

# WMI TPA<sup>®</sup>

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*"Life Is a Journey. Have Some Fun."*

Volume 37 • Number 7 • July 2017

“Setting goals is the first step  
in turning the invisible into the visible.”

— Tony Robbins

## Set new goals

Give yourself a mid-year  
checkup on how your life is going  
and identify what you may want to change  
or accomplish during the second half of 2017.



### How do other countries provide universal healthcare?

Most healthcare in the U.S. is provided through private hospitals and doctors, and it is financed through private insurers and individual contributions. Other countries use one of three main healthcare models, all of which (*unlike the U.S.*) keep healthcare affordable by regulating costs.

**The Beveridge System** — Government provided healthcare is provided to all by government employees and hospitals. Providers are reimbursed from funds raised through taxes, and healthcare is treated like other general welfare programs (*e.g., police, fire, libraries, parks, etc.*). (*United Kingdom, Scandinavia and Cuba*)

**The Bismarck System** — Healthcare is provided to all by private providers through private non-profit insurance companies. It is financed with contributions made by employers, employees and the government. (*Germany, Japan and Switzerland*)

**The Single-Payer System** — Healthcare is provided to all by private market doctors and private and public hospitals. It is financed with income taxes and individual premium payments through government insurers. (*Canada, Australia, Taiwan and South Korea*)

Create healthy habits,  
not restrictions.

— Author Unknown



## Kernel knowledge

When selecting fresh corn, look for husks with good green coloring and pale-colored silk. Be careful when buying corn from outdoor stands during hot weather. High temperatures can convert corn sugar to starch, causing corn to lose its sweet flavor.

## When in doubt, throw it out

Picnics and barbecues are plentiful this time of year. Have fun, but don't forget about food safety. The rule of not letting food sit out for more than 2 hours is shortened to 1 hour if the temperature is above 90°F.



# OuterAisleFresh: Set new goals Be sugar smart

Too much sugar may sour your health. And, if you're like most people, you're getting more of the sweet substance than you realize or should probably have.

*The World Health Organization recommends that adults keep sugar to under 10% of their total daily calories, and ideally less than 5%. That means:*

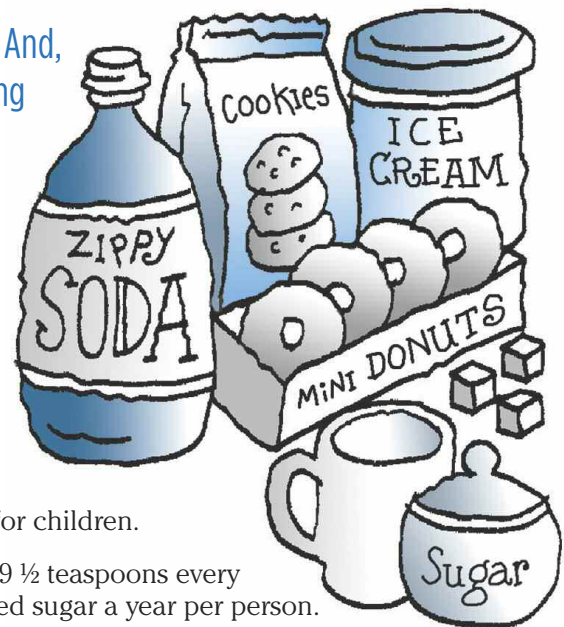
- 25 grams — or roughly 6 teaspoons for women.
- 38 grams — or about 9 teaspoons for men.
- 12 to 25 grams — or 3 to 6 teaspoons for children.

However, the average American takes in 19 ½ teaspoons every day — that amounts to 66 pounds of added sugar a year per person.

*If you want to curb sugar consumption, consider:*

- Limiting regular soda pop to once or twice a week and switching to fruit-infused water or tea sweetened with stevia as your go-to beverage treat.
- Having fruit for dessert.
- Avoiding processed foods where hidden sugar may lurk.
- Reading food labels on packaged foods and knowing sugar aliases. For a list of other names that sugar goes by, visit [Jul.HopeHealth.com/sugar](http://Jul.HopeHealth.com/sugar).

