WIT

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

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Night, night –

Sleep is definitely not overrated Unless you're a toddler and throwing a tantrum

Unless you're a toddler and throwing a tantrum over having to take a nap, you know sleep is good. However, for many people, slumber is one of the first activities sacrificed in an effort to squeeze in all of the to-dos.

Everyone's sleep needs vary. In general, most adults require about eight hours of sleep each day. According to the National Health Interview Survey, though, 30% of adults average six hours or less of sleep daily.

Need reasons to turn in early? Here are a few:

Learning and memory: Sleep can help the brain commit new information to memory. In studies, those who slept after learning something new did better on tests later.

Metabolism and weight: Long-term lack of sleep may cause weight gain by affecting how your body processes and stores carbohydrates and changing levels of hormones that affect your appetite.

Safety: Sleep deprivation can lead to falling asleep during the day, which can result in falls and mistakes such as road accidents.

Sources: Harvard Medical School; Centers for Disease Control and Prevention

Why choose a preferred provider?

The term "PPO" is an acronym that is used to distinguish health care providers who have contracted with a preferred provider organization to accept negotiated rates in exchange for an increase in the payment percentage they receive and more patient channeling. Since WMI's insurance policies provide benefits for covered services regardless of whether you visit a preferred provider or a non-preferred provider, why should you choose a PPO provider? Because in addition to the contractual discount written off by the PPO provider (which lowers the total bill and your share of the bill), in most cases, you will also receive a higher benefit percentage. This means substantial savings to you, lower cost to WMI, and cheaper premiums for you and your employer!

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Outer Aisle Fresh

Picky eaters at any age

Everyone has food preferences — some are tasty favorites, others not so much. It's not uncommon to have staples in your diet or to have certain foods you avoid, but when does it become an issue?

Pickiness is problematic when:

- It prevents you from getting the nutrition you need.
- It impacts your social function For instance, you don't attend group gatherings or business functions that involve eating.

Taken to extremes, picky eating is referred to as a selective eating disorder. There are different reasons for this condition. If you think you may suffer from it, you may want to see a counselor. There could be underlying issues.

If you'd like to add new foods to your diet, but have been reluctant, remove the stress of trying.

Sample new foods on vacation —

You're in a different place with new options and, hey, you're on vacation so you're more relaxed.

Take just a bite -

Tell yourself that you don't have to finish it all; you just have to take a bite. If you don't like it, no big deal — at least you tried.

Think of trying new foods as a science experiment —

With no expectation of the outcome. Either mentally or on paper rank the food's taste, smell, and texture. Try this exercise separately from meal time. Approach it logically. Ask yourself, "Do I really like it?" and "Would I eat this again?"

Source: Jessica Setnick, MS, RD/LD, CSSD, author of the American Dietetic Association Pocket Guide to Eating Disorders



Picking the perfect pumpkin

If you plan to cook with pumpkin, look for one with a bright orange color, hard rind, and firm stem. One pound of pumpkin can serve two people.

If buying canned pumpkin to substitute for fresh, make sure it's not sweetened or spiced. These varieties should be used for pies.

- 1 cup pumpkin (canned or fresh)
- 1 quart fat-free milk
- 2 Tbsp. grated yellow onion
- ½ tsp. powdered ginger
- 2 Tbsp. butter
- 2 Tbsp. flour
- Salt

Mix pumpkin, milk, onion, and ginger in a pot and cook over moderate heat 10 minutes. Melt the butter in a small pan, stir in flour, and cook until smooth and thick. Pour a little soup into the butterflour mixture, stirring until blended. Slowly pour into the soup. Add salt

to taste. Continue to cook, stirring frequently, until hot.

Serves 4. Per serving: 149 calories, 3.5 g fat (2.2 g saturated fat), 12.7 mg cholesterol, 20.4 g carbohydrate, 9.6 g protein



Get Moving

A backup plan

Just 15 minutes a day, three days a week exercising back muscles is a good investment in overall health.

It can strengthen back, neck, and shoulder muscles, making them less prone to injuries. It makes the back more flexible, increasing its endurance and range of motion. It relaxes the back and can reduce pain.

Smart stretching

- Stretch slowly; avoid sudden movements.
- When you've stretched as far as you can comfortably, hold the stretch for five seconds. Slowly return to your original position.
- Breathe slowly and deeply.
- You should feel a mild tension, but it shouldn't be uncomfortable.

If you have a prior back issue, talk to your health-care provider before starting a back exercise program.

