

WMI[®]

MUTUAL INSURANCE COMPANY

TM

www.wmimutual.com

"Life Is a Journey. Have Some Fun."

Volume 36 • Number 10 • October 2016

Until one has loved an animal
a part of one's soul remains unawakened.

— Anatole France

Four-legged friends

Cats and dogs are a central part of so many people's lives and can positively and significantly affect human health.

Learn to make the most of your relationships with your four-legged friends.



Medicare Basics

Medicare is health insurance for:

- people age 65 or older;
- people under age 65 with certain disabilities; and
- people of any age with end-stage renal disease (ESRD).

Medicare has several components:

- **Part A** is hospital insurance.
- **Part B** is medical insurance that covers services from doctors and other health care providers, hospital outpatient care, durable medical equipment, and home health care.
- **Part C** (*Medicare Advantage*) is a substitute for original Medicare that is run by private insurance companies rather than the government.
- **Part D** is prescription drug coverage.
- **Medicare supplement insurance** policies (*also called Medigap policies*) are health insurance policies that are sold by a private insurance company to supplement, or fill in the gaps of, original Medicare coverage.

WMI offers several Medigap insurance policies. Contact us today!



Over weeks and months... you will get addicted to the awesome taste of healthy food... and start wondering why you never did it earlier!

— The Fitness Doc



Picking the perfect pumpkin

When selecting a pumpkin for carving, choose a pumpkin with a flat bottom, sturdy stem, and a hollow sound when tapped. 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.

Order up a germ-free dining experience

When eating out, keep in mind that restaurant menus aren't usually sanitized before they're handed out. Don't let your silverware touch your menu. Consider washing or sanitizing your hands before you reach for bread or other finger foods.

OuterAisleFresh: Four-legged Friends Sharing food with Fido is OK... *sometimes*

Your pooch's eyes longingly looking up at you while you are eating can be too hard to resist, right? So, you think, a few scraps can't hurt, right? Well, it depends.

While many healthy human foods, especially fruits and vegetables, are safe for dogs, others are unhealthy and could be downright dangerous to canines. Dogs digest foods differently from humans.

Fruit/Vegetable

Safe?

Source: American Kennel Club

Apples	Yes	Excellent source of vitamins A and C, as well as fiber. Low in protein and fat, making them good for senior dogs. Remove seeds and core first.
Bananas	Yes	Because they are high in sugar, give them as a treat, not as part of your dog's regular diet.
Grapes (and raisins)	No	Toxic to any dog breed. Eating grapes/raisins can lead to sudden kidney failure.
Carrots	Yes	High in fiber and beta carotene. Crunching on them is also great for dogs' teeth.
Avocados	No	Contain persin, which can cause vomiting and diarrhea.
Celery	Yes	Contains vitamins A, B, and C, as well as nutrients to promote a healthy heart and fight cancer. Also, celery can help to freshen dog breath.
Onions	No	Eating onions causes dogs' red-blood cells to rupture, vomiting, diarrhea, stomach pain, and nausea.

PEANUT BUTTER AND PUMPKIN DOG TREATS

- 2 ½ cups whole-wheat flour • 2 eggs • ½ cup canned pumpkin
- 2 Tbsp. peanut butter • ½ tsp. salt • ½ tsp. ground cinnamon

Heat oven to 350 degrees F. Mix together the flour, eggs, pumpkin, peanut butter, salt, and cinnamon in a bowl. Add just enough water to help make the dough workable, but the dough should be dry and stiff. Roll the dough into a ½-inch-thick roll. Cut into ½-inch pieces. Bake until hard (about 40 minutes).

Servings: 25 treats. Per treat: 48 calories, 1.2 g fat, 14.8 mg cholesterol, 17.6 mg sodium, 7 g carbohydrates, 2 g protein



If your dog is fat, you're not getting enough exercise.

— Author Unknown

Strengthen yourself and your relationship by working out with your partner

Working out with your significant other creates “us” time. It can keep you motivated — when one of you is tired or feeling lazy, the other can cheer you on. It can show you care — investing time and energy in fitness says, “I love you.” It can reduce stress — life and relationships can be stressful.

Working out with your partner can help you to relax.

Source: Aniela and Jerzy Gregorek, authors of “The Happy Body: The Simple Science of Nutrition, Exercise, and Relaxation”

See page 8 —

Stock Your Toolbox:



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

A bump on the head or a brain injury?

If you or your child gets bonked on the head while playing ball, don't just shrug it off and head back into the game. Make sure you or your child doesn't have a concussion. To learn about concussion signs and symptoms, go to Oct.HopeHealth.com/concussions.

