

Indiana MoneyWise



Yoga, An Exercise For Anyone With Any Budget

Meal Planning

Put your Diet on a Budget

Meals On The Go

Cooking for One

PLUS

Video Recipe from
Secretary of State Connie Lawson



Dear Hoosiers:

Thank you for reading the Indiana Secretary of State's e-magazine. The purpose of this publication is to provide Hoosiers with timely information on smart money management and investment fraud prevention.



In a recent study, the United Health Foundation ranked Indiana the 39th healthiest state in the nation, with an overall negative score. Hoosiers are nationally known as hospitable and hardworking, but when it comes to our personal health, we have long struggled in many categories. The issues are numerous. For some, it can be difficult to afford or access healthy food, and it's much easier to choose price over quality. For others, it's a matter of time, and it's not easy to schedule regular trips to the gym or healthy markets. That's why this issue will tackle some issues on the ground floor, and we will discuss how to shop for groceries, plan healthy meals in advance, and improve your fitness through smartphone apps and community activities, all the while staying within a reasonable budget! We can't afford to procrastinate on good health decisions, so read on to discover how to add flavor, length, and fulfillment to your life.

Sincerely,

A handwritten signature in black ink that reads "Connie Lawson". The signature is written in a cursive, flowing style. It is positioned above a thin vertical line that extends to the right.

Connie Lawson
Indiana Secretary of State

MISSION STATEMENT

It is the mission of the office of Secretary of State Connie Lawson to deliver to the people of Indiana government-as-a-service that focuses on unqualified integrity and accuracy in our elections, consistent and principled regulatory methods, ceaseless protection of Hoosier investors, and the most efficient use of taxpayer resources.

What services make up the Secretary of State's office?



Secretary Connie Lawson and Chief of Staff Brandon Clifton tour 3 Floyds Brewing.
Munster, IN - May 2016

There are four main divisions that comprise the Secretary of State's office:

Business Services
Securities

Elections
Auto Dealer Services

The Office of Secretary of State is one of five constitutional officers originally designated in Indiana's State Constitution of 1816. Sixty-one Hoosiers have served as the third highest-ranking official in state government.

Duties of the office include registering new businesses, regulation of the securities industry, oversight of state elections, commissioning of notaries public, registration of trademarks and licensing of vehicle dealerships throughout Indiana.

MEAL PLANNING

Want to save time and money?

Meal planning is a great way to do both.

Saving time can be accomplished by learning how to prepare meals in advance, and you can save money by going to the grocery store with a list and **STICKING TO IT!** If that's a struggle, consider ordering your groceries. You can have them delivered or pick them up curbside. Available through a number of stores, this option can save consumers money.

Although there may be a delivery fee, this can be compared to the cost of fuel to get to/from the store.

The time normally spent shopping, waiting in the checkout, and loading/unloading your vehicle could be spent doing something else you enjoy.



Order at any time

-On your lunch break, late at night, whenever you get a free moment you can do your grocery shopping.

Organization

-Many suppliers such as Whole Foods and Fresh Thyme provide meal planning and recipes on the website. Shopping online allows you to buy exactly what you need without impulse buying. This is especially helpful if children normally accompany you.

Purchase tracking

-Most of the suppliers keep record of your previous purchases, and offer re-order for one-click shopping. This also allows you to recall exactly what you previously purchased if you enjoyed the product or want to try something else.

Sales and Coupons

-Suppliers offer online coupons and sales so you can compare prices and make the best selection.

Instant running total of your cart

-This allows you to keep track of your order as you place products in your cart, so you don't go over budget.

Special diet

-It's easy to search for gluten free, vegetarian and vegan food options. Type your request in the search bar and the matching product results will be provided.

* *Some suppliers waive the delivery fee your first time ordering, and for the future with any order over \$35-\$45. Amazon Prime members (\$99 annual fee) receive free Fresh Thyme delivery service as a part of their membership. The option to tip your delivery person is available via the app.*

So how do you decide what to eat?

The best recipes have a few things in common:

- Result in multiple servings
- Can “hold” for several days in the refrigerator or freezer
- Are portable
- Are healthy
- Allow you to mix and match

Mix and match... what’s that mean?