Sources: *Sugar Science*; *SecondsCount.org*

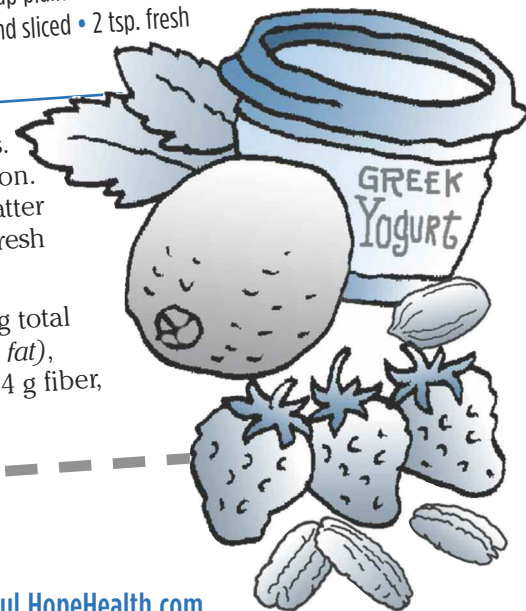


## Summer Fruit with Pecans and Mint

- 2 navel oranges, peeled and sliced into ¼-inch rounds
- ½ cup plain nonfat Greek yogurt
- 1 tsp. honey
- 1 pinch cinnamon
- 1 cup strawberries, hulled and sliced
- 2 tsp. fresh mint, chopped
- 2 Tbsp. pecans, coarsely chopped

Cover the surface of a plate with orange rounds. In small bowl, blend yogurt, honey and cinnamon. Dollop the yogurt mixture over the oranges. Scatter the strawberries over the yogurt, and top with fresh mint and pecans.

**Makes 4 servings.** Per serving: 112 calories, 5 g total fat (0.5 g saturated fat, 3 g mono fat, 1.5 g poly fat), 27 mg sodium, 15 g carbohydrate (5 g sugar), 4 g fiber, 3 g protein



The game has its ups and downs, but you can never lose focus of your individual goals and you can't let yourself be beat because of lack of effort.

— Michael Jordan

## Take a stand against aging

You might age faster if you sit too much, specifically more than 10 hours a day, a study showed. Researchers who looked at nearly 1,500 older women found those who sat most of the day and didn't exercise much had cells that were biologically older by 8 years than the women's actual age.

Source: *University of California, San Diego, news release, Jan. 18, 2017*

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## StockYourToolBox:



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

## Reap what you sow

Active gardening and yard work (not sitting on a riding lawn mower) can burn an average of 300 calories an hour and is an effective form of resistance training. What's more, moderate-intensity exercise, such as gardening and yard work, most days of the week may provide enough physical activity to lower your risk for heart disease, cancer, diabetes and high blood pressure. For more on active gardening, go to [Jul.HopeHealth.com/gardening](http://Jul.HopeHealth.com/gardening).

Source: *American Council on Exercise*

## GetMoving:

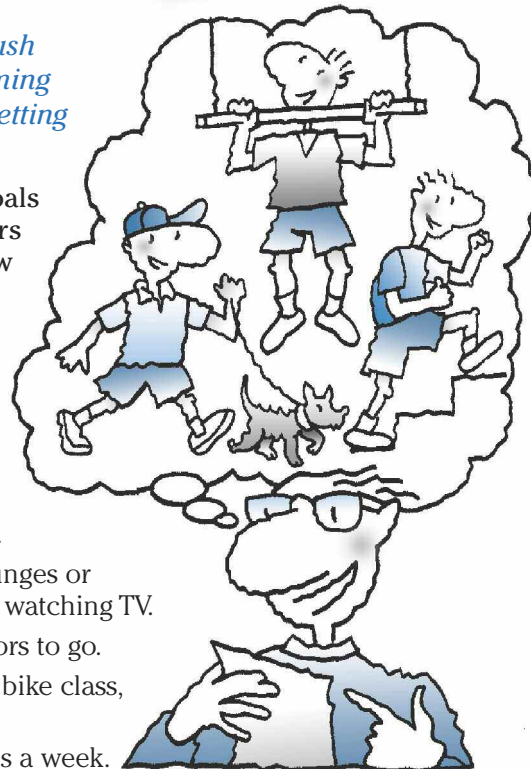
# Need an exercise idea to get started?

