

# WMI<sup>®</sup>

## MUTUAL INSURANCE COMPANY

<sup>TM</sup>

www.wmimutual.com

VOL. 35, NO. 4

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

APRIL 2015

## Everyday Earth Day ideas

How often do you think about the planet on which we live? If you're like most people, you have so many daily to-dos that you forget to pay attention and give respect to the world around you.

*You don't have to become a zealous environmentalist to do your part. Maybe it's as easy as doing what most mothers teach their children to do from a young age.*

*Pick up your things... and your brothers' and sisters' things, too, while you're at it.*

- That means not littering. Ever.
- If you see litter from someone else, pick it up and throw it away.
- Take it one step further. If you go for a walk, head out with a bag in hand so you can collect trash.

*Don't be wasteful... with anything.*

- Use less water. Turn off the faucet when you're brushing your teeth. Take shorter showers. Use an automatic

shut-off nozzle on a hose when washing your car.

- Don't leave lights or other electronics on when not in use.
- Use fuel-efficient transportation — walking, biking, public transit, and vehicles with high gas mileages.

*Help others when you can.*

- Donate/give away things you don't use instead of throwing the items away. You'll keep stuff out of landfills and provide much-needed/much-appreciated things to individuals who can acquire them at little to no cost.



### Where's the outrage?

**In the health care blame game, there is no easier target than insurance companies.** Although the Affordable Care Act (aka Obamacare) limits insurance company profits (but not losses) to a few percent, politicians and consumers continue to point the finger at insurers as a major source of a broken health care system.

Despite the rhetoric, insurance companies are consumers and are subject to the same medical bills as patients. Here are a few examples of astronomical medical expenses that were actually billed to WMI. It's easy to see that these types of claims are the primary cause of unaffordable health care in the United States.

- A six-day hospital stay for back surgery that cost \$277,350 (\$46,225 per day).
- An artificial hip that cost the hospital \$5,780, but was billed to the patient at \$54,952 (a markup of 950%).
- An 88-minute outpatient surgery to remove fatty tumors (and accompanying labs) that was billed at \$185,572.
- A 12-week prescription drug treatment for hepatitis C that cost \$84,000.
- A 247-mile fixed wing air ambulance flight that was billed at \$52,825.
- A 74-mile air ambulance helicopter flight that was billed at \$26,766.

To read the full article, visit the WMI Publications page at [www.wmimutual.com](http://www.wmimutual.com).

David Leo, President & CEO  
WMI Mutual Insurance Company

# OuterAisleFresh: Making the case for cacao



Cacao (pronounced “kuh-kah-oh”) is getting a lot of attention in the health-food world. Cacao is raw chocolate.

Because it has undergone minimal processing, it is the purest form of chocolate available. You can find cacao as nibs, powder, butters, and pastes.

## What are the health benefits?

Cacao is full of antioxidants, magnesium, and chromium. These and other compounds may reduce blood pressure, improve the health of blood vessels, improve cholesterol levels, and enhance bowel health.

## How is it used in cooking and baking?

- Nibs are pieces of the raw bean, without any added fat or sugar, and can be added to cookies and cakes, blended into smoothies, or even sprinkled over oatmeal.
- Powder is a fantastic substitute for cocoa powder in most any recipe.
- Butters and pastes are wonderful in baked items.

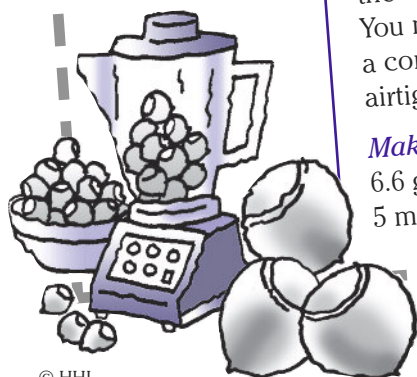
Sources: *One Green Planet*; *Nutrients*.  
Oct. 13; 5 (10); 4159-4173