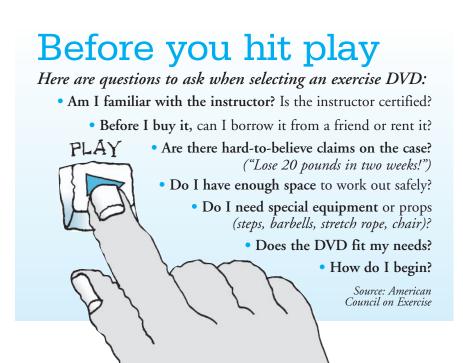
One simple stretch is the pelvic tilt

• Lie on your back with knees bent, your feet flat on the floor, and arms at your side. Your feet should be hip-width apart, with your knees slightly closer together than your feet.

• Flatten the small of your back against the floor, causing your hips to tilt forward.

• Hold for five seconds. Relax. Do five repetitions.

Source: Carl H. Wierks, MD, physician for the U.S. Ski and Snowboard Teams



Hitting the trails

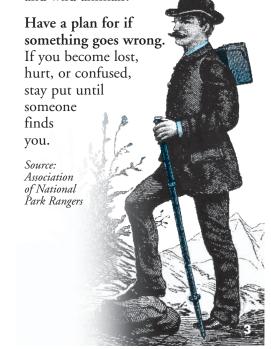
Follow a few guidelines to ensure your hike is an adventure rather than a tragedy.

Research the area you will be hiking, including terrain, conditions, local weather, and possible hazards, before you start. Decide on a route — including alternatives — and departure and return times. Share this information with others.

Ensure your equipment, clothing, food, and emergency supplies are adequate. Test equipment and learn to use it before leaving. Bring extra clothing, food, and water. At a minimum, you should carry a first aid kit and locating devices such as whistles and mirrors. Bring along a GPS-enabled smartphone if you have one.

Know your limits and be realistic. Monitor energy levels, physical comfort, and supplies. Stop if you start to feel you can't complete the intended hike.

Stay on your planned route. Avoid contact with unknown plants and wild animals.



physical health the who

Banishing bad breath

Plagued by bad breath (halitosis)? The condition can occur for various reasons.

Foods, medications, and tobacco: Some foods, tobacco, and medications contribute to unpleasant odors by changing conditions in your mouth, mucus, or respiratory system.

Dry mouth: If you don't produce enough saliva, the mouth cannot self-cleanse or remove odorcausing elements.

Poor oral hygiene: Improper oral care of the tongue, gums, teeth, and/or dentures allows food particles to remain in the mouth, contributing to bacteria growth.

Medical disorders: Health issues such as chronic sinus infections, gum disease, chronic bronchitis, diabetes, and stomach problems can cause bad breath.

Mouthwashes, mints, sprays, and other mouth-freshening agents tend to mask offending odors rather than eliminate them. The American Dental Association recommends you brush your teeth and tongue (or use a tongue scraper) twice a day and use floss at least once a day to remove odor-producing food debris and plaque. Visit your dentist if bad breath becomes a problem.

Source: American Dental Association



Change your toothbrush regularly, especially after being sick. Bacteria can build up on your toothbrush and decrease your immune system's effectiveness.

Soothing shoulder pain

Raking leaves wreaking havoc on your shoulder? If so, you're not alone. Fall is prime time for aching joints, as we push ourselves physically to get yard work wrapped up for the season.

The shoulder is more mobile than any other joint. When it hurts, it can significantly limit what you can do with the affected arm.

To soothe shoulder pain:

- Ice the shoulder for 15 minutes as soon as the pain starts. Then, remove the ice for 15 minutes. Alternate back and forth for a few hours.
- Be sure to protect your skin by wrapping the ice in a cloth.
- Ice your shoulder for a day or two.
- Take ibuprofen to help manage pain and reduce inflammation.

To help shrug off stiffness:

- Stand and lean over so you're facing the floor.
- Let your sore arm dangle straight down. Draw circles in the air with your sore arm.
- Start with small circles, and then draw bigger ones.
- Repeat this exercise 5 to 10 times during the day. If you have pain, stop. You can try again later.

If pain continues despite home remedies and rehabilitation, contact your health-care provider, who can determine whether there is a more significant problem that needs to be treated.

Source: Carl H. Wierks, MD, physician for the U.S. Ski and Snowboard Teams

Vanish varicose vein issues

Although some varicose and spider veins can't be prevented, there are steps to reduce your chances of getting new problems and ease pain from existing ones:

- Wear sunscreen.
- Eat a low-salt, high-fiber diet.
- Exercise regularly. Focus on exercises for legs, such as walking or running.
- Control your weight.
- Don't cross your legs for long times when sitting.

