

“Life Is a Journey. Have Some Fun.”

## Have You Got Your Back?

**Or has your back got you with ongoing pain?** If so, you have lots of company. Back pain is a very common reason people seek health care and miss work or everyday activities.

**Up to 80% of Americans will experience low back pain at least once.** It can range from a dull, constant soreness to a sharp, shooting pain. It often starts by straining the back muscles, such as lifting something heavy. Or it can develop over time as we age, leading to degeneration of the spine from normal wear and tear.

**Most low back pain can be treated without surgery,** and 90% of low back pain cases get better in six weeks. However, if it persists for more than four to six weeks, talk to your health care provider.

**Several factors can increase your risk for developing back pain:**

**Age:** The back structure loses strength and flexibility as the discs lose their ability to cushion the vertebrae.

**Lack of fitness:** Back pain is less common among people who remain physically fit. We need strong back and abdominal muscles to properly support the spine. Consider low-impact aerobic exercise to help build back strength.

**Weight:** Being overweight applies extra stress on the spine, causing low back pain.

**Smoking:** It restricts blood flow and oxygen to the spinal discs, contributing to their degeneration.

**Sitting:** Being confined in a chair all day can cause pain, especially from poor posture or lack of proper back support.

**Mental health:** Ongoing stress often causes muscle tension and pain throughout the back.

**Heavy lifting:** Don't lift, push or pull something that's too heavy.



**Proactive approach: Protect your back through simple routine exercise.** Strengthening the core and abdominal muscles that support your hard-working back can significantly reduce chronic pain. Discuss an exercise plan or physical therapy program with your health care provider. Reduce backache now for a more comfortable life ahead.

The **Smart Moves Toolkit**, including this issue's printable download, **5 Ways to De-Stress Now**, is at [personalbest.com/extras/21V1tools](https://personalbest.com/extras/21V1tools).

**Note:** Due to production lead time, this issue may not reflect the current COVID-19 situation in some or all regions of the U.S. For the most up-to-date pandemic information visit [coronavirus.gov](https://coronavirus.gov).

Volume 41 • Number 1 • January 2021



## Take a moment to thank your employer...

- According to the Kaiser Family Foundation (KFF), employer-sponsored health benefits cover 157 million Americans, more than 57% of the non-elderly population.
- Since 2007, health care costs in the U.S. have increased no less than 5.5% every year! (Source: Statista, Inc.)
- As medical costs have skyrocketed, health insurance premiums have struggled to keep pace. In 2020, the average annual premium for employer provided health insurance was \$7,470 for single coverage and \$21,342 for family coverage. (Source: KFF Employer Benefits Survey, 2020)
- Employers continue to shoulder the overwhelming majority of health benefit costs with the average employer plan picking up 83% of the cost of single coverage and 73% of the cost of family coverage. (Source: KFF Employer Benefits Survey, 2020)

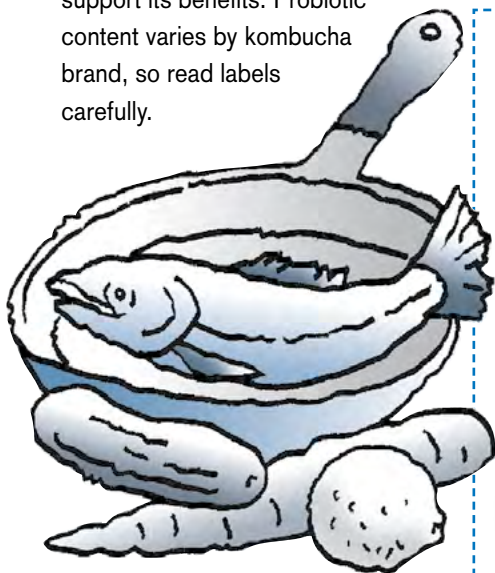
Eating is not merely a material pleasure. Eating well gives a spectacular joy to life and contributes immensely to goodwill and happy companionship. It is of great importance to the morale.