## Chocolate Hazelnut Spread

- 2 1/2 cups hazelnuts
- 2 tsp. vanilla extract
- 6 Tbsp. cacao powder
- 1 1/2 tsp. powdered stevia
- 1/4 tsp. sea salt
- 2/3 cup almond milk

Preheat oven to 400° F Roast hazelnuts on a baking sheet for 10 to 15 minutes. Remove hazelnuts from oven and allow them to cool. Rub hazelnuts together in a towel to remove most of the skins (*some will likely remain, and that's fine*). Place the hazelnuts in a food processor or blender and blend until the hazelnuts turn into a smooth butter. Add the remaining ingredients. Blend until fully mixed. You may need to add a little more almond milk for a completely smooth consistency. Store in an airtight container in the refrigerator.

**Makes 32 tablespoons.** Per tablespoon: 73 calories, 6.6 g fat (0.5 g saturated fat), 0 mg cholesterol, 5 mg sodium, 2.6 g carbohydrates, 2 g protein



## The ins and outs of reading recipes

Before investing time, money, and effort into making new recipes, first really understand them to make sure you're up to the culinary challenge. Pay attention to:

- **Time required** — The prep time is how long it will take to wash, soak, chop, slice, and do other hands-on activities. The cooking or baking time is when the recipe is actually cooking on the stove or baking, broiling, etc. in the oven. Be sure to check if the recipe needs to set for a certain length of time, too.



- **Ingredients** — Make sure you have the key ingredients or know which ones you can use substitutes for and which you cannot.
- **Tools** — If a recipe calls for a certain size pot or pan and you don't have it, opt for using a bigger one, if you can, to reduce cooking time. It gets a little tricky with baking. The time, rise, and overall final product can be significantly affected by any changes.
- **Number of servings** — Knowing this upfront will help you determine if you can make the recipe with the amounts given or if you need to halve the recipe, or double or triple it.



Bagged salad mixes are usually more expensive and less fresh than a head of lettuce.





# Get Moving:

## The great debate: walking vs. running

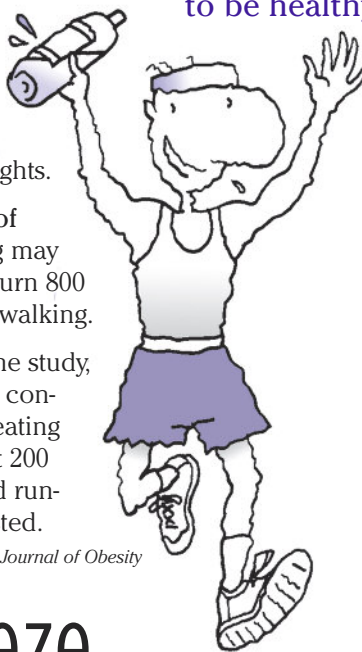
Should you walk or run? It all depends. Both have pros and cons. However, either can help in your efforts to be healthy.

Walking may make you less injury prone. Running comes with greater risks of shin splints, runner's knee, strains, and injuries from falls, and puts more stress on the body. If you want to add extra challenge to walking, use ankle or hand weights.

If you're looking to burn the greatest number of calories during a certain amount of time, running may be the better way to go. The average person can burn 800 calories per hour running and 300 calories while walking.

Running may also curb your appetite more. One study, although very limited in size, showed that walkers consumed 50 calories more than they burned when eating at a buffet afterward, while runners took in almost 200 fewer calories than they burned. Both walkers and runners consumed fewer calories than those who rested.

Source: *Journal of Obesity*



# 5 ways to squeeze in exercise without rescheduling your day

You don't have to designate a certain time of day to work out, or even have a specific go-to fitness routine to get in daily activity. The key is to be mindful of opportunities throughout your day when you can add movement.



1. Do squats while brushing your teeth.
2. Do calf raises while blow drying your hair.
3. Do arm curls with your purse or briefcase while waiting in a line or in a reception area.
4. Walk up escalators instead of just riding them.
5. Only drive to places where you can't safely walk.

