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"Life Is a Journey. Have Some Fun."

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The journey of a thousand miles
begins with one step.

— Lao Tzu

One small step

Too many New Year's resolutions fail because people take on too much at once. This year, vow to make just one small change at a time. Once it becomes a habit, move on to a new goal.



Medicare Supplement (aka Medigap) or Medicare Advantage?

If you are approaching age 65, you will soon be eligible for Medicare, the health insurance program for seniors that is run by the federal government. One of the most important questions you'll need to decide is whether Original Medicare and a privately offered Medigap plan that fills in the gaps will best serve your healthcare needs; or whether a privately offered Medicare Advantage plan that replaces Original Medicare is better for you.

Most people (69%) choose Original Medicare and a Medigap plan because that option covers most of their medical expenses and it gives them the freedom to go to any provider that accepts Medicare. There are 10 different Medigap plans, so it's easy to choose one that fits your healthcare needs and budget.

About 31% of Medicare-eligible individuals choose a Medicare Advantage plan. These plans are often cheaper, and they usually include coverage for prescription drugs, but they limit provider choice. WMI/TPA offers several Medigap insurance policies. Visit our website at wmitpa.com/medigap or contact us today at 800-263-8000 to find the Medigap plan that is right for you!

When it comes to eating, you can sometimes help yourself more by helping yourself less.

— Richard Armour

Guilt-free flavor enhancer

Add sweetness to vegetables without pouring on the sugar. Oven-roasting vegetables at a high heat caramelizes the natural sugars and brings out the flavor. What's more, because you don't use water, roasting helps to preserve vitamins and minerals.

Don't get burned by kitchen fires

In case of an oven fire, leave the oven door closed and turn off the heat. In case of a fire in the microwave, keep the door closed and turn off the power. If a pan catches fire, smother the flames with either a flat baking sheet or lid. Never try to carry a burning pan outside or to the sink.



OuterAisleFresh: One Small Step Break the fast in a healthy way

Start every day on a healthy note by breaking your fast with nutrition in mind.

For most people, this means starting with a healthy breakfast soon after waking up. In various studies and reviews, breakfast skippers tend to weigh more, drink more sugary drinks, and gobble down more high-calorie snacks throughout the rest of the day compared to breakfast eaters. On the other hand, breakfast eaters tend to take in more fruits, vegetables, milk, and whole grains than their breakfast-skipping buddies.

The take-away: Don't wait too long to eat your first meal of the day. You don't want to be so hungry that you grab the quickest, easiest food around without thought to whether it's good for you. Try to get a balanced first meal — with protein, healthful fats, and complex carbohydrates (*sorry, that latte doesn't count*).

Sources: *Institute of Food Technologists; Consumer Reports*



BANANA OAT GREEK YOGURT MUFFINS

- 1 cup plain, nonfat Greek yogurt • 2 medium ripe bananas • 2 large eggs • 2 cups rolled oats (old fashioned or quick) • ¼ cup brown sugar • 1½ tsp. baking powder • ½ tsp. baking soda • ½ cup chocolate chips

Heat oven to 400° F. Spray muffin-pan wells with cooking spray. Set aside. Add all ingredients except for the chocolate chips in a blender or food processor. Process on high until the oats break down and the batter is smooth. Stir in chocolate chips. Pour batter into prepared muffin pan, filling each well ¾ full. Bake for 15-20 minutes. Allow muffins to cool in the pan for about 10 minutes before removing them. Store muffins in an airtight container for up to a week.

Serves 12. Per serving: 144 calories, 3.8 g fat (1.7 g saturated fat), 31.8 mg cholesterol, 85.1 mg sodium, 22.7 g carbohydrates, 5.4 g protein



It's a funny thing;
the more I practice,
the luckier I get.

— Arnold Palmer

Get moving to the beat

Working out to music can positively affect your physical activity, according to recent studies. That's because you may focus on the beat rather than the challenge, which may cause you to enjoy exercise more, think of it as less difficult, and push yourself harder.

Source: American Council on Exercise

See page 8 —

StockYourToolBox:



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

A weighty subject

How much weight can you lift without hurting yourself? You should lift weight loads that are a percentage of your one-repetition maximum (1RM) — the most weight you can lift once, usually while doing a leg-press or bench-press exercise. For safe and effective resistance/weight training, the average, healthy person should perform at least one set of 8 to 12 repetitions (or lifts) of a weight that feels challenging by the last couple of repetitions. This training method equals a resistance of about 60 to 80% of a person's 1RM. To estimate your 1RM go to Jan.HopeHealth.com/RM.

