.m. Saturdays at Hawk Hollow, 15101 Chandler Rd., Bath. Cost is \$70.

Contact Debbie Richards – debbie@playmakers.com for details.

Men's 5K Training Group – Goal is the same as the women's – to complete a 5K. Cost is \$70. Contact Tom Patula – tomp@playmakers.com for spring kickoff dates, training times and locations.

Playmakers Triathlon Team – Designed for all levels and abilities, the kickoff date is Sunday, March 12 at Playmakers. There is team limit of 75. For a 12-week program with more than 30 coaching sessions, the cost is \$110. Goal race is the Hawk Island Triathlon on June 4.

The full marathon season is 25 weeks, with more than 70 coaching opportunities. The goal marathon is the Hawk Island Marathon on Sept. 10. Cost is \$210. Mondays are speed training for running. Tuesdays are swim training and Thursdays are bike training. Contact Cindy Erickson at TriTeam@playmakers.com for details.

Playmakers strives to offer one-stop shopping for walkers and runners, with apparel, jackets, hats, gloves, coats, timing watches, clamp-on ice treks for winter adventures. Staff go through 40 hours of training annually to ensure the Playmakers philosophy of exceeding customers' expectations is always met. ☆

PLAYMAKERS

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AT EASE WITH EATING® SPURNS DIETS

Focuses on Eating Intuitively

☆ by Gretchen Smith

Newborns know intuitively how to nourish themselves. They latch onto their mother's breast or bottle, take their mother's milk until they are full and stop feeding. **As we grow and mature, our relationship to food can become complex,** says Karen Giles-Smith, MS, RDN, owner/nutrition counselor with At Ease With Eating®.

Karen has worked through and healed her own issues with food, eating and weight (in recovery for 30 years). *"Diets just don't work. Sure, you might lose weight in the short-term for a specific goal, only to gain back the weight after the goal is met. It can become an endless yo-yo cycle that never results in an individual's understanding of their relationship with food,"* Karen explains.



"I work in tandem with a person's physician, and often a therapist, as the client comes to understand that eating mindfully and intuitively are the real keys to a healthy relationship with food and one's body. Client discussions center on discerning when you are hungry, and cues that you are full," she adds.

Steps Karen suggests to clients for intuitive eating include:

- ✓ **Eating at regular, reliable times to get in touch with physical hunger.** This means not waiting until one is overly hungry. Have well-balanced snacks available.
- ✓ **Before eating, pause and ask yourself:** Am I hungry? If you are not physically hungry, you have a choice to eat, or to consider what is causing the urge to eat and dealing directly with that issue. It could be anxiety, loneliness, stress, anger, or dealing with a family member or situation where eating is expected.
- ✓ **Avoid eating on the run.** Relax before you eat. Eat with attention so you fully taste your food, and slowly enough that you periodically check your hunger and fullness cues.
- ✓ **Pay attention to what foods would be satisfying in the moment.** Refrain from self-judgment.
- ✓ **It's fine to not eat everything on your plate,** or to go back for seconds if you are still hungry.
- ✓ **Be physically active on a regular basis** with activities you enjoy and feel good to your body.
- ✓ **Identify ways to comfort and nurture yourself without food** when you are not hungry.

"I also help clients understand basic nutrition.

We work on putting together well-balanced meals and snacks that fits an individual or family budget. Fluids – water in particular – are needed for health. Clients often mistake thirst for hunger," states Karen.

"Society elevates having a thin, well-toned body as ideal," cautions Karen. "This is often one of the risk factors for developing eating disorders. Yo-yo dieting (weight loss and regain) can lead to elevated blood pressure and cholesterol, chronic inflammation and decreased immune function. Eating disorders, such as anorexia nervosa and bulimia are very serious conditions that need immediate medical and mental health attention. If eating disorders go unchecked, health implications may include diminished bone density, organ failure, heart attack, and in some cases, death.

"People come in all shapes and sizes. One's bone structure is genetic. It's possible to be overweight, but metabolically healthy. As with any life change, it's important for individuals to build up self-trust around food, and when questioned to say: 'I'm working on being in touch with my body's needs.' Body shaming needs to stop. At any stage of life, it's possible to re-nourish one's body and restore health by paying attention to the body's natural cues for hunger and fullness." ☆

AT EASE WITH EATING®, LLC
KAREN GILES-SMITH, MS, RDN
CAMPUS VILLAGE CENTER
1151 MICHIGAN AVE., STE. 106
EAST LANSING, MI 48823



WHEN YOU REFLECT BACK ON 2016, DOES YOUR FINANCIAL WELLBEING TAKE CENTER STAGE?