## What will it take for you to get up and get moving already?

Feeling less than motivated to work out? It happens, even to the most enthusiastic exercisers, from time to time. Here are ideas that may boost your drive to stick to fitness efforts.

- **Money talks.** Consider buying fitness class sessions or exercise experiences on a social saving site, such as Groupon or LivingSocial. Once you've bought the class/experience, you'll be forced to either attend it or waste the money.
- **Get outside.** Even if you're not the outdoor type, by taking your exercise efforts outside, you'll have to get dressed and walk out through a door. By then, you're already committed. You might as well go for a walk, jog, or bicycle ride.
- **Reward yourself.** Tell yourself that you can have special treats if you meet certain goals. For example, you might give yourself a "free afternoon" to do whatever you want if you get in a daily walk for a month.
- **Create a competition.** Find friends, family members, or neighbors who might have a similar fitness goal. Challenge them to see who can stick with reaching the goal without giving up. Agree upon an inexpensive or free prize.



Sitting in front of the computer doesn't mean you have to be sedentary. Squeeze your glutes and abs at the same time. Give it a try for a count of 10. Repeat.

# The Whole You:

## PHYSICAL HEALTH

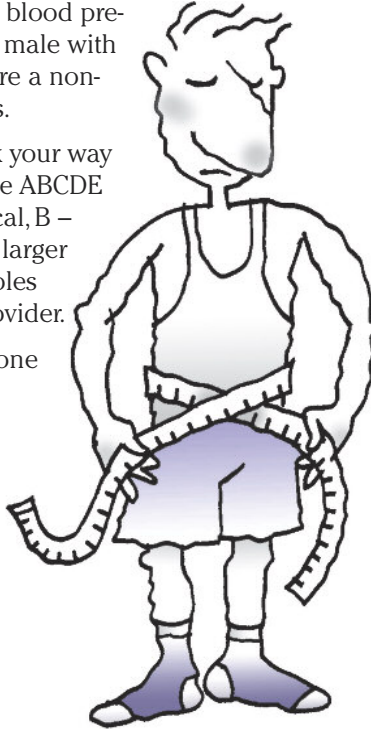
### 3 at-home health checks you should do regularly

**1. Measure your mid-section** — at the level of your belly button.

You may be at a higher risk of Type 2 diabetes, high blood pressure, high cholesterol, and heart disease if you're a male with a waist greater than 40 inches in diameter, or if you're a non-pregnant female with a waist greater than 35 inches.

**2. Scan your skin** — Start with your face and work your way down your entire body, observing any moles. Use the ABCDE skin standards for evaluating moles. A – asymmetrical, B – irregular borders, C – abnormal color, D – diameter larger than a pencil, E – size evolving over time. If your moles show any ABCDE signs, contact your healthcare provider.

**3. Test your tiredness** — You'll need to ask someone else to help with this one, because you'll need that person to watch you sleep. Have your partner pay attention to snoring patterns, pauses in breathing lasting 10 seconds or longer, and gasping for air, moaning, or mumbling. These are signs of sleep apnea. If your partner does notice these habits, you may want to contact your healthcare provider for evaluation for a formal sleep study.



## You don't have to be a heavy drinker to have liver disease

Many people associate consuming excessive amounts of alcohol with liver disease, but more people suffer from the condition due to other factors.

It's estimated that one in four people have what's called non-alcoholic fatty liver disease (NAFLD), although many people don't even realize they have it. People are also starting to get the disease at younger and younger ages due to their lifestyles.

People with NAFLD have a higher risk of death than the general population, especially from heart disease and liver disease.

NAFLD usually doesn't have any initial symptoms. Your healthcare professional is the best one to ask whether you should be tested for NAFLD.

Sources: American Liver Foundation; "Nonalcoholic Fatty Liver Disease" by M Bayard, J Holt, E Boroughs (American Family Physician June 01, 2006)

## Acupressure:

### An alternative to acupuncture for people who hate needles

Acupressure is a Chinese healing method that has been practiced for thousands of years. Think acupuncture without the puncture from needles. Instead, practitioners use their fingers, elbows, and toes to target certain pressure points.

