





From the National Center of Health Statistics: "Approximately 2 out of 3 adults in America are considered to be overweight or obese. Factors that may contribute to weight gain among adults and youth include genes, eating habits, physical inactivity, TV, computer, phone, and other screen time, sleep habits, medical conditions or medications, and where and how people live, including their access to healthy foods and safe places to be active." From Reuters: "Americans' borrowing reached \$13.29 trillion in the second quarter of 2019, up \$454 billion from a year ago, marking a 16th consecutive quarter of increases, a New York Federal Reserve report released on Tuesday

showed."

In my opinion and personal experience, we are too impulsive when it comes to what we eat and drink and how we spend money. There is too often very little thought to the outcome of our choices. Both what we eat and how we spend money drive our success with our personal health and wealth.

To get our personal diet and our debt under control, we've got to have discipline. That takes some goals and some habit-building. With some personal sacrifices accompanied by a supportive group of family members, friends, or even co-workers, we can make great progress! Celebrate your small wins. There's no better time to start than today. It starts with YOU.

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