Set new goals

*If you've never thought about trying to push yourself in physical activity, consider coming up with a specific goal. Then, go about getting your body in the shape to do it.*

Many goal experts recommend making goals measurable, which usually means numbers oriented. With that in mind, here are a few ideas to consider:

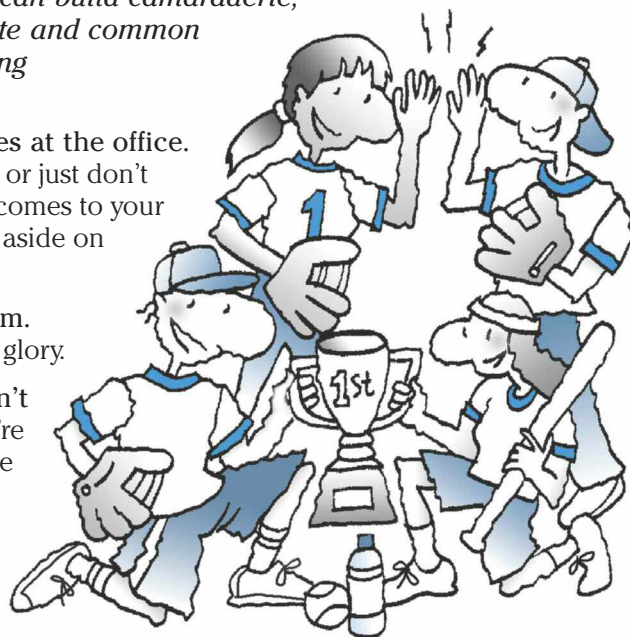
1. Walk for 30 minutes without stopping.
2. Bike 10 miles.
3. Complete 100 situps in 5 minutes.
4. Do 3 pullups.
5. Jog or run 1 mile without stopping.
6. Hold a yoga plank position for 1 minute.
7. Do 20 jumping jacks, crunches, squats, lunges or pushups during commercial breaks while watching TV.
8. Take the stairs if you have 3 or fewer floors to go.
9. Try 1 new activity each month — yoga, bike class, Pilates or something else.
10. Go for a family walk after dinner 3 times a week.



## Be a good sport with coworkers

*Joining a company sports team can build camaraderie, as long as you use some etiquette and common sense when it comes to exercising with fellow employees.*

- Leave any workplace grievances at the office. If you have an issue with someone or just don't have similar personalities when it comes to your professional life, put those feelings aside on the field or court.
- Remember you're part of a team. Work together; don't try to hog the glory.
- Don't be a sore loser if you don't come out on top. Remember, you're representing your company and the rest of the people on your team. Congratulate your opponents and thank them for the game.



When it is obvious that the goals cannot be reached, don't adjust the goals, adjust the action steps. — Confucius



## Got an itch?

You might try applying a cold, wet cloth or ice pack to an itchy area for 5 to 10 minutes or until the itch goes away. Or, take an oatmeal bath. You might also think about applying topical anesthetics that contain pramoxine or cooling agents, such as menthol or calamine. Try not to scratch an itch, though. Scratching will irritate your skin and could lead to infection. If your itch does not go away with home treatment, see your dermatologist.