Source: American Council on Exercise

GetMoving: One Small Step Make a date with yourself

What's the No. 1 excuse for not getting in exercise? You can probably guess it: Not having enough time.

The day gets busy. You have this meeting, that appointment, those kid activities, and the list goes on and on. Your to-do calendar takes over (or so it seems).

The key may be to schedule your workouts like you would any other activity or obligation. Create a standing date with yourself, complete with marking it off on your calendar and not scheduling over it.

- Carve out 30 minutes at least five days a week.
- If you can, try to make your date for the same time every day. If you can't, that's OK. Just be sure to put the time on your calendar.
- Set a reminder on your smartphone (if you have one) for 15 minutes ahead of time so you can wrap up whatever you may be doing and get ready to get moving.



The 7 questions you need to answer before joining a gym

Before you sign on the dotted line to become a member of a fitness facility, ask yourself some important questions.

1. Is the facility conveniently located?
2. Will the fee fit my budget?
3. Does the gym offer a trial membership — either free or at a reduced price?
4. Do the equipment and facility look well maintained?
5. Does the gym offer discounts on fees/dues or does my employer/health plan provide reimbursements?
6. Does the facility have a high rating/reputation?
7. What type of training/background do trainers and instructors have?



The greatest medicine of all is to teach people how not to need it.

— attributed to Hippocrates



Hands-free is the way to be — for cold and flu prevention

Don't touch your face with your hands during cold and flu season. Germs that cause colds and flu that are on your hands will not enter your body unless you touch your eyes, nose, or mouth.

Social media use may not be good for sleep

According to one study, frequently checking social media and staying on sites for long periods of time may increase your risk of sleep problems. The take-away? You may want to set and stick to boundaries for how often you check social media and how long you're on sites. You may also want to set a "bedtime" for when you stop checking social media for the day.

Source: University of Pittsburgh

The Whole You: PHYSICAL HEALTH

Just drink more... **One Small Step** water, that is **Water really may be a secret weapon to keeping weight in check.**

According to research, people who did not take in enough water daily were 50% more likely to be obese compared to those who got enough water.

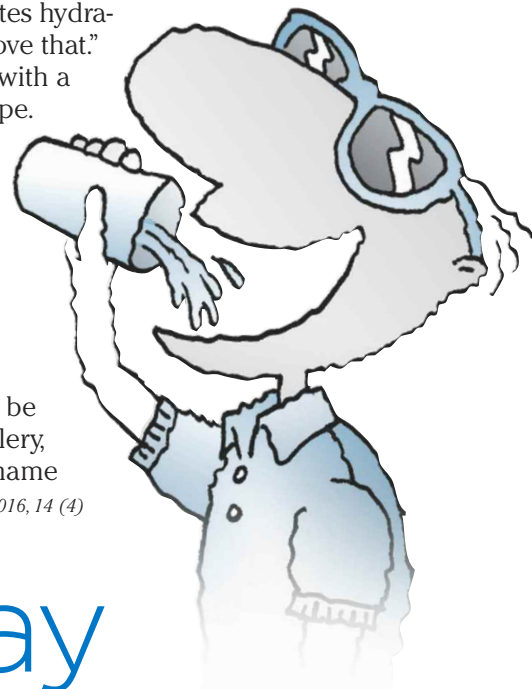
The researchers noted that the study "indicates hydration might impact weight, but it does not prove that." Explaining why water intake may be linked with a healthier weight was beyond the study's scope.

Recommendations vary, but the Institute of Medicine suggests:

- 125 ounces of water daily for men.
- 91 ounces of water daily for women.

Heavier people need more fluids than slimmer ones, the study authors said.

In addition to drinking water, water also can be found in water-rich foods, such as apples, celery, cucumbers, plums, and watermelon, just to name a few. Source: *Annals of Family Medicine*, July/August 2016, 14 (4)



Blast away 'gamer's thumb'

Gamer's thumb is a repetitive stress injury caused by pounding a game controller or computer mouse over and over again.

Tendons of the hand become inflamed. Warning signs include pain or locking and clicking in the thumb.

To prevent gamer's thumb and injuries to other parts of the body from electronic-game playing:

- Limit playing to two hours or less a day.
- Take a break from gaming every 20 minutes or so. If needed, set a timer.
- Stretch your thumb during breaks.
- Watch your posture. Slouching could cause back, neck, and arm pain.