— Elsa Schiaparelli

## TIP of the MONTH

### Fermented Drinks

Have you seen fermented drinks, such as kefir and kombucha, popping up in grocery stores? Kefir is a dairy-based effervescent drink with a tart flavor and has been well studied for its beneficial probiotic and anticancer properties. Kombucha is water-based and flavored with herbs or fruit. It may contain a trace of alcohol from fermentation and has less research than kefir to support its benefits. Probiotic content varies by kombucha brand, so read labels carefully.



eating smart

# Liquid Meal Replacements: Pros and Cons

By Cara Rosenbloom, RD

**It's a busy day and you don't have time to stop to eat.** Is a meal replacement shake the right answer?

**Meal replacements are liquid drinks or snack bars that are formulated to copy the nutrients found in a meal.**

They have about 200 to 400 calories and contain protein, fat, carbohydrates, vitamins and minerals, just like a regular meal. Well, almost. They often lack fiber and antioxidants, which are in whole foods. And they may not have enough calories.



**Here are some pros and cons when meal replacements may be used:**

**Some people have a replacement drink when they are on the go.**

**Pro:** It's better than skipping a meal, it's convenient and it's more nutritious than fast food.

**Con:** It's highly processed, so it's not as nutritious as a meal made from whole foods.

**Meal replacements can be used to replace meals to cut calories and lose weight.**

**Pro:** It can help with weight loss in the short term.

**Con:** It's not a sustainable way to eat and doesn't meet the fundamental requirements of a long-term healthy eating plan, so you'll likely regain weight when you stop using the meal replacements. Some people complain of taste fatigue or boredom from frequent use.

**Health care professionals may recommend using these drinks short-term during illness, after surgery, dental work or during chemotherapy.**

**Pro:** It's helpful when the appetite is low or chewing is difficult.

**Con:** Short-term use has few disadvantages.

**Choose a meal replacement** made with wholesome ingredients rather than sugar, corn syrup, artificial flavors and preservatives. Always read the labels.

## Baked Haddock with Dill Crumb

EASY recipe

1 cup whole-grain panko bread crumbs	4 haddock (or cod) fillets (5-6 oz. each)
1 lemon, zest and juice	Pinch salt and pepper
3 tbsp chopped fresh dill, <i>divided</i>	1 English cucumber
3 tbsp olive oil, <i>divided</i>	2 medium carrots, peeled

**Preheat** oven to 350°F. **Line** a baking sheet with parchment paper. **In** a small bowl, stir together bread crumbs, lemon zest, 2 tbsp dill and 2 tbsp oil. **Season** fish with salt and pepper. **Press** ¼ bread crumb mixture over top of each fish fillet. **Place** on baking sheet and bake 10 minutes per inch of thickness of fish (usually about 15-20 minutes). **Meanwhile**, use a peeler to make lengthwise ribbons of cucumber and carrot. **In** a bowl, toss ribbons with 1 tbsp lemon juice, remaining olive oil, pinch salt and remaining dill. **Serve** beside fish.

**Makes 4 servings. Per serving:** 342 calories | 38g protein | 12g total fat | 1.5g saturated fat | 8g mono fat | 2g poly fat | 21g carbohydrate | 2g sugar | 314mg sodium | 5g fiber

You cannot have a positive life and a negative mind.

— Joyce Meyer

**Feeling sleepy during the day?** It's time to wake up a problem that can interfere with work and quality of life. Daytime sleepiness is caused by abnormal sleep quantity or sleep quality. If daytime sleepiness is chronic, talk to your health care provider. Daytime sleepiness can result from triggers, such as too much caffeine or certain medications. It also may result from sleep apnea, restless legs syndrome and other treatable health problems.