For many of us, we do not think too much about our spending and saving habits from the prior year; but we should.

The last few months of the year are more expensive; shopping, parties, heating and electric bills increase. **Where does this extra money come from if you have not saved for it?** For most, it comes in the form of a credit card, which will need to be paid. Some people are able to pay off their credit card purchases each month, but for many, making the minimum payment is the best we can do. The next credit card statement you receive, take a look at how long it will take to pay off your balance by making the minimum payment each month. It will probably frighten you to see how long and how much extra you will be paying just by making the minimum payment.

THERE IS GOOD NEWS THOUGH - CASE CREDIT UNION OFFERS MANY TYPES OF LOANS INCLUDING CONSOLIDATION LOANS.

This type of loan allows you to combine your current balances into one loan and create a payment that you can afford. In some cases, it may create a shorter term to pay the loan off and decrease your interest rate.

But first, it is essential to **create a monthly budget**. Be sure to include a set aside fund or a holiday account. To decide on just how much to save, add up your total spending during the holidays for the current year and divide that by 12; that is the optimal amount to save each month. You can have it deducted from your paycheck so you will not notice such a difference in your take-home pay. This account will allow you to pay for additional expenses with cash and will empower you to think about your choices prior to spending.

If you need assistance with creating a budget, we are here to help you. **CASE Credit Union offers financial counseling to both our members and non-members free of charge.** It's one way CASE Credit Union gives back to our community.

.....
MAKE A COMMITMENT FOR 2017 TO BE A YEAR OF OBTAINING BETTER HEALTH, BOTH FINANCIALLY AND PHYSICALLY. GIVE US A CALL, WE CAN HELP! ☆
.....

WWW.CASECU.ORG



Saddle Up To Ride

WITH SPIN BICYCLE SHOP

☆ by Gretchen Smith

Tucked in a row of buildings just beyond the intersection of Grand River Avenue and Turner Street is Spin Bicycle Shop. **Co-owned by Chad and Nicole Cottom, and ruled by Zeke, the shop cat,** Spin Bicycle Shop is not just a bicycle sales showroom with expert repair, maintenance and tune-up services. The shop is a regular hangout for those new to bicycling and long-time cyclists.

A new cyclist is treated with the same respect as a repeat customer who's logged thousands of miles on his or her bike. "The first question I ask," says Chad, "is what the individual wants to get out of their cycling experience. I want to match the bike selection with their personality and goals. Different bikes are suited for different types of riding.

"If an individual wants a bicycle for general exercise, I might recommend a hybrid, ideal for all types of surfaces. The adventurous cyclist who likes flying through back roads and trails is suited for a mountain bike. Competitive riders might opt for a thin-tired racing bike. Those with challenges riding upright can get a real workout on one of our recumbent trikes.

"Each bike purchase comes with a new bike tune-up, and in a month, we'd like to see them back with their bike to make any needed adjustments.

"Recumbent trikes are ideal for those with arthritis, back problems or physical disabilities. You sit lower to the ground with your legs out front, instead of underneath you. There's less stress on hips and knees, and you still get an excellent cardio workout because you target large muscle groups in your thighs and buttocks. You're still the 'engine', and you work large muscle groups in the lower extremities."

"We carry a wide array of bicycles, from \$300 to more than \$3,000. We carry racing and recreational bikes, along with Catrike, Terratrike and ICE recumbent trikes. No matter what bike they purchase, we recommend a helmet," adds Chad.

Other good choices for cyclists include flashing lights and an exterior bright vest so riders stand out on a crowded city street or at night. Chad is also willing to go over bicycling road rules and how to use the bike's gears. "We suggest a tune-up



once a year” says Chad. “In the interim, we want customers to call or come in with questions, so our clients are getting the ‘rides of their lives’”.

Cycling is a really accessible and relevant exercise for everyone”, Chad adds. “I encourage people to try riding to work, unless their job requires travel during the day. If they have a commute of over 10 miles to work, I suggest they find a halfway point where they can park. Then ride the rest of the way in. If a job requires a change of clothes, take clothes to change into when you arrive. Most people are surprised by how energized they feel after a brisk ride into work.”

