



Western Mutual Insurance®
www.westernmutualinsurance.com

VOL. 26, NO. 10

"An ounce of prevention is worth a pound of cure."

OCTOBER 2006

WHAT LIES WITHIN...

Is your healthy appearance a trick or a treat?

Halloween costumes can be frightening — but something even scarier can hide inside a person who looks like the picture of health.

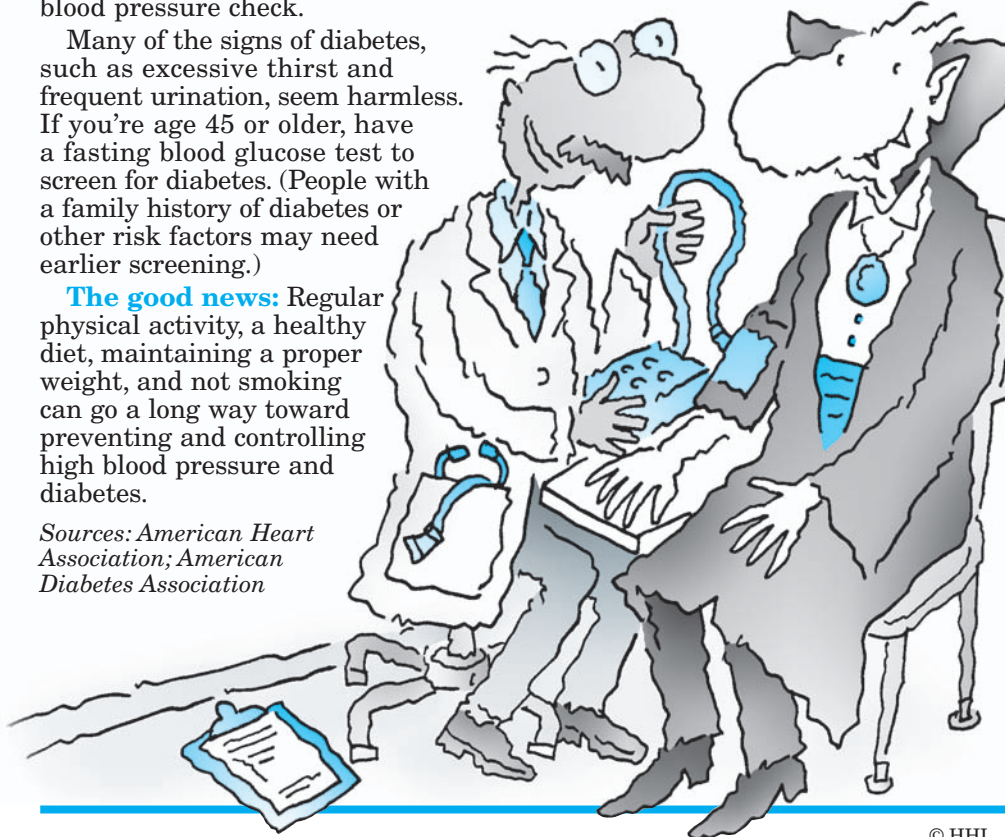
More than one-third of the 40 million Americans with diabetes and high blood pressure are unaware they have these potential killers.

High blood pressure has no symptoms but significantly increases your risk for heart attack and stroke. Protect yourself by getting an annual blood pressure check.

Many of the signs of diabetes, such as excessive thirst and frequent urination, seem harmless. If you're age 45 or older, have a fasting blood glucose test to screen for diabetes. (People with a family history of diabetes or other risk factors may need earlier screening.)

The good news: Regular physical activity, a healthy diet, maintaining a proper weight, and not smoking can go a long way toward preventing and controlling high blood pressure and diabetes.