## work&life

### Q: How do I know if I have depression?

**A:** We all get sad or down on occasion, but true depression lasts for at least two weeks, with symptoms occurring almost daily. For an official diagnosis, you must experience loss of interest or pleasure in most activities, or a consistently down mood, plus at least four of the following symptoms:

- Increased or decreased appetite, or unplanned weight loss.
- Fatigue or low energy.
- Sleeping too much or too little.
- Difficulty concentrating or making decisions.
- Being noticeably slower in thoughts and movement.
- Feeling worthless or guilty.
- Frequent thoughts of death or suicide (if so, contact crisis or emergency services immediately).



**Good news:** Most people improve with medication and/or psychotherapy, especially cognitive-behavioral therapy. Exercise, meditation and sunlight (or full-spectrum artificial light) can sometimes help as well.

— Eric Endlich, PhD

## Give January a Boost

By Eric Endlich, PhD

**Some people feel a bit blue when the holidays are over and the new year starts.** Other triggers for feeling sad include:

- Feeling it's time to stop celebrating and get back to business.
- Adjusting to loneliness after friends and family who were visiting have left.
- Disappointment that the holidays didn't meet hopes or expectations.
- Overindulging in holiday food and drink, which may have caused weight gain.
- Enduring winter days, which can be short and cold.
- Not achieving New Year's resolutions soon after making them.
- Dealing with holiday spending bills.

**Here are some strategies to start feeling better:**

- Walk outside, even briefly, and observe nature around you.
- Call or video chat with loved ones.
- Plan a spring garden or summer vacation.
- Try a new recipe or hobby.
- Find ways to help others.
- Eat a well-balanced diet with very few processed foods.
- Take a break from negative news or social media.
- Explore the world by going on virtual vacations via travel shows.
- Instead of focusing on fixing flaws, pick a strength and find new ways to use it.
- Visualize uplifting images: a beautiful summer day or a positive memory.
- Review the things you are grateful for.



**If sad feelings worsen or persist,** talk to your health care provider about other blues-busting strategies.

It's the friends you can call up at 4 a.m. that matter.

— Marlene Dietrich



## January is Glaucoma Awareness Month.

**Glaucoma is the leading cause of irreversible blindness.** More than three million Americans have this sight-robbing condition; half don't know it yet. However, regular eye exams can spot glaucoma early and treatment can preserve vision and stop damage. To learn more, search for **glaucoma** at [nei.nih.gov](http://nei.nih.gov), and schedule a comprehensive eye exam to protect your sight.

## body&mind

# Flu, COVID-19 and Cold Symptoms Compared

**Could your sore throat and stuffy nose be a cold, the flu — or possibly COVID-19?** If you're at high risk for complications from the coronavirus or flu, especially if you have a cough and fever, **don't guess.** Call your health care provider.

**However, there are some differences** between cold, coronavirus and flu symptoms that are helpful to know.

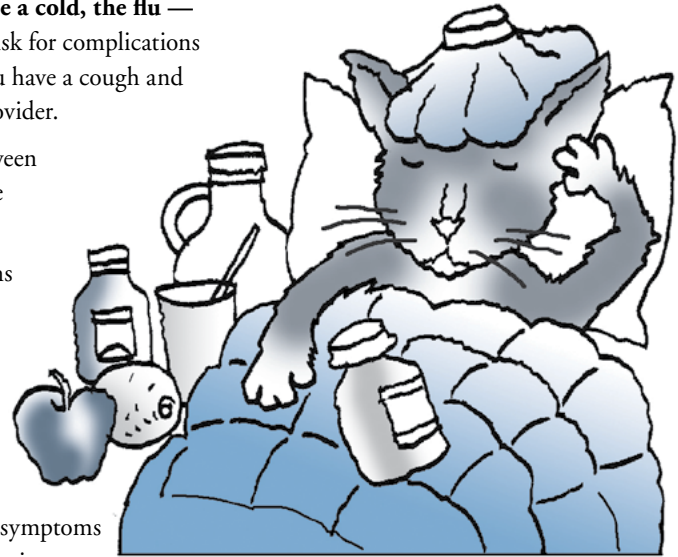
**Although a cold feels miserable,** symptoms are generally mild compared to COVID-19 and flu. A cold typically causes a runny nose, mild cough, low fever, aches, fatigue, sneezing, sore throat and sometimes headaches.