Source: American Academy of Orthopaedic Surgeons, news release, July 12, 2016



Setting goals is the first step in turning the invisible into the visible. — Tony Robbins

The rule of three

When making a presentation, writing a report, or sending an email, limit your communication to three key messages. Why? People respond to elements grouped in threes. Most people have difficulty remembering more than that.

See page 8 —

StockYourToolBox:



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Communicating with the visual and hearing impaired

For someone with visual difficulties, try to avoid nonverbal responses, such as nods or headshakes. Remember: Body language, such as outstretched arms or facial expressions, may be difficult for the person to see. For someone with trouble hearing, think about the pitch of your voice and how fast you talk. Lower and slower will make you easier to hear and understand. For more on communicating with people who have visual or hearing challenges, go to Jan.HopeHealth.com/communication.

The Whole You: Emotional/Mental Health

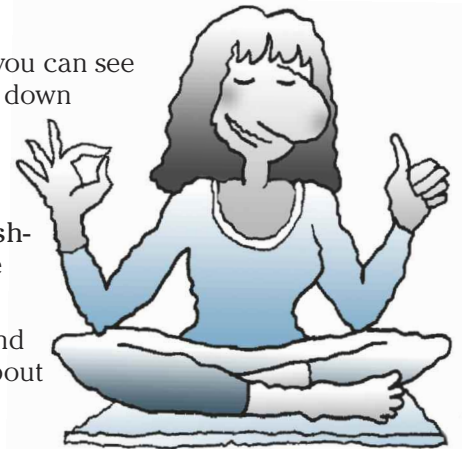
One Small Step

3 simple self-esteem boosters

Self-esteem is that feeling of having respect for yourself and your abilities; it's being confident and satisfied with who you are.

Here are three ways to up your self-esteem.

- 1. Have affirmation mantras** — short sayings you can see and repeat to yourself throughout the day. Write down positive statements such as, "I like and accept myself just the way I am," or, "I love myself and believe in myself."
- 2. Make a list of past successes** — accomplishments (*they don't have to be big ones*) that give you pride. Read the list often.
- 3. Don't compare yourself to others.** If you find yourself falling into this game, stop and think about the blessings in your own life.



To see how your self-esteem is doing, go to Jan.HopeHealth.com/selfesteem.

Sources: American Psychological Association, news release, Jan. 4, 2016; National Association for Self Esteem

Steer clear of the road-rage urge

Tailgating, honking your car's horn unnecessarily, making rude gestures, and cutting off other cars — all are forms of road rage.

And, by the look of things, many people are doing it. In one recent study, nearly eight out of every 10 drivers admitted to anger or aggression while behind the wheel during a one-year period.

Resist heat-of-the-moment reactions.

- Never force another driver to hit the brakes or change direction.
- Don't take driving personally. Other drivers may be having a bad day as well.
- Avoid eye contact, don't make gestures, and keep enough space between cars. If an emergency happens, call 911.

For tips on how to avoid becoming a victim of road rage, go to Jan.HopeHealth.com/roadrage.



Source: AAA Foundation for Traffic Safety, news release, July 14, 2016.

The first step towards getting somewhere is to decide that you are not going to stay where you are.

— Author Unknown

Read apps' 'fine print'

Always read the terms and conditions before you download a "free" app on your smartphone or electronic tablet. In some cases, you may be signing up for a service with a fee. Or, you could be agreeing to release your information to a marketing list.



See page 8 —

StockYourToolBox:



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Hang up on robocalls

Recorded calls about candidates running for office or charities asking for donations are allowed. However, if a recording is a sales message and you haven't provided written permission to get calls from the company, the call is illegal. And, the pitch is most likely a scam. If you answer the phone and hear a recorded sales pitch, hang up. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls. For more information on robocalls, go to Jan.HopeHealth.com/robo.

FiscalFitness: One Small Step

Focusing on the future pays off

When people look ahead instead of at the here and now, they tend to be less impulsive in financial decisions, no matter how much the individuals know about personal financial health.

"Our results suggest that by helping people to create vivid, detailed mental pictures of their future, we may be able to help people make better financial decisions," said Sarah Newcomb, PhD, a behavioral economist at Morningstar, who presented research on the subject at an American Psychological Association convention.

Focusing on a positive financial future is more important than ever before. As people continue to live longer and fewer employers offer pensions, individuals have a greater need to save for retirement themselves, according to Newcomb. Unfortunately, savings rates have dropped to only about 40% of what they were in the 1980s.