Clinical studies are still fairly young, but there is evidence that it can help with:

• Nausea • Headaches • Pain

Although doing complicated acupressure techniques on yourself isn't recommended, when you get a headache, try squeezing the web of skin between your thumb and index finger gently for a few seconds.

Sources: MedlinePlus; Susan G. Komen Foundation®



For information on how to prevent liver damage or reverse it in the early stages, go to [Apr.HopeHealth.com](http://Apr.HopeHealth.com)



# The Whole You:

## EMOTIONAL HEALTH

### A fun way to add creativity to your day

Taking time to think about what picture you'll snap and then getting it may boost your creativity and make you more mindful of the world around you.

You don't need a fancy camera, either. Simply use the one on your cellphone, if you have one.

You can find a number of "Monthly Photo of the Day" challenges by simply searching online using those terms or just go to [Apr.HopeHealth.com](http://Apr.HopeHealth.com) for one you can print and keep with you. To remember to take your daily photo, you may want to set a reminder on an electronic device (such as your phone or computer) or post a reminder where you'll see it daily.

You don't have to be a professional photographer to enjoy and benefit from a month-long "Photo of the Day" challenge, when once a day, for a month, you take a photograph that reflects whatever that day's theme happens to be.



### I'm so jealous

Jealousy is a normal emotion. How you deal with it can make all the difference in how it affects your life.

When you feel jealousy creeping over you, ask yourself:

- Why do I feel the way I do? Is it because you feel someone has it "better" than you do? Or, is it that you don't like your significant other talking to or interacting with someone else?
- Do I have a valid reason to feel the way I do? Did that other person somehow harm you/take advantage of you to better him or herself? Has your significant other previously been unfaithful?

You then need to make positive changes to help combat your jealousy. If you've been harmed or hurt by the source of your jealousy, you may want to talk it out with that individual. If the other person hasn't done anything wrong and you are still feeling jealous, try focusing on positives.

- Instead of being jealous of everything you think someone has and enjoys, remind yourself of everything you have and enjoy in your life.
- If your jealousy stems from suspicion or fear of a loved one, mentally list why you care about the other person and the great memories with him/her.

### Easy, healthy Easter basket options

Trade in traditional holiday chocolates and other not-so-good-for-you sugary sweets for hip, healthful alternatives in the kiddos' baskets.

- Get those lil' bodies moving: Keep kids busy with items such as jump ropes, kites, and sidewalk chalk.
- Encourage craftiness: Nurture kids' creativity with art supplies, such as crayons, markers, sketch pads, and coloring books.
- Boost brain power: Books are always a smart idea. They can encourage imagination and foster knowledge. Consider both fiction and nonfiction reads.
- Develop music lovers: Put together a CD of favorite songs, or throw in a music gift card to download tunes.



# FiscalFitness:

## Before you put up the for-sale sign

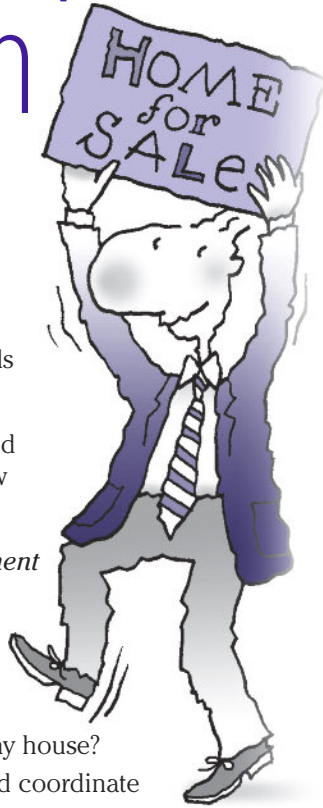
**If you're like many people, your house is your biggest investment.**

So, when it comes time to sell it, you want to make sure you protect your asset and maximize the amount you get for it. Although some homeowners opt for selling their homes on their own, most individuals hire a real-estate agent or broker.