**A cold tends to come on gradually** while the onset of flu is more abrupt; COVID-19 symptoms can appear two days to two weeks after infection.

**COVID-19 and flu can be mild or severe,** and some infected people have no symptoms (asymptomatic) but are still contagious, and they may share these symptoms:

- Fever and or chills
- Sore throat
- Shortness of breath or difficulty breathing
- Muscle pain or body aches
- Vomiting and diarrhea
- Cough
- Stuffy nose
- Fatigue
- Headache

**An important difference in symptoms:** Unlike colds or flu, COVID-19 can cause a loss of taste and smell. It also often takes much longer, sometimes months, to recover. For the current list of COVID-19 symptoms, search for **coronavirus symptoms** at [cdc.gov](http://cdc.gov).



# HPV Vaccine: Did You Know?

**Why isn't the human papilloma virus (HPV) vaccination routinely recommended for everyone older than 26 years?** The HPV vaccine is less beneficial for people older than 26; one reason is adults between ages 27 and 45 usually have already been exposed to HPV.

**The HPV vaccination** prevents some diseases caused by nine types of HPV. These include cervical cancer and some cancers of the vagina, anus, vulva and throat. The vaccine also protects against genital warts.

**The vaccine works best** when it's given before exposure to HPV (preferably at age 11 or 12 because it's most effective before HPV exposure through sexual activity). It prevents new infections but doesn't prevent existing infections or the diseases they cause.

**In 2018, however, the FDA approved** the HPV vaccine for adults ages 27 through 45 to help prevent HPV-related diseases in a broader age range, as some individuals in this group may benefit. If you're in



this age range and are concerned about your risk, talk to your health care provider.

**Vaccination before getting infected** with the HPV diseases the vaccine protects against can potentially prevent more than 90% of HPV-caused cancers — or 31,200 cases annually — from developing.

Health is the core of human development.

— Gro Harlem Brundtland



## January is Blood Donor Month.

**Blood donations are especially needed this time of year.** The American Red Cross requires more than 13,000 blood donations daily to keep the U.S. blood supply ready to meet medical needs. However, cold weather leads to fewer donations. Concerns about exposure to COVID-19 have also reduced the number of donations. Learn about donor eligibility and blood donation drives in your area at [redcross.org](http://redcross.org). **Note:** If you've completely recovered from a verified COVID-19 diagnosis, the plasma in your blood may help treat COVID-19 patients. (As of press time, scientists were still researching convalescent plasma. Check [redcross.org](http://redcross.org) for updates.)

## body&mind

# Q: What is contact tracing?

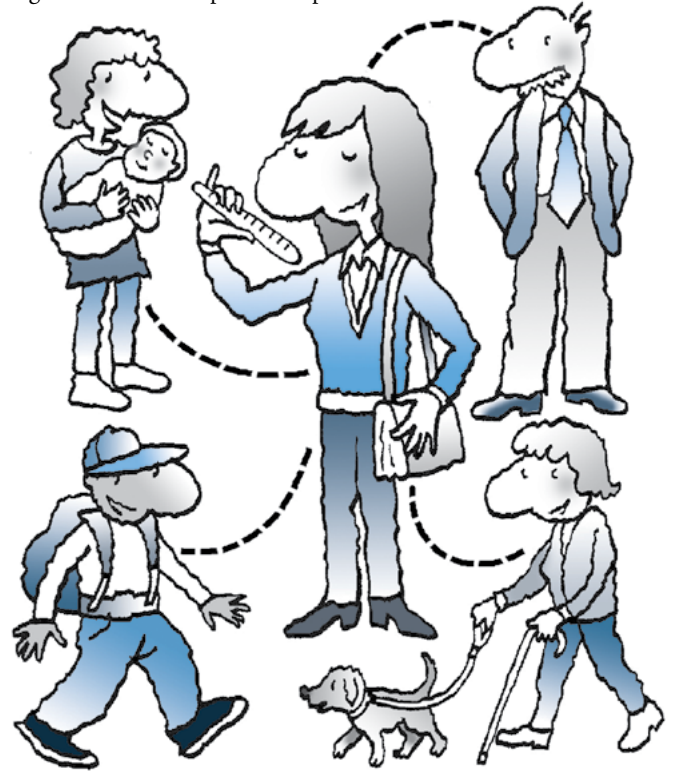
**A:** **Contact tracing is a public health technique used to prevent the spread of infectious disease.** It consists of identifying people who have an infection (called cases) and those with whom they came in contact (called **contacts**) and working with them to stop disease spread.