- Raise your legs when resting.
- Don't stand or sit for long periods of time.
- Wear elastic support stockings.
 Avoid clothing that is tight around your waist, groin, or legs.
- Avoid wearing high heels for long periods.

Source: www.womenshealth.gov

le you emotional health

Debunking depression myths

Clinical depression is more common than you may think. It's estimated that one in six American adults will suffer from depression during his or her lifetime.

Depression isn't the same as sadness. Clinical depression is an ongoing medical condition striking more than 18 million Americans. It significantly limits a person's ability to experience pleasure. Just as someone with diabetes can't "shake off" the disease, someone with clinical depression cannot "snap out of it."

Sad events don't cause depression. While the death of a loved one or a job loss can be a trigger, people with clinical depression have a measurable imbalance in brain chemistry. This imbalance increases feelings of despair, and can change sleep patterns, energy level, and appetite.

Although women are more likely to have clinical depression, men are not immune. Depressed men are more likely to self-treat.

Depression rarely goes away on its own. Without treatment, symptoms can continue for years and affect work performance, relationships, and physical health.

With proper treatment, 80% of sufferers feel better within 4-6 weeks.

If you think you may have clinical depression, contact your mental-health professional.



Sources: The Brain and Behavior Research Fund; International Foundation for Research and Education on Depression

Take a stand

Who wouldn't want to get what they want without upsetting others? In personal and professional relationships, assertive people command more respect and garner better outcomes than passive and aggressive individuals.

Some tips to experience the confidence boost from standing up for yourself.

- Always state your point-of-view without apology. Be specific. Don't waffle.
- Use "I" statements to express your feelings in a calm, appropriate tone. *For example:* "I feel anxious when we charge more than \$500 per month."
- Maintain eye contact to prove you aren't afraid.
- Stand or sit up straight to show your self-control.

Source: University of Buffalo Counseling Center

Elder care options

By 2030, the American population over age 65 will double. As more families face care decisions for aging loved ones, remember: When health, social, safety, and comfort needs are met, any place can feel like home.

Some options to consider:

Adult Day Care Programs are open during business hours for older individuals who require constant supervision. Costs range from \$25 to \$100 per day. Staff monitor medication, provide meals, conduct therapies, and arrange social activities.

Assisted Living includes a range of housing for those who need inhome support for daily activities such as dressing, housekeeping, and recreation without intensive medical care. Residents usually have their own apartments. Costs average \$1,800 per month but can be higher depending on location and number of services.

Nursing Homes are long-term care facilities providing the highest level of medical care outside a hospital. Medical professionals supervise care 24 hours a day. Many procedures and therapies are done in-house. The average annual cost is \$70,000.

Source: Health and Human Services Administration on Aging

The most wasted of all days is one without laughter.

— e.e. cummings

Fiscal Fitness

Holiday budgeting tips

• Develop a budget — Decide how much you'll spend for gifts, travel, entertaining, shipping, etc. Aim to spend no more than 1.5% to 2% of your annual gross

income (\$750 to \$1,000 if you earn \$50,000).

among them.

Make a list —
Identify everyone to whom you'll
give gifts. Divide your gift budget

• Research prices —

Review newspaper circulars, television ads, store mailers, and Websites. Follow merchants on Twitter and Facebook to learn about deals.

Track spending —

Keep a running total of purchases so you don't lose track and overspend.

Give non-cash gifts —

Gift a service, such as gardening or home-baked desserts, to elderly relatives who don't need any "stuff."

Consider gift cards —

After-holiday clearance sales are plentiful. Gift recipients will get more for your money.

Save to spend —

You have about eight weeks between mid-October and the week before Christmas. Need \$400 for the holidays? "Find" \$50 a week by increasing income and/or reducing expenses.



If you don't drive a lot, call your auto insurance agent to see if you qualify for discounts.

Tips for decreasing home energy costs

• Lower your thermostat —

For every degree you dial down during winter months, you'll save 2% to 3% on heating bills.

• Caulk, weather strip, and plug — Seal door bottoms and around windows to prevent cold air from entering. Add insulation behind electrical outlets and light switch plates.

Lighten up —

When incandescent bulbs burn out, replace with compact fluorescent light bulbs, which use less energy and last years longer.

• Blanket your water heater —

Install insulation to reflect heat back into your water heater. Insulate water pipes to retain heat.

Turn things off —

Stop using "phantom" energy when appliances are on standby. When computers, printers, and electronics are not being used, turn them off completely with a power strip.

Watch your wash —

To cut water heating costs, wash laundry in cold water. Adjust water levels to match load size.

Slow the flow —

Repair leaky faucets and install low-flow showerheads.

