

# WMI<sup>®</sup>

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*“Life Is a Journey. Have Some Fun.”*

## How to Spot Health Misinformation

The internet provides a fast, convenient way to research reliable health and medical data. Unfortunately, it is also packed with misleading and false claims.

A majority of Americans use the internet and social media to find health and medical information — raising concerns about the quality of these sources.

The U.S. Surgeon General Dr. Vivek Murthy defines misinformation as any “information that is false, inaccurate or misleading, according to the best available evidence at the time.” Many websites and social media have increased their scope of health content, too often posting data that only resemble trustworthy, legitimate sources. And following misleading or incorrect information about health and medical conditions can harm your health.

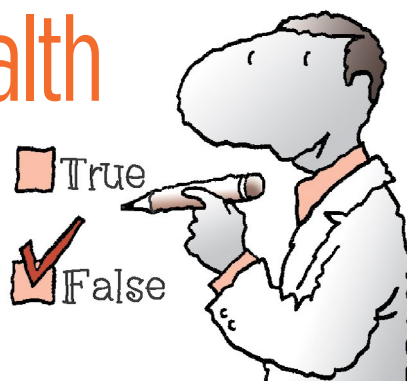
Dr. Murthy has said that health misinformation is a serious threat to public health. It leads to confusion, results in increased health problems and health care expense and slows patients’ recovery to good health. Search for **Health Misinformation** at [hhs.gov](https://www.hhs.gov).

Use these tips whenever you read health and medical content:

1. Check the **CDC (cdc.gov)** or your local public health department website to confirm the value of the claims made.
2. Reputable non-profits, such as the **American Heart Association (heart.org)**, the **American Cancer Society (cancer.org)** and **American Diabetes Association (diabetes.org)**, provide current, science-based information for specific diseases.
3. Ask your primary health care provider, nurse practitioner or nurse for confirmation or additional guidance.
4. Search the claim at the **National Library of Medicine (pubmed.ncbi.nlm.nih.gov)** to learn if it is verified by credible health care sources.
5. Review the **About Us** page on each website for assurance it is a trustworthy source. Look for credentialed professionals, such as medical doctors and dietitians, who review the content.

These steps can help you to better understand, identify and curb misinformation, and help others do the same.

The **Smart Moves Toolkit**, including this issue’s printable download, **Health Care Visits: Ask Questions**, is at [personalbest.com/extras/23V10tools](https://personalbest.com/extras/23V10tools).



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### You asked ... we listened!

In response to cluttered residential mailboxes, WMI recently implemented a new program that will allow members to forego snail mail paper Explanation of Benefit (EOB) forms and instead receive an electronic notification that a new EOB is available. If you no longer wish to receive paper EOBs in your home mailbox, simply choose this modern and convenient option and WMI will email or text you (at your option) whenever a new EOB has been uploaded to your personal portal. You can then retrieve the EOB at your convenience and download it or print it if you desire.

To opt in, visit [wmimutual.com](https://www.wmimutual.com) or call our office. If you prefer to continue receiving paper EOBs, no action is necessary since paper EOBs will remain the default.





## TIP of the MONTH

### October Sugar Surge

Sugar intake often increases in October with the availability of Halloween candy, and a few treats are fine as part of a balanced diet. The main source of sugar in the diet isn't candy; it's sugar-sweetened beverages, such as soft drinks. A new study published in the *British Medical Journal* recommends limiting sugar-sweetened beverages to less than one serving per week (or about seven to 12 ounces a week). This level helps reduce the risk of heart disease, stroke, type 2 diabetes and some types of cancer.

# eating smart

## Adult Picky Eaters

By Cara Rosenbloom, RD

**Picky eating is usually associated with children**, but sticking with bland comfort foods can be part of adult eating habits, too. In fact, about 30% of adults identify as picky eaters. Why are some people more selective than others, and what potential solutions can help?

**Causes:** Picky eating is often established in childhood and can persist. It may stem from a negative food experience (such as choking or food poisoning) or inconsistent lessons about eating while growing up. Some adults may have sensory issues to certain smells, tastes or textures, so they dislike specific foods.