### Contact tracers:

- Interview cases to help them recall everyone they had close contact with when they were contagious.
- Notify contacts of their potential exposure as rapidly and sensitively as possible, not revealing the case's identity.
- Refer contacts for testing.
- Monitor contacts for signs and symptoms of infection.
- Connect contacts with services they might need during self-quarantine.

**Public health contact tracers usually ask cases to isolate themselves until they're not contagious.** They also ask contacts to voluntarily self-quarantine at home, monitor their temperature and watch for the onset of symptoms.

— Elizabeth Smoots, MD



# Heads Up: Concussions

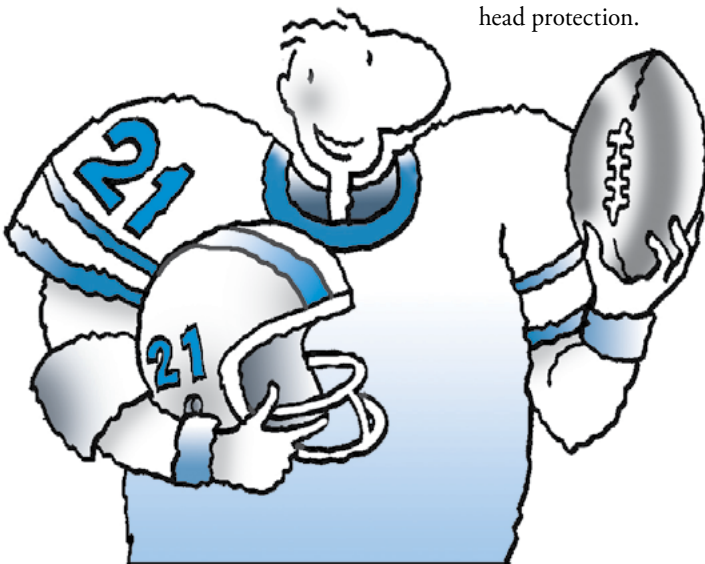
**A concussion is far more than a painful jolt or blow to the head.** It's a traumatic brain injury (TBI), resulting from the brain being bounced or twisted in the skull. Chemical changes in the brain and sometimes damaged brain cells may result.

**Although concussions are usually not life-threatening** and are often described as mild brain injuries, they can be serious. Children and teens are especially vulnerable if they play sports without proper head protection.

**Call your health care provider immediately** if you or a family member experiences any concussion symptoms, including feeling dazed and sometimes not remembering what happened just before or after a blow to the head. A person with a concussion may move clumsily, speak slowly and briefly lose consciousness, too. Other symptoms (which may show up soon after the injury or hours or days later) include nausea, dizziness, headaches and behavioral changes.

**Call 911 or take your child to the ER immediately** if you spot any danger signs of a serious concussion (which may include a potentially life-threatening hematoma, caused by bleeding near or in the brain):

- One pupil is larger than the other.
- A worsening, constant headache.
- Slurred speech and weakness.
- Seizures.
- Extreme drowsiness.
- Agitation.
- Repeated vomiting.