• Insulate your attic — Ten-inch insulation could cut heating bills by \$1,000 a year. Also, insulate the pull-down attic door or hatch.



frugal fun tips

- 1 Borrow DVDs for free at a public library or for \$1 at rental kiosks.
- **2** Entertain with "potlucks," "round robins" (part of a meal at different people's houses), or inexpensive buffets (e.g., lasagna and salad).
- 3 Visit free or low-cost events and facilities including school concerts and plays, trade shows, sporting events, historical attractions, and public pools, tennis courts, and parks.
- 4 Pack lunches when going on outings instead of paying high concession prices.
- **5** Do things during "off-peak" hours. Examples include early morning or late afternoon golf, "early-bird" restaurant specials, and matinee viewing for movies and plays.



Issue Insight

Filling your toolbox: Online resources for healthy living

Find more health and wellness information and tools online by logging onto Oct.HopeHealth.com. Or, scan the Quick-Response Code with your smartphone to get there.

Here's what you'll find at Oct. Hope Health.com:

- One-minute video on identifying depression
- Print-and-post tip sheet on back stretching and strengthening
- Print-and-post tip sheet on going vegetarian

Scan with your smartphone



Need the reader? **QRcurious.com**

Going meat free

October is Vegetarian Awareness Month

Some people decide to limit or eliminate meatbased foods for health reasons. Others do it because of ethical concerns.

Sara Vasicek of suburban Chicago has been vegetarian for 20 years. Sara is a lacto vegetarian. She eats limited dairy products, but no meat, fish, or eggs.

Sara and her mom gave up meat for Lent one year and never went back. Although the two are the only "veggies" in her extended family, their lifestyle is helping others to eat more healthfully. Family gatherings include more vegetables and non-meat options.

Q: What advice would you have for others who are considering becoming vegetarian?

A: Give it a try for a week, or even do a meat-free dinner one day a week with your family. It's really easier than many people think. Just subtract the meat portion of a dinner meal and replace it with other protein sources (i.e., use a variety of grains, legumes, and vegetables together; if you don't have a nut allergy, peanut butter is a good protein source). It can be a good chance to get more creative with your food, too, and hopefully include more veggies on your plate.

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.

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October **Health Observances**

The 3 R's for safe medicine use

October is Talk About Prescriptions Month. Here are three points to remember regarding medicines:

- Risk: All medicines (prescription and nonprescription) have risks as well as benefits. Carefully weigh risks and benefits.
- Respect: Respect the power of medicine and the value it provides when properly used.
- Responsibility: Learn to take each medication safely. Also, when in doubt, ask first. Your health-care professional can get the facts you need.

Questions to ask before filling your prescription:

- What is the medicine's name and what is it supposed to do?
- Is this the brand or generic name? Is generic available?
- When do I take the medicine and for how long?
- Should I take this medicine on an empty stomach or with food?
- What should I do if I forget a dose?
- What foods, drinks, medicines, dietary supplements, or activities should I avoid while taking this medicine?
- What are the possible side effects, and what do I do if they occur?

Source: National Council on Patient Information and Education

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HOPE HEALTH LETTER

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weight control

Downsize to supersize

- Small changes to eating habits can have a big difference on your waistline and overall health. Maybe it's choosing water instead of a 3 p.m. cola. Once it becomes a habit, add another healthful idea.
- Keep tempting snacks out of sight to keep them out of mind. Store work snacks in a drawer and go for single serving packs instead of a larger box or bag that can be difficult for gauging a portion. Better yet, skip chips and bars for fruit and nuts instead.
- When you get home from work, skip the refrigerator or pantry. Go for a glass of water or tea. It's easy to mistake hunger for thirst.
- If you go out to eat, tell your server to hold the bread or chips that often come before your meal. Hunger may drive you to eat too much.



Care for aging critters

Aging pets need special care. Take pets for semiannual exams and have lab tests to detect problems early. Senior pets can develop:

- **High blood pressure**, diabetes, and urinary and fecal issues.
- Anxieties such as fear of loud noise, crowds, and children. If this happens, avoid situations and talk to your veterinarian about behavior modification and/or medications.

Source: Kansas State University

body, mind, & soul

- **66** If your dog is fat, you're not getting enough exercise."
 - Author Unknown
- **66** Empty pockets never held anyone back. Only empty heads and empty hearts can do that."
 - Norman Vincent Peale
- **66** Today, I bent the truth to be kind, and I have no regret, for I am far surer of what is kind than I am of what is true."
 - Robert Brault
- **66** Shipping is a terrible thing to do to vegetables. They probably get jetlagged, just like people."
 - Elizabeth Berry