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"Life Is a Journey. Have Some Fun."

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“There is only one thing more precious than our time
and that’s who we spend it on.”
— Leo Christopher

Together time

Humans are hardwired to be social — even introverts to some degree. Find ways to build relationships through the different dimensions of wellness and strengthen your own wellbeing for a double win.



Help Us Help You...

In order to ensure accurate and timely benefit administration, it is occasionally necessary that we request additional information before we can process your claims. For example, at least every 18 months, we must update our files regarding other insurance coverage that our members and their dependents may have in effect.

Even if you or your dependents don't have duplicate coverage, you can help us avoid claim processing delays by proactively providing us an updated **Coordination of Benefits Information** form.

This form can be easily obtained online on the forms page of our website at wmimutual.com/wmitpa/forms, or by contacting our office at 800-748-5340. The completed form can be emailed, faxed, or mailed to us.

It's fun to get together and have something good to eat at least once a day. That's what human life is all about — enjoying things.

— Julia Child



Kids in the kitchen? Sure, but be smart about it.

Enlisting children's help to prepare meals can teach youngsters important life skills. What's more, if children have a hand in making the food, they may be more likely to eat it. Consider the child's age when assigning tasks. For an infographic on age-appropriate culinary chores, go to Jul.HopeHealth.com/cookingkids.

Don't forget food safety at the farmers market

Buying locally grown fresh produce and other items at the farmers market can be a great way to get nutritious and delicious foods, but food safety still applies. For instance, even if you plan to peel produce before eating it, wash it first. Any bacteria on the outside of items, such as melons, can get inside when you cut or peel them. For more on safety for farmers market foods, go to Jul.HopeHealth.com/farmersmarket.

OuterAisleFresh: Together Time Cooking combo style

What if you made meal prep a time to connect with someone, such as a spouse, significant other, child, roommate, or friend? The chore may not seem as burdensome and could be enjoyable.

Here are tips to make the most out of combo cooking.

- **Shop together.** Go for a shopping date. Head to a local farmers market, butcher, or cheese shop. Find a fun new food you've never tried. Then, go home to create a meal around the featured item.

- **Split up duties.** Make one person the lead and the other person the helper when preparing a particular dish. The helper may get out ingredients, measure them, etc., while the lead handles the stove station or assembly area.



Source: Organization for Economic Cooperation and Development

- **Cook to your strengths.** Not everyone enjoys every type of cooking and/or baking. If one of you is a grill master, great. Go for it! The other person can be in charge of getting the salad ready.

PATRIOTIC COCONUT WATER AND BERRY POPSICLES

- 3 cups fresh berries (blueberries, raspberries, and sliced strawberries)
- 16 oz. coconut water (100% natural, without added sugars)

Drop berries into popsicle molds. Pour coconut water over the berries to fill the molds. Insert popsicle sticks. Cover and freeze for several hours.

Serves 6. Per serving: 54 calories, 0.3 g fat (0 g saturated fat), 0 mg cholesterol, 37 mg sodium, 12 g carbohydrates, 2 g protein (Number of servings and nutritional content may vary depending on popsicle mold size.)

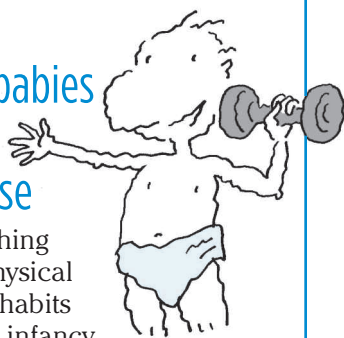


You never walk out of the gym and say, 'I shouldn't have gone.'

— Taylor Kitsch

Even babies need exercise

Establishing good physical activity habits starts in infancy. Even newborns need to be active. But how? For age-appropriate baby exercise videos, starting with 0 to 3 months, go to Jul.HopeHealth.com/fitbabies.



See page 8 —

StockYourToolBox:

See how you can link to Cool Tools & Resources to learn more about the topics in this issue!



Be mindful of the dangerous 'toos' to keep swimming safe

Don't get *too* tired, *too* cold, *too* far from safety, exposed to *too* much sun, or experience *too* much strenuous activity. Swimming is fun, but keep yourself safe. For more on swimming safety, go to Jul.HopeHealth.com/swim.