Source: American Academy of Dermatology, news release, Jan. 10, 2017

## Keep an eye out for heat exhaustion

Heat exhaustion can happen quickly. Signs of trouble include red, hot and moist or dry skin; no sweating; a strong, rapid pulse or a slow, weak pulse; a throbbing headache; dizziness; confusion; being grouchy (or *grouchier than normal*) or acting strangely.

# The Whole You: PHYSICAL HEALTH

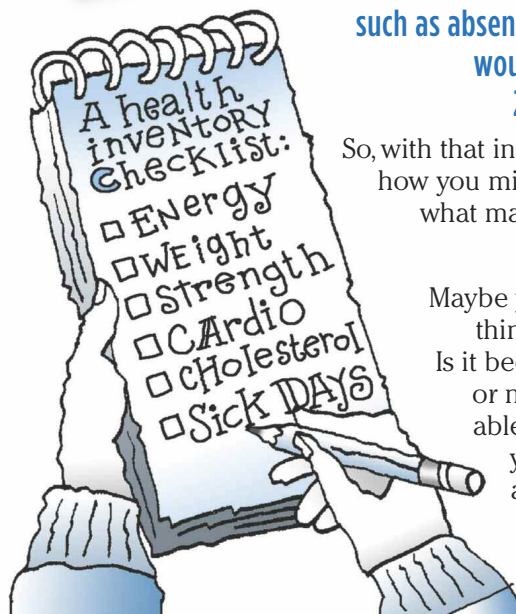
## What is your health?

Set new goals

Health is personal. Everyone has his or her own idea of what health means. Sure, there are some common elements — such as absence of disease or illness — that many people would include in their definitions, but likely no 2 descriptions of health would be the same.

So, with that in mind, think about what your health is and how you might want to improve it. Taking inventory of what matters to you when it comes to health is the first step toward making changes.

Maybe you'd like to have more energy to do more things. Ask yourself, "Why don't I have energy? Is it because I'm not getting enough quality sleep or not eating the right foods?" You may not be able to answer the questions on your own, but you have identified what it is that you want and can take the next step, which could be making an appointment to visit with your health care provider.



## Listen to what your mouth tells you

*Going in for regular dental cleanings and exams is highly recommended, even though some 100 million Americans don't visit a dentist each year.*

Regular dental examinations and good oral hygiene can prevent most dental diseases and can help alert you to other problems at an early stage.

Whether or not you get regular dental cleanings and exams, here are a few signs or symptoms that you should always get checked out:

- Gums that bleed when you brush or floss.
- Red, tender or swollen gums.
- Gums that start to pull away from your teeth.
- Loose permanent teeth.
- Changes in how your top and bottom teeth align with each other.
- Unusual sensitivity to hot and cold.
- Mouth sores that don't heal.
- Ongoing bad breath or an unusual taste in your mouth.

Source: American Dental Association



Discipline is the bridge between goals and accomplishment.

— Jim Rohn

## Take time to take a picture

People who take photos of their experiences usually enjoy the events more than people who don't, according to the American Psychological Association. Although you might think that stopping to take photographs would take away from the whole experience and make it less pleasurable, study participants who took photos reported being more engaged in the activity.

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### StockYourToolBox:



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

## Words of wisdom from a forefather

- *Never put off till tomorrow what you can do today.*
- *Never trouble another for what you can do yourself.*
- *Never spend your money before you have it.*
- *Never buy what you do not want because it's cheap; it'll never be dear to you.*
- *Pride costs us more than hunger, thirst and cold.*
- *Nothing is troublesome that we do willingly.*
- *Don't let the evils, which have never happened, cost you pain.*
- *When angry, count to 10 before you speak; if very angry, count to 100.*

Source: Thomas Jefferson

# The Whole You: Emotional/Mental Health

## Checking in on goals may up your chances of success

Set new goals

Trying to reach a goal? The more you monitor how you're doing, the more likely you may succeed. You may be able to increase your chances of success more if you report your progress publicly or physically record it.