**Solutions:** While some adults are pleased with limited cuisine, others say that being picky makes it harder during business dinners, parties and travel. If you're looking to curb picky eating habits, here are some ideas:

- 1. Learn to feel good about eating.** Sometimes picky eating in adults is accompanied by guilt, shame or fear. It's important to rediscover joy in food, starting with items you enjoy eating. Figure out why you like them (taste, color, texture, etc.) and expand from there.
- 2. Work with a dietitian or therapist** who can help with gradual exposure, which means introducing new foods slowly and in small amounts. This method reduces anxiety and encourages openness to new experiences.
- 3. Try again and again.** You may need to try food a dozen times before you like it. Choose flavors you already like and add them to the new food you want to try.

**Avoidant/restrictive food intake disorder (ARFID) is an eating disorder** diagnosed when you are picky about or lack interest in food and have nutrient deficiencies. If you suspect ARFID, reach out to the National Eating Disorders Association for help at [nationaleatingdisorders.org](http://nationaleatingdisorders.org).



### Butternut Squash and White Bean Soup

EASY recipe

- |  |  |
|--|--|
| 1 tbsp extra-virgin olive oil                            | 2 tbsp fresh lemon juice   |
| 1 onion, diced   | 1 can (15 oz) white kidney or cannellini beans, drained and rinsed |
| 2 cloves garlic, minced                                  | 2 cups chopped baby kale   |
| 4 cups butternut squash, peeled and diced                | $\frac{3}{4}$ tsp salt   |
| $\frac{1}{4}$ tsp each dried rosemary, thyme and oregano |  |
| 4 cups low-sodium broth                                  |  |

In a large stock pot, heat oil over medium heat. **Add** onion and garlic and cook 3-4 minutes while stirring. **Add** the butternut squash, herbs, broth and lemon juice. **Cover** and simmer 15-20 minutes until squash is fork-tender. **Add** beans, kale and salt. **Simmer** another 3-4 minutes, then serve warm.

**Makes 4 servings. Per serving:** 249 calories | 11g protein | 4g total fat | 0g saturated fat | 2g mono fat | 1g poly fat | 46g carb | 10g sugar (0 added sugar) | 4g fiber | 346mg sodium



## National Depression Screening Day on

**October 5** is intended to raise awareness and to encourage people to get screened for this condition. Depression can affect anyone, so consider getting screened if you have some of the following symptoms:

- A persistent sad or depressed mood.
- Loss of interest or pleasure in activities you normally enjoy.
- Changes in appetite.
- Changes in sleep.
- Loss of energy.
- Feelings of worthlessness or guilt.
- Difficulty thinking, concentrating or making decisions.
- Frequent thoughts of death or suicide.

Contact your health care provider if you have several of these symptoms. Effective treatment is available.

## work&life

# Benefits of a Wandering Mind

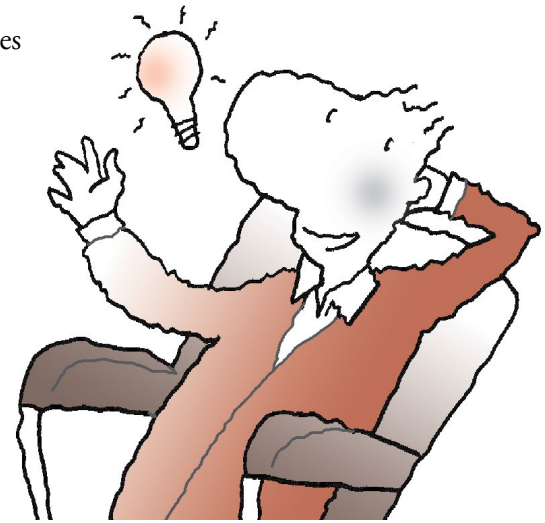
**When was the last time you did nothing on purpose?** Many people tend to have smartphones or other devices around, reducing downtime.

**In a recent study, participants who were asked to simply sit and think enjoyed the task more than they expected.** Researchers believe that this seemingly idle time can help people be more creative, solve problems more effectively and possibly even discover a sense of purpose in life.

