

# WMI T|P|A®

[www.wmitpa.com](http://www.wmitpa.com)

Vol. 35, No. 10

“An ounce of prevention is worth a pound of cure.”

Oct. 2015

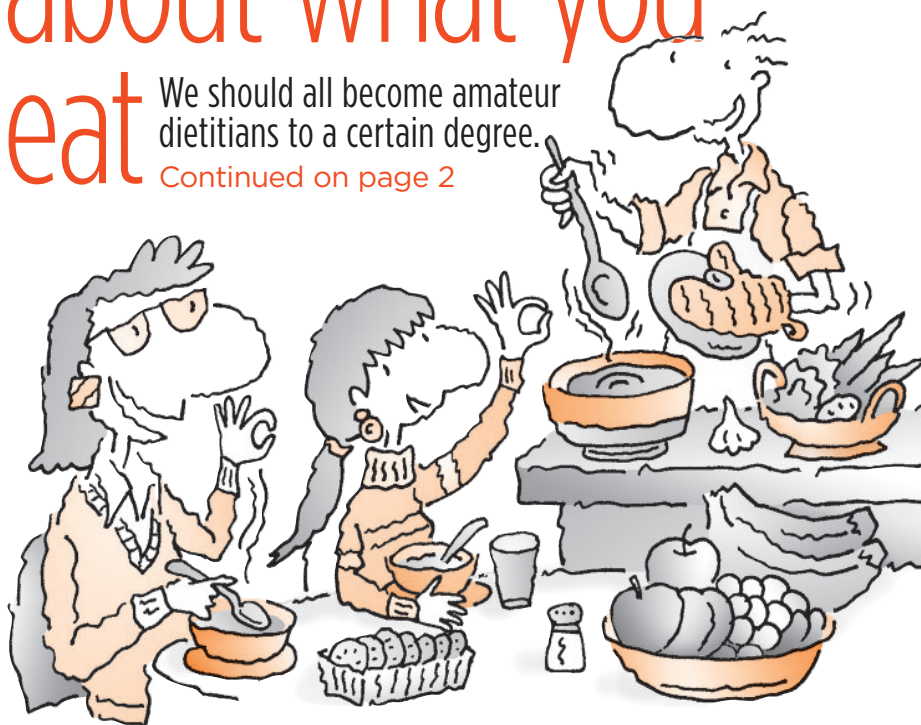
“One cannot think well, love well, sleep well,  
if one has not dined well.

— Virginia Woolf

## Become a smarty plates — Learn more about what you

**eat** We should all become amateur  
dietitians to a certain degree.

Continued on page 2



### Did you know?

WMI offers individual Medicare Supplement Insurance for seniors. For more information or to obtain a quote, contact our Marketing Department at 800-748-5340!

*Learn more about improving  
your food intelligence.*

#### OuterAisleFresh:

Waste less food to save money and help save the planet. Do you know how much food you waste in a month? In a year? Or what that means to your pocketbook or the planet? Find out. Pg. 2

#### GetMoving:

The scoop on protein powders. There is no shortage of protein supplement options. Figure out which one makes the most sense for you. Pg. 3

#### TheWholeYou: Physical Health

Caffeine is completely OK, in the right amounts. So what are those amounts? Check out Pg. 4

#### TheWholeYou: Emotional/Mental Health

Put down the hamburger and put your hands on the wheel. Dining while driving is distracted driving, too. Find out which foods are the worst to eat behind the wheel. Pg. 5

#### FiscalFitness:

Don't let your food bill eat up your income. What you spend on groceries and eating out shouldn't give you a gut ache. Learn to set a realistic, but sensible, food budget. Pg. 6

Life expectancy would grow by leaps and bounds if green vegetables smelled as good as bacon.

— Doug Larson

## Waste less food to save money and help save the planet

Did you know, 40% of food in the United States today goes uneaten? This equals more than 20 pounds of food (\$28 to \$43 worth) per person monthly. Over a year, this adds up to \$165 billion for the nation. What's more, almost all uneaten food ends up rotting in landfills and accounts for almost 25% of U.S. methane emissions. For how to reduce food waste, go to [Oct.HopeHealth.com/wasteless](http://Oct.HopeHealth.com/wasteless).

## An apple a day can add up to a whole lot of good

One-half cup has only 42 calories and no cholesterol or fat. Plus, apples are high in fiber, vitamin A, and niacin. Visit an apple orchard to pick your own and even buying them becomes health promoting, because you're being active. To find an orchard near you, go to [Oct.HopeHealth.com/orchard](http://Oct.HopeHealth.com/orchard).