Sources: American Heart Association; American Diabetes Association



You can help ensure your claims are processed more accurately and promptly by following these tips:

- To ensure the highest level of benefits available under your policy, verify your providers currently participate in the applicable preferred provider ("PPO") network.
- Verify your providers have a copy of your most current insurance card and are submitting claims to the correct address on the back of the card.
- Complete and return information request forms promptly.
- Complete a Coordination of Benefits ("COB") form when you have gone 18 months without a claim or if there has been a change in your, or your dependents, other insurance coverage.
- If you, or your dependents, are newly insured with WMI, complete a Coordination of Benefits and Prior Insurance Information form and submit a Certificate of Creditable Coverage from any prior carrier, if available, for which coverage was in force within the past 12 months.

We would also like to remind you that current PPO network information, policy information and various forms are available on our web site www.westernmutualinsurance.com or through our Customer Service Department at (800) 748-5340.

eating well

DIET MYTHS

The 4 biggest “losers”

1. Eating after 8 p.m. causes weight gain.

FACT: It's important to avoid late-night high-calorie snacking, but eating a late dinner won't sabotage your diet if your total calorie intake is not too high.

2. Low fat means low calorie.

FACT: Many foods labeled “low fat” are loaded with calories because sugars and starch thickeners are used to add flavor and improve texture. Carefully read nutrition labels and check serving sizes.

3. Avoid carbohydrates.

FACT: A balanced eating plan includes carbohydrates, protein, and fats. Carbohydrates are the body's main fuel source. Choose what nutritionists call “good carbs” such as whole grains, fruits and vegetables, and beans.

4. Skipping meals is a good way to lose weight.

FACT: Going too long without eating may cause you to eat more than you would normally. People who eat breakfast and four or five small meals during the day tend to be more successful at long-term weight loss and weight control.

Source: National Institutes of Health Weight-Control Information Network



The “mighty” mineral

Four ounces of cooked halibut contains 120 milligrams of magnesium, a mineral needed to regulate heart rhythms, maintain muscle and nerve function, keep bones strong, and strengthen the immune system.

The recommended dietary allowance (RDA) for magnesium in adults ages 19-30 is 400 milligrams per day for men, 310 mg per day for women. In adults 31 and older, the RDA is 420 mg per day for men and 320 mg per day for women. Other good sources include spinach, yogurt, peanut butter, black beans, and bran cereal.

Sources: *Nutrition: Concepts and Controversies*, by Frances Sizer and Eleanor Whitney, Thomson Wadsworth Publishing; National Institutes of Health and <http://dietarysupplements.info.nih.gov/factsheets/magnesium.asp>

EASY WAYS TO

Add fiber to your meals

- Include plenty of raw and cooked fruits and vegetables, and eat the skins (apples, carrots, potatoes) whenever possible.
- Choose 100% whole-grain breads and cereals instead of refined flour products.
- Eat more beans, lentils, and other legumes.
- Use oatmeal or whole-grain bread instead of white bread crumbs in recipes.
- Sprinkle one tablespoon of unprocessed bran, bran cereal, oat bran, or wheat germ over salads, applesauce, hot cereal, and cottage cheese.

Most adults need between 25 and 30 grams of fiber a day. Some examples: a large, unpeeled apple: 6 g; 1 cup All Bran cereal: 20 g; 1 cup cooked red beans: 9 g.

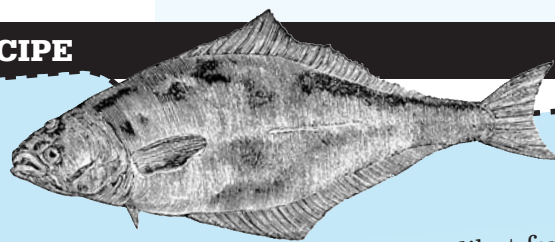
Source: *Weight Loss: A Winning Battle*, published by the Joslin Diabetes Center



Increase fiber intake gradually, and be sure to increase fluid intake when increasing fiber intake.