Think about it like a professional wardrobe. Business clothes can be expensive. One way of saving money while looking stylish is to purchase a good suit and pair it with inexpensive tops and accessories. You can do the same thing with your meal planning. Pick a meat (or vegetarian-friendly protein) each week and pair it with different fruits, vegetables, nuts, and grains. Just make sure you don’t buy more fresh stuff than you can eat before it goes bad. Think about the shelf life of the fresh ingredients you buy. These are the items you’re likely to replenish each week. Pantry items have a longer shelf life, so you can buy them in bulk and keep a good variety on hand.

Meal planning masters know that the best way to save time and money is to use the same ingredients to create different meals. Here’s an example using ground beef, lettuce, tomatoes, and a mix of pantry items. On Monday, you could make spaghetti and meatballs with a side salad. The ground beef can be used again on Taco Tuesday, and if you make your own spaghetti sauce, the tomatoes will work with both meals as well. Hamburgers are on the menu for Wednesday, using the lettuce and tomatoes again. On Thursday, the ground beef becomes meatloaf. And on Friday, let’s make some chili! All Recipes is a great website and app for helping you plan meals around a primary ingredient. [Click here](#) to see all the different ways you can use ground beef.



If you still need ideas and want to shop on a truly bargain budget, check out The Queen of Free’s website. Indianapolis super saver, Cherie Lowe, is an ALDI aficionado. She has weekly meal plans that feed her family of four for just \$50 at ALDI! [Click here](#) to see all her ideas.





COOKING FOR ONE

Guest Post from Indiana Senior Medicare Patrol

Healthy eating is important, especially when you live alone. Below is a quick recipe using simple, healthy ingredients that you can make for one! Equally important is making sure you aren't being defrauded! Check your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) statements to make sure you're not being charged for items or services you never received. If you have concerns or want to learn more about Medicare fraud, please contact Indiana Senior Medicare Patrol (SMP), 317-205-9201, <http://www.iaaaa.org/senior-medical-patrol/smp-overview/> or follow us on Facebook at www.facebook.com/insmp. We're here to help make sure you and your Medicare program are protected!

Do Time - Lemon Thyme Chicken

Ingredients:

- 1 chicken breast
- 1 tsp. olive oil
- 1 tsp. dried thyme
- 1/2 tsp. lemon juice
- Salt and pepper to taste

Call Senior Medicare Patrol toll-free: 1.800.986.3505

INDIANA SMP
Empowering Seniors To Prevent Healthcare Fraud

REPORT Criminals

Criminals can only be convicted and do "thyme" if you report them. Call Senior Medicare Patrol at 800.986.3505 if you suspect Medicare fraud.

Directions for Do Time - Lemon Thyme Chicken

- Preheat oven to 400 degrees.
- Place chicken in an oven-safe dish, season with salt and pepper and drizzle with olive oil.
- Sprinkle with lemon juice and dried thyme.
- Bake for 20 to 30 minutes, depending on the size of the chicken.
- The chicken is done when it reaches an internal temperature of 165 degrees.

This project was supported in part by grant number 60SP0001 from the U.S. Administration for Community Living.

Ball Jar Salads



Here's Secretary Lawson's Ball jar salad recipe:

Ingredients:

- Salad dressing of choice
- Green onion
- Radishes
- Tomatoes
- Peppers
- Protein
- Lettuce



Assembly:

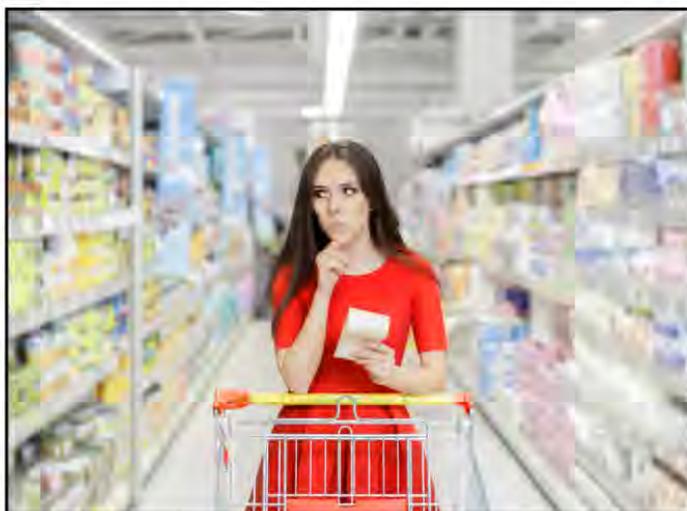
- On the counter line up your one quart mason jars (4-6)
- Add salad dressing first
- Add chopped vegetables
- Add protein
- Add lettuce
- Put lid on jar and store in the refrigerator for fresh salads all week