Make sure you get a professional who fits your needs and personality and who is reputable and licensed. Interview several agents or brokers until you find one you trust.

*The U.S. Department of Housing and Urban Development has a list of questions to ask:*

- How long have you sold houses in this area?
- How many houses have you sold in the past year?
- What's your commission?
- If I were to work with you, how would you market my house?
- Will you organize meetings with potential buyers and coordinate the showings personally?



## Going green can be good for your pocketbook

*Making simple changes to your energy needs and household products may not only be good for the environment, but the swaps can have positive effects on your budget, too.*

- Switching to LED or CFL bulbs from incandescent bulbs can mean 75% less energy use. LED or CFL bulbs can also last up to 25 times longer.
- Making your own cleaning products can be less costly than store-bought products and less harsh. Consider cleaning tubs and tile with a simple concoction made from 1<sup>2</sup>/<sub>3</sub> cups baking soda, 2 tablespoons vinegar, ½ cup water, and ½ cup unscented soap.



Wash clothes in cold water. It uses less energy, which is good for the environment and your wallet.

## Mini money makers

*Teaching kids to earn money (beyond any allowance you may give them for household chores) may help them to better learn the value of a dollar.*

**Here are a few ideas:**

- **Hold a toy sale:** Think “garage sale,” but for toys only. The kids can figure out what they want to sell and for how much. They should also be responsible for making the advertising posters, being sure to include the time, date, and location of the sale. You can also use the sale to teach your kids about good customer service.
- **Pet sitting:** Your kids can care for neighbors' birds, cats, dogs, and/or fish while the homeowners are away for a few days. This service likely will involve going to the neighbor's house at least once a day, feeding the animal(s), changing what needs changing (*such as a litter box*), and interacting with the animal(s). Depending on your child's age, you may need to supervise.
- **Car washing:** Have your child, with a bucket of supplies, go from house to house and approach known and trusted neighbors about washing their cars in their driveways. The neighbors might just turn into regular, weekly customers.



# IssueInsight:

## 'Calgon,<sup>®</sup> take me away'

Jennie Schuman is probably a lot like you. She juggles work and family commitments, and tries to squeeze healthy living into her hectic schedule when she can. Follow along on Jennie's Health Journey.

I often find myself frazzled at the amount of things I expect from myself each day and repeat the mantra "Calgon take me away!"\* in my head. To keep the most sanity I can in my day-to-day life, I have developed a list of tips to help me realize that the pace of life can be slowed down to a jog instead of a sprint.



Go to [Apr.HopeHealth.com](http://Apr.HopeHealth.com) for Jennie's tips.

\*The phrase originated with a series of advertisements from Calgon more than 30 years ago. The phrase was intended to show the relaxation that could come from using the company's products, and it is now an expression used to show a desire to relax.



## Tool Box Your Source for Cool Tools & Resources

Go to [Apr.HopeHealth.com](http://Apr.HopeHealth.com) to find:

- A carbon footprint calculator to learn how much impact you're having on the planet
- Information on how to prevent/reverse liver damage
- Flavorful recipes that are healthful for your liver
- A one-minute video on spring cleaning your diet
- A 30-Day Photo Challenge
- The rest of Jennie's story
- The crossword puzzle answer key



Scan the Quick-Response Code with your smartphone.



[Facebook.com/HopeHealthToolbox](https://www.facebook.com/HopeHealthToolbox)

If you have a question or comment on a story, or a suggestion for topics you'd like to see covered in a future issue of the newsletter, leave a comment on our Facebook page.

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.