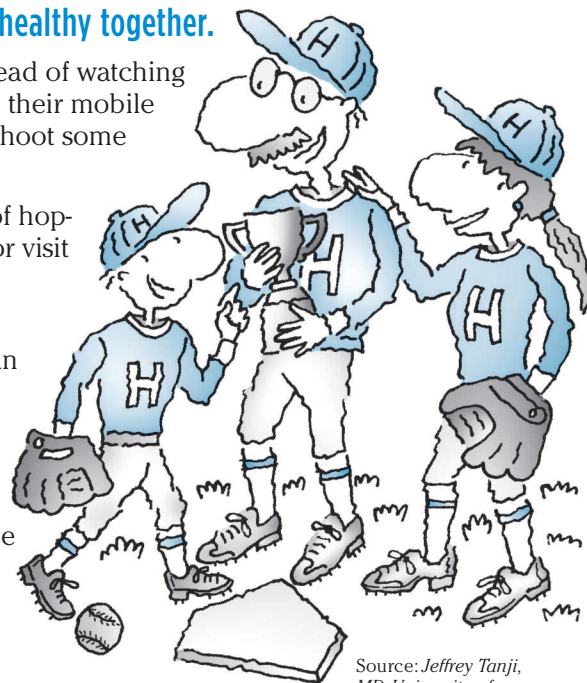


GetMoving: Together Time

Make fitness a family affair

A family that's active together stays healthy together.

- Take advantage of down time. Instead of watching TV or everyone sitting around glued to their mobile devices, go outside and play catch or shoot some hoops.
- Simply walk or bike more instead of hopping in the car to run nearby errands or visit friends' houses.
- Schedule family "work time" when family members come together to clean the house or take care of the yard and outside.
- Commit to an active family outing each weekend. It doesn't have to be grand or an all-day commitment. Maybe it's simply flying a kite, swimming at the local community pool/aquatics center, or heading to the school track for family fun races.



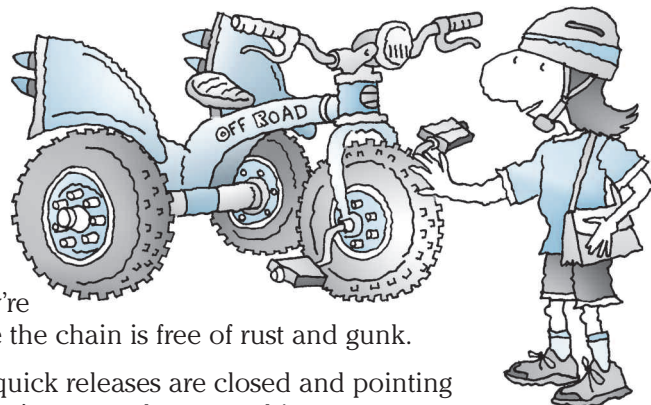
Source: Jeffrey Tanji, MD, University of California — Davis Health System

- Buy sports equipment as presents for family members so you're well supplied with active things to do any time. Think Frisbees, balls, badminton sets, or jump ropes.

Do an A,B,C Quick Check before a bike ride

Safe cycling starts with making sure your bike is in good working condition.

- **Air:** Inflate tires to the pressure listed on the tire. Check with a pressure gauge to be sure.
- **Brakes:** Look for pad wear. Replace them if there's less than ¼-inch of pad left. Adjust pads so they don't rub the tires.
- **Cranks and chains:** Try to pull cranks away from the bike. If they're loose, tighten the bolts. Make sure the chain is free of rust and gunk.
- **Quick release:** Make sure the quick releases are closed and pointing to the back of the bike so they don't get caught on anything.
- **Check it over:** Take a quick ride to check that the bike is working properly.



For more on safe biking, go to Jul.HopeHealth.com/bike. Source: The League of American Bicyclists

Health is much more dependent on our habits and nutrition, than on medicine.

— John Lubbock

Drown out the drill sound at the dentist's office



Dental anxiety is common. If you're having work done to

your teeth, wear headphones and listen to your favorite music to relax and replace the sound of the drill and other dental tools. Another anxiety-taming activity: Visualize yourself relaxing on a warm beach instead of a dental chair. What's your dental IQ? Find out at Jul.HopeHealth.com/dental.