GetMoving: Unleash the energy of your pets

Four-legged Friends

All animals need exercise to keep them healthy and behaving properly, but how much and what type?

Cats need exercise that includes mental stimulation. Without it, they can get bored and develop behavior problems.

- Cats enjoy chasing things. Challenge them with games involving a hunt of imaginary prey. Invest in a fishing pole-type toy with feathers, streamers, or other items attached with a string. Mimic birds or insects flying overhead or a small animal scurrying across the floor. Allow cats to catch the “prey” from time to time so they don't lose interest in the game.

Dogs should get at least one walk daily, even if they have freedom to run and play within a fenced yard.

- A walk can strengthen your bond by providing time together.
- Walking also allows dogs to socialize with other dogs. This is especially good for puppies that can learn canine social interaction from meeting older dogs.

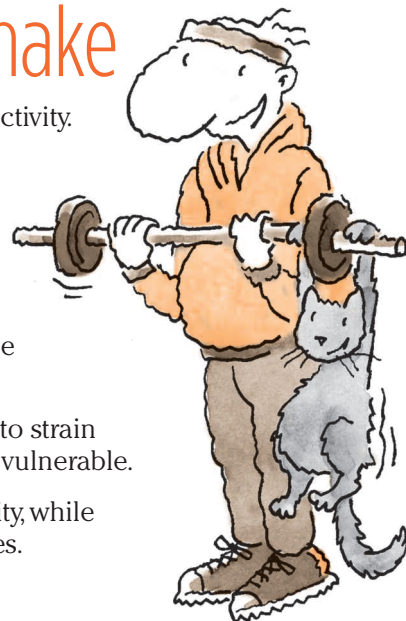
Source: American Humane Association



5 workout-wrecking blunders you don't want to make

- 1. Not warming up** — Muscles need to get used to activity. Begin slowly and gradually increase intensity.
- 2. Not drinking enough water** — If you wait until you're thirsty to drink water, you're already on your way to dehydration.
- 3. Lifting too much weight** — Never lift more than your muscles can bear. Gradually increasing resistance is better and safer to improve muscle strength.
- 4. Jerking while lifting weights** — Jerking can lead to strain and injury, with your back muscles being particularly vulnerable.
- 5. Not stretching enough** — Stretch right after activity, while your muscles are warm and flexible, to prevent injuries.

Source: American Council on Fitness



“It is better to make many small steps in the right direction than to make a great leap forward only to stumble backward.”

—Proverb



When is the last time you replaced your toothbrush? Change your toothbrush regularly, especially after being sick. Bacteria can build up on your toothbrush. The American Dental Association recommends that you replace your toothbrush every three to four months, or sooner if the bristles are frayed. For more on toothbrush care, go to Oct.HopeHealth.com/toothbrush.

Snap photos of what you're taking

Keep pictures of current medications on your smart-phone in case you need to provide the information to a new healthcare provider or in emergencies. Make sure you can see the prescriptions' names and dosages in the photo.



The Whole You: PHYSICAL HEALTH

Dogs and cats can get the flu, too

Four-legged Friends

When you're sick with the flu, cuddling with your furry companions can be comforting for you but can be contagious for them.

Humans can possibly pass the flu to animals. This concept, called “reverse zoonosis,” is still poorly understood and rarely talked about. Researchers at Oregon State University and Iowa State University are working to better understand the potential risk of this disease transmission from people to pets. In some cases, cats and other animals have died as a result of contracting the illness.

The researchers suggest that people with flu-like illness distance themselves from their pets. If a pet experiences respiratory disease or other illness after being exposed to someone with flu-like illness, the scientists encourage pet owners to take the pet to a veterinarian for testing and treatment.

Source: Oregon State University



Play it **SAFE** on Halloween

Keep your little ghosts and goblins safe when trick-or-treating. Here are some tips to keep family Halloween fun from turning scary when you're out and about in the neighborhood.

- **Swords, knives, and similar costume accessories** should be short, soft, and flexible. Also be sure that any “weapons” are not realistic looking.
- **Avoid trick-or-treating alone.** Walk in groups.
- **Fasten reflective tape** to costumes and bags to help drivers see your kids better.
- **Examine all treats, before eating them, for choking hazards and tampering.** Limit the amount of treats you eat.

Source: Centers for Disease Control and Prevention



“There is no psychiatrist in the world like a puppy licking your face.”

— Bernard Williams

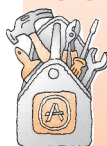
Your body image may not like social media

Logging on to social media sites often throughout the week or spending hours trolling various social feeds daily is linked to a higher risk of young people developing eating and body-image concerns, an analysis showed. For information on developing and maintaining a positive body image, go to Oct.HopeHealth.com/bodyimage.