Check out the websites Secretary Lawson mentioned:

- BuzzFeed
- Jessica in the Kitchen

Put your Diet on a Budget

When talking with folks about budgeting, our Indiana MoneyWise educators often compare the process to dieting. Using a spending log can help you keep track of every last cent to ensure you aren't spending more money than you make. It's about accountability too! Getting in the habit of tracking your spending helps you recognize how all the little expenses and impulse purchases add up. Getting your finances under control is a lot like joining Weight Watchers, only instead of counting calories, you count pennies! But what if you want to cut calories without breaking the bank? Weight loss programs come with a cost. Weight Watchers members can expect to pay \$3.07 to \$8.46 per week. It all depends on the plan you pick. But there are other options that can help you save money!



If you're like most people, you carry your smartphone with you everywhere you go. By using weight loss and fitness apps, you can also take your new health plan everywhere you go! To restaurants, the grocery store, and even work and school. There are a slew of apps for Apple and Android users. We've highlighted a few popular ones.

This is by no means an exhaustive list. Some of these are free, some are paid, and some have premium features available for an additional cost. To select the best app for your needs, do some research in the app store! Developers tell you what's included, and don't forget to check out actual user reviews.

App	Food Tracking	Exercise Tracking	Pairs with Wearable Devices	Platforms	Cost	Special Features
Map My Run	yes	yes	yes	Apple Android	Free to download, \$5.99/month for premium access	Includes social media & community features
Calorie Counter & Diet Tracker	yes	yes	yes	Apple Android	Free to download, \$9.99/month for premium access	5 million foods in database, barcode scanner
Lose It!	yes	yes	yes	Apple Android	Free to download, \$39.99/year for premium access	"Snap it" feature takes pictures of food
iTrackBites Plus	yes	yes	no	Apple Android	\$3.99 to download, fees for additional features	Barcode scanner, online community
My Diet Coach	yes	yes	no	Apple Android	Free to download, \$19.99/year for premium access	Tips, inspiring quotes, challenges
Daily Workouts	no	no	no	Apple Android	Lite version is free, full version is \$9.99	95+ exercises, on-screen instructions, no internet connection required
Workout by Fitness22	no	yes	no	Apple Android	Free to download, \$29.99/year for premium access	Create custom routines, follow planned exercises
Charity Miles	no	yes	no	Apple Android	Free to download	Earn 25 cents per mile donation to a charity of your choice
MyFitnessPal	yes	yes	yes	Apple Android	Free to download, \$49.99/year for premium access	Personalized goals, connect with friends,
Walking for Weight Loss	no	yes	yes	Apple Android	Free to download, \$39.99/year for premium access	Music timed to your workout, GPS map of walks



AN EXERCISE FOR ANYONE WITH ANY BUDGET

Yoga, the practice of breath control, meditation and bodily postures designed for health and relaxation is an exercise suitable for all ages and all fitness levels and can be practiced anywhere.

Many shy away from yoga because of not feeling flexible enough, but there are many different styles of yoga and reasons to do yoga. It's not one size fits all, and there is a variation for everyone. Yoga practice is also available for free through multiple mobile device applications and Youtube channels. Many studios and organizations often offer new student discounts and donation/free classes.

A LIST OF BENEFITS FROM PRACTICING YOGA

- Relieves stress, anxiety, and depression
- Better sleep and mood elevation
- Better balance, posture, body awareness and alignment
- Frequent practice may lower body weight, blood pressure, cholesterol and glucose levels

Yoga exercise often involves the use of props to assist with postures and extension of limbs when flexibility is lacking. Props and pillows can be expensive, but there are many items around the house to be used as more than adequate substitutes. Here are some examples of common props and stand in options you probably already own.