Source: American Psychological Association, news release, July 28, 2016



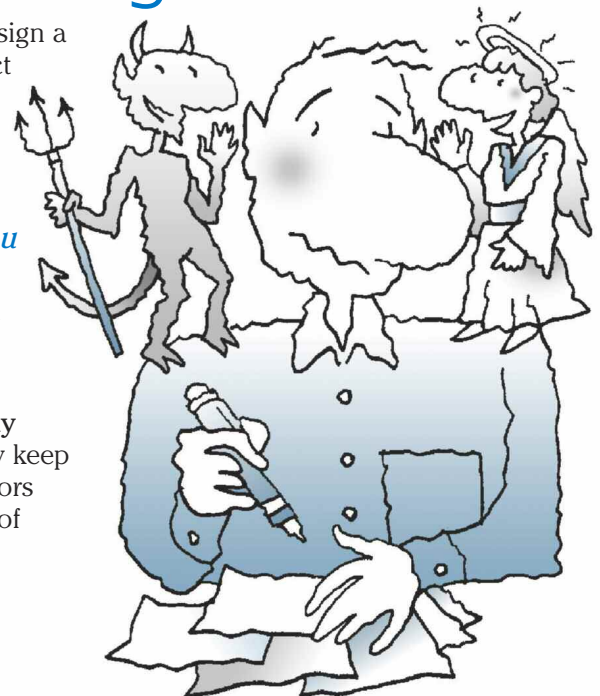
Before you co-sign that loan

If a friend or relative asks you to co-sign a loan, think through how it may affect your own finances and credit. As a co-signer, you're agreeing to guarantee the debt. If the borrower doesn't pay it, you're on the hook.

Here are a couple of points you should know:

- You could be sued or your credit rating could be damaged if you're asked to pay the loan and can't.
- Even if you're not asked to repay the debt, just being a co-signer may keep you from getting other credit. Creditors consider the co-signed loan as one of your obligations.

Source: Federal Trade Commission



You don't have to be great to start, but you have to start to be great. — Zig Ziglar



How much do you know about radon?

January is National Radon Action Month. Radon is a gas that you can't see or smell but is in nearly all the air around us. We breathe in radon daily, usually at low levels. People who breathe in high levels of radon are at increased risk for developing lung cancer. Radon is a problem in homes where higher levels collect. To take a radon quiz, go to Jan.HopeHealth.com/radon.

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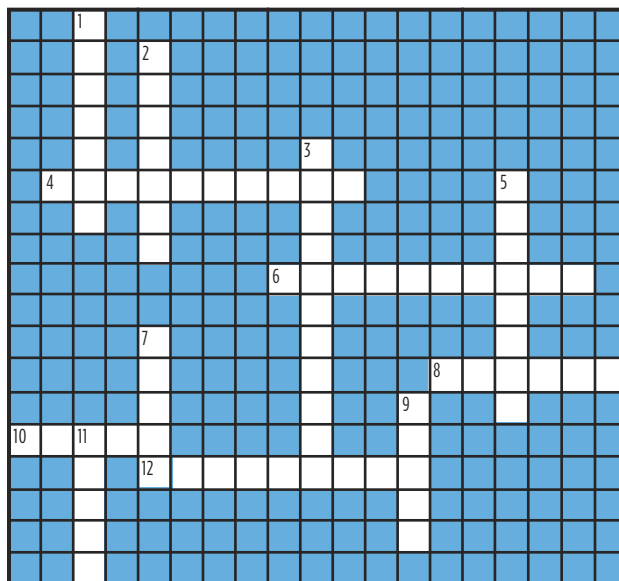
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HealthyConnections:



January Crossword Puzzle

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

Down

1. Short, positive sayings that can help your self-esteem
2. A macronutrient that you should try to get at breakfast
3. Checking this may lead to sleep problems (*two words, no hyphen or space*)
5. Being this for someone else may keep you from getting other credit (*no hyphen*)
7. A possible secret weapon to keeping weight in check
9. Working out to this can positively affect your physical activity
11. A gas that you can't see or smell; exposure to high levels could increase risk for developing lung cancer

Across

4. A water-rich food
6. A type of road rage
8. You should take a break from electronic gaming every ___ minutes to prevent gamer's thumb (*number spelled out*)
10. The maximum number of key messages you may want to include in communication to be effective (*number spelled out*)
12. Recorded solicitation calls

 For the crossword puzzle answer key, go to Jan.HopeHealth.com

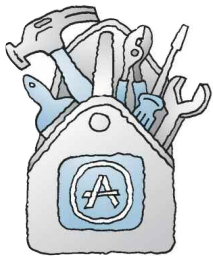
Calorie IQ

How calorie savvy are you? Take this test to find out.