EATING-WELL RECIPE

Halibut With tomatoes and basil



- 4 (6 oz.) halibut fillets
- 2 Tbsp. olive oil
- 2 cloves garlic, minced
- 1 cup tomatoes, skinned and diced
- Juice of 1 lemon
- ½ cup fresh basil leaves, chopped
- Salt and pepper to taste

Heat olive oil in skillet. Cook halibut for 1 minute on each side.

Add remaining ingredients (except for salt and pepper) around fillets and simmer for two minutes or until halibut flakes. Add salt and pepper to taste.

Spoon sauce onto bottom of each plate, and serve fish on top.

Serves 4. Per serving: 263 calories, 11 g fat, 36 g protein, 4 g carbohydrate, 96 g sodium.

Source: *What to Eat Now: The Cancer Lifeline Cookbook*, by Rachel Keim and Ginny Smith

fitness

DR. KENNETH COOPER
WEIGHS IN ON

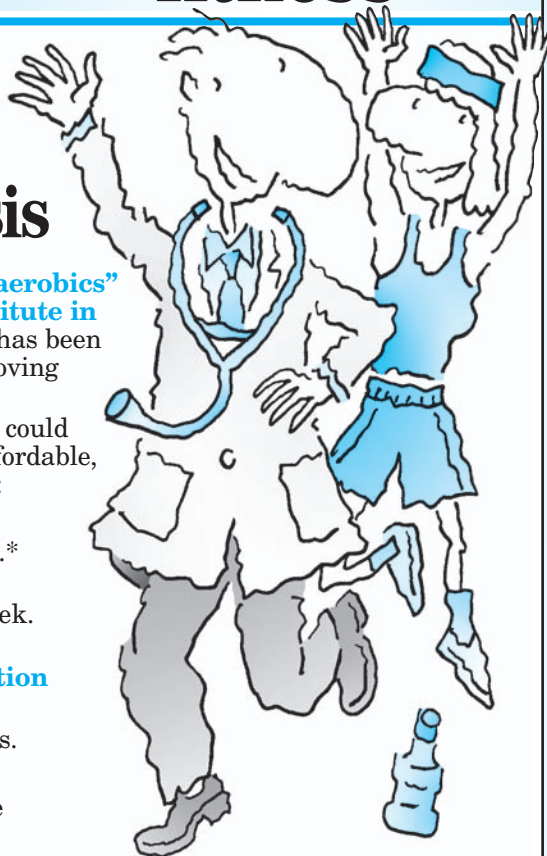
Solving the health-care crisis

Recognized as the “father of aerobics” and head of the Cooper Institute in Dallas, Texas, Dr. Kenneth Cooper has been credited with getting more people moving than any other person on the planet.

When asked what every American could do to help make health care more affordable, Dr. Cooper offered these suggestions:

1. **Work toward a BMI** (Body Mass Index) less than 25.*
2. **Exercise at least 30 minutes** collectively most days of the week.
3. **Have a regular, complete, preventive medical examination** adjusted to age and sex.
4. **Eliminate tobacco** in all forms.
5. **Learn how to control stress.**
6. **Control alcohol** and eliminate habit-forming drugs.

*The BMI gives an indication of body fat for most people and can be used to determine a person's risk for health problems related to overweight and obesity. To calculate your BMI divide your weight in pounds by your height in inches squared. Then multiply that number by 703. The U.S. Centers for Disease Control and Prevention Website has a calculator which will figure your BMI automatically. Visit <http://www.cdc.gov/>



IN THE GYM...

How to avoid common injuries



If you decide to move your physical activity indoors when cooler temperatures arrive, here's how to stay safe while you stay in shape:

- **Always warm up your muscles before any strenuous activity, and cool them down afterwards.** If you're going to use a treadmill or play basketball, walk around for five to 10 minutes before you start. After a workout, walk around and stretch your muscles until you cool down and your heart rate lowers.
- **Train all of your major muscle groups.** It's a mistake to focus on one area, such as abdominal muscles or biceps.
- **Avoid lifting too much weight.** If you can't finish eight repetitions without straining, you're probably lifting too much.
- **Use good form.** Learn how to adjust machines to your body size and avoid jerking while lifting weights. Jerky movements can lead to sprains and injury. Back muscles are especially vulnerable.
- **Work hard enough — but not too hard.** Get your heart beating and work up a light sweat, but avoid workouts that are too intense. Moderate activity for longer periods of time will help you avoid injury and burnout.