MAT:

To provide stability for standing poses and comfort for seated poses

AT HOME: Practice on a hard surface such as wood floor or tile for standing poses and on carpet or a blanket for seated poses



TOWEL: Yoga towels come with rubber grips on one side or special water wicking material to absorb sweat in heated classes



AT HOME: Any bath or beach towel will do for wicking sweat away from the surface and reduce slipping

BLOCK: Used to deepen a stretch, achieve hard to reach poses, and improve alignment -normally made of cork, foam or wood.

AT HOME: Use a stack of dictionaries, old phone books or large can goods



STRAP:

Boosts flexibility and assists in a deeper stretch

AT HOME: Knot two neck ties together or use a recycled clothing sash

EYE MASK/PILLOW: Used in corpse pose for better relaxation to block the light and provide gentle soothing pressure around the forehead and eyes



AT HOME: Fill a tube sock with dry beans or rice and tie or sew it closed



BREATHING: in yoga the regulation of breath (pranayama) is used to cultivate Ujjayi or ocean breath. This breath is used to calm the mind and warm the body.

COMMON TYPES OF YOGA

There are an array of different yoga classes and styles. Because this can be confusing we did the research and put a list together so you can pick out whatever sounds interesting to you and give it a go, or if you're a seasoned yogi maybe you'll be inspired to try a new practice.

Hatha	Gentle, hold poses for multiple breaths, slow moving	Great for beginners and introduction to postures
Yin Yoga	Zen, calm and balance the body and mind, poses held for several minutes	Targets deep connective tissue, restores length and elasticity, often done in low or natural light
Restorative	Mellow, slow moving, deep relaxation in nervous system	Many props used: blankets, bolsters, & blocks
Kundalini	Repetitive physical exercise with Intense breath work, chanting, singing and meditating	Releases untapped energy within, obtain higher self-awareness, emphasis on internal aspects of yoga and spiritual energy
Vinyasa	Links movement and breath in a dance-like way, short hold of postures and pace can be quick, continuous movement	Increase heart rate, louder music, sometimes teachers match the flow sequence to the beat
Bikram	26 poses and 2 breathing exercises practiced in a heated room, approximately 105 degrees and 40% humidity	90 minutes, intense sweating and detoxification, all studios practice the same sequence so you'll know exactly what to do
Hot Yoga	Similar heat/humidity as Bikram yoga. Teachers design their own style and sequence flow of postures	Multiple music styles, energetic and fun, prepare to sweat and detox
Ashtanga	6 series of sequenced poses, flow and breath used to build internal heat	Challenging with order, same routine, good for perfectionist type personalities

BEFORE YOUR FIRST YOGA CLASS

If going to a yoga studio sounds a little intimidating, here are a few tips to put you at ease and help you get your Zen on!

Props are your friend! Most studios offer straps, blankets, blocks, eye masks, etc. Props are not just for beginners, they can help you stretch deeper and feel more stable in a posture.

Arrive early, most studios have a waiver form to complete and the early bird gets the first pick of their spot in the room, if you want to seek out the back of the room or corner to utilize the wall for support - arriving early allows you more choices. Also being in the middle of the room ensures you'll have another yogi to watch at all times to help guide you through the poses.

There might be chanting, sometimes at the beginning or end of class. Participation is optional, if you want to try and follow along, no one will judge if you fudge the words a little.

Child's pose is always an option, if you lose your connection to your breath or just need to a break, take rest and acknowledge your body's needs in child pose (see photo below).

Embrace the release of tension, clenching your toes, fingers and jaw is common for beginners, try not to focus on perfecting the posture, but allowing your body to relax and loosen the joints. Let go and release the stress.



WHERE CAN I FIND A YOGA CLASS?



Yoga is an opportunity to bring families and communities together, it's an activity all ages can enjoy and healthy for the body and mind alike. Although yoga may be seen as a costly activity, averaging about \$15 a class, many studios are offering reduced price, donation and even free classes. Included is a list of studios and the class offerings that are budget friendly for anyone looking to try yoga out for the first time or willing to studio-hop for a variety of inexpensive experiences. Indianapolis is very supportive of the yoga trend, although there are studios all across the state offering these savvy options. To check out some options near you, trying using Google Maps and search the word "yoga." Go through the search result studios on the map and their websites, keywords are "Donation and/or Community" classes.