## How to Deal with Debt Collectors

By Jamie Lynn Byram, PhD, AFC

### Receiving calls from debt collectors can skyrocket stress.

Knowing your consumer rights is critical. There are two reasons debt collectors will contact you:

1. A creditor uses an in-house collector or hires a debt collector or an attorney to collect past-due debts.
2. A debt collection agency buys past-due debt from a creditor at a discount and intends to collect the full amount from you.

### Here's how to make sure your rights are protected:

#### • Ask for verification.

Collectors are required to give you certain information about the debt, including the name of the creditor and the outstanding balance. Also ask creditors to make any promises or agreements in writing. You may not have legal recourse on verbal agreements.

#### • Provide information sparingly.

Any details you give can be used to collect the debt. Don't share banking details, especially if you question the legitimacy of the collector. Use third-party payment or a money order.

#### • Watch out for scams.

Legitimate collectors have a website with functioning contacts. Ask for their URL. If they refuse, use caution. To learn more search for **legitimate debt collector** at [consumerfinance.gov](http://consumerfinance.gov).

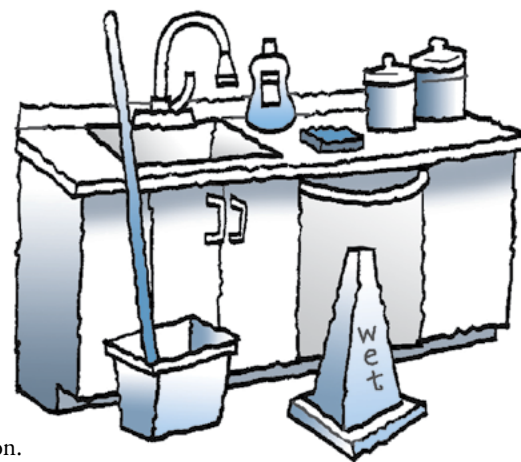
• **Negotiate.** Creditors who still own the debt may be willing to negotiate a lower payoff or offer a lower interest rate.

Learn more at [ftc.gov](http://ftc.gov).

## 8 Safety Habits

There are many safety lessons we've learned from the COVID-19 pandemic. Start the New Year safer by adopting these habits:

- 1 **Wash** your hands for 20 seconds with soap and water after coming back from a public place, before and after meal preparation, before eating, after using the bathroom and any time you have contact with a sick person. Use a 60% alcohol-based hand sanitizer if no soap and water are available.
- 2 **Wipe** down handles and doorknobs with a disinfectant at least once a week or more if you live with someone who is sick.
- 3 **Wear** sunscreen and sunglasses to protect yourself from the sun's harmful rays whenever you're outdoors — this is still important in the winter.
- 4 **Clear** clutter before leaving an area. If your work area or home is cluttered then you have a higher risk of accidents. Make it a habit to put back what you take out after use.
- 5 **Ensure** all safety procedures are followed and all equipment safety guards are in place before you begin a job.
- 6 **Ask** questions, especially if you don't understand how to perform a task safely. It never hurts to review.
- 7 **Inspect** your PPE before use. Follow guidelines for your specific PPE regarding use and disposal.
- 8 **Avoid** shortcuts. Make it a habit to perform each task thoroughly. Most accidents happen when people rush.



### SAFETY CORNER

## Face Mask Dos and Don'ts

**Wearing a face mask helps protect others** if you are infected with COVID-19 but are **asymptomatic** (don't have symptoms). It can also reduce your risk of becoming infected by others. Always wear your mask in public, around people who don't live in your household and when social distancing (six feet apart) is difficult.