Source: University of Pittsburgh Schools of the Health Sciences

See page 8 —

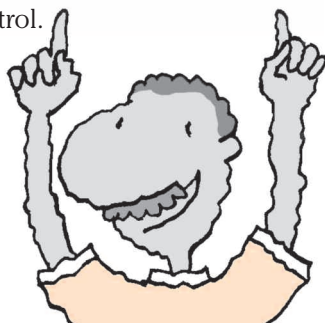
StockYourToolBox:



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

Take a stand

Standing up for yourself, your thoughts, and your feelings when dealing with other people is a good thing. Always state your point-of-view without apology; be specific and don't waffle. Use “I” statements to express your feelings in a calm, appropriate tone. Maintain eye contact to prove you are not afraid. Stand or sit up straight to show your self-control.



TheWholeYou: Emotional/Mental Health

Think before you adopt



Most dogs can live 12 to 15 years.
Most cats can live 15 to 20 years.

Think about what will happen in your life over the next 15 to 20 years — before you adopt a pet.

- What major changes might happen? Marriage? Children? New job? Long-distance move? Are you willing to continue spending the time, energy, and money to care for your pet when taking on new responsibilities?
- What will you do if your spouse or child is allergic to or cannot get along with your pet?
- If you're getting a pet for your children, are you willing to take on pet-care responsibilities when your children lose interest or grow up and move away?

- Have you owned a pet that died prematurely due to a preventable accident or illness? If so, what will you do differently with a new pet to prevent the same thing from happening again?

Source: American Humane Association

Is it really bullying?

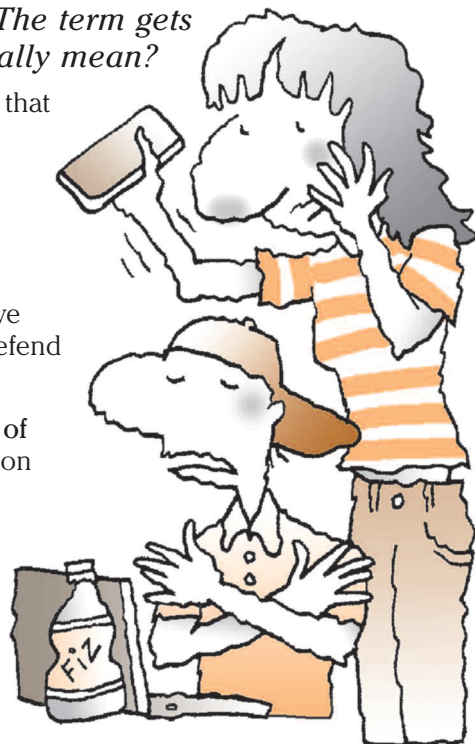
Bullying has become a big problem. The term gets used a lot, but what does bullying really mean?

Although definitions vary, most sources agree that something is defined as bullying when:

1. The behavior hurts, humiliates, or harms another person physically or emotionally.
2. The behavior is repeated.
3. Individuals targeted by the behavior have trouble stopping the action and struggle to defend themselves.
4. There is a real or perceived “imbalance of power,” which is described as when the person with the bullying behavior has more “power,” either physically, emotionally, or socially (such as a higher social status).

For child and teen anti-bullying resources, go to Oct.HopeHealth.com/bullying.

Source: Pacer's National Bullying Prevention Center



No matter how little money and how few possessions you own, having a dog makes you rich.

— Louis Sabin

Clean up your digital footprint

When is the last time you searched your name online? How about checked the privacy settings on your electronic devices? Just as you should check your credit score at least annually, you should get in the habit of checking and cleaning up your digital footprint — your name and other personal information that could become available to anyone online. For a digital-footprint-cleaning checklist, go to Oct.HopeHealth.com/digitalfootprint.

See page 8 —

StockYourToolBox:



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

Something smell a little phishy?

Forward phishing email messages to spam@uce.gov — and to the company, bank, or organization impersonated in the message. You also may report phishing email messages to reportphishing@antiphishing.org. The Anti-Phishing Working Group, which is made up of internet service providers, security vendors, financial institutions, and law enforcement agencies, uses these reports to fight phishing. For more on phishing, go to Oct.HopeHealth.com/phishing.

FiscalFitness: Four-legged Friends

Protect your pet and pocketbook with insurance

Here are some basics to think about when considering pet insurance:

- The insurance provider should be clear about the details, including coverage limitations and exclusions for routine and/or wellness care, emergency treatments, and conditions needing extensive care.
- Find out whether premiums increase as your pet ages or if you make a claim.
- Ask whether the provider offers options for any specific coverage (*dental care, travel insurance, etc.*).
- Find out how the insurance provider defines and handles pre-existing conditions (*diseases and other conditions your pet already has or has had*).
- Some insurance providers won't insure specific pets or breeds of pet, or they may limit the number of pets you can insure if the providers consider them "high risk."
- Some providers offer multiple-pet discounts.
- All fees, including co-pays, deductibles, add-on charges, and other fees, should be clearly explained.