INDIANAPOLIS AREA

What	Where	Cost	Website	When
Yoga Flow	Santosha 8580 Cedar Place Drive #120 Indianapolis, IN 46240	\$5	https://www.santosha-school.com/	Daily, see website
Sunrise Yoga	Downtown Indianapolis on the Canal - Vermont Plaza (outside) (Provided by Invoke Studio)	FREE (be sure to sign up online as this fills up)	http://invokestudio.com/	6:00a-6:45a Every Wednesday Through August 30th
Community Hot Yoga	The Hot Room Up-town 3855 East 96th St. Indianapolis, IN 46240	\$10 Cash	http://indyhotroom.com/	Sundays 6:30p-7:30p
Community Hot Yoga	The Hot Room Downtown 305 East New York St. Indianapolis, IN 46204	\$10 Cash	http://indyhotroom.com/	Sundays 4:30p-5:30p
Slow Flow Yoga	The Yoga Studio 736 Hanover Place Carmel, IN 46032	\$6	https://www.indyyo-gastudio.com/	Wednesdays 6:00a-7:00a
Ashtanga Flow Yoga	The Yoga Studio 736 Hanover Place Carmel, IN 46032	\$6	https://www.indyyo-gastudio.com/	Fridays 6:00a-7:00a

INDIANAPOLIS AREA

Mindful Meditation	The Playful Soul 6516 N Ferguson, Indianapolis, IN 46220	Free (Donations Appreciated)	http://theplayfulsoul.com/	Mondays 6:30p-7:30p
Divine Sunrise Yoga	The Playful Soul 6516 N Ferguson, Indianapolis, IN 46220	Donation	http://theplayfulsoul.com/	Thursdays 10:00a-11:00a
Vinyasa Flow Yoga	The Grove Haus 1001 Hosbrook St, Indianapolis, IN 46203	Donation (Suggested \$5-\$15)	http://grovehaus.com/	Saturdays 10:30a-11:30a
Meditation & Pranayama Yoga	Invoke Studio 970 Fort Wayne Ave. Indianapolis, IN 46202	Free (Donations Appreciated, \$10 suggested)	http://www.growing-placesindy.org/our_programs/yoga-meditation/	1st Sunday of every month 6:16p-7:00p
Yoga	Boner Fitness and Learning Center 727 N. Oriental St. Indianapolis, IN 46202	Free by donation (suggested donation \$10)	http://www.growing-placesindy.org/our_programs/yoga-meditation/	Thursdays, 4:00p-5:00p from June to August
Yoga for 12-Step Recovery	Nourish Wellness 826 W. 64th Street, Indianapolis, 46260	Donation	http://cityyoga.biz/	Mondays 5:45p-7:45p Sundays 5:30p-7:30p
Community Hot Yoga Vinyasa	Cityyoga 2442 Central Ave. Indianapolis, IN 46205	\$10	http://cityyoga.biz/	Sundays 9:30a-10:45a
Kundalini Community Yoga	Cityyoga 2442 Central Ave. Indianapolis, IN 46205	\$10	http://cityyoga.biz/	Sundays 11:00a-12:15p
Ashtanga Community Yoga	Cityyoga 2442 Central Ave. Indianapolis, IN 46205	\$10	http://cityyoga.biz/	Sundays 12:30p-2:00p
Prenatal Community Yoga	Cityyoga 2442 Central Ave. Indianapolis, IN 46205	\$10	http://cityyoga.biz/	Sundays 2:30p - 3:45p
Stress Relief Community Yoga	Cityyoga 2442 Central Ave. Indianapolis, IN 46205	\$10	http://cityyoga.biz/	Sundays 6:30p-7:30p
Heated Community Yoga	Invoke Studio (2 Locations) 970 Fort Wayne Avenue, Suite C Indianapolis, IN 46202 1315 W. 86th St., Suite D Indianapolis, IN 46260	\$10	http://invokestudio.com/	Fridays 9:00a-10:00a