Source: American Council on Exercise

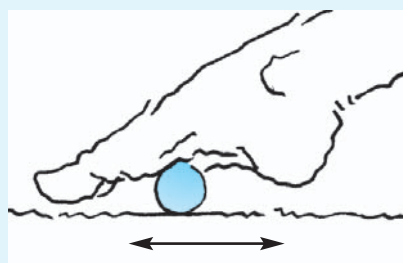
YOUR FEET

Keep them feeling great

Simple exercises to strengthen your feet and help prevent heel and arch pain:

- **While seated, roll a tennis or golf ball under the ball of your foot** for two minutes.
- **Several times a day, grab a towel with your toes** like you were planning to pick it up.
- **Stand up on your toes as high as possible at the edge of a low step**, then relax between toe raises and let your heel fall a little lower than the edge of the step.

Sources: American Orthopedic Foot and Ankle Society; American Academy of Family Physicians



Doc Talk

POWER TO THE PATIENT

Take control of your life and death!

As a physician, I have been trained to do all I can to preserve life. Talking to a patient about death is uncomfortable under any circumstances, but especially when a patient is dying. Yet, patients have a right to make decisions about their end-of-life care, and most patients surveyed say they would opt to share end-of-life decision-making with their physician.

WHAT ARE DOCTORS AND PATIENTS TO DO?

Talk about end-of-life care with your doctor before it's needed.

Sign and share with your doctor a "living will" with your preferences for end-of-life medical treatment.

Sign and share with your doctor a "durable power of attorney," giving a friend or family member the legal ability to make treatment decisions for you if you become unable to make decisions for yourself.

You can find out more about these "advance directives" from your health plan, local hospice, or state bar association. Make it a point to review these documents periodically, since views on these issues may change over time. Thinking ahead about end-of-life care can help ensure we get our individual needs met at this crucial phase of our lives.

William J. Mayer, MD, MPH
Medical Editor

Do you have a subject you would like the doctor to discuss? E-mail DocTalk@HopeHealth.com.

Where the germs are

♥ Shared telephones and computer keyboards are among the most germ-laden places in a home or office.

Wash your hands after using these items, as well as before and after meals, and after doing laundry, advises University of Arizona microbiologist Dr. Charles Gerba.

Most Americans have switched to short-cycle, cold-water washing to save energy and wear and tear on clothes, says Gerba. But this leaves viruses and bacteria largely intact. Common viruses that cause stomach upsets and diarrhea can also survive the average 28-minute drying cycle.

Timing is everything

♥ Women boost their chances of having a healthy baby by spacing their pregnancies at least 18 months but no more than five years apart.

Pregnancy and nursing use up nutrients in a woman's body. When a woman gets pregnant before she has a chance to recover nutritionally, it may put the baby at higher risk for complications such as premature birth or low birthweight.

Source: Journal of the American Medical Association, Vol. 295, Pg. 1809

Day and night

♥ Since daylight is an important factor in regulating sleep, experts recommend that you spend at least 30 minutes a day in natural daylight to improve sleep.

If you have problems falling asleep, aim for an hour of exposure to morning sunlight.

Adults need at least seven to eight hours of sleep every night. In addition to affecting your mood and energy level, chronic lack of sleep can put you at increased risk for heart disease.

Source: National Heart, Lung, and Blood Institute

Health

Health Briefs for Busy People

Rev-up your workouts

♥ If you normally walk every day for 30 minutes at 3.5 miles per hour, rev it up to 4.5 miles per hour for 15 of the 30 minutes. You'll burn 30% more calories.

Adding hills when you walk or ride a bike is another way to fortify a workout.

