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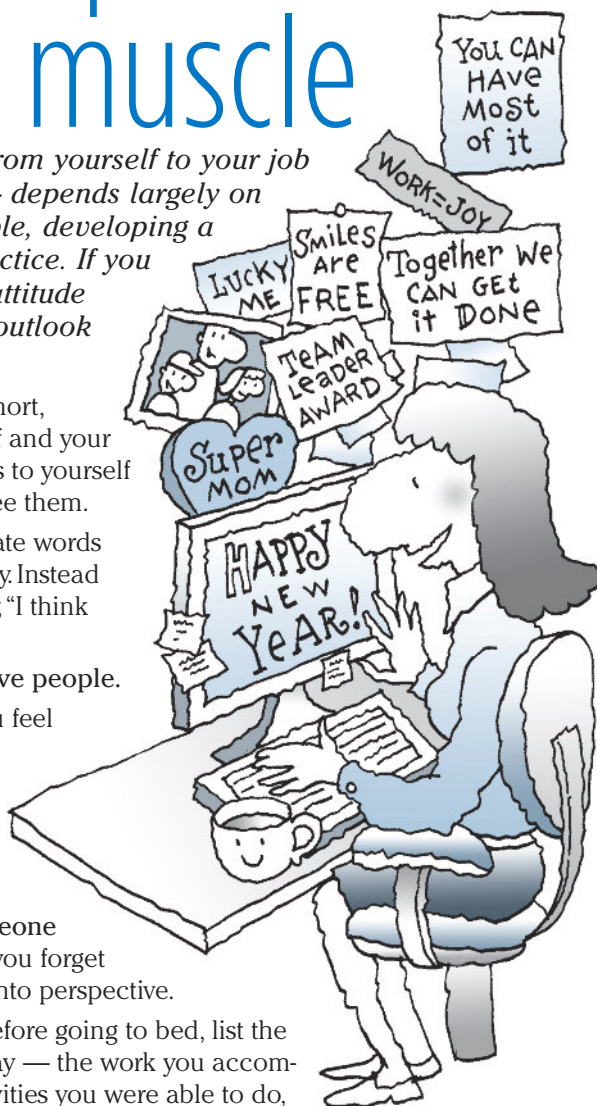
"An ounce of prevention is worth a pound of cure."

JANUARY 2015

Flex your positive attitude muscle

How you see everything — from yourself to your job to your views of the world — depends largely on your attitude. For many people, developing a positive outlook requires practice. If you make it a point to get daily attitude workouts, having a positive outlook might just become a lifestyle.

- **Learn self-affirmation.** Write short, positive statements about yourself and your dreams, and repeat the statements to yourself often. Post them where you will see them.
- **Use positive language.** Eliminate words such as "not" from your vocabulary. Instead of "I'm not going to run today," say, "I think I will try swimming today."
- **Surround yourself with positive people.**
- **Listen to music that makes you feel happy or energizes you.**
- **Post positive images, such as inspiring pictures or famous quotes.** Place them on your desk, near your bed, and in your car.
- **Do a good deed daily for someone else.** Caring for others may help you forget your own problems or put them into perspective.
- **Say "Thank You" a lot.** And, before going to bed, list the positive experiences from your day — the work you accomplished, the food you ate, the activities you were able to do, the people you interacted with, etc.



Did you know... According to a 2012 report from the National Institute for Health Care Management (NIHCM) Foundation, the overwhelming majority of health care spending in the U.S. is incurred by a very small percentage of the population. In fact, according to the NIHCM Foundation, the top 10% of the civilian non-institutionalized population accounts for 66% of all health spending! Here are some interesting findings of the NIHCM Foundation report:

- The top 1% of health care spenders account for 23% of all health care expenditures, spending an average of \$97,859 per year. The top 5% of spenders account for 50% of all health care spending (\$43,038), and the bottom 50% account for a meager 3% of all health care spending (\$234).
- The top 1% of spenders spend \$54,955 on inpatient care, \$13,438 on prescription drugs, \$10,622 on office-based care, and \$18,844 on other forms of health care.
- The highest 1% of health care spenders are older, with 79.7% age 45 or older. The lowest 50% of health care spenders are younger, with 53.6% age 44 or younger.

Meaningful health care reform in the United States cannot focus solely on health insurance reform. Comprehensive and effective reform must also focus on controlling skyrocketing medical costs, and addressing this enormous disparity of resource allocation.

David Leo, President & CEO
WMI Mutual Insurance Company

Exploring energy-bar options

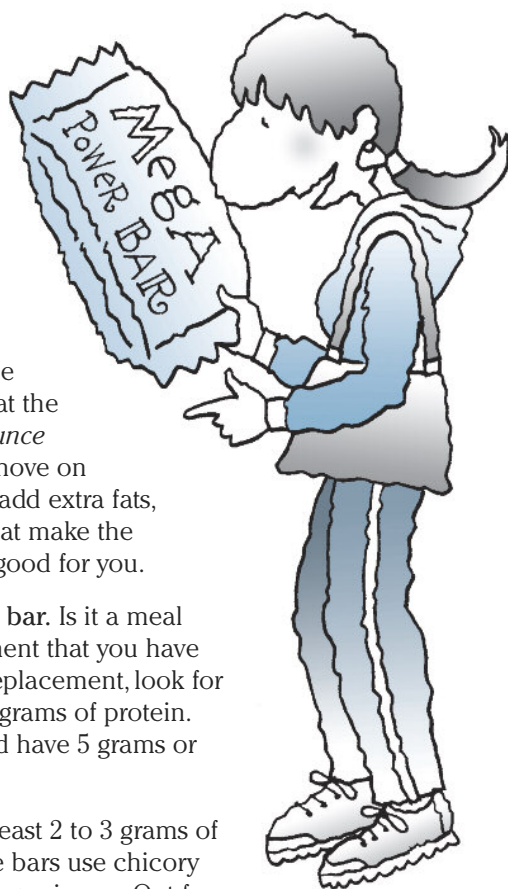
Does the process of choosing an energy bar from all of the options leave you exhausted? Do you struggle to know which one is right for your needs?