**People often try to avoid boredom** because they experience it as a negative, undesirable emotion. Yet allowing yourself to be bored sometimes may result in:

- **Improved mental health:** Taking a break from non-stop stimulation can be restful and rejuvenating, and help you learn to become more mindful.
- **Curiosity and adventurousness:** Boredom can trigger an urge to explore or try something different.
- **Development of new goals:** When you feel restless, you may be more inclined to reflect and reset.
- **Increased self-control:** Learning to tolerate the discomfort of boredom is good practice for managing your feelings.
- **Higher productivity:** The novel ideas that pop into your mind when you're bored may lead to better ways to get things done.

**What's the right way to invite boredom?** You can simply sit and do nothing, or try a repetitive activity that allows your mind to wander, such as walking a familiar route or swimming laps. Resist the urge to look at a screen constantly. Your mind might surprise you.



# Hang Up on Phubbing

**An epidemic has spread across America — phubbing.**

It's not a disease but an annoying and potentially relationship-damaging habit marked by people staring at their phones while ignoring (phubbing) others during social gatherings.

**Almost 90% of Americans own smartphones, according to the Pew Research Center.** We use phones to text work colleagues, friends and family, and to read news, weather and more. So, it's no wonder we look at our phones frequently. But studies show phubbing or being phubbed can increase feelings of isolation. If you're doing the phubbing, you aren't connecting with people in your physical space. If you're being phubbed, you can feel like a mere distraction to your companion who's glued to their phone.

**How can you hang up on phubbing?** If you're guilty of phubbing, commit to putting your phone away in social situations. Taking an important call is one thing, but being glued to your phone at dinner or while supposedly watching a movie is phubbing. Instead, engage in face-to-face conversations with people, no smart devices allowed.




**If you feel miserable not checking your phone repeatedly** and have a difficult time stopping the phubbing cycle, consider talking to a psychologist or therapist to learn how to control the impulse and redirect your energy.

**If you are being phubbed,** especially by a partner, it's time for a serious talk to consider basic rules to hang up on phubbing:

- No phone use at meals.
- Look at each other while talking.
- Don't go to bed scrolling through your phone.



 **October is National Breast Cancer Awareness Month.**

One in eight women will be diagnosed with breast cancer in her lifetime, according to the Susan G. Komen breast cancer organization. That's why it's crucial for women to learn about early breast cancer detection, access to care and improved treatments. It's also a great time to learn about breast cancer risks you can't change — such as family history and being female — and those you can potentially modify with regular exercise and healthy diet. If you or someone you care about is overdue for a mammogram, be proactive and get it scheduled.