Build up kiddos' bone 'bank accounts'

Children build 40% of their bone mass between ages 9 and 14 and reach 90% of their peak bone mass by age 18 (for girls) and age 20 (for boys). During this roughly 10-year time, focus on bone health. Think of it as building a savings account. Bone is living tissue, continuously turned over through regular deposits and withdrawals. During childhood and adolescence, bones are ripe to make the highest rate of deposits for use throughout the rest of a person's life. For how to build a bone bank account, go to Jul.HopeHealth.com/bones.

Source: Academy of Nutrition and Dietetics

The Whole You: PHYSICAL HEALTH

Devices down, heads up

Getting hit by a vehicle while walking is a bigger problem than you may think.

- One pedestrian dies every two hours in the United States from being hit by a vehicle.
- And, one pedestrian is injured every seven minutes from being hit.

Distraction by a pedestrian from a handheld electronic device and/or having on headphones is often the cause for pedestrians not seeing or hearing an approaching vehicle.

Any pedestrian can help raise awareness about the dangers of distracted walking by participating in the Moment of Silence Campaign. Take a moment of silence every time you cross a street (*that means putting down your device, taking off your headphones, and being fully aware of your surroundings any time you cross a street*). Go to Jul.HopeHealth.com/headsup to take the Moment of Silence Pledge.

Sources: Centers for Disease Control and Prevention; Safe Kids Worldwide



Coming full circle with aging parents

Take time to check in with older family members to make sure they're getting along OK. Changes in physical and cognitive abilities that may occur with age can come on gradually, and you need to pay attention to the warning signs that an older loved one may need help.

Together Time



Look for:

- Changes in eating habits — weight loss, appetite loss, or missed meals
- Neglecting personal hygiene — clothing, body odor, oral health, nails, and skin
- Inappropriate behavior — being unusually loud, quiet, paranoid, or agitated, or making phone calls at odd hours
- Physical injuries — burns, cuts, or bruises, which may have resulted from general weakness, forgetfulness, or misuse of alcohol or medication
- Changes in mood

For more on elder care, go to Jul.HopeHealth.com/elders.

Source: Administration on Aging

At the end of your life, you will never regret not having passed one more test, not winning one more verdict, or not closing one more deal. You will regret time not spent with a husband, a friend, a child, or a parent.

— Barbara Bush

Go ahead, it's OK to cry

Crying is healthy. Don't be ashamed to cry. Emotional tears may help to reduce hormones associated with stress. Crying may also increase production of endorphins (*the body's natural pain killer and "feel-good" hormones*).

Source: "The Health Benefits of Tears: Learn how tears can benefit you and improve your health," by Judith Orloff, MD, *Psychology Today*, July 27, 2010

See page 8 — StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

Curious about your IQ?

IQ stands for Intelligence Quotient. An IQ test is a number of questions designed to measure various areas of intelligence, such as visual perception, abstract reasoning, pattern recognition, analytical thinking, and spatial orientation. Go to Jul.HopeHealth.com/iq for a quick, 20-minute test to find out your IQ.

The Whole You: Emotional/Mental Health

Together Time

Hearing doesn't equal listening... Know and show the difference

Source: "Being a Good Listener: Effective communication is one of the keys to building resilience," by Ron Breazeale, PhD, *Psychology Today*, Nov. 22, 2011

Being a good listener means understanding the other person and showing genuine interest and concern.

- Use expressions such as "I see," "I understand," "Yes," and "Go on," to encourage the other person to talk openly and honestly.
- Make eye contact or look at the person (*should he or she look down or away*).
- Nod your head or smile to show you are responding to what the person is saying. It doesn't necessarily mean you agree with what is said.
- Remove all distractions (*especially a phone or other mobile device*).
- "Echo" or rephrase what the person said to make sure you understood it.



Simple mid-year resolutions make sense

Happy July... Use the mid-year mark as a time to come up with and tackle some new goals that get or keep you heading in the right direction toward an even better life.

Here are some simple resolution suggestions that might help you to live a fulfilling life.

- Smile every day whenever you make eye contact with someone.
- Be the most positive person you know.
- Take up a new hobby.
- Spend at least 10 minutes daily alone, doing absolutely nothing.
- Call an old friend and invite him or her to coffee or lunch.
- Get involved with your community. Volunteer or join a committee.
- Sleep at least seven hours every night.
- Avoid people who don't make you feel good about yourself.