### Here are some dos and don'ts for masking up against COVID-19:

- Do** wash your hands before touching the mask.
- Do** touch only the bands or strings when putting on and taking off your mask.
- Do** make sure your mask covers your mouth and nose and fits securely under your chin. If you need to adjust the mask, wash your hands before and after. Make sure you can breathe easily.
- Do** wash your reusable mask daily. Toss disposable masks when they are visibly soiled or damaged. If you store a mask anywhere, e.g., between short-term uses, fold it so the insides are touching and store it in a paper bag.
- Don't** leave your nose or mouth uncovered.
- Don't** share your mask with family members or friends.
- Don't** touch your mask while you're wearing it.
- Don't** hang your mask on the rearview mirror; this can disperse germs from the mask into the air in your car.
- Don't** bring the mask down to your chin when you want to eat, drink or do any activity where you can't wear a mask. Take it off completely to avoid contaminating the inside of the mask.



# 5 Exercise Missteps

By Diane McReynolds, Executive Editor Emeritus

**Staying physically active is a very positive way to protect our physical and mental health.** Routine exercise can help us prevent or reverse several diseases, reduce stress and depression, boost memory and help us sleep better, among other things, as long as we stick with it.

**Best advice for new and practiced exercisers: Do what personally appeals to you.** This way you're more likely to enjoy physical activity and even look forward to it, especially as it helps you to feel stronger and more able to cope with daily living.

**Along the way,** be sure your exercise pursuits progress effectively and safely. Here are key oversights to watch for:

**1. Skipping your warm-up.** Always prepare your muscles, heart and lungs for physical activity to ensure better flexibility and range of motion and to lower your risk of injury. Start your routine slowly, working the major muscles for five to ten minutes; then pick up the pace.

**Cooldown:** An effective cooldown post-workout includes stretching to relax muscles throughout your body for five to ten minutes. Choose a series of slow movements to gradually slow your breathing and heart rate, which can help prevent cramps and dizziness.

**2. Doing the same exercise routine over and over.** Repeating the same cardio or muscle workouts for several months increases your body's efficiency, so you use less energy and burn fewer calories. Mix up your activities to target three fundamentals: cardio fitness, strength training and flexibility. Vary your activities as much as possible for both pleasure and overall fitness.

**Weekly Goals:** (a) Most people need to aim for at least 150 minutes of moderate-intensity cardio exercise (to work your heart and lungs), and (b) strength train your muscles at least twice a week. Include stretches for improving flexibility.

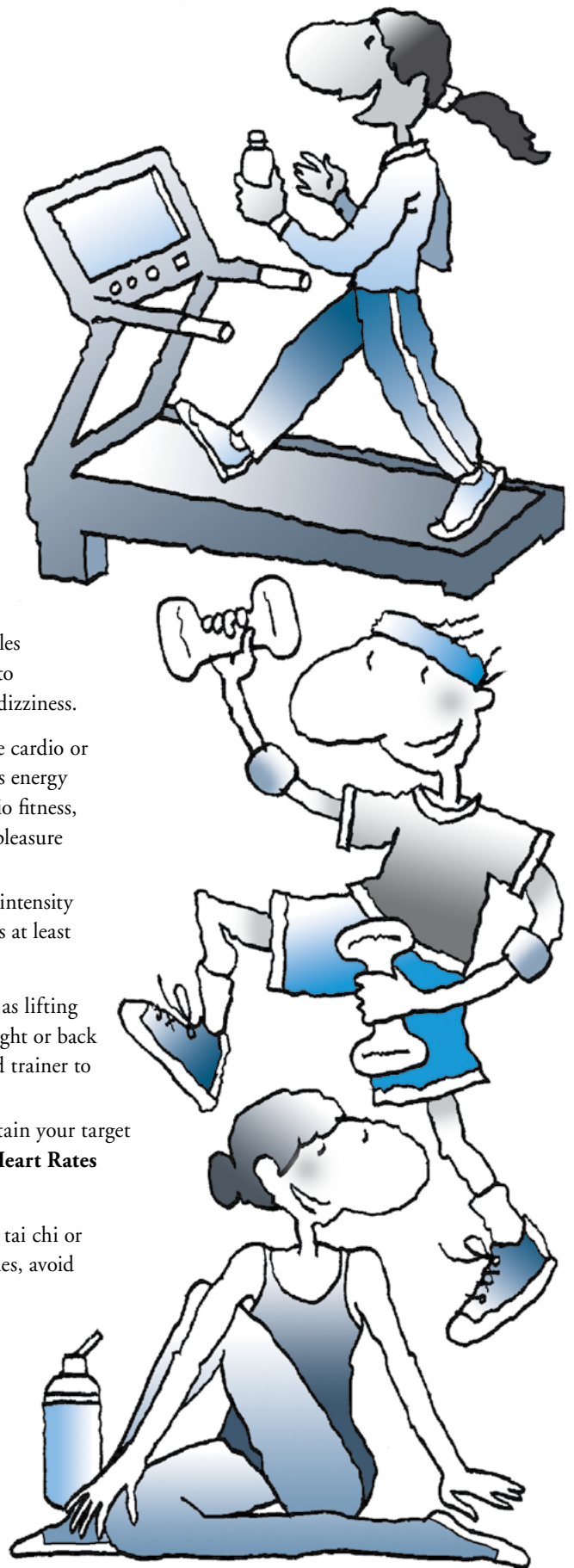
**3. Pushing yourself too hard.** Exercising beyond your fitness level — such as lifting too much weight, too soon — can lead to injuries. If you have arthritis, excess weight or back trouble, for example, check with your health care provider or work with a qualified trainer to learn the best exercise approach for you.