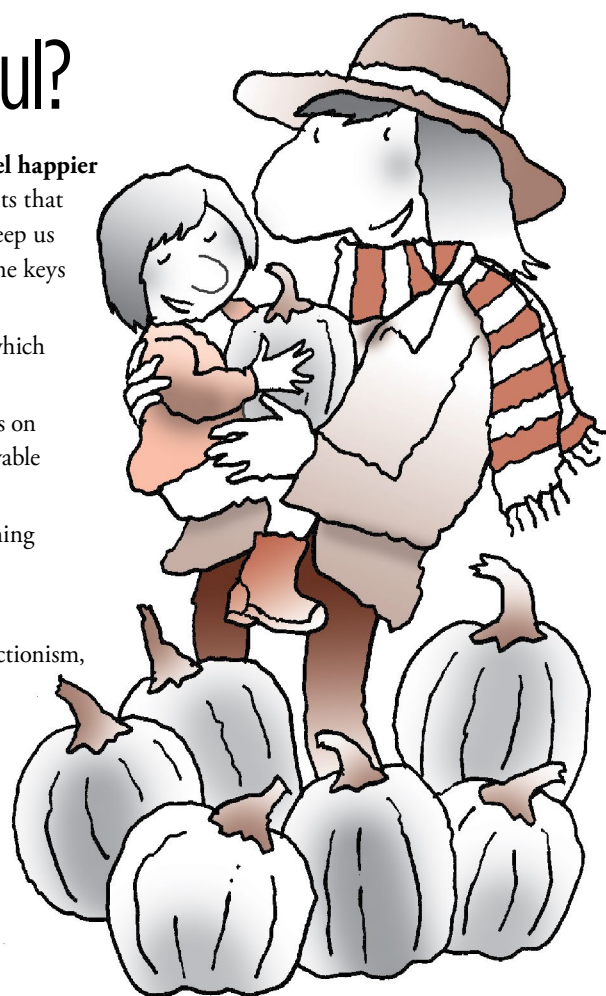
## body&mind

### Q: How to be hopeful?

**A:** An ongoing sense of hope can help us feel happier and stay motivated. Research even suggests that an optimistic outlook can reduce physical pain, keep us healthier and increase our lifespan. So, what are the keys to staying positive?

- Limit your exposure to news and social media, which often have a negative slant.
- Take a few moments throughout the day to focus on something uplifting, such as nature scenes, enjoyable music, happy memories or pleasant scents.
- Let people know when you're grateful for something they've done.
- Find opportunities to be helpful to others.
- Identify negative thought patterns, such as perfectionism, blaming, catastrophizing — and replace them with more constructive ones, such as acceptance, learning and growth.
- Spend more time with positive people.
- Remind yourself during difficult times that this too shall pass.
- Seek out things that make you laugh or smile.

— Eric Endlich, PhD



## Napping: Pros and Cons

**What are the benefits of napping?** If you're sleep deprived or just need to relax and recharge, you might consider napping — depending on the time of day and, of course, where you are when you nap. Napping at the right time and place can:

- Reduce fatigue and drowsiness.
- Boost your mood and alertness.
- Improve memory and overall performance.

**Some people don't have a knack for napping. And it can have drawbacks.** A major complaint is feeling groggy and disoriented after waking from a nap — not what you want if you must return to work, drive or meet other obligations. In addition, napping can reduce nighttime sleep quality. If you experience insomnia or generally poor sleep at night, napping may worsen these problems.

**To make the most of daytime naps try this routine:** Mid-afternoon naps that last 15 to 30 minutes may offset your post-lunch dip in energy, but avoid napping past 3 p.m. to allow sound sleep later at night. Use a dark, quiet space with no interruptions — whatever allows you to easily slide into a short nap; setting your cell phone's clock alarm may help you relax and avoid sleeping longer than you planned.



**Working the night shift?** Needless to say, you may have trouble getting enough quality sleep because the body is basically designed to be at rest during the night and awake and active during daytime. Keep your bedroom quiet, cool and dark. Use light-blocking blinds, wear earplugs or try a white noise machine. Try to wake up close to the start of your next shift.



**Biting your nails once in a while can be relatively harmless.** But if it's an ongoing behavior, you may have **onychophagia** — the psychological term for chronic nail biting. Onychophagia is related to other obsessive-compulsive behaviors and may result as a coping mechanism for stress. Other than obvious cosmetic problems, nail biting can damage teeth and spread germs. If you're a chronic nail biter, talk to your health care provider — counseling and medication can often effectively treat the problem.

## body&mind

### Q: What is anemia?

**A:** **Anemia is a condition that results in an insufficient number of red blood cells.** The red blood cells contain hemoglobin, a protein that transports oxygen to all of your organs and tissues. Anemia leads to a deficiency in oxygen delivery to every part of the body.

**Anemia symptoms:** Common symptoms of anemia include fatigue, weakness and shortness of breath. Pale skin or cold hands and feet may result. Headache, dizziness, an irregular heartbeat or chest pain can also occur with anemia.

**When to seek medical care:** Contact your health care provider if you have any of the symptoms. Low blood hemoglobin levels or decreased red blood cell counts need to be evaluated by your health care provider. If a problem is confirmed, further testing can distinguish the type of anemia. Iron deficiency, low vitamin B<sub>12</sub> or folate levels, inflammation, sickle cell disease and thalassemia are common causes. The treatment varies depending on the specific kind of anemia identified.