Earle Burns, 38, who works in construction, lives just three miles from his place of work, Integrity Interiors. He has mapped out a 10-15 mile route, from home to work, so he gets a good workout each day. **“It’s great therapy and it’s free,”** he says.

He’s bought four bikes from Spin Bicycle Shop for himself and his family. He has introduced his wife, Ashley, to mountain biking. His two sons now have mountain bikes, having bought a bike for his seven-year old from Spin Bicycle Shop in 2016.

Earle rode DALMAC (Lansing to Mackinaw) last year, and is a member of the Tri-County Bicycle Association, and the Mid-Michigan Mountain Biking Association. In the two years he’s been mountain biking,

Earle has logged 6,000 miles on his bikes, and has lost 30 pounds. “Spin Bicycle Shop staff is super-friendly. While they are there to sell bikes, they give you the feeling they want to help, with no pressure at all.”

“If it’s been awhile since you’ve ridden a bike, or you’re breaking in a new bike,” says Chad, “start out with 2-3 mile rides, so your body gets accustomed to the ride experience, and then gradually add to the miles you ride. We can change the saddle for comfort, or some cyclists prefer padded shorts or pants. We recommend carrying a water bottle for hydration.

“It’s really important for cyclists to understand how their bike’s gearing system works. You are the bike’s ‘engine’, and if you stay in just one gear, you’re working against yourself. Think of gears as speeds. Shifting down going uphill lets the bike assume part of the work. Shift up going downhill slows the feeling of going too fast. We go over the complexity of gearing, either when you purchase a bike, or anytime you have a question about how to use your bike’s gears efficiently.

“I think many are surprised when I say you can ride your bike all 12 months, unless it’s a blizzard. We have studded tires, and layering clothes allows you to ride comfortably. We forget that we generate heat by riding. Riding in winter is not everyone’s choice, but riding April-November is a solid cycling season.” ☆

SPIN BICYCLE SHOP

206 E. Grand River Avenue
(Old Town) Lansing, MI 48906

(517) 372-3000

spinbicycleshop.blogspot.com

Winter Hours: T-F: 10-6; Sat. 10-4;
closed Sunday and Monday

P.S. Check out these bicycling groups:

www.biketcba.org
Tri-County Bicycle Association

www.lmb.org
League of Michigan Bicyclists

[www.facebook.com/groups/
lansingbikeparty](https://www.facebook.com/groups/lansingbikeparty)
Bike Party Lansing

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ELSLOWROL (Roll Lansing)

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Mid-Michigan Mountain
Bike Association



STATE OF FITNESS

PHENOMENAL PLACE TO MEET CONDITIONING GOALS IN THE COMMUNITY



Those words come from a Facebook post that also cites the “care” factor of every State of Fitness trainer. Justin Grinnell, co-owner with his spouse, Katie, of State of Fitness in East Lansing, says: **“Forget what you’ve heard about traditional gyms, where you’re shown how to use the equipment and left on your own. We really care about each client’s fitness needs and a trainer is with every group.”**

Just ask Dan Smeak – “My days growing up were spent outside exploring, building and climbing outdoors. Before I knew it, I had a career in the construction industry, an amazing life partner and four spectacular children. Every minute of the day was allocated. I got promoted to a desk job, managing construction crews.

“My endless spring of energy appeared to be drying up. My pants shrank, my motivation to exercise waned. I realized I was getting older and less fit.

“In March 2016, I discovered State of Fitness. The moment I walked through the door, I was greeted with a friendly face and a tour. I’d never been to a gym. I always figured I could keep fit on my own. I signed up for the 30-day trial for \$79. They took a thorough health inventory and asked me to define my fitness goals. Brandon Crabill was assigned to the group I trained with. I did kettlebell swings, squats, planks, bear crawls, weights – you name it. The first two weeks I spent in ‘I’m doing something good’ pain.



DAN SMEAK, SOF Member

“Six months later, my pants suddenly fit, my energy level has soared, and I feel stronger and look more fit than ever.

“I’ve made new friends, and a trainer is always with the group, leading each person toward their goals. State of Fitness is not something I ever want to quit. It’s the first time I can say I enjoy working out.”