Alternate two minutes of jogging with two minutes of running for a half-hour instead of jogging for 30 minutes.

Source: American Council on Exercise

Kosher, table, or sea?

♥ Different types of salt vary mainly in texture and taste, but they all contain about the same amount of sodium.

Kosher salt has a coarse grain and a cleaner taste than table or iodized salt. The minerals in sea salt give it a different taste.

Seasoned salt usually has less sodium than other types because it is flavored with herbs and other ingredients. Check labels for sodium amounts to be sure.

Adults should limit sodium intake to 2300 mg daily (about one teaspoon). People with high blood pressure or other health conditions may need to eat less.

Source: American Dietetic Association

Break with tradition

♥ Skipping breakfast is probably the biggest nutrition mistake you can make. Breakfast helps you concentrate longer, allows you to work more efficiently, and will even help stave off a bad mood before lunchtime.

For variety, try some nontraditional breakfasts such as a baked potato, a peanut butter and honey sandwich, cottage cheese and fruit, or even heated leftovers.

Source: Health Practitioner, Vol. 15, Issue 2, page 14

Halloween and pets

♥ Keep your pets inside, safe from trick-or-treaters on Halloween. You might consider keeping pets in a separate room so they'll feel less frightened by noisy, costumed children.

Also protect your pets from decorations, especially carved pumpkins lit with candles that may burn or singe their fur.

Time saver

♥ The best time to call customer service is Wednesday after lunch, says John Breyault, a research associate for The Telecommunications Research and Action Center.

That's when call centers have the fewest incoming calls.

It's also a good idea to ask large companies when they have their peak call times so you can avoid calling at that time.

If you must call on weekends, do so during a big sporting event.

Aye, there's the rub...

♥ Even though the labels on contact lens cleaning solutions say "no rubbing needed," you'll kill more germs and reduce the risk of eye infection if you do rub and rinse your contact lenses, says the American Academy of Ophthalmology.

Other reminders for preventing contamination: Always wash your hands with soap and water before handling contact lenses; use a "lint free" cloth to dry hands; replace cleaning solution daily; keep the case clean and replace it every few months; and avoid wearing contacts longer than recommended.

FISCAL FITNESS



Help your kids to be money smart

According to The National Endowment for Financial Education (NEFE), there are six areas to think about in educating children on how to manage their finances.

- Setting goals
- Earning money
- Spending money wisely (budgeting)
- Understanding the time value of money (saving and investing)
- Using credit responsibly
- Protecting assets

NEFE has a step-by-step approach for teaching children these fundamentals by age group. For example, at ages two to four you can use clear piggy banks to save money, and begin to teach the value of money (five pennies in a nickel, five nickels in a quarter, etc.). With this foundation in place, more advanced concepts about money are added as the child grows older.

The truth is, even these simple money lessons apply to all of us, and you'll learn something by reviewing them. If you're interested in a wonderful resource to improve your and your family's financial literacy, this is a great one.

Source: The National Endowment for Financial Education (NEFE) at www.nefe.org, then click on Education Programs

EX communication

♥ If you say something negative about your former partner to your child, it hurts the child, not your ex, points out Jann Blackstone-Ford and Sharyl Jupe, authors of *Ex-Etiquette for Parents*.

When children are involved, try to maintain a neutral-to-positive attitude toward your ex and help them to see the other parent in as positive a light as they can. Calling your ex-spouse "a bad apple" can feel like you are calling your child "half a bad apple."

Another important tip: Communicate directly with your ex and avoid using kids as the messenger, especially when schedule changes or finances are involved.

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

© 2006 by the Hope Heart Institute, Seattle, WA

• Institute Founder: Lester R. Sauvage, MD

• Material may not be used without permission.

• For subscription information, or reprint permission, contact: Hope Health, 350 East Michigan Avenue, Suite 301, Kalamazoo, MI 49007-3851 U.S.A.