- **Sharing your goal with others:** Select a few close, supportive friends or family members and share your goal with them. Ask them to check in with you from time to time on how you're doing with your goal. To make your goal more public, you might consider posting a note on social media, which could prompt others to come forward and share their goals or join in on yours.

- **Writing it down:** Come up with an action plan. Put down all the steps you'll need to take to reach your goal. Then, check off the steps as you reach them. Meeting the mini-goals along the way may just provide you the motivation and momentum to push through to your ultimate goal.

Source: American Psychological Association press release, "Frequently Monitoring Progress Toward Goals Increases Chance of Success," Oct. 28, 2015



## Acing your class reunion

Catching up with old classmates can be fun, but it can also lead to stress for many. Here are some notes to nail the exam.

- **Figure out what you're going to say before you get to the reunion.** Decide what you're comfortable sharing about yourself — who you are and what you have done.
- **Don't worry about your weight.** Opt against a crash diet. Drastic weight loss can be unhealthy and usually doesn't lead to long-term changes.
- **Don't stress about how you dress.** Don't rush to buy something new or worry about being overly trendy or fashionable. Whatever you wear will likely be new to everyone there because you haven't seen one another in years. Wear something that makes you feel comfortable.



Do more than is required. What is the distance between someone who achieves their goals consistently and those who spend their lives and careers merely following? The extra mile.

— Gary Ryan Blair

## The cost of kids

Ever wonder how much to budget to care for your children? With the USDA's Cost of Raising a Child Calculator, you can estimate how much it will annually cost to raise a child based on the child's age and where you live. Having this figure may help you plan better for overall expenses, including food or purchasing enough life insurance. To access the calculator, go to [Jul.HopeHealth.com/kidcosts](http://Jul.HopeHealth.com/kidcosts).

## Calling in the professionals

If you're planning to hire a financial planner, hire someone with special credentials, such as Certified Financial Planner or Personal Financial Specialist. Understand how your planner is paid — fee-only (*fees for providing advice*), fee-based (*commissions on some products he or she sells as well as fees you pay*) or commission-based (*paid by the companies whose products he or she sells*). Check with state or federal securities regulators to see if your planner has had any disciplinary problems or complaints.

## FiscalFitness: Set new goals

# 4 ways to break bad spending habits so they don't break the bank

Whether you have a soft-drink addiction, are a sucker for new shoes or can't resist the latest electronic gadget, getting a handle on your discretionary spending habits may be a worthy goal.

### 1. Quit cold turkey —

Effective for some, but it's not for everyone. Try to avoid temptation. If you're prone to online shopping, unsubscribe to email sales alerts.

### 2. Reduce rather than remove —

Set limits. Tell yourself that you will only spend \$X per week/month/year on your craving.

### 3. Talk to yourself —

Before you give in to your bad spending habit, take 10 seconds to close your eyes, breathe deeply and remind yourself that the habit is a want, not a need.

### 4. Go public with your goal —

Tell people that you want to curb your spending habit. You will be creating a support network that can cheer you on and hold you accountable.



## Don't make it easy for identity thieves

Here are 5 things that you should never keep in your wallet or purse just in case it gets stolen.

### 1. Social Security card —

or any paper with your Social Security Number (SSN) on it. Unlike a credit or debit card, you cannot just cancel your Social Security card and change the number.

### 2. Birth certificate.

A birth certificate can get a criminal a replacement Social Security card, a passport, a driver's license and many other forms of identification.

### 3. Bank account and routing numbers.

A criminal can use these numbers to empty your account(s). You would need to close the account and open an entirely new one.

### 4. Password cheat sheets.

### 5. Passport.

This document can be used to get a new Social Security card, driver's license or state ID card. It can also be used as an identifying document in getting a loan or opening a new credit account.