Justin adds: “Most of our clients are like Dan. For various reasons, they find it challenging to do a consistent workout routine at home. **We encourage our clients to join a small or large group that provides a sense of community and accountability.** Every group has a trainer for their 50-minute session. The trainer knows what each group member’s goals are. Workouts include resistance training, conditioning to prevent injury, building core strength, and appropriate cardiovascular exercise.”

WE TALK ABOUT NUTRITIONAL NEEDS, RATHER THAN DIETING. AS WITH AN EXERCISE PROGRAM, EATING HABITS NEED TO SUPPORT YOUR FITNESS GOALS.



FOR BROOKE PEDERSON CUMMINGS, A PHYSICAL THERAPIST, SHE CAME TO STATE OF FITNESS ON THE RECOMMENDATION OF HER CLIENTS.



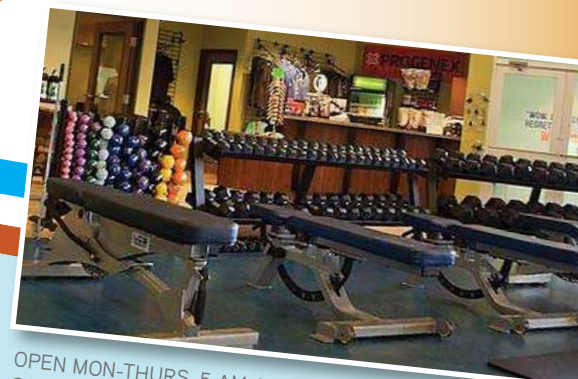
“Once a client completes their 30-day trial period, they usually know if our facility is a ‘fit’ for their exercise goals. **We are a membership-based facility, and clients can choose semi-private training sessions, conditioning memberships, private training or all-access (usually for clients who are following an exercise program, but want access to a trainer for questions).** All our trainers have backgrounds in sports medicine or kinesiology.

“Our emphasis is on commitment, because achieving physical well-being is a lifetime journey. We work with all age groups, and can accommodate training those with physical disabilities. Our trainers are expected to add to their skills through specialty exercise certifications, and in training together as a coaching team. If you are looking for results and you appreciate quality, then we’re for you. If price is your deciding factor, you won’t be happy with us.

After four knee surgeries, and a love/hate relationship with running, Brooke knew consistent workouts were critical to strengthening her knees and lower extremities.

“**I care about form and technique with all activities.** As I started going to more classes at State of Fitness, and working with different trainers, it was evident they all cared about form and technique just as much as we do in the clinic. State of Fitness is my number one recommendation to patients when asked about personal trainers.

“A lot of gyms advertise themselves as a community/family, but I never felt that until I joined State of Fitness. Everyone is friendly, positive, supporting and cheering each other. I don’t dread going to the gym. This is the first gym that I have consistently attended morning classes for over a year, and I’m not I’m not a morning person.” ☆



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TIPS FOR SUCCESS

FROM LOCAL
BUSINESSES



Did the 2016 Holiday season take its toll on your wallet? January is a great time to take inventory of your finances and start a plan to avoid financial stress when making purchases in 2017.

Plan ahead and create a budget, be sure to include an account where you can save towards your holiday purchases.

Have funds automatically deposited from your paycheck into a Holiday Club account, you won't be as easily tempted to spend it if you don't receive it.

Hunt for deals throughout the year avoiding the impulse purchases.

Look to consolidate your credit card bills into one loan, it can save you interest and create a payment you can afford.

When you reflect back on 2016, does your financial wellbeing take center stage? For many of us, we do not think too much about our spending and saving habits from the prior year; but we should.

The last few months of the year are more expensive; shopping, parties, heating and electric bills increase. Where does this extra money come from if you have not saved for it? For most, it comes in the form of a credit card, which will need to be paid. Some people are able to pay off their credit card purchases each month, but for many making the minimum payment is the best we can do. The next credit card statement you receive, take a look at how long it will take to pay off your balance by making the minimum payment each month. It will probably frighten you to see how long and how much extra you will be paying just by making the minimum payment.

There is good news though, CASE Credit Union offers many types of loans including consolidation loans. This type of loan allows you to combine your current balances into one loan and create a payment that you can afford. In some cases, it may create a shorter term to pay the loan off and decrease your interest rate.