Read the ingredient list — not just the nutrition facts panel. Do you know what the ingredients are (or even how to pronounce their names)? If not, you may want to move on to another option. Manufacturers may add extra fats, sugar alcohols, and other chemicals that make the bars taste good, but aren't necessarily good for you.

Ask yourself why you are eating the bar. Is it a meal replacement or a healthy diet supplement that you have before or after a workout? As a meal replacement, look for a bar with at least 300 calories and 10 grams of protein. As a snack or supplement, a bar should have 5 grams or less of protein.

Focus on fiber. A bar should have at least 2 to 3 grams of dietary fiber. Beware, though, that some bars use chicory root or artificial fibers that may lead to gas issues. Opt for bars with fiber from grains, fruits, vegetables, or nuts.

Source: Cleveland Clinic



Freshening up frozen vegetables

Frozen vegetables sometimes get a bad rap for being bland or unappealing compared to fresh vegetables. However, frozen versions can be just as delicious — and they are just as nutritious.

- Select frozen vegetables that don't have any additives, such as butter or sauces.
- Store frozen vegetables in your freezer for up to three months.
- Steam, bake, or sauté frozen vegetables, but don't boil them, which can make them a mushy, watery mess and remove nutrients. You can also microwave vegetables, adding just enough water to fill the bottom of the dish.
- Add your favorite herbs and spices — such as freshly ground black pepper, garlic powder, chili powder, rosemary, basil, sage, or dill.
- If you're adding the frozen vegetables to a casserole, stir-fry, soup, pasta, or other recipe, don't cook the vegetables before adding them.



No-bake, Easy Energy Bars

- 1 cup peanut butter*
- 3 cups oatmeal (dry, uncooked)
- ½ cup honey
- 2 Tbsp. whey protein
- Optional add-ins: nuts or dried fruits such as raisins, cranberries, or cherries

Combine peanut butter and honey in a large, nonstick pot and warm over low heat until runny and mixed thoroughly. Add and stir in oatmeal and protein powder. Heat long enough to mix completely. Press mixture into a 9x9-inch pan; let cool completely. Slice into 16 bars and package each in a small, plastic sandwich bag.

Serves 16. Per serving: 193 calories, 9 g fat (2 g saturated fat), 0 mg cholesterol, 75 mg sodium, 24 g carbohydrates, 6 g protein (nutritional information for base recipe, does not include optional add-ins).

*Soy nut butter can be used in place of peanut butter for those who have a peanut allergy.

GetMoving:

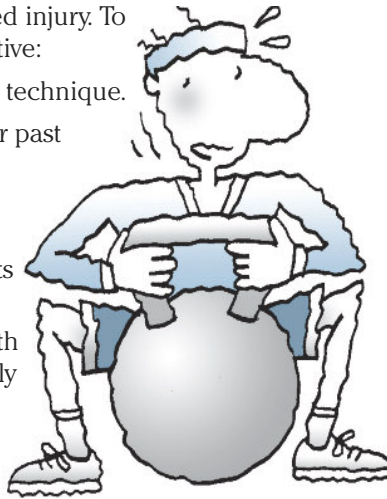
Are you ready for CrossFit?

CrossFit™ is an exercise craze that's gaining strength in numbers. This group fitness program features a variety of high-intensity exercises and explosive lifts designed to challenge an individual's strength and endurance.

Many CrossFit® fans indicate they've experienced phenomenal results from their fitness routines, but others have suffered injury. To make sure your workouts are both safe and effective:

1. Take an introductory course to learn proper technique.
2. Talk with your coach about any limitations or past injuries that might interfere with your ability to perform certain exercises.
3. Modify exercises, if needed, to meet your specific goals and limitations. Only do movements you can do safely and in good form.
4. Rest and recover between sessions. Talk with your coach about your goals and how to gradually add days to your weekly workout routine.

Source: The American Council on Exercise



Mapping out your 2015 'Get Moving' plan

Chances are there are runs, walks, and other organized physical-activity events happening around your local area just about every weekend throughout the year.

Take some time now to plan out your schedule for the next 12 months.

Here are some things to consider:

- What's your budget for these events?
- How often do you want to participate in an organized event?
- By when do you need to register for events?
- How much training will you need?
- Do you want to participate in the event by yourself or with others you know?



To find events near you, go to Jan.HopeHealth.com

Mall walking: The excuse-proof exercise

Don't use the weather as an excuse not to go for a walk. If you can't go outside, head over to your local mall. You'll never have to worry about rain, snow, wind, or temperature.

To get started with a mall-walking routine:

- Ask your doctor or healthcare provider if you are fit for walking.
- Invest in comfortable workout clothes and shoes. Because the walking surface is hard, you may want to wear shock-absorbing shoes to protect your joints.
- Start walking. Shoot for 10 to 15 minutes at a comfortable pace. After a few days, increase your pace and time.
- Be mindful of temptations to spend money. Walk without your wallet or bring just a minimum amount of cash.
- Keep motivated by bringing along a walk buddy.

A few mