

TULETT, MATTHEWS
& ASSOCIATES



THE WHEEL OF WELLNESS

Seven Habits of Healthy, Happy People

HEATHER MARTIN

WHERE FINANCIAL AND PERSONAL WELLNESS MEET

INVESTING AND WELLNESS

Tulett, Matthews & Associates has been providing wealth management solutions to our clients for over twenty-five years. Each client is at the heart of our business - which is why we've collaborated with a wellness expert to bring you the latest in longevity research.

While financial resources provide an essential ingredient for life's success, it does not necessarily equate to personal happiness and wellness.

Enter *The Wheel of Wellness: Seven Habits of Healthy, Happy People*. Author Heather Martin was our guest on *The Empowered Investor* podcast (episode 49). We had such tremendous feedback that it led to the production of this wellness guide, written exclusively for our clients. It's a direct adaptation from her wonderful book of the same name.

We are grateful to Heather for connecting the dots between the worlds of investing and wellness, and illustrating that simple fixes can have a big impact on your quality of life. We hope that you find this wellness guide informative and helpful.

Yours truly,

Tulett, Matthews & Associates

INTRODUCTION

The Empowered Investor helped to demystify the complex subject of investing. In similar fashion, my aim is to demystify the abstract concept of ‘wellness’.

Wellness is not solely the dominion of yogis and vegetarians; it’s accessible to anyone: men and women, young and old. Optimum health is not only achievable, but also much simpler than you’ve been led to believe.

As in the field of investing, the health industry is a multi-billion-dollar enterprise. It has a vested interest in selling us diet programs, shakes, and supplements. The good news: for the most part, you don’t need it.

Simple tweaks to your routine in each of the wedges of the wheel will pay dividends in your bottom line, and in most cases, they will cost you nothing. This guide walks you through each of the seven habits and concludes with how to implement positive change in small, do-able steps.

SEVEN HABITS OF HEALTHY, HAPPY PEOPLE



COMMUNITY

Connect with others; weave community into your life wherever and whenever you can.



FOOD

Nourish yourself with good food, learn to love cooking, enjoy your food with others.



LIFESTYLE

Don't stop moving; focus on the activities that make you happy.



SLEEP

Get the sleep your body needs; remove the barriers that keep you from having a restful night.



CONSTITUTION

Embrace your constitution and play to your strengths; trust your innate knowledge of what works for you.



MINDSET

Look on the Bright Side. Be grateful - chances are that every one of us reading this book is indeed very lucky in small and large ways.



PURPOSE

Cultivate a Sense of Purpose. Live your life as an exclamation and follow your joy.

DEMYSTIFYING WELLNESS

Mosey down to your local bookstore and you'll find endless titles promising weight loss, a better social life, abs of steel, and how to live vibrantly on salad alone. The principles of wellness are the stuff of endless conjecture, ink, and research. All things considered; we're moving in the right direction (remember the baloney sandwiches of the seventies?).

But just as often, the sheer scale of information is confusing and contradictory. It's also downright overwhelming. The Wheel of Wellness takes a different tack.

First, let's assume that none of us is perfect. I'm certainly not. As long as you can manage your best most of the time, you're doing just fine. I call this the 80/ 20 Rule, but it could just as easily be a ratio of your choice. As long as the "good" stuff largely outweighs the "bad" stuff, you're on the right track - and as long as you don't worry about it, that ratio matters a lot less than you think.

“The Wheel of Wellness is a road map for putting aside the noise and getting back to basics.”

The Wheel of Wellness is a road map for putting aside the noise and getting back to basics. Vibrant health is indeed achievable for most of us, and its implementation is often more straightforward than you think.

This guide, and its accompanying book, are the result of extensive research in the burgeoning field of longevity, which reaches across numerous scientific disciplines, including psychology, neuroscience, medicine, and psychiatry, to name a few. These fields are converging on the same findings - and the findings are fascinating.

Spoiler alert: it's not what you think.

Wellness, at the end of the day, is the sum of its parts. It's about SO MUCH MORE than food and exercise.

THE WHEEL OF WELLNESS

The first thing you'll notice about the wheel is that it's anchored by COMMUNITY. We've all learned what lack of community looks like over the past few years, and it's been a difficult lesson.

You can do everything else right, but without a network to rely on - friends, family, neighbours, co-workers - life can be a pretty lonesome slog. After doing heaps of research on longevity, I have found this is THE missing link that very few are talking about. Community is the basis for everything else; we're social animals after all.

The rest of the wheel is made up of the six ingredients that add up to optimum emotional, physical, and mental wellness: food, lifestyle, sleep, constitution, mindset, and purpose. It's no accident that this is represented by a wheel rather than a pyramid. We are the sum of our parts, and each of these parts is crucial to our overall well-being.

We need to pay attention to attitude as much as food, sense of purpose as much as exercise, mindfulness and balance as much as sleep. They are equivalent on your wellness spectrum.





COMMUNITY

The Hub of Your Wheel

- Connect with others on a daily basis
- Prioritize face time over screen time
- Cultivate everyday community – smile, chat, make eye contact, say hello
- Have key people you can count on

If there is any doubt that community is THE anchor to well-being, we have only to look to the past few years of widespread isolation. The benefits of flattening the curve in the midst of the Covid-19 pandemic were unquestionable and necessary. The toll it took on our mental health, however, will likely be digested for years to come.

Everyone from longevity researchers, to psychologists, to the Surgeon General of the U.S., is sounding the alarm on community. Making human connection a priority is about to become the biggest theme in healthcare.

“Social isolation is the public health risk of our time”

~ Susan Pinker

As it turns out, those small everyday human interactions have a very real impact on your lifespan and your healthspan. A large, far-ranging study out of Brigham Young University found that social connections mattered more than heart disease, exercise, clean air, alcohol consumption, or smoking in longevity and quality of life scores. When close friends and family are factored into this equation, your wellness quotient goes up exponentially.

Luckily this prescription is much more pleasant than running a marathon. Nudging community to the forefront of your goals is as fixable as eating more veggies - and likely more enjoyable!

ACTION PLAN

The research shows unequivocally that prioritizing social bonds trumps anything else you can do for your health. A few real-life strategies for building a network of like-minded people:

- **Join a club.** A fast track to meeting people who are passionate about the same things.
- **Take up a sport.** There’s a sport for everyone. Find something you love to do and dive in.
- **Volunteer.** Good for your community, good for you too.
- **Have a dog.** Walking your dog provides companionship and prompts you to get outside regularly.
- **Take part in established community events.** Become active in your community.
- **Reach out to acquaintances.** Friendship can be a phone call away.
- **Nurture existing friendships.** Take time to deepen the connections you already have.



FOOD

Fuel for Everything Else

- Nourish yourself with whole, local, and seasonal foods
- Eat with others
- Cook
- Follow the 80/ 20 Rule

Few subjects cause as much confusion as what to eat. There is always a ‘diet-du-jour’ and seldom do these agree on what makes for healthy eating. Yet when we tune out the noise and look at the food traditions of long-lived people the world over, what to eat becomes quite clear.

Food, of course, isn’t just a matter of what’s on your plate. Nourishment is directly related to many of the other segments on the Wheel of Wellness. Who you eat with, how you eat, gratitude for your food, mindfulness, and eating for your constitution are underrated superstars on the food spectrum.

What’s certain is that cultures who boast the highest number of centenarians have several qualities in common surrounding food. They eat very little processed food, cook much of their food with locally sourced ingredients, and seldom eat alone.

“Food may not be the answer to world peace, but it’s a start”

~ Anthony Bourdain

ACTION PLAN

What’s on the plate of the longest-lived regions can be summarized in the **Rule of Four**:

- **Eat whole foods.** That means a food that started as a food, not a food product. Bonus points if you cook your food (or someone cooks it for you).
- **Eat local foods.** Get out of the grocery store whenever you can. Buy from farmer’s markets or local groceries. Buy canned and pickled local foods or make them yourself.
- **Eat seasonally.** Watermelon doesn’t fly in December, and chicken soup doesn’t fly in July. Eat for the seasons as much as possible.
- **Eat organic.** You’ll note this is last on the list. It’s nice if you can find it but watch out for green-washing. Organic food can often be just as processed as any other food products. Prioritize the first three.

Then add a dash of the 80/20 Rule - instead of being good 100% of the time, it’s more realistic to move forward under more practical terms. The 80/20 Rule is ultimately about living a balanced life. Not too much of a good thing, and not too much of a good-for-you thing either.

So, on occasion, lighten up a little. Eat too much, stay up too late, laugh with friends, have an extra glass of wine, finish the brownies. You just may find that the happiness you experience while taking a break from your normal routine brings its own health rewards.



LIFESTYLE

Movement Equals Happiness

- Move every day
- Seek out activities you enjoy
- Walk, walk, walk
- Get out in nature

The science is unequivocal: regular exercise is one of the strongest predictors of a long and healthy life. In fact, 150 minutes a week of moderate physical exercise lowers the risk of mortality by a whopping 50 percent.

Here's what is less well known. 'Exercise' doesn't necessarily mean going to the gym or forcing yourself to complete a workout for thirty scheduled minutes a day. The emerging science is beginning to show that the benefits of any type of movement are far broader and more accessible than we previously thought.

Exercise, while important to health in many obvious ways, suggests a targeted activity that we take up several times a week. Lifestyle, on the other hand, is the way we live our lives, day in and day out. And, if the longest and healthiest lived are any indication, it's what impacts wellness far more than any scheduled block of activity. This is not to demean any workout you may have now - any movement is absolutely prolonging your life.

“Moving your body every day is the closest thing we have to a miracle cure.”

~ Dr. Jay Olshansky

ACTION PLAN

When it comes to movement, a little goes a long way. A few ways to add movement throughout your day:

- **Take the stairs.** If there's an option between an elevator, escalator, or stairs, opt for the burn.
- **Suggest standing or walking meetings at your office.** Evidence shows they're more productive.
- **Get a standing desk.** It's been a game changer for countless office workers.
- **Do lawn and gardening chores yourself instead of hiring it out.** Mow the lawn, plant flowers, rake leaves, garden, shovel snow; it's nature's workout.
- **Bike whenever and wherever you can.**
- **Walk every chance you get.**

Your chances of sticking with any activity dramatically increase when you choose something you like doing. Do you love cooking to music? Searching for shells on the beach? Getting your hands dirty in your garden? Structuring movement into the fabric of your days is the most efficient path to wellness there is. If you choose your lifestyle wisely, you'll enjoy the journey.



SLEEP

Nature's Great Healer

- Make your bedroom a screen-free oasis
- Embrace short naps
- Take mindful moments during your day
- Downshift before bed

Sleep is a physical necessity, as critical to our everyday functioning as oxygen, water, or food. It's hardwired into our DNA, and it's the single biggest factor in your brain health.

A good night's sleep is nature's way of shoring up our wellbeing every single day. While you sleep, your body moves into a 'rest and repair' phase that counteracts the 'fight or flight' stress chemicals you may have experienced on any given day. Melatonin, the body's sleep hormone, is the most potent known antioxidant. A habit of getting enough sleep has been shown to pay dividends, boosting immunity, healing wear and tear, and protecting your brain and heart.

Why, then, is a good night's sleep so complicated for so many? Insomnia is so prevalent these days, it's become rare to meet someone who sleeps well. Sleep deprivation is the zeitgeist of our times.

“Sleep is the best meditation”
~ *The Dalai Lama*

Getting a good night's sleep is a priority for anyone who's interested in feeling sharp, on their game, and cheerful - but it's also a must for anyone who wants to live a long and healthy life.

ACTION PLAN

A sleep survival tool kit to help you get the rest you need:

- **Keep electronics out of the bedroom.** Quite apart from the light signaling to your brain that it's still day and MORE cortisol is needed, the constant ping-ing of notifications is hardly restful. Make sure your electronics make an exit at least half an hour before you sign off for the night (if you have trouble sleeping, make that an hour).
- **Avoid high octane entertainment before bed.** Steer clear of any activity that will raise your blood pressure, such as watching the news or a suspenseful thriller before bed.
- **Long live the nap.** There's plenty of evidence to suggest that naps are very good for you. A short nap after lunch or mid-afternoon can help you sleep more soundly at night, since you've had a mini refresh instead of resorting to more caffeine.
- **Meditation.** At any point in your day, find a comfortable place to sit, close your eyes, and simply be still.

- **Cut Back on Coffee.** Keep it to one or two in the morning, and don't drink anything caffeinated after noon.
- **Daily Exercise.** In addition to helping your body manage with stress and being beneficial in almost every way, it literally tires you out!





CONSTITUTION

Be True to Yourself

- Recognize that you are unique
- Practice what brings you balance
- Honour your weaknesses
- Play to your strengths

Knowing yourself – your inherent likes and dislikes, personality, triggers, and limits – is a key component to understanding your health. Like a fingerprint, your constitution is distinctive to you and it's one of the most important pieces of your wellness puzzle.

We are not, nor have we ever been, one size fits all, and this goes for your health and well-being as much as any other facet of your life. You are the sum of your unique genes, history, geography, and talents - and no-one knows your intricacies like you do.

If dairy, or gluten, or (some) meat is your favourite thing in the world and you have absolutely no problem digesting it, why listen to an expert who tells you it's bad for you? If the latest workout craze makes you feel cranky and exhausted, question whether this is for you without any self-judgment or shame. If you need more sleep, or food, or downtime than your friend who thrives on so little, don't beat yourself up.

“It's more important to know what sort of person has a disease than to know what sort of disease a person has”

~ Hippocrates

We all have access to the intuitive knowledge of what makes us feel good - and conversely, to what makes us struggle. A big part of health is tuning out the noise that's so prevalent in our culture: the gurus and movements that prescribe an approach they vociferously argue is the best way for everyone.

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Learn how to play to your strengths, and to understand what brings you balance. We are not all created equal and thank goodness for that. Embrace what makes you distinctive, the activities and the foods that make you feel great, and most of all, listen to your body's own wisdom.

ACTION PLAN

Take a moment to ask yourself what works for you:

- Which foods give me the most energy?
- Which foods are difficult to digest or make me feel sluggish?
- What types of physical activity make me feel energized?
- How much sleep do I need to feel well-rested?
- How much downtime do I need to feel balanced?
- When am I happiest?



MINDSET

You Are What You Think

- Practice the attitude of gratitude
- Appreciate the little things
- Have a positive outlook
- Be kind

We often hear debates regarding the ‘mind body’ connection.

News flash: your mind is inside your body! They are one and the same. There IS no dividing line between your thoughts and your physical body. This is well documented by scientists, doctors, and healers of every stripe.

Every single emotion we experience causes a cascade of hormones and neurotransmitters to be released into our bloodstream. When we’re embarrassed, we blush, when we’re nervous, we sweat, when we’re afraid, we get goosebumps. When we experience chronic stress, our immune system suffers. There are endless examples of how our bodies are directly affected by our thoughts. It follows that one’s emotional health has direct consequences on one’s physical health.

It’s no accident that most of the Wheel of Wellness touches directly on a healthy state of mind - attitude, balance, sense of purpose, mindfulness, and of course, at the heart of it all, community. The others - food, lifestyle, constitution, and sleep, have more than a passing acquaintance with mental health, as well.

“We’ve all heard about Psychosomatic Illness, but have you heard about Psychosomatic Wellness?”

~ Dr. Candace Pert

An awareness that our thoughts leave a biochemical imprint on our cells is a giant step forward in acknowledging the power of mindset in well-being. As you may suspect, the chemicals released depend upon your thoughts. Here’s what Harvard Health has to say on the matter.

Happiness, contentedness, joy, pride in one’s achievements; prompts the release of dopamine, oxytocin, serotonin, and endorphins, which protect your heart, boost immunity, decrease inflammation, and aid digestion.

Stress, anxiety, fear, anger; prompts the release of adrenaline, cortisol, and norepinephrine. Though helpful in running away from a tiger, long term exposure is detrimental to all organ systems, including increased inflammation, suppressed immunity, and increased blood sugar.

The moral of the story: pay attention to your thoughts. They matter.

ACTION PLAN

Try one or all these small fixes to put mindset at the forefront of your health agenda:

- **Practice the attitude of gratitude.** Taking a pause to be thankful is a fast track to happiness.
- **Look on the bright side.** Studies have shown that those who consistently look for the wins live longer.
- **Be mindful.** Appreciating the little things is akin to finding unexpected treasure in the unlikeliest of places.
- **Practice kindness.** President Obama’s advice to his own children; “give something back to the world and be kind”. And, really, why not be kind?
- **Meditate.** Countless studies have shown it literally rewires the brain and reboots the nervous system. Regular practitioners often refer to meditation as their ‘superpower’.





PURPOSE

The Meaning of Life

- Follow your passions
- Prioritize what brings you joy
- Be authentic
- Give back

Though life purpose speaks to our core beliefs, fundamental desires, and innate talents, it can be a taboo subject. It's hardly the first thing you'd bring up at a dinner party.

Yet we all wonder about it. A lucky few know the answer. Scientists and doctors have been paying increasing attention to this intangible variable in determining longevity. Broadly defined as 'a reason to get up in the morning', purpose speaks to the fulfillment of a task that is, in essence, deeply gratifying. It's what we believe is our contribution to the world.

“When we work hard for something we don't believe in, it's called stress. When we work hard for something we do believe in, it's called passion”.

~ Simon Sinek

The need for meaning and purpose is one of the deepest drivers of well-being there is, according to recent research. The most basic psychological need is to know that you matter. Feelings of self-worth are an underrated force in determining quality of life, and as we've learned, our state of mind has a powerful link to our health.

So how do we find our 'why'? Life purpose can be literally anything, as long as it genuinely resonates with you. There is no wrong answer, and there are as many answers to this question as there are people.

ACTION PLAN

Try answering these simple questions:

- **What brings you joy?** Be it a hobby, family, work, volunteering, a sport, etc. What are you passionate about? What makes the time fly?
- **What is your innate talent?** Everyone has one. Think back to childhood aptitudes.
- **What comes naturally to you?** Who were you before social expectations got in the way? Don't overthink it: what are you good at?

Your purpose is entirely personal. It's what speaks to you, and it's what you've brought to the table. Finding your purpose and acting upon it may be the most rewarding thing you do with your life. Back to those feel-good chemicals, and yes, your longevity went up just thinking about it.

CONCLUSION

Bringing it all into Balance

Seven Habits of Healthy, Happy People

*“The secret to living well and longer is this:
eat half, walk double, laugh triple, and love without measure”*

~ Tibetan proverb

- 1. Nurture Community.** Connect with others; weave community into your life wherever and whenever you can.
- 2. Eat Whole Foods.** Nourish yourself with good food, learn to love cooking, enjoy your food with others.
- 3. Keep Moving.** Don't stop moving; focus on the activities that make you happy.
- 4. Get Enough Sleep.** Get the sleep your body needs; remove the barriers that keep you from having a restful night.
- 5. Play to Your Strengths.** Embrace your constitution; trust your innate knowledge of what works for you.
- 6. Look on the Bright Side.** Be grateful - chances are that every one of us reading this book is indeed very lucky in small and large ways.
- 7. Cultivate a Sense of Purpose.** Live your life as an exclamation and follow your joy.
.... and, finally, one small postscript.
- 8. Practice Balance.** The trick with the Wheel of Wellness, as with anything else in life, is to strike the right balance - between play, work, friends, downtime, and meaningful deep dives.

HOW TO ACHIEVE BALANCE

START SMALL. Small changes reap big rewards.

The simple secret to successful, lasting, positive change is to take it inch by inch. To put a new goal into action, start small but think big.

- A. One thing at a time.** Make achievable adjustments. Four cups of coffee a day turns into three, then two, and maybe one. Six hours of sleep turns into seven, and then eight. Focus on your goal and take it one day at a time.
- B. Slow and steady.** Sustainable change doesn't happen overnight. Give yourself time. As long as you're on the right track, don't beat yourself up for how long it's taking.

C. Reward success. When you've achieved any small victory, give yourself credit. Feeling good is its own reward, but cookies help too.

CROSS POLLINATE. Maximize the impact of any change by hitting a few birds with one stone.

The elements of the Wheel of Wellness don't exist in separate vacuums. It's entirely possible - likely, even - that any positive changes you make will have a ripple effect in multiple categories.

For example, eating great food with people you love; keeping a regular walking date with positive, like-minded people; finding a sense of purpose that aligns with your constitutional strengths. These are just a drop in the bucket - the possibilities for hitting multiple targets on the wheel are endless.

Get creative, think outside the box, and most of all, do what makes you happy. This will always lead you back to the Wheel of Wellness.

FIND WHAT WORKS FOR YOU. Your wellness is as unique as your fingerprint.

Each of us is unique: our height, hair colour, personality, dance moves. There are limitless versions of humanity: no two people are exactly alike. Some of us need more 'me time' than others, or indeed, more vegetables, more exercise, or more sleep (there's no such thing as too much of a good attitude).

There are literally millions of variables that make you different from your friends, family, and neighbours. You know yourself best - let the Wheel of Wellness be a framework through which YOU make the decisions that feel right.

Trust your gut, and the choices that feel right for you, no matter what anyone else is doing.

A FINAL WORD

Oh, and one last thing. This is not an argument for living like a saint! In fact, I hope you understand by now that the opposite is true. Fun tends to equal happiness, and happiness equals wellness.

So: have a healthy foundation to call your own, one that honours your quirks and your geography, gives you energy, makes you happy. Then, introduce a few elements of the Wheel of Wellness that resonate with you. Take it slow and steady. Spend quality time with loved ones. Breathe. Be kind. Eat well. Move.

And enjoy every minute of the ride.



THE WHEEL OF WELLNESS QUIZ

Give yourself a score out of thirty for community, a score out of twenty for food, and a score out of ten for each of the remaining wedges of the wheel. Use as much latitude as you need to adapt the answers to your lifestyle; this is not an all-encompassing, scientific survey, but a quiz for your own purposes.

Your tally will give you a fairly rough idea of where you're winning the day, and where to consider putting a few of the tips in this book into play.

COMMUNITY (out of 30)

Face time vs. screen time	/5
Daily interactions of any variety (grocery store, neighbours, postman, the park)	/5
Social groups (friends and colleagues)	/5
Family ties	/5
Community, sports, or lifestyle groups	/5
Three key people	

FOOD (out of 20)

Eat whole food	/5
Eat seasonal & local food	/5
Eat with others	/5
Cook	/5

LIFESTYLE (out of 10)

Move every day	/5
Walk	/5

SLEEP (out of 10)

Fall & stay asleep	/5
Wake feeling rested	/5

CONSTITUTION (out of 10)

Acknowledge your strengths & weaknesses	/5
Honour your strengths & weaknesses	/5

MINDSET (out of 10)

Positive attitude	/5
Any form of mindfulness	/5

PURPOSE (out of 10)

Knowing what brings you joy	/5
Acting upon it	/5

TOTAL /100



ABOUT THE AUTHOR

Heather Martin is the author of *The Wheel of Wellness: Seven Habits of Healthy, Happy People*. She is a licensed naturopath, creator of the wellness website The Acorn, and a contributor to various print and online publications, including Well + Good, Mantra, and the Globe and Mail. Learn more about Heather and her work at www.theacornwellness.com.

The Wheel of Wellness: Seven Habits of Healthy, Happy People can be found anywhere that books are sold online: Amazon, Barnes and Noble, Kindle, Kobo, and Friesen Press.

The Wheel of Wellness is currently shortlisted as a finalist for the Foreword Indie Book of the Year. Here's what reviewers are saying:

"Helpful and accessible throughout, the Wheel of Wellness is an approachable, down-to-earth, holistic method for personal improvement that doesn't require a strict diet, endless exercise, or following a particular path".

~ Foreword Clarion Reviews

"A breezy, optimistic tone that's immediately inviting... The Wheel of Wellness is an energetic, optimistic, and worthwhile blueprint for adding mindfulness to daily life".

~ Kirkus Reviews