## OuterAisleFresh:

Food Intelligence

# Become a smarty plates — Learn more about what you eat

If you're like most people, you don't think too much about what you eat from meal to meal or day to day to make sure you're getting a balance of foods that taste good and are good for you.

Learn more about what you put on your plate and in your mouth. You don't have to become a health-food fanatic; just learn to be more mindful.

- Become a food label reader, and understand what the terms and amounts mean.
- Make sure each meal has a mix of proteins, fats, and carbohydrates.
- Figure out what a serving size looks like, and pause to think about how much you're dishing up before you dig in.



For specifics on nutrition know-how, go to [Oct.HopeHealth.com/nutrition](http://Oct.HopeHealth.com/nutrition)



## Crispy Apple Coleslaw

- 2 cups cabbage, shredded
- 2 medium unpeeled apples, cored and diced
- 1 can (16 ounces) crushed pineapple, drained
- ½ cup fat-free mayonnaise

Source: U.S. Apple Association

Mix cabbage, apples, and crushed pineapple with mayonnaise in a large bowl. Refrigerate for at least one hour.  
**Serves 6.** Per serving: 80 calories, 1 g fat, 0 mg cholesterol, 170 mg sodium, 20 g carbohydrates, 1 g protein



My own prescription for health is less paperwork and more running barefoot through the grass.

— Attributed to both Terri Guillemets and Leslie Grimmer

## Parents: Always probe into how practice went

If your kids play sports, ask specifically if any collisions happened during practice. One study of more than 20,000 young football players across the United States showed that more than 57% of concussions happened at practices, not games.

If you know about collisions, you can look out for any concussion signs. For more information about concussions, go to [Oct.HopeHealth.com/concussion](http://Oct.HopeHealth.com/concussion).

## Soothe shin splints with a foam roller

Use an inexpensive athletic foam roller before and/or after exercise. Start with the foam roller at the bottom of the shin muscle and slowly roll up 2 inches, down 1 inch, until the roller reaches the top of the muscle. Slowly move back to the base of the muscle by rolling down 2 inches, up 1 inch. For more on shin splints, go to [Oct.HopeHealth.com/shin](http://Oct.HopeHealth.com/shin).

# GetMoving: Food Intelligence The scoop on protein powders

*Many active people like to use protein powders to up the nutritional content of smoothies, oatmeal, or other pre- and post-workout snacks.*

With no shortage of protein supplement options available, how do you know which one is right for you?

There are hundreds of brands, but for the most part, you can condense them into a few categories based on:

- The type(s) of protein used
- Additional benefit-enhancing ingredients
- Cost per serving/gram of protein
- The types of flavors and sweeteners used

The big deal for most people is the protein component. Protein can be divided into:

- Animal-source proteins: milk-derived protein, such as whey and casein; beef; and egg-white protein
- Vegetable-source proteins: soy, rice, pea, hemp, and sprouted grain

Use only powders produced by major manufacturers and that have gone through quality testing.



To learn more about protein powders, go to [Oct.HopeHealth.com/powders](http://Oct.HopeHealth.com/powders)

## Every step counts, take more of them

*Walking more throughout your day can make a big difference, without much added effort from you.*

Source: PE Central®

And the great part, especially if you're trying to maintain or lose weight, is that numbers add up — in a good way.

- **10,000 steps of walking** burns roughly 300 to 450 calories each day, depending on how fast you walk and how much you weigh.
- **In one week**, that means 2,100 to 3,100 calories burned just from walking.
- **One pound of fat equals about 3,500 calories.\***

\*How much weight you'd actually lose if you burned 3,500 calories more than you took in may be different.



The great secret of medicine, known to doctors but still hidden from the public, is that most things get better by themselves.

— Lewis Thomas

## Be mindful of the medications you're giving your kids



Medication errors occurred every eight minutes among U.S. children, according to one study.

These errors involved giving the wrong medication or the wrong dosage, and typically happened at home. To learn more about giving medications to children, go to [Oct.HopeHealth.com/kidmeds](http://Oct.HopeHealth.com/kidmeds).

## Don't ignore eye injuries, ever. But don't treat them yourself, either.

If someone's eye is seriously injured, don't touch, rub, or apply pressure to the eye. Don't try to remove any object stuck in the eye (*unless the object is on the surface and can be easily removed*). Don't apply ointment or medication to the eye. See a doctor as soon as possible, preferably an ophthalmologist (*eye specialist*). For more on eye injuries, go to [Oct.HopeHealth.com/eyes](http://Oct.HopeHealth.com/eyes).

# The Whole You: PHYSICAL HEALTH



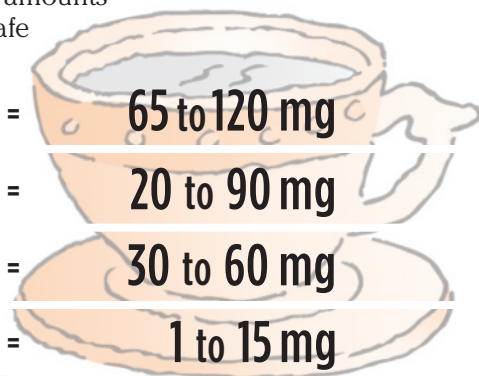
Food Intelligence

## Caffeine is completely OK, in the right amounts

*Caffeine is a naturally occurring substance found in the leaves, seeds, or fruits of at least 63 plants worldwide.*

Several studies have shown that moderate amounts of caffeine — about 300 mg daily — are safe for most adults. What does this look like?

- 8 ounces of caffeinated, drip-brewed coffee = 65 to 120 mg
- 8 ounces of caffeinated, brewed tea = 20 to 90 mg
- 12 ounces of caffeinated soft drinks = 30 to 60 mg
- 1 ounce of milk chocolate = 1 to 15 mg

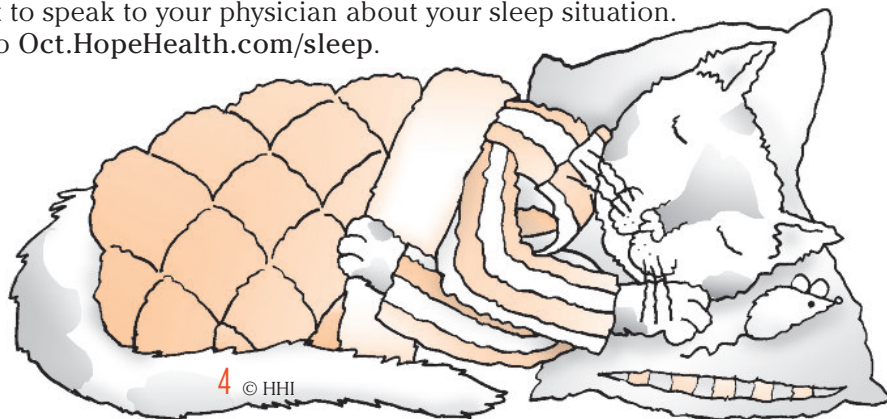


Source: International Food Information Council Foundation

## Just how sleepy are you?

Find out by using the National Sleep Foundation Sleepiness Test. The sleepiness test is similar to an assessment that doctors often use to test sleepiness levels. If you rate “very sleepy” on the National Sleep Foundation Sleepiness Test, you may want to speak to your physician about your sleep situation.

Go to [Oct.HopeHealth.com/sleep](http://Oct.HopeHealth.com/sleep).



I see people eating while driving almost every day. What we've learned is that this type of distraction is nearly as dangerous as talking or texting on your phone... Everyone should think about that the next time they are unwrapping a burrito on the freeway.

— Del Lisk, vice president of Safety Services for Lytx (a video-based driver safety technology company)



## What's your attention... squirrel... span?

Your ability to remain focused on a task without getting distracted can significantly impact how well you do in your job and, really, everything in life. Take a short test to find out your current attention span — [Oct.HopeHealth.com/attention](http://Oct.HopeHealth.com/attention).

## Love your body

We all have a picture of ourselves in our mind. That image, along with our belief about how others view us, makes up our body image. Body image also involves how we actually feel living in our bodies. Find out how well you respect your body at [Oct.HopeHealth.com/body](http://Oct.HopeHealth.com/body).

# The Whole You: Emotional/Mental Health

## Put down the hamburger and put your hands on the wheel

Food Intelligence

*Distracted driving is a big deal!*

Although most of the public-safety attention has focused on texting or other uses of mobile electronic devices, another common distraction is going largely unnoticed. We are talking about eating and drinking (no, not alcohol; any drink).



Sources: [insure.com](http://insure.com); Lytx

Think about it: How well can you really drive if you're holding a juicy cheeseburger in one hand... or, worse yet, both hands? What happens when you take a bite and the pickle and some ketchup squirt out onto your lap and you need to clean up the mess?

According to one study, drivers with food or drink distractions are 3.6 times more likely to be involved in a collision than drivers who do not eat and drink while driving.

*Keeping spills in mind, insure.com reported these as the top 10 worst foods/drinks to consume while driving:*

1. Coffee
2. Soup
3. Tacos
4. Chili
5. Hamburgers
6. Barbecued foods
7. Fried chicken
8. Jelly or cream-filled donuts
9. Soda pop
10. Chocolate

## Slipped up in front of the kids? Own it.

*Sometimes, we say or do things to or in front of our offspring that we wouldn't dare put on our Mother or Father of the Year nomination form.*

How children see you handle these behavior blunders can have a huge impact on their own responses and character development.

- If you say or do something wrong to your child, say, "I'm sorry; that was a bad thing for me to do." You may want to add, "and here's what I plan to do next time."
- If you've treated someone else badly, let your child see you apologize and, if possible, make up for what you've done.



Go to [Oct.HopeHealth.com/kids](http://Oct.HopeHealth.com/kids) for more on helping kids to become responsible people.

Source: U.S. Department of Education

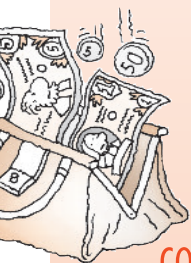


Everyday is a bank account, and time is our currency. No one is rich, no one is poor, we've got 24 hours each.

— Christopher Rice

## As a financial fitness warmup, keep a daily-expenses diary

Getting a handle on how much money is coming and going is the first step in taking control of your financial future. You need to take a few months to track your income and expenses before you can see where you might be able to trim and before you can set a realistic budget. For a handy daily spending log, go to [Oct.HopeHealth.com/spending](http://Oct.HopeHealth.com/spending).



## A little bump in your retirement-account contributions could really add up

You may be surprised by how much increasing your monthly retirement-account contributions just a tad could increase your overall balance by the time retirement comes. For a calculator to crunch the numbers, go to [Oct.HopeHealth.com/retire](http://Oct.HopeHealth.com/retire).

## Fiscal Fitness:

# Don't let your food bill eat up your income



*What you spend on groceries and eating out shouldn't give you a gut ache.*

Set a realistic, but sensible, food budget and stick to it as best you can.

Overall, Americans devote between 9 and 12% of their after-tax household income to food spending, according to various reports. If you bring home \$600/week, this equals \$54 to \$72.

The U.S. Department of Agriculture (U.S.D.A.) has a Food Plan table that the federal agency updates regularly with current food prices. To get a better sense of what you should be spending on food, you can access the most up-to-date U.S.D.A. numbers by going to [Oct.HopeHealth.com/foodbill](http://Oct.HopeHealth.com/foodbill).

Sources: Bureau of Labor Statistics; U.S. Department of Agriculture



## Establish rules to rid your relationship of financial fights

Money matters are the most common source of disagreement among American couples, according to the American Institute of CPAs (AICPA).

### An AICPA study showed:

- Couples average three arguments monthly about financial issues.
- Three in 10 adults who are married or living with a partner admit to potentially deceitful behavior about money.
- Almost six out of 10 couples most often squabble over differing opinions of "needs" versus "wants."

For money and relationship tips, go to [Oct.HopeHealth.com/moneymatters](http://Oct.HopeHealth.com/moneymatters).

Source: American Institute of CPAs®

“He who laughs, lasts.”

— Mary Pettibone Poole

## Banish bullying once and for all

October is National Bullying Prevention Awareness Month. Be a part of the movement to end bullying at all ages and in all areas. Go to [Oct.HopeHealth.com/bully](http://Oct.HopeHealth.com/bully) to learn more about what you can do to end this social and emotional problem.



## A plan can make all the difference when it comes to breast cancer

The best way to fight breast cancer is to have a plan to help you detect the disease in its early stages. When breast cancer is detected early, in the localized stage, the five-year survival rate is 98%. Create an Early Detection Plan to receive reminders to schedule your clinical breast exams and mammograms based on your age and health history. Go to [Oct.HopeHealth.com/cancer](http://Oct.HopeHealth.com/cancer).

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Founder: Lester R. Sauvage, MD

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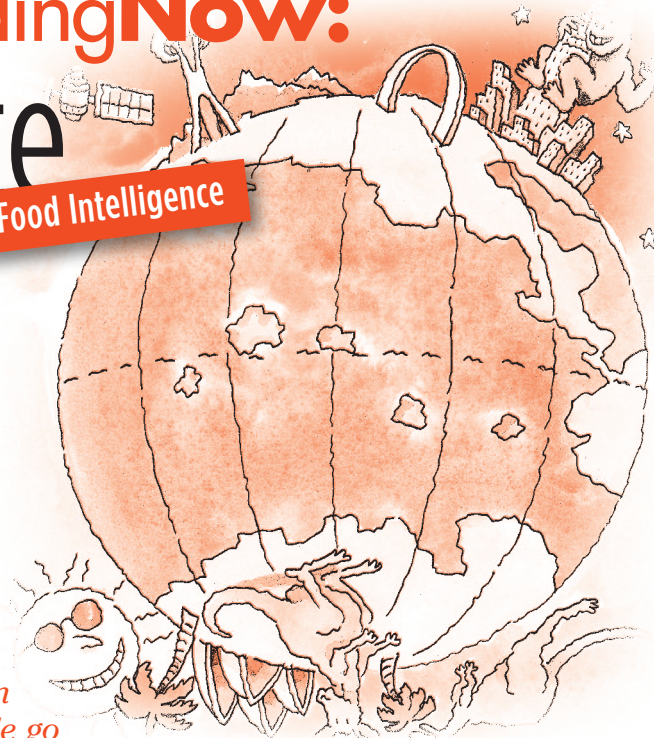
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## What's Trending Now:

# Celebrate World Food Day

Food Intelligence



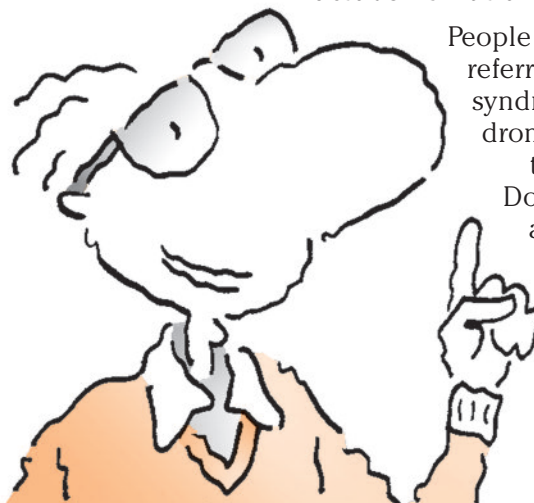
*Did you know that more than 800 million people worldwide go hungry every single day? To give you a better idea of how large that number is, it equals 2.5 times the current population of the entire United States.*

The cost of world hunger translates into the equivalent of \$3.5 trillion a year. Hunger leads to increased global insecurity and environmental ruin. Even in the United States, one in seven Americans doesn't have enough to eat.

To bring awareness to the world-hunger issue, and to do something about it, Friday, Oct. 16, is set aside as World Food Day. Many communities hold benefit hunger walks and World Food Day dinners, and organize meal-packaging events and food drives. To find out how you can help end world hunger, go to [Oct.HopeHealth.com/foodday](http://Oct.HopeHealth.com/foodday).

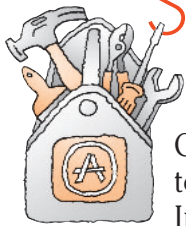
## Learning the lingo of Down syndrome

October is National Down Syndrome Awareness Month.



People with Down syndrome should always be referred to as people first. Instead of “a Down syndrome child,” use “a child with Down syndrome.” Avoid “Down’s child” and describing the condition as “Down’s,” as in, “She has Down’s.” Down syndrome is a condition or a syndrome, not a disease. People “have” Down syndrome; they do not “suffer from” it. For more on Down syndrome, go to [Oct.HopeHealth.com/ndss](http://Oct.HopeHealth.com/ndss).

## StockingYourToolBox: Your Source for Cool Tools & Resources



Check out [Oct.HopeHealth.com](http://Oct.HopeHealth.com) for a ton of useful wellbeing information.

In addition to the links included throughout the newsletter, here's what else you can find online in handy, downloadable PDFs that you can print and/or share:

- **Game On: Tailgating for the Pros** — Planning to attend a fall football game and want to hang out with friends ahead of time? Make sure your pre-game get-together goes off without a fumble by following some simple tips and ideas.
- **Post-workout Recovery Plan** — When you exercise, you can burn a bunch of calories. Even if you're trying to lose weight, you still need to restore some of your body's lost fuel after finishing a fitness session. Learn how to be smart about what you choose.
- **5 Steps to Tackling a To-Do List** — If you ever feel overwhelmed by everything that needs to get done, try developing a system to help you make progress on your tasks and give you peace of mind at the same time. Get started with a simple five-step strategy.



Scan this Quick-Response Code with your smartphone.

## HOPEHealthInfo: Until next issue

Health and wellness, what do these words really mean? It all depends. Everyone has his or her own ideas of what health and wellness look like. The key is figuring out what you want from your health and wellness.

For some people, health and wellness may mean getting through the day without any pain. For others, it might be having enough energy to be active with the kids or grand-kids. Health and wellness doesn't have to mean being fit enough to run a marathon, but it could. It just depends on what you want so you can have an enriching, enjoyable life.

Until next issue, think about what you want your health and wellness to be. The next step is to go after what you want.