But first, it is essential to create a monthly budget. Be sure to include a set aside fund or a holiday account. To decide on just how much to save, add up your total spending during the holidays for the current year and divide that by 12; that is the optimal amount to save each month. You can have it deducted from your paycheck so you will not notice such a difference in your take-home pay. This account will allow you to pay for additional expenses with cash and will empower you to think about your choices prior to spending.

If you need assistance with creating a budget, we are here to help you. CASE Credit Union offers financial counseling to both our members and non-members free of charge. It's one way CASE Credit Union gives back to our community.

Make a commitment for 2017 to be a year of obtaining better health, both financially and physically. Give us a call, we can help!

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THE ADVANTAGES OF INSTALLING HEATED SEATS

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Cold weather takes its toll on your vehicle in many ways. Here are some **winter reminders** when it comes to caring for your vehicle!

Broken wiper arms and broken door handles are common when the weather turns cold. Remember to turn your windshield wipers to the "off" position before your vehicle is turned off. Be a little more gentle when opening vehicle doors, doors freeze and handles will snap. Some silicone spray wiped on rubber door seal helps keep seal in place when opening door. Give vehicle warm up time before venturing out. Keep close eye on fluids and tire pressure. Tire pressure drops in the cold, resulting in under inflated tires. Batteries lose up to 60% of their capacity in cold weather. We recommend battery replacement after 4 years. Be sure to include an under bottom blast at the car wash to help wash away the road salt. Rodents like to hibernate and store food (dog food, bird seed, nuts) in engine compartments during the winter. Keep a periodic under hood check and clean out if necessary of nesting material, chewed wires or insulation.

Bundle up and drive safe!



HAMLET'S *"to thine own self be true"*

MIRRORS MENTAL HEALTH TIPS BY DELTA-WAVERLY PSYCHOLOGISTS

DELTA-WAVERLY PSYCHOLOGICAL ASSOCIATES 5123 W. ST. JOSEPH HWY., STE. 103 LANSING, MI 48917 (517) 323-4099

The end-of-year holidays can bring a set of stressors that carry over into the new year. An often neglected resolution is to look inside and become in tune with one's needs and wants. Melinda Simon, Psy. D. and Brian Wissink, LPC, owner and manager partner respectively of Delta-Waverly Psychological Associates, were asked what steps individuals could take to be mentally-fit:

BRIAN: Daily meditation is the best way to sustain a sense of being grounded and feeling calm inside. Preferably twice a day for 10-20 minutes. Clear your mind of all intrusive thoughts, and concentrate on your breath. **Live in the present.**

MELINDA: The letdown often begins before the holidays, Many people do not experience the holidays the way 'we are supposed to', all gladness and joy. Holidays can highlight financial stress, family discord or grief and loss. Target the 'holiday blues' with plans to have fun and feel mentally nourished. Plan as carefully for after-the-holidays as you do for the actual celebration days. **Having a game plan for taking care of you overcomes the feeling of 'What now?'**

BRIAN: Negative self-talk is almost always an automatic reaction to something in our environment. Everyone must actively work to become aware of when they use negative self-talk. **Replace personal criticism with a positive affirmation that clearly reflects your well-intentioned inner self.**

MELINDA: Many people resort to 'white lies' about their busyness. It's important to be brutally honest about what you say 'yes' to. Taking on an extra task or invitation to please someone usually ends up in regrets. If it's an invitation, thank the person for the invite, let them know you'd like to come, but you have too much on your plate. We worry so much about hurting others' feelings. **The reality is people are very resilient and will understand your absence.**



MELINDA SIMON



BRIAN WISSINK

BRIAN: Yes, mindfulness is key. Take time to think about taking on an extra project or going to an event you dread. Ask yourself if you've thought through whether taking on a commitment will satisfy your needs and wants. It's not being selfish to take care of yourself. **When you decide what to do, commit to not regretting your decision.**

MELINDA: There are times when it helps to talk through your feelings in confidence with an objective psychologist, social worker or psychiatrist. **The most obvious instance where help is warranted is if one is feeling suicidal.** Other instances might be the loss of a loved one, divorce, job loss, heightened anxiety, and significant loss of energy, motivation, anger or irritability.