Source: Identity Theft Resource Center

What you get by achieving your goals is not as important as what you become by achieving your goals. — Zig Ziglar

## Be sun-telligent

With the warm summer months come increased time outdoors and sunlight exposure. Measure your knowledge and attitudes about sun safety and how you incorporate it into your life with a short Sun-telligence Survey from the American Academy of Dermatology. The survey takes 5 to 7 minutes. After completing it, you will receive a personalized grade based on your responses, as well as some sun-safety tips and recommendations. To access the survey, go to [Jul.HopeHealth.com/suntelligence](http://Jul.HopeHealth.com/suntelligence).

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## StockYourToolBox:



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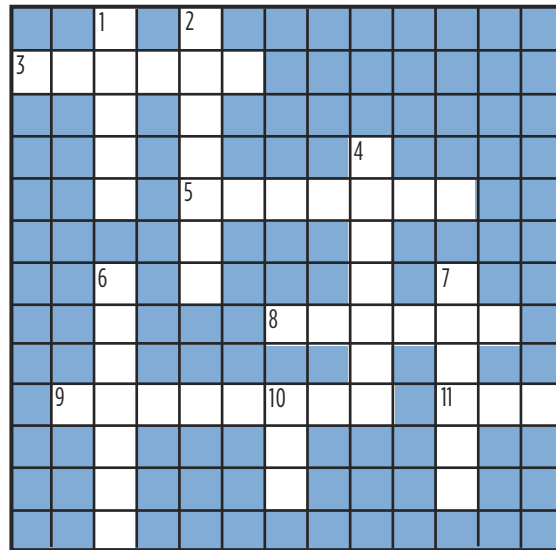
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Please recycle.

# HealthyConnections:



## Across

3. An alternative to sugar that you can add to tea to sweeten it
5. To get rid of an itch, you might consider taking a bath including this
8. Don't worry about this when attending a class reunion
9. You should never keep this in your wallet or purse
11. You might age faster if you sit for more than \_\_\_\_ hours a day (number spelled out)

## July Crossword Puzzle

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

## Down

1. Active gardening may lower your risk for this disease
2. Grandparents can share this with their grandkids
4. 100 million Americans don't see this person each year
6. Try not to do this to an itch
7. In one study, people who took these were more engaged in whatever activity they were doing
10. Maximum number of hours that food can safely be left out in temperatures above 90° F (number spelled out)



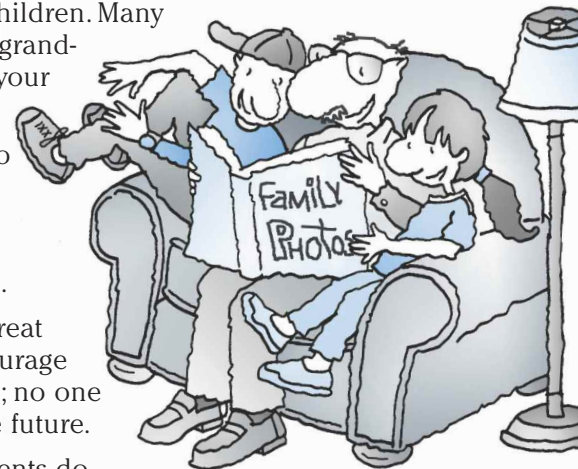
For the crossword puzzle answer key, go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com)

# Creating bonds across generations

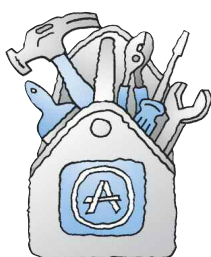
The grandparent-grandchild relationship is second only to the parent-child connection in a child's emotional growth. Kids develop appreciation for family legacy and learn healthy views of aging by interacting with grandparents.