• Phone: (269) 343-0770 • E-mail: info@HopeHealth.com

• Website: www.HopeHealth.com

♻️ Printed with soybean ink. Please recycle.

Medical Editor: William J. Mayer, MD, MPH

Medical Advisory Board: Victor J. Barry, DDS

• Renee Belfor, RD • Kenneth Holtyn, MS

• Robert H. Knopp, MD • Vicki Rackner, MD, FACS

• Lester R. Sauvage, MD • Wallace Wilkins, PhD

For more information, visit www.HopeHealth.com

SMOOTH MOVES

Protect your back

- **Quit smoking.** Nicotine restricts the flow of blood to the discs that cushion your spine.
- **Maintain a healthy weight.**
- **Avoid standing or sitting** in one position for too long.
- **Stand with one foot forward** and keep knees slightly bent.
- **Sit with your knees** slightly higher than your hips.
- **Lift objects with your legs, not your back.** Kneel on one knee with the other foot flat on the floor, as near as possible to the item you are lifting. While carrying, keep the object close to your body at all times.
- **Stand on a stool to reach things above shoulder level.**
- **Remember that pushing is easier on your back than pulling.**
- **Decide where you're going to put a heavy object before you move it.** Get help or use a dolly.
- **Sleeping on your back puts 55 pounds of pressure on your spine.** To reduce pressure, put a couple of pillows *under* your knees, or if lying on your side put a pillow *between* your knees.
- **Get regular exercise to keep back muscles strong.**
- **Talk to your doctor about osteoporosis prevention.**

Source: North American Spine Society (www.spine.org)

“A grandmother pretends she doesn't know who you are on Halloween.”

— Erma Bombeck

'TIS THE SEASON

Is it a cold or the flu?

SYMPTOM	COLD	FLU
Fever	Slight	High fever (102°F–104°F) that lasts 3-4 days
Headache	Rare	Common and bad
General aches & pains	Slight	Usual; often very bad
Fatigue & weakness	Very mild	Can last up to 2-3 weeks
Stuffy nose	Common	Sometimes
Sneezing	Usual	Sometimes
Sore throat	Common	Sometimes
Chest discomfort, hacking cough	Mild to medium	Common; can become very bad
Sputum (thick mucus)	Present/common	Rare

Colds and flu are caused by viruses, which can't be killed with antibiotics. That's why going to the doctor usually doesn't help, and insisting that your doctor write a prescription for antibiotics only contributes to the problem of antibiotic resistance.

Call the doctor, however, if you have:

- **A severe sore throat**, especially if there are white patches in the back.
- **High fever and headache** for more than three to four days.
- **Shortness of breath**, chest pain, sudden dizziness, and coughing up something pink or reddish.
- **Unusual symptoms** that worry you.

Sources: Centers for Disease Control and Prevention; U.S. Food and Drug Administration

Rx FOR COMPASSION

Don't be so hard on yourself

Genuine compassion for yourself is key to an overall healthy life. Here's a prescription:

- **Do a lot** of interesting stuff.
- **Always** choose wellness.
- **Treat** every day like the miracle it is.
- **Ask** yourself what it is that you know unconditionally — not just what others tell you.
- **Make** as many friends as you can.
- **Cultivate** your creativity and fun-lovingness.
- **Live** your life with such fullness that if you become ill or disabled, you'll have no regrets.

Source: Adapted from *Herbs for Health*



Top 10 reasons to get a mammogram

1. **You or your doctor have noticed a change** or found a lump in your breast.
2. **You're age 40** or above.
3. **Mammograms can find lumps** up to two years before they can be felt.
4. **Breast cancer is more treatable** when found early.
5. **80% of women** with breast cancer have no family history.
6. **Mammograms find 85%** of lumps in women over 50.
7. **All women are at risk** for breast cancer.
8. **The new low-radiology equipment** makes it safer than ever.
9. **You'll have one less thing to worry about.**
10. **It could save your life.**



NOT JUST FOR Cancer survivors

Chemotherapy can cause memory, concentration, and other cognitive problems referred to as “chemo brain.”