BRIAN: Asking for help can feel daunting. Many construe therapy as a personal failure or sign of weakness. **It can help to view therapy as an avenue to wellness and enhancing your quality of life.**

MELINDA: Good mental health includes moderation in most areas of life. Keep your life in balance with work, exercise, adequate sleep, time with family and friends, pursuing a hobby and setting aside a time daily to be in touch with yourself. **Don't be intimidated by your emotions. Acknowledge them. Accept them. Express them.**

ABOUT DELTA-WAVERLY PSYCHOLOGICAL ASSOCIATES:

More than 20 therapists see clients, including children. Clients seek help for depression, marital and couples counseling, parenting and family matters, grief and loss, post-traumatic stress disorder, childhood trauma, anger management, sexual dysfunction, adult attention deficit disorder and compulsive or impulsive behaviors.

Melinda Simon, Psy.D. has been a psychotherapist for over 25 years and uses a mix of cognitive/behavioral, interpersonal and eclectic approaches to help clients resolve life stressors. Brian Wissink, LPC, also has more than 25 years' experience, taking a Rogerian approach that explores changing perceptions in viewing problematic issues. ☆

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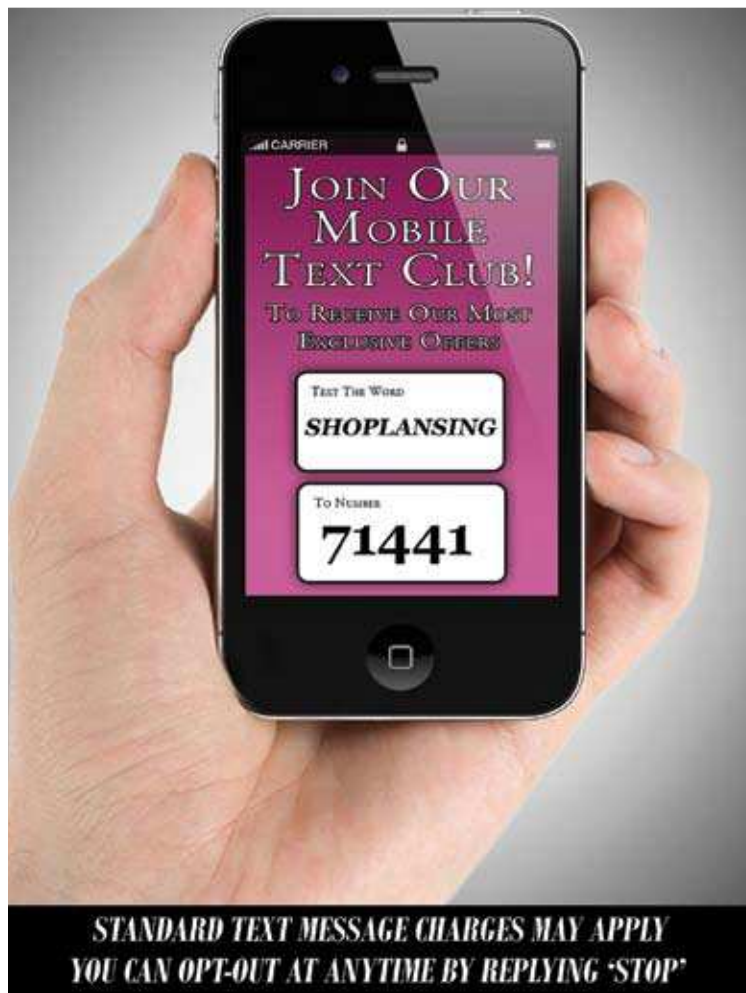
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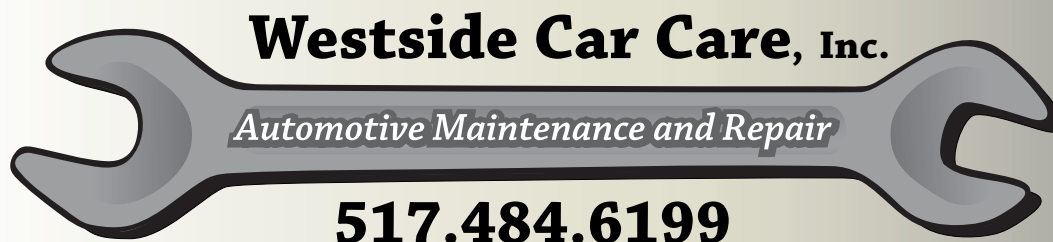
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