LAKE COUNTY

Yoga and Wellness	East Wind Studios 101 S. 2nd Street Chesterton, In 46304	Free	http://ewstudios.com	Tuesdays 6:30p
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VANDEBURGH COUNTY

Chair Yoga & More	1421 N Main St, Evansville, IN 47711	\$5	http://evvyogacenter.com/	Tuesdays 12:00p Thursdays 12:00p
Community Yoga	1421 N Main St, Evansville, IN 47711	\$5	http://evvyogacenter.com/	Sundays 4:15p
Yoga & Meditation	Classes held at Aldersgate United Methodist Church 5130 Lincoln Ave, Evansville, IN 47715	\$10	http://zoesipes.com/	Thursdays 11:30a & 5:30p
Power Fun Friday Yoga	4814 Tippecanoe Drive, Evansville, IN 47715	\$6	http://www.evansvillepoweroyoga.com/index.html	Fridays 5:15p



YOGA APPS FOR AT HOME OR ANYWHERE



Practicing yoga at a studio is great for learning the basics, it's nice to utilize an instructor to make sure you are performing the poses correctly and learning correct breathing. Although practicing on your own schedule outside of a group or studio is where you'll find your inner light and truly frugal exercise. Utilizing an app or a YouTube video to inspire and guide you is beneficial; with time you'll find comfort in stretching and enjoying a relaxing practice anywhere.

SUGGESTED

POCKET YOGA

- Animated v
- Pick your p
- Includes a
- alignment
- **Added B
- routines: ch
- share your p

DAILY YOGA

- Health pro
- Option to e

YOGATX

Instructor
Morning en
work yoga
only have 2

YOGA WITH A

Adriene, an
all levels a
wind down
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SANTOSHA S

Local to In
videos. Bre
intro video

DO YOU YOGA

A great sou
challenge o
Prenatal yo

ED WELL-RATED APPS AND YOUTUBE CHANNELS

A - Free download app or website for iPhone, iPad, Mac & Android
visual and voice cues to guide you through a practice
practice, duration (5 min. - 60 min.), and level of difficulty

Pose Dictionary - illustrations of correct postures and
and benefits of postures, Sanskrit translations and more.

onus: Pocket Yoga Practice Builder allows advanced users to create custom yoga
choose your poses and duration, add music and practice your custom flow. Option to
practice with other yogis too.

- Free download app for Apple and Android
grams, yoga, and meditation classes

enroll in scheduled workout plans to help you achieve your goal.

Cole Chance of Texas provides many free guided yoga videos for all your desires.
energy flow, yoga for back pain or shin splints, calming yoga before bed, abs and core
too. Her channel offers videos for all levels and multiple durations, even if you
20 minutes. New videos are released every Tuesday & Thursday.

ADRIENE

n actress and performance teacher, provides a channel of multiple yoga videos, for
nd individuals. Yoga for swimmers, cyclist, inner peace, morning time, and evening
. Any style you are looking for, you can find a guided video to achieve your Zen
ne.

SCHOOL

Indianapolis studio and yoga school offers a handful of online yoga and wellness
athing techniques, chanting, body work and even a little tai chi; this school offers
s for anyone who is curious about these yoga styles.

A

rce of yoga and meditation videos including an inspirational blog. Multiple
ptions and work out plans for better health and wellness. Includes: Pilates,
yoga, Yin yoga, Chair yoga, Restorative yoga, Vinyasa flow yoga, and more.

MoneyWise Meals On The Go

With the weather warming up, many of us see our daily lives becoming busier than ever. There are plenty of snacks at the grocery store, but not all are healthy options. While Doritos and Oreos may be quick and easy to consume, these are not nutritious and after chowing down we often find the hunger pains return within an hour or so. Eating healthy while on the go and not breaking the bank is a goal most folks can agree on. Here are some healthy suggestions for busy lifestyles on a budget.

- * Make your own freeze pops
- use disposable ice pop pouches.
Easy to take on a hike, kids soccer games, even poolside, added bonus: no container to wash later.
-



Wholesome * Meals

Smoothies; a great way to start the day or a perfect afternoon boost. Smoothies can be made ahead and no cooking is required. Just mix your choice of fruits, greens, yogurt and milk. We suggest storing in mason jars or popsicle molds.