Everyone, not just people undergoing cancer treatment, should find these coping strategies helpful. Dr. Michael Feuerstein used them during and after his chemotherapy.

- **Work on your least interesting** or most complex tasks when you are most alert.
- **Work in a room with a window** and a clock to help you stay alert and pace things.
- **Use any memory devices you find helpful**, such as your PDA, a calendar, sticky notes, lists, notes, and e-mail reminders.
- **Do one thing** at a time.
- **Acknowledge your mistakes**, correct them, and move on. You're human, after all.

Source: *The Cancer Survivor's Handbook: The Essential Guide to Life After Cancer*, by Michael Feuerstein, PhD, MPH, and Patricia Findley, DrPH, MSW

October Health Observances

Dental hygiene and oral cancer

In addition to caring for your teeth and gums, dental hygiene includes checking for oral cancer.

A sore in the mouth that does not heal; pain in the mouth that doesn't go away; sore throats that don't go away; unusual spots on the mouth, tongue, or lips; and difficulty swallowing can be warning signs. See your doctor or dentist if any of these symptoms last more than two weeks. Learn more about oral cancer exams at www.adha.org/downloads/oralcancer.pdf.

National Depression Screening Day

OCTOBER 5

Ongoing sadness; negative thoughts like “I'm a failure” or “no one cares about me”; sleeping too much or too little; lack of energy; and the inability to enjoy things are signs of depression. To find a depression/mental health screening location near you, visit www.mentalhealthscreening.org.

Healthy lungs

Decare your home a smoke-free zone.

Secondhand smoke aggravates asthma, increases children's risk of ear infections, and annually causes approximately 3,000 deaths from lung cancer and 35,000 deaths from cardiovascular disease. The American Lung Association at www.lungusa.org has more information.

this 'n' that

FIRST AID

Poison

If someone has inhaled or swallowed poison, call the poison help line at 1-800-222-1222 and take these initial first-aid steps. Call 911 if someone has convulsions or has lost consciousness.

Inhaled poison: Get the person to fresh air. Begin mouth-to-mouth breathing if unconscious.

Swallowed poison: For drain cleaners and other non-pharmaceuticals, give the person water to drink if they are able to swallow. Do not follow antidotes on product labels, they may be incorrect. Do not give a person salt, lemon juice, or any other substance without direction from a physician. Drinking is not recommended for pharmaceutical poisoning such as an overdose of pills or other medications, because it may hasten drug absorption.

For poisons in the eye, flush with lukewarm water poured from a pitcher 2-4 inches from the eyes. An adult may stand under the shower with eyes open. Flush the eye for 15 minutes.

Source: *Poison Prevention*



5 SECRETS TO A Happy retirement

- 1. Control your exit.** Decide when you want to retire. Be proactive about staying healthy and financially prepared so you can quit voluntarily.
- 2. Create a steady income.** A steady income such as a 401(k), IRA, or rental property make retirement less stressful.
- 3. Stay involved in enjoyable, satisfying activities.** Work at a part-time job or volunteer at least 10 hours per week.
- 4. It's not all about money.** For every \$10,000 additional in wealth, it's only 1% more likely you'll be happier in retirement.
- 5. If you're married,** try to retire when your spouse does.

Source: *Eric Schurenberg, Managing Editor, Money Magazine*

body, mind, and soul

“Quality is more important than quantity. It's much better to hit one home run than two doubles.”

— Steve Jobs

“I finally lost weight because I'm no longer eating for my country.”

— Madeleine Albright

“I don't want to be younger. I just want to look it.”

— Christie Brinkley

“The cat could very well be man's best friend — but would never stoop to admitting it.”

— Doug Larson

“A word to the wise ain't necessary — it's the stupid ones that need the advice.”

— Bill Cosby

“I'll bet living in a nudist colony takes all the fun out of Halloween.”

— Unknown