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Institute Founder: Lester R. Sauvage, MD

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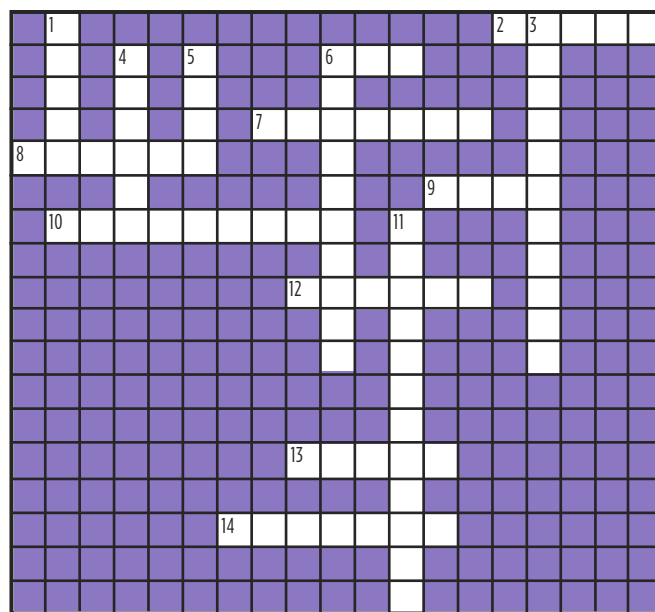
• Wallace Wilkins, PhD

## Crossword Workout —

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

### ACROSS

- One in four people suffer from this disease (*abbreviation*)
- Switch to this type of light bulb to save energy and money in the long term
- A snack swap for salted pretzel sticks
- A way you can help the environment and other people at the same time
- A health-promoting Easter basket item
- If you feel jealous, try focusing on these in your own life
- To help the environment, pick up this
- The skin standard for evaluating moles
- A symptom of sleep apnea



### DOWN

- Another name for raw chocolate
- An alternative to acupuncture
- Add movement to your day by doing these while brushing your teeth
- A factor to consider when making a new recipe
- A way that kids can earn extra money (*two words, no hyphen*)
- Cacao contains these



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



# HOPE HEALTH LETTER

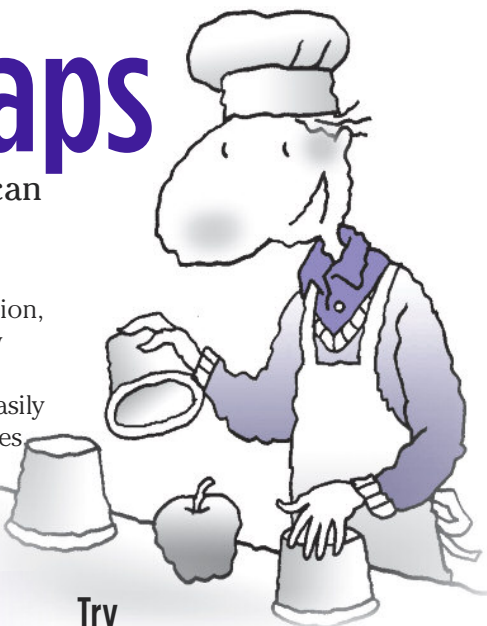
## Weight Control:

# Snack swaps

What you eat between meals can either save or sabotage your healthful eating efforts.

According to the American Heart Association, "To keep a snack healthy, be sure to review its nutrition facts. If those are woeful, there is always a healthful alternative that can easily be substituted. The key is to replicate shapes and textures, but opt for the healthier options."

Source: American Heart Association



### Instead of

Sour cream and onion flavored potato chips

Chili cheese flavored corn chips

Gummy fruit bites

Salted pretzel sticks

Ice cream

### Try

Kale chips

Kettle corn

Fresh strawberries

Carrot sticks

Frozen yogurt

*"There are no passengers  
on Spaceship Earth.  
We are all crew."*

— Marshall McLuhan

*"The only real mistake  
is the one from which  
we learn nothing."*

— John Powell

*"A cloudy day is no match  
for a sunny disposition."*

— William Arthur Ward

*"Don't eat anything  
your great-grandmother  
wouldn't recognize as food."*

— Michael Pollan

*"You can tell how smart  
people are by what  
they laugh at."*

— Tina Fey