— Elizabeth Smoots, MD



## Strength Training for Beginners

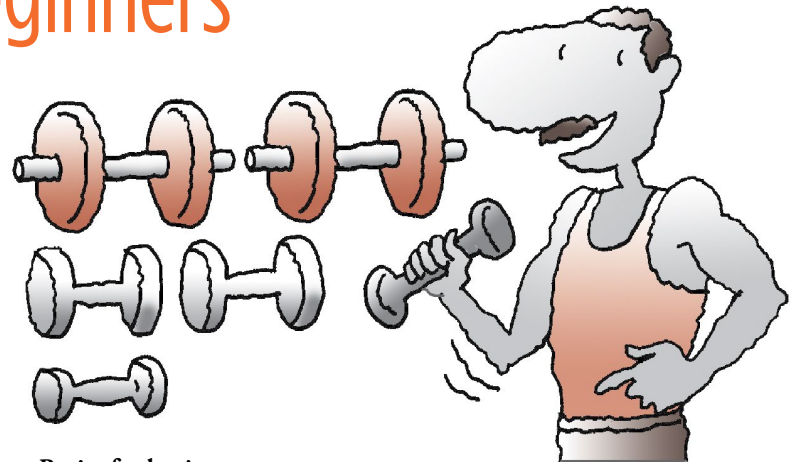
**Whether you are 19 or 90, run marathons or struggle to climb stairs, strength training can benefit you.** To boost your muscle mass and improve overall health, lifting weights can help you get there. Strength training, also known as resistance or weight training, can:

- Strengthen muscles, bones and joints.
- Help keep metabolism in a healthy state so you burn more calories even at rest.
- Fight the loss of muscle mass and mobility.
- Improve your mental well-being.

**When starting a strength training routine,** you can use free weights and/or your body weight with certain exercises to provide resistance. Some gyms offer introductory training sessions at little or no cost, or they have trainers available to provide one-on-one coaching.

**Most gyms have a combination of resistance machines and free weights,** such as dumbbells and barbells. And you can also build a comprehensive weight training workout at home with basic equipment.

**Online program:** The American Council on Exercise's **Kick Start Workout** is a 12-week online program. Search for **kick start workout** at **acefitness.org**.



### Basics for beginners:

1. Start with light weights, gradually increasing weight.
2. Rest for a minute between sets.
3. Limit your workout time to 30 minutes, later advancing to 45 minutes.
4. Gently stretch your muscles after your workout.
5. Rest a day or two between workouts.

**Note:** If you have ongoing health or medical issues (including joint, lung or kidney dysfunction or an elevated risk of heart attack), check with your health care provider before starting a strength training routine.

## Recovery Fraud

As if being a victim of fraud weren't bad enough, unscrupulous people have another avenue for scamming people out of their money. Recovery fraud refers to posing as a company or an organization that will help you recover money lost through fraud.

Recovery scammers offer to help you get lost funds back. But the only result is that you lose money. Watch out for these red flags:

- You are asked to pay in advance for help recovering funds.
- The logos and graphics on the website look fake or altered.
- If you receive paper mail, the letterhead looks unprofessional, or the signatures look pasted in place.
- Communications contain misspellings and grammatical errors.
- You are asked to send payment through unusual channels, such as wire transfers, cryptocurrency, phone apps or gift cards.
- You get a refund check for more than you lost. Scammers will ask you to pay back the difference. Weeks will pass by the time the bank discovers it cleared a fake check, and you're on the hook for the money if you use any of it.

**If you feel something is off, it probably is.** If an organization calls you to offer help, ask for a callback number and end the call. Use the information on the website of the government agency or organization to contact them. Do not give or confirm any personal data.

Learn more at [consumer.ftc.gov/articles/refund-and-recovery-scams](https://www.consumer.ftc.gov/articles/refund-and-recovery-scams).

— Jamie Lynn Byram, PhD, CFP, AFC, MBA

National Fire Prevention Week is October 8 to 14.