For more on pet insurance, go to Oct.HopeHealth.com/petinsurance.

Source: American Kennel Club

Watering your rainy-day fund when it's drying up

If your savings or emergency fund has taken a hit for an unexpected situation, you need to replenish the money as soon as you can so you're prepared for any future unforeseen expenses.

1. Tally your total expenses so you know how much you spent during the emergency situation.
2. Label the extra expenses as "debt to yourself."
3. Take the "debt to yourself" total and divide it by 12 to figure out whether you can replenish your emergency fund or pay off the debt (*if you used your credit card*) in a year.
4. If you can handle the new monthly

payment, add it to your budget and begin paying it.

5. If you can't pay it back within a year, what monthly payment is realistic? Could you modify your budget to cut expenses in other areas so you can use that money to pay back or rebuild the fund?



Pets are humanizing. They remind us we have an obligation and responsibility to preserve and nurture and care for all life.

— James Cromwell

Help kids to stay focused by focusing on them

Caregivers whose eyes wander during playtime — due to distractions such as smartphones or other technology — may raise children with shorter attention spans, according to a new study. “The impact of a few seconds here and there may seem small,” according to the researcher, “but when they are magnified over a play session — and those play sessions occur over months of daily interaction during a critical stage in mental development — the outcomes grow significantly.”

Source: *Indiana University*

Medical Editor: William Mayer, MD, MPH

Managing Editor: Jennifer Cronin

Medical Advisory Board: Patricia C. Buchsel, RN, MSN, FAAN

Kenneth Holtyn, MS • Reed Humphrey, PhD

Gary B. Kushner, SPHR, CBP • Patrick J.M. Murphy, PhD

Barbara O'Neill, CFP • Margaret Spencer, MD

Wallace Wilkins, PhD

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

© 2016 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, PO Box 39, Oshkosh, WI 54907-0039

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

Printed with soybean ink. Please recycle.

What's Trending Now:

The do's and don'ts of helping someone with breast cancer

October is Breast Cancer Awareness Month.

If you want to provide support for a loved one, friend, co-worker, or neighbor who has been diagnosed with breast cancer, but don't know how, here are some things to keep in mind.

What to do:

- Admit if you might not know what to say. Say you're willing to do anything needed, even if it's just listening.
- Talk about things that bring the person joy.
- Invite the person to lunch, an event, or shopping.
- Follow the person's lead. You'll be able to tell in no time what she or he needs by simply listening.

What not to do:

- Tell the person you know someone who just died or recently had a scare.
- Say you know how she or he feels (*unless you've also gone through a similar experience*).
- Avoid the person.



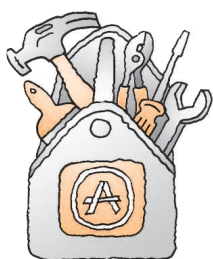
Before you pop that pill

October is Talk About Prescriptions Month. Before filling prescriptions, ask your healthcare provider:

- What are the possible side effects, and what should I do about them?
- Should I take this medicine on an empty stomach or with food?
- Should I avoid any activities, foods, drinks, alcohol, or other medicines while taking this medicine?
- If it's a once-a-day dose, when should I take the medicine?
- Will this medicine work safely with any other medicines I'm taking, including over-the-counter medicines?
- When should I expect the medicine to begin to work, and how will I know if it's working?
- How should I store this medicine — room temperature or in the refrigerator?



Source: *National Council on Patient Information and Education*



StockYourToolBox: Your Source for Cool Tools & Resources

Check out Oct.HopeHealth.com for a ton of useful wellbeing information. In addition to the links included throughout the newsletter, here's what else you can find online:



“Finding the Perfect Pet” Tip Sheet —

Your personality and lifestyle play parts in what type of pet would be best for you. Learn if you're compatible before you adopt.

“Getting Ready for Winter” Checklist —

Handy ideas on what you should do around the house to be prepared when the colder weather hits.

A Crossword Puzzle...

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



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

“Empty pockets never held anyone back. Only empty heads and empty hearts can do that.”

— Norman Vincent Peale

“The most wasted of all days is one without laughter.”

— e.e. cummings

“Fettuccini Alfredo is macaroni and cheese for adults.”

— Mitch Hedberg

“Your body is a temple, but only if you treat it as one.”

— Astrid Alauda