1. Which sandwich spread has the fewest calories?
 Mayonnaise Hummus Pesto
2. Which deli meat has the most calories?
 Salami Ham Turkey Breast
3. How many calories are in a pound of body fat?
 2,500 3,500 4,000
4. If you eat 100 extra calories more than you need every day, in a year's time you will have gained...
 5 lbs. 10 lbs. 12 lbs.
5. Which macronutrient contains the most calories per gram?
 Fat Protein Carbohydrates
6. How many grapes equal the same number of calories in one doughnut hole?
 27 32 46
7. How many cups of fat-free vanilla frozen yogurt equal the same number of calories as one cup of vanilla ice cream?
 2 cups 2.75 cups 3.25 cups
8. Which yard work burns more calories (*based on 150-pound person*)?
 Mowing the lawn (*manually*)
 Raking leaves
9. How many calories does a 150-pound person burn in an hour while watching television?
 48 61 72
10. Which appetizer has fewer calories?
 1 stuffed mushroom
 1 large, steamed shrimp with 1 tsp. cocktail sauce

Answers: 1.) Hummus; 2.) Salami; 3.) 3,500; 4.) 10 pounds; 5.) Fat; 6.) 27 grapes; 7.) 2.75 cups; 8.) Mowing the lawn; 9.) 61; 10.) 1 large, steamed shrimp with 1 tsp. cocktail sauce

For an explanation of the answers, go to Jan.HopeHealth.com/calorieiq.



StockYourToolBox:

Your Source for Cool Tools & Resources

Check out Jan.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:

TV Workout SCHEDULE

Start with the first exercise and work your way down the list, switching to the next movement with each new commercial. When you've completed the list, start at the top again.

- Leg lifts, 15 each side
- Wall sit for the entire length of the commercial
- 20 sit-ups/crunches
- Jumping jacks for the entire length of the commercial
- Planks for the entire length of the commercial
- Jog in place for the entire length of the commercial
- 20 squats
- 10 pushups — traditional, modified (on your knees), or using a wall
- 20 lunges
- Log, overhead, forward and back



5 STEPS TO Tackling a To-Do List

■ Ever feel overwhelmed by everything that needs to get done? Devising a system may help you make progress and give you peace at the same time.

- 1 Make a mess.** If you're like many people, you may have notes sticky notes, lists, files, pads, papers, and other handy reminders around your office, on your desk, and in your computer. As the piles and files grow, they can become overwhelming. Begin by getting all of your notes and notes in one place. Make a big pile of all the papers and forms in the middle of your office floor or on your desk.
- 2 Sort and purge.** Go through your pile and look at each item to determine what you should keep and what you can toss. For each item, ask yourself:
 - Is this idea or information still important to me?
 - Can I retrieve this information from elsewhere should I ever need it?
 - Is this information duplicated somewhere else?
 - Will this information or idea help me reach one of my goals?Throw away what you don't need. Put things on hold in separate piles or files based on particular goals or tasks.

Items into one organized list. Try to keep it to one page. Don't worry about every step at this point. You just want to create one coherent to-do list.

- 3 Rank the list in chronological order.** Rank your list, paying special attention to the order in which you feel you should do things. You can also add more items to your action items. List not only what to do, but how to do it, who to call for help, which resources you may need, etc.
- 4 Get going.** With your ideas organized, it's time to take action and tick off tasks. No more confusion of what to do when. Look at the list, take the top task, and get at it.

Mission Complete
This two-step process can work for special event planning, home and family goals, work and business projects, and long-range strategizing for professional and personal objectives.



A TV Workout Schedule.

Is the weather too nasty to go outside to work out? No worries. Squeeze in activity during TV commercial breaks with a lineup of no-equipment-necessary moves.

5 Steps to Tackling a To-Do List.

Start off the year right by coming up with a game plan for everything you need/want to get done.

A Crossword Puzzle.

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



Go to Jan.HopeHealth.com to find these resources.

"If we did all the things that we are capable of, we would literally astound ourselves."

— Thomas Edison

"If you can find a path with no obstacles, it probably doesn't lead anywhere."

— Frank A. Clark

"The trouble with life in the fast lane is that you get to the other end in an awful hurry."

— John Jensen

"No man really becomes a fool until he stops asking questions."

— Charles Steinmetz