## Surprising Fire Starters

**Did you know that dust bunnies (those annoying balls of dust that gather in the corners of rooms) can start a fire?** That's right, they can ignite if they catch a spark from an electrical socket or floor heaters. Here are some other surprising fire starters:

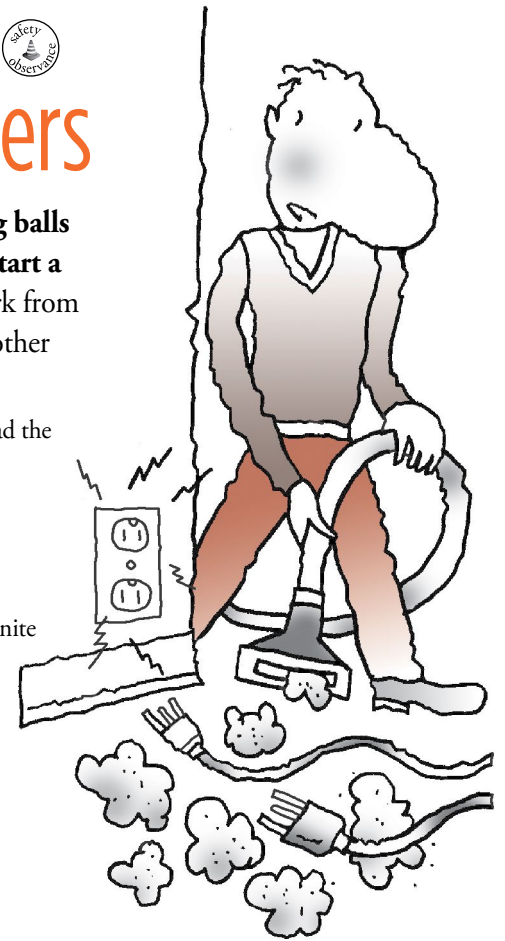
**Dryer lint:** Make sure you clean out lint every time you unload the dryer. And clean the dryer exhaust vent regularly.

**Laptops:** Laptops can overheat, especially when left on a bed, sofa or other soft flammable surface. Use a desk instead (it's better for you ergonomically, too).

**Flour and powdered foods:** The dust from these foods can ignite if exposed to an open flame.

**Loose fitting electrical plugs:** Replace your electrical outlet if plugs keep falling out; the missed connection can ignite a spark that could start a fire.

**Nine-volt batteries:** Don't store these in your junk drawer, especially near other metal objects, such as paper clips. The battery terminals can short out and cause a fire.



## It's Hammer Time

**Almost everyone uses hammers. However, many don't think about the hazards involved with using this common tool.** Here are eight tips to keep you safe:

1. Wear protective eyewear and gloves.
2. Choose the right hammer size and weight for the job.
3. Always check to make sure the hammer head isn't loose and the handle isn't worn or splintered.
4. Select a hammer with a cushioned handle if you are using it consistently. This will protect you from vibration, impact and squeezing pressure.
5. Use hammers with insulated handles when working on or around energized parts. **Caution:** Watch where you strike your hammer — sometimes the force of the hammer can produce sparks that can be an ignition source for flammable materials.
6. Look behind and above you before swinging the hammer.
7. Make parallel strikes to the surface being struck to avoid creating shrapnel.
8. Don't use a hammer to strike another hammer, hard metals, stones or concrete.



# Essential Guide to Cooking Oils

By Cara Rosenbloom, RD

## Cooking oils are an important part of every kitchen.

With so many varieties available, it may be confusing to select the best options for your culinary needs. Each oil has unique properties designed to work best in different cooking applications. It's also important to understand the **smoke point** of oil (the temperature when oil breaks down, begins to smoke and gives food a burnt or bitter flavor).

### Here's how to make informed choices:

**Olive oil** is a cornerstone of the Mediterranean diet. It's rich in healthy monounsaturated fats, which can help lower LDL (harmful) cholesterol levels. Good-quality extra-virgin olive oil is also high in polyphenol antioxidants, which may help reduce the risk of heart disease, stroke and metabolic syndrome. Extra-virgin olive oil is flavorful and has a relatively low smoke point of 375°F. It is best suited for making dressings, marinades and low-heat cooking, such as sautéing vegetables. Light olive oil has less flavor, a higher smoke point (468°F), and can be used for higher-heat cooking and baking (but it lacks polyphenol antioxidants).

**Avocado oil** is made by pressing the flesh of ripe avocados. It is also high in monounsaturated fats and helps protect against heart disease and inflammation. **Bonus:** Avocado oil contains the antioxidant lutein, which is good for eye health. **Refined** avocado oil has a high smoke point of 520°F, making it ideal for high-heat cooking methods, such as frying, grilling and roasting. **Unrefined** avocado oil has a smoke point of 400°F and more antioxidants, so read labels carefully to determine which type of avocado oil you are buying.

**Coconut oil** is solid at room temperature and contains mostly saturated fat. Most commercial coconut oil has a type of saturated fat called lauric acid, which may be harmful in high amounts. Specialty (and more expensive) coconut oil contains a healthier type of medium-chain triglyceride (MCT) saturated fat, which may help manage obesity and boost memory and brain function. If you are looking for the benefits of MCTs, you'll need to buy a specialty coconut oil that says MCT on the label. Coconut oil has a smoke point of approximately 350°F, making it suitable for baking, sautéing and low-heat cooking. MCT has a lower smoke point at 320°F and is best used in smoothies and low-heat cooking.

**Canola oil** is made from rapeseed plants that are bred to be low in toxic erucic acid (canola is short for CANadian Oil Low Acid). It's a flavorless oil that contains a combination of healthy fats, including monounsaturated and omega-3 fats, and is considered a heart-healthy choice. It has a high smoke point (400°F) and is ideal for high-heat frying and baking.



**Flaxseed oil** is a high omega-3 oil. It has the lowest smoke point (225°F) and is best used for drizzling onto vegetables, grains or salads, rather than for cooking. Studies show flaxseed oil may help lower blood pressure levels, cholesterol levels and inflammation, which all help lower heart disease risk.

**Other vegetable oils**, such as corn, sunflower, safflower, soy and peanut oils (or any combination of these sold as **vegetable oil**), contain a balance of heart-healthy mono- and polyunsaturated fats. Some of these oils are highly refined and processed, leaving them with fewer health benefits than unrefined olive, flaxseed or avocado oil. They are fine for cooking occasionally, but olive or avocado oil should be your first choice due to their beneficial monounsaturated fats and antioxidants. Or, choose unrefined versions of vegetable oils when possible.

### Here are the smoke points of these vegetable oils:

- Safflower: 450°F to 510°F.
- Refined corn, soy, peanut or sunflower: 450°F.
- Refined vegetable oil blend: 430°F.
- Unrefined peanut oil: 320°F.
- Unrefined corn oil: 350°F.

# October Fill-in-the-Blank Puzzle

Find out how well you know the topics covered in this issue of the newsletter.

- 1 About \_\_\_\_\_ of adults identify as picky eaters.
- 2 The main source of sugar in the diet isn't \_\_\_\_\_.
- 3 \_\_\_\_\_ is an annoying and potentially relationship-damaging habit marked by people staring at their phones while ignoring others during social gatherings.
- 4 If you experience insomnia or generally poor sleep at night, \_\_\_\_\_ may worsen these problems.
- 5 One in eight women will be diagnosed with \_\_\_\_\_ cancer in her lifetime.
- 6 \_\_\_\_\_ leads to a deficiency in oxygen delivery to every part of the body.
- 7 \_\_\_\_\_ is the psychological term for chronic nail biting.
- 8 The \_\_\_\_\_ of oil is the temperature when oil breaks down, begins to smoke and gives food a burnt or bitter flavor.

 You'll find the answers at [personalbest.com/extras/Oct2023puzzle.pdf](https://personalbest.com/extras/Oct2023puzzle.pdf).

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## Dr. Zorba's corner

### Breast Density

**FDA mammography regulations update:** Breast tissue that appears dense on a mammogram can make cancers more difficult to detect. Dense breasts appear to be a risk factor for breast cancer, so knowing if you have dense breasts is critical for your health. New FDA guidelines require mammography centers to inform women about the density of their breasts. About half of women older than 40 have dense breast tissue and need a breast magnetic resonance imaging (MRI). MRIs produce detailed, three-dimensional anatomical images.

— Zorba Paster, MD

**Stay in Touch. Keep those questions and suggestions coming!**

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