

Putting the right value on money

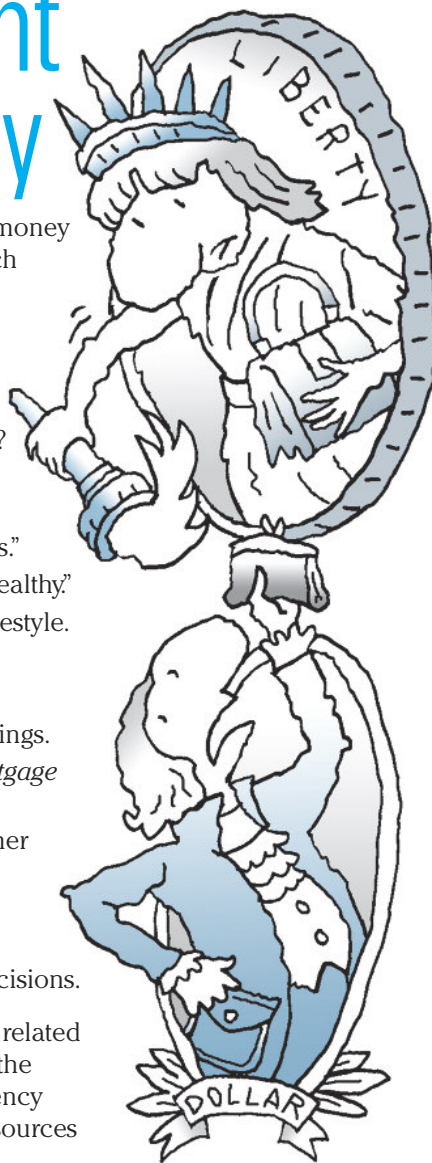
Many people struggle with “money issues,” and money tends to be a major stressor, no matter how much individuals have in their bank accounts. Some individuals overspend and wind up in debt, while others are “ultra frugal” and afraid to enjoy their hard-earned savings.

Do you have a healthy relationship with money? Here are 10 signs that you put the right value on money:

1. You realize that “money can’t buy happiness.”
2. You have a positive reaction to the word “wealthy.”
3. You make enough money to support your lifestyle.
4. You feel in control of your finances.
5. You have a budget and follow it.
6. You “pay yourself first” through regular savings.
7. You carry little or no debt (*excluding a mortgage and student loan*).
8. You have made plans for retirement and other financial goals.
9. You make time to tend to your personal finances (*e.g., balancing your checkbook*).
10. You feel confident about your financial decisions.

If you struggle with your attitude and behaviors related to finances, consider seeking help. For a link to the National Foundation for Credit Counseling’s agency locator to access free or affordable financial resources and advice, go to Jul.HopeHealth.com

Source: National Foundation for Credit Counseling[®]



Be aware... if you receive free “Rx Savings Cards” in the mail from a national “prescription savings network,” be advised this is a mail solicitation, and the cards and prescription drug network are not affiliated with WMI TPA in any way.

Although the official looking mailer and cards purport to offer savings of “up to 75%... at your favorite U.S. pharmacy,” these cards have not been issued by WMI TPA, and they are not linked to the health benefit programs administered by WMI TPA or their prescription drug benefit programs.

*By: David Leo, President
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Quick-Read!

‘Perfect Picnic’ pointers

July is National Picnic Month. Learn the secrets to making sure your outdoor meal is marvelous. Pg. 2

A beginner’s 5-step strategy for getting in shape

Don’t be overwhelmed by the idea of exercising. The key: Take it slow and go. Pg. 3

HOPE HEALTH LETTER

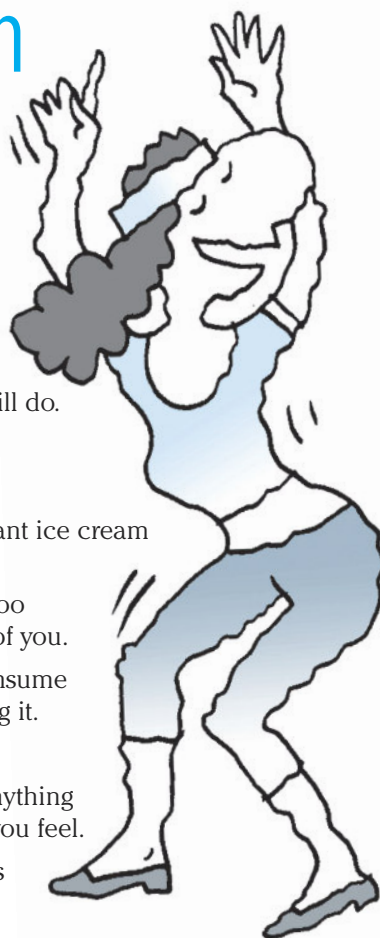
Weight Control

Set yourself up for sustained weight success with 10 simple secrets

Do you tend to lose the same 10 pounds over and over again? You diet, lose some weight, start back to your old ways, and gain back the weight... and maybe even more.

For lasting weight management, you may want to try permanent lifestyle changes:

1. Exercise 30 to 60 minutes daily. A simple walk will do.
2. Don't skip meals.
3. Keep a food journal.
4. Rid your home of all unhealthy snacks. If you want ice cream as an occasional treat, go out for a single serving.
5. Don't use serving bowls at the table. It may be too tempting to dish up seconds and thirds if it's in front of you.
6. Never eat from product containers. You may consume more than a serving — or even two — before realizing it.
7. Read food labels, and avoid trans fat.
8. Don't eat while watching TV, reading, or doing anything else that may distract you from focusing on how full you feel.
9. Replace large plates and bowls with smaller ones so you dish up less without realizing it.
10. Reward yourself or celebrate with non-food treats.



“The only people with whom you should try to get even are those who have helped you.”

— John E. Southard

“How often we fail to realize our good fortune in living in a country where happiness is more than a lack of tragedy.”

— Paul Sweeney

“Why does everybody stand up and sing ‘Take Me Out to the Ballgame’ when they’re already there?”

— Larry Anderson

“Abdicate, v.: to give up all hope of ever having a flat stomach.”

— Author Unknown

“No entertainment is so cheap as reading, nor any pleasure so lasting.”

— Mary Wortley Montagu