Make an Orange Creamsicle

1 ripe fresh or frozen banana
2 teaspoons vanilla extract
1/2 cup orange juice
3/4 cup vanilla greek yogurt or milk (substitute almond milk for non-dairy)
1 orange, peeled and sliced (or substitute with more orange juice)
*optional: 2 teaspoons orange zest,



* **Try adding these to any smoothie: chia seeds, hemp seeds, coconut, flaxseeds, unsweetened cocoa, or your choice of protein powder**



Venture to Something Green

2 bananas
2 medium oranges
1 apple
1 cup spinach
1/2 cup water
1 tablespoon lemon juice
1 pinch cinnamon
*optional 1 tablespoon chia seeds, kiwi garnish

Try a Tropical Mix

1 mango, cut into chunks
1 fresh or frozen banana
1 cup pineapple chunks
1/2 cup water or almond milk
*optional: coconut oil, chia seeds, and agave (sweetener), add to desired taste





Fruit: Raw fruit is relatively inexpensive and requires little preparation other than a quick wash. Also, fruits are free of fat and cholesterol.

Bananas are great sources of potassium, fiber, and natural sugars. Bananas are approximately 59 cents each.

Apples are best consumed with the skin on. It's the healthiest part! Apples are approximately 75 cents each. Add some peanut butter or almond butter for a more filling option with added protein.

Watermelon and Honeydew are packed with vitamin C. These fruits have a high water content which aids in decreasing belly bloat. Watermelon and honeydew costs 17-65 cents per cup depending on availability.



Don't like to tote around fruit?

Try a fruit bar. "That's It" fruit bars are tasty, healthy, and relatively cheap. These bars come in a variety of flavors and can be found at Kroger, Target, Fresh Thyme, and online. They cost approximately \$1.45 per bar.

Cheese: is a great serving of Calcium, Protein, and Vitamin A. It's easy to grab and go and often already pre-portioned to help avoid overindulging. It's filling and easy to pair with crackers or fruit, just be cautious of saturated fats as these could add up with multiple servings. Here are a few suggestions:

Babybel cheese, (regular or light) has the same amount of protein as an egg. The best place to shop for these is Costco, where a bulk bag costs less. However, grocery stores have more variety. Also, visit the Babybel website for snack inspiration.

String cheese, especially mozzarella, is lower in sodium and saturated fats. Try Organic Valley Stringles Low Moisture Part Skim Mozzarella, available at most grocery retailers.

Almond cheese is lower in fat and cholesterol than most dairy cheeses. While containing the same amount of protein and calcium as dairy cheese, it only involves minimal processing. (For the dairy intolerant be cautious of casein - a dairy product sometimes used in almond cheese to create a desired texture.) Varieties of almond cheese can be found at Whole Foods, Fresh Thyme, and some Kroger stores. Although healthier, almond cheese can be a little pricy. Try making your own

Cottage cheese is high in protein and light in calories, filling and good for your metabolism. Buy a large bulk container and spoon into small containers for snacks or a quick lunch.



DIY TRAIL MIX

Trail Mix can be a filling and healthy option with the right ingredients. Buying ingredients in bulk and mixing yourself is wallet-friendly and satisfying to have all the ingredients you want and none you don't. Here are some suggested ingredients to create your own.



Nuts

Nuts are nutritional, packed with protein and offer a good source of fiber, minerals, vitamins, and antioxidants. Opt for unsweetened and unsalted nuts to keep sodium and sugar consumption in check. We suggest almonds, pistachios, peanuts, cashews, and walnuts. Higher calorie nuts such as hazelnuts, brazil nuts, macadamia nuts, and pecans should be consumed in moderation. A smaller portion of these varieties is suggested.

Sweets

Adding a few fun things to the mix won't ruin the nutritional value. Try adding cacao nibs, pieces of dark chocolate, peanut butter chips, Cheerios, or pretzels



Seeds

Seeds provide many of the same benefits as nuts, a great substitute for anyone with nut allergies. We suggest, hemp, pumpkin, sunflower, sesame.