**Note:** For cardio workouts, use a fitness tracker with a heart rate monitor to maintain your target heart rate range for your age and health status. To learn more, search for **Target Heart Rates Chart** at [heart.org](http://heart.org).

**4. Failing to support your back.** Learn proper form, whether you're doing tai chi or lifting weights; check with your instructor or trainer. When using exercise machines, avoid slumping and keep your back erect.

**5. Skimping on fluids.** Dehydration can lower your exercise performance. Exercise raises your core temperature, adding stress to your body. Drinking plenty of water can help offset that stress and boost energy. Good hydration also helps lubricate your joints, reduce inflammation and maintain energy.

**In addition:** Don't do the wrong exercise for your condition. For example, don't run if you have a weak back or an arthritic knee. And follow exercise guidelines from reliable sources.



# January Fill-in-the-Blank Puzzle

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

- 1 \_\_\_\_\_ replacements can help with weight loss in the short term.
- 2 \_\_\_\_\_ is a dairy-based effervescent drink with a tart flavor.
- 3 A cold tends to come on gradually while the onset of \_\_\_\_\_ is more abrupt.
- 4 \_\_\_\_\_ can cause a loss of taste and smell.
- 5 In 2018 the FDA approved the \_\_\_\_\_ vaccine for adults ages 27 through 45.
- 6 \_\_\_\_\_ is the leading cause of irreversible blindness.
- 7 The American Red Cross requires more than \_\_\_\_\_ blood donations daily to keep the U.S. blood supply ready to meet medical needs.
- 8 Wash your hands for \_\_\_\_\_ seconds with soap and water after coming back from a public place.



You'll find the answers at [personalbest.com/extras/Jan2021puzzle.pdf](https://personalbest.com/extras/Jan2021puzzle.pdf).

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## Dr. Zorba's corner

### Vitamin D — Mental Health Study

**For years people wondered if taking vitamin D, especially in the winter, could help fight depression.** Research published last August doesn't support using vitamin D supplements to prevent depression in older adults. The study followed 18,353 women and men aged 50 years and older from 2011 to 2017. What does work? Antidepressants, psychotherapy or a combination of medication and therapy. And if winter brings seasonal affective disorder, try a full-spectrum LED lamp that provides 10,000 lux. And one study doesn't mean you should stop taking a vitamin D supplement if your health care provider recommends it. Getting enough vitamin D is vital for the health of your bones and immune system.

— Zorba Paster, MD

#### Stay in Touch. Keep those questions and suggestions coming!

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