

## Small Steps to Health and Wealth

### Frames of Reference

When I was in college, I worked at a one-hour photo shop. For those too young to understand, this was a place where film was taken to be developed. You know, film? It was a plastic strip with a coating on it that, when exposed to the right light and chemicals, would produce images. That job producing photos quickly from film (in the days before you could see the photo instantly on your camera, or phone, for that matter) was a pretty interesting position. I was able to see all sorts of photos that people wanted to get back into their possession, quickly. But, that is another story entirely.

Where I am headed with this walk down memory lane, is that there was a particular artist who would bring in a variety of photos mostly of his artwork. His art work had such vibrant, crazy colors and depicted western and rural scenes in an exciting and intriguing fashion. I loved his artwork and looked forward to processing the film and photos when he or his wife dropped off their canisters. One spring day, I developed about eight rolls of film that were not of the usual artwork -- there were close-ups of napkin holders, menus, stools, bar counters, horses, tack, equipment, signs from rural diners and taverns. All the photos had been taken while the artist was on a Montana trek from Missoula to Miles City. There were also dozens of photos of the Miles City Bucking Horse Sale – enough photos that it inspired me to attend the Bucking Horse Sale myself a few years later, but again, that is another story.

When the artist came in to retrieve the photos, I inquired about their purpose. I was told that they were “reference photos” – shots he had taken during his travels so that he did not have to rely solely on memory to paint the scenes that interested him. He wanted to get his work right.

I guess we can all use a little help to remember the details that are important. If you are working on health and wealth changes, using frames of reference – just like the reference photos – may work for you. Let’s consider health first. We all hear about portion control as a way to keep our waistlines trim. But how easy is it to remember what constitutes a portion of anything? Most of us think of a portion as the amount that is on our plate, not the recommended serving size. We need better frames of reference if we are going to put portion control into action. Nutritionists have discovered over the years that it is easier for people to make changes if they have those reference photos in their head somewhere. For instance, a serving of meat is three ounces, or to use a frame of reference, about the size of a deck of cards. One cup of salad greens takes about the same amount of space as a baseball and a tablespoon of dressing is about the size of the tip of a thumb. People understand portion sizes better, and may be motivated to eat less, when food portions are mentally compared to the size and shape of common objects.

The same is true of financial recommendations. Until there is a clear and meaningful frame of reference, the recommendations cannot be visualized. A financial guideline is to save at least the amount that your employer will match in a tax-deferred 401(k) or 403(b) plan. To put that into a

“user-friendly” frame of reference: Find out the maximum of worker contributions that your employer will match. If your employer matches up to a percent of pay, then for every dollar you save, your employer contributes a dollar. Clearly, a good deal, and one you should take advantage of by saving at least the maximum that is matched by your employer.

There are many financial frames of reference, including planning for at least 70-80% of pre-retirement income to live comfortably in retirement. Or buying a house that costs no more than two and half times your annual income, so if you make \$50,000, housing should cost no more than \$125,000. Yet another frame of reference is to purchase life insurance equal to six to ten times your annual income. Someone earning \$50,000, with dependents and a need for life insurance, may need to purchase from \$300,000 to \$500,000 of life insurance.

These are just a few financial guidelines to give you a snapshot of sound financial principles. Of course, you need to use the guidelines and filter it through the lens of your life, applying and adjusting suggestions as needed. To learn more about various financial and health frames of reference, contact your local Extension office for the workbook, *Small Steps to Health and Wealth*.

Just like the artist I admired, if we can see our health and wealth goals using our mind’s eye to create reference photos, we are more likely to develop the picture of health and wealth we want - - hopefully in vibrant, colorful detail. I encourage you to use “reference photos” to focus on your health and wealth goals!