Wealth is the ability to fully experience life.

— Henry David Thoreau



Take inventory of what you own... just in case

Make a list of everything you own and document it with photos or a video. You never know when you might need it to help file insurance claims. Keep one copy of your inventory in your home in a fireproof file box. Keep another copy in a safe deposit box or another secure location. For more on being financially prepared for emergencies, go to Jul.HopeHealth.com/emergencyprep.

Mobile deposit do's and don'ts

Many banks make it easy to deposit checks into accounts through a smart-phone, tablet, computer, or other mobile device. Make sure you completely understand your bank's mobile rules. Find out when mobile-deposited funds are available. It may not be immediate and could be up to a week or more. Also, check to see if your bank charges a fee. If so, is it monthly or per transaction? Also, always upload the check over a secure network to protect your account and that of the person who wrote the check.

FiscalFitness: Together Time

Love may be blind, but have a clear vision about finances

If you're getting married or just moving in with someone, you're now not only in an emotional relationship, but also a financial one.

- Put both of your names on services, such as water, electricity, and gas. This will make you equally responsible.
- Put joint assets (*what you own*) and liabilities (*what you owe*), such as your home and corresponding mortgage, in both names so you will both have an ownership interest in the asset and both be responsible for the debt.
- Create a household budget so you can both see how much money you can spend and how much you can save or invest in shared goals.
- Establish a joint account for joint expenses and contribute to it proportionately to your respective incomes. For example, if someone earns 65% of the total household income, that person would pay 65% of joint expenses.



Source: Australian Securities and Investments Commission

Face your finances head on

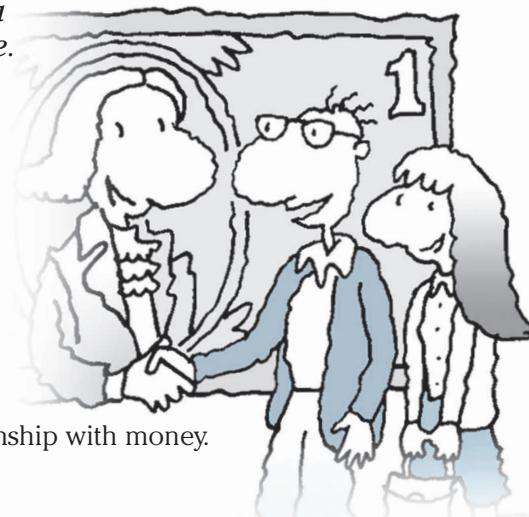
Personal finances can be a stressful issue, and most people like to avoid stress when possible. But, putting money matters out of your mind may not be the way to go. Avoiding finances may lead to financial problems and increased anxiety.

Here are some warning signs that you may struggle with financial avoidance.

- You try to put money and finances out of your mind.
- You avoid opening bank statements or credit-card bills.
- You have never checked your credit report and don't know your credit score.
- You don't know your net worth.

If you can relate to any of these warning signs, you may want to focus on your relationship with money.

Source: American Psychological Association



If you think of exercise as a 60-minute commitment three times a week at the gym, you're missing the point completely. If you think that going on a diet has something to do with nutrition, you don't see the forest through the trees. It is a lifestyle. I know it sounds cliché, but you have to find things you love to do.

— Brett Hoebel

Be extra careful with e-cigarettes when around little kids

E-cigarettes may pose an additional serious risk to youngsters compared to traditional cigarettes. The liquid nicotine in e-cigarettes is often fruit-flavored, which may appeal to young children. Ingesting a teaspoon of liquid nicotine can be deadly to a child. Smaller amounts can cause nausea and vomiting that require emergency care. For more on protecting children from liquid nicotine, go to Jul.HopeHealth.com/nicotine.