MIX

ght mixture.
et friendly and
ne you don't.
own blend:



Dried Fruit

Longer lasting freshness than fresh fruit, and is easily packable. Look for "no sugar added" options.

Here are some *low sugar* dried fruit suggestions:

- **Black Mission Figs**- great source of calcium, Vitamin B6, Magnesium, iron & fiber
- **Apricots**: packed with antioxidants, vitamin C & fiber.
- **Dried Plums** (aka prunes)- a good source of energy, iron, vitamin C, potassium, and fiber. Boron is also found in this fruit which supports healthy and strong bones. Lastly, plums/prunes assist with regular digestion.
- **Mulberries** – rich in vitamin C. If you haven't tried them, think of the tastes of vanilla, figs, raisins, and wine - all in one.
- **Raisins**- supports bone health, energy and mood, and all-around super nutritious
- **Goji Berries**- a superfood, highest source of antioxidants with vitamin A and C

MONEY SAVING TIP: Make your own dried fruit in a dehydrator, (dehydrators are like an oven with a much lower temperature and require a longer cooking time). One can be purchased for as little as \$30 on Amazon. Cutting up your own fruit and dehydrating yourself ensures there are no added sugars or preservatives.



The Torch

The official newsletter for Indiana state employees

The Torch is published monthly by the State of Indiana, and is primarily used by state employees, but it contains helpful information for all.

ARE YOU SUBSCRIBED?

If not, easily sign up online.
In the newsletter, you can read about:

- Events around the state
- State employee discounts
- Information on workshops
- Volunteer opportunities

Also, be sure to follow Jeff Mullins, a 12-year state employee with the Indiana State Personnel Department. He has created a series of wellness journey videos called Fit By Forty.



Socialize with us!

#IndianaSOS



Facebook: /sosconnielawson

Twitter: @secretarylawson

Instagram: @secretary_lawson

FRAUD STOPPERS:

Real life stories of investment fraud

Porter County residents ordered to pay more than \$2.1 million to victims of securities fraud.

Gary Atkinson and Donna Harris acted as registered broker-dealers, offering investment opportunities under the names of Dunes Country Mortgage Partners and NovaStar Securities. The investment opportunity involved a false real estate development along the Lake Michigan shoreline. Atkinson and Harris sold promissory notes that guaranteed a ten-percent return.



In 2007, the Indiana Secretary of State Securities Division brought an Enforcement Action against Atkinson and Harris that was resolved when Atkinson and Harris agreed to be permanently barred from the investment adviser and securities industry. Despite that bar, Atkinson and Harris continued to sell promissory notes to investors.

In September 2016, Gary Atkinson and Donna Harris were convicted of securities fraud, a Class C felony. Atkinson and Harris were each sentenced to eight years of probation and also ordered to pay \$2,183,831 in restitution to thirty-six victims.

Indiana Secretary of State Connie Lawson commented, "I would like to thank Porter County Prosecutor Brian Gensel and his office for their work on this case. As a reminder, a simple background check with my office could save your precious investment dollars."

Indiana Securities Commissioner Alex Glass commented "Real estate investment scams are unfortunately very common. Our Securities Division retains a database of federal and state level registered broker-dealers through FINRA. Always check with the Indiana Securities Division to make sure an investment is legitimate."

**Don't be a victim of investment fraud.
Learn how to protect yourself by visiting
www.IndianaMoneyWise.com.**



CAN YOU SPOT THE WOLF?

Please join the Secretary of State's office for a presentation on investment fraud prevention. Enjoy refreshments and view the documentary \$CAMMED, an examination of investment fraud as seen through the eyes of its victims. Hear how the scams unraveled, discover how to protect yourself from financial fraud and recognize the warning signs of opportunities that are too good to be true. Investors should always beware of high pressure sales pitches or promises of unusually high returns. Verify an investment with the Indiana Secretary of State's office before you invest. For dates and locations, please visit our website.

Indiana MoneyWise



Indiana MoneyWise is an educational program designed to increase financial literacy in Hoosiers while also providing information critical to avoiding investment fraud. Throughout the Indiana MoneyWise website and e-magazine you will find interactive learning tools and resources to teach you the skills needed to be both financially fit and a wise investor.

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