*Here are tips to keep the grandparent connection strong for children:*

- **Check yourself** — Your relationship with your parents sets the tone for the connection your children make with their grandparents.
- **Communicate** — Have a family meeting to discuss the role you want your parents to play in the lives of your children. Many grandparents are fearful of intruding. Let grandparents know what they can do to make your parenting role easier.
- **Connect weekly** — Make it a priority to communicate with grandparents at least once per week. Make sure grandparents hear what the grandkids are interested in and acknowledge their accomplishments.
- **Share history** — Grandparents are a great connection to the past for children. Encourage them to share their history with your kids; no one else can take those family stories into the future.
- **Show appreciation** — When grandparents do something special with the kids, make sure they get a note of appreciation.



Source: Susan Bosak, author of "How to Build the Grandma Connection"



# StockYourToolBox:

## Your Source for Cool Tools & Resources

Check out [Jul.HopeHealth.com](http://Jul.HopeHealth.com) for a ton of useful well-being information. In addition to the links in the newsletter, here's what else you can find online:

### Conversation Starters

What was the best part of your day? What was the worst?  
 What is your favorite game to play?  
 If you could be any type of sandwich what would you be and why?  
 What is your favorite thing to do outside?  
 If you could be anywhere right now where would you be? What would you be doing?  
 What is your favorite animal? Why?  
 What is the silliest face that you can make?  
 What is your favorite song? Why do you like it?  
 What was the best dream you ever had?  
 Where do you like to go in the car?  
 If we were at the grocery store, what would you like to buy?  
 How many animal noises can you make?  
 If you could have any "super-hero" power, what would you have?  
 How high can you count?  
 If you could make three wishes, what would they be?  
 Who do you love? Why?  
 What is your favorite smell?  
 What is the funniest thing you've ever smelled?  
 What is your favorite weather? Why do you like that weather?  
 When did you last say, "uh-oh"? What happened?  
 What is the messiest part of the house?  
 When was the last time you were silly? What did you do?  
 If you could be any animal which one would you be?  
 What do you want to be when you grow up?  
 What would you do with a million dollars?  
 What do you like most about Easter?  
 What is your favorite holiday?



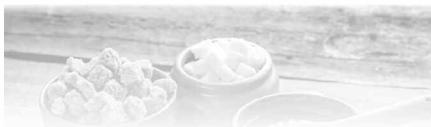
**A downloadable list of sugar aliases** to have handy when you go to the grocery store.

**A list of conversation starters** for grandchildren and grandparents.

**A crossword puzzle** to test how well you know the topics covered in this issue of the newsletter.

### Sugar Aliases

Agave nectar	Corn sweetener	Golden syrup	Panocha
Barbades sugar	Corn syrup	Grape sugar	Powdered sugar
Barley malt	Corn syrup solids	HFCS (High-Fructose Corn Syrup)	Raw sugar
Barley malt syrup	Date sugar	Honey	Refined's syrup
Beet sugar	Dehydrated cane juice	Invert sugar	Rice syrup
Brown sugar	Demerara sugar	King sugar	Saccharose
Buttered syrup	Dextrin	Invert sugar	Sorghum Syrup
Cane juice	Dextrose	Malt syrup	Sucrose
Cane juice crystals	Evaporated cane juice	Maltodextrin	Sugar (granulated)
Cane sugar	Free-flowing brown sugars	Maltol	Sweet Sorghum
Caramel	Fructose	Maltose	Syrup
Carob syrup	Fruit juice	Mannose	Treacle
Castor sugar	Fruit juice concentrate	Maple Syrup	Turbinado sugar
Coconut palm sugar	Glucose	Molasses	Yellow sugar
Coconut sugar	Glucose solids	Muscovado	
Confectioner's sugar	Golden sugar	Palm sugar	



Go to  
[Jul.HopeHealth.com](http://Jul.HopeHealth.com)  
 to find these resources.

*“Speak when you’re angry — and you’ll make the best speech you’ll ever regret.”*

– Unknown

*“When all else fails, stop using ‘all else.’”*

– Unknown

*“All our dreams can come true — if we have the courage to pursue them.”*

– Walt Disney

*“The Constitution only guarantees the American people the right to pursue happiness. You have to catch it yourself.”*

– Benjamin Franklin