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The information in this publication is meant to complement the advice of your healthcare providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

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Founder: Lester R. Sauvage, MD

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What's Trending Now:

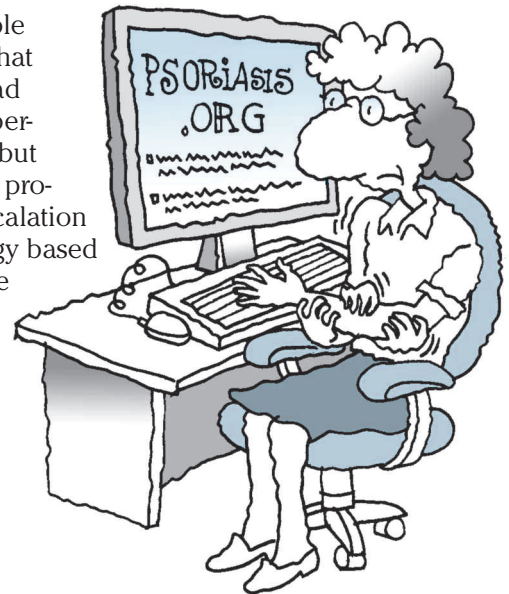
Don't succumb to cyberchondria

Looking up medical issues and symptoms is easier than ever, thanks to the Internet. In less than a second, you can discover that your dizziness could be a sign of just about anything and everything — or nothing at all.

Although being proactive and knowledgeable about your health is wise, be smart about what you research on your own and what you read into what you find so you don't develop cyberchondria. It's not a medical condition itself, but cyberchondria is the term that many health professionals use to refer to "the unfounded escalation of concerns about common symptomatology based on the review of search results and literature online." The unfounded escalation often leads to anxiety and jumping to worst-case scenarios.

If you are concerned about symptoms and possible medical problems, contact your healthcare provider instead of worrying about what you read on the Web.

Source: U.S. National Library of Medicine



How to prevent dog bites

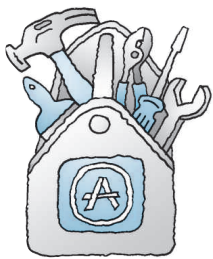
Each year, dogs bite more than 4.5 million people in the United States — with almost one out of five bites requiring medical attention.

Many bites occur when people attempt to pet a dog when it doesn't want to be petted. Avoid petting a dog if the dog is:

- Not with its owner.
- With its owner, but the owner doesn't give you permission to pet the dog.
- On the other side of a fence, and you're reaching through or over a fence to pet the dog.
- Sleeping or eating.
- Resting with her puppies or seems very protective of her puppies and anxious about you being there.
- Playing with a toy.
- Sick or injured.
- A service dog that is working.
- Hiding or seeking time alone in its special place.
- Growling or barking.



Source: American Veterinary Medical Foundation



StockYourToolBox:

Your Source for Cool Tools & Resources

Check out Jul.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:

✓ Pre-Ride Bicycle Checklist

- Saddle:** See angle & height, check that it's secure
- Bar & Stem:** Set angle & height if handbars, check that handbars are secure
- Tires:** Inflate until firm, check for leaks/pokes
- Chain:** Clean & lubricate, adjust tension to be snug but not
- Brakes:** Align brake pads with wheel rim, test brake for stopping power

What to Take to the Beach

A large beach towel for each person, along with one extra	Plenty of water for drinking, along with a plastic jug that you can use to rinse sand from feet before leaving	Healthy snack options so you avoid the often less nutritious and often expensive concession stand items
Sunscreen - SPF 30 or higher. Reapply every two hours or sooner if getting out of the water	A wide-brimmed hat and sunglasses that protect against UVA and UVB rays	First aid kit - bandages, tweezers, and antiseptic spray
Color-coordinated shirts for everyone so you can easily find one another, especially if you have kids	Binoculars to look at birds and find kids in your color coordinated shirts	Portable chairs to give you back support while you sit and an umbrella to protect you from sun exposure
Plenty of beach cups	Flip-flops or water shoes to wear from the car to the beach	Extra, dry towels for the beach home

A Bike Inspection Checklist

to make sure you're protected against an accident and/or injury before you start pedaling.

A Day-at-the-Beach Packing List

so you remember to take along everything you need to have a fun-filled, safe outing.

A Crossword Puzzle...

to test how well you know the topics covered in this issue of the newsletter.

Go to

Jul.HopeHealth.com
 to find these resources.

“As far as I’m concerned, ‘whom’ is a word that was invented to make everyone sound like a butler.”

— Calvin Trillin

“Only the mediocre are always at their best.”

— Jean Giraudoux

“I am certain there is too much certainty in the world.”

— Michael Crichton

“Everything is funny, as long as it’s happening to somebody else.”

— Will Rogers

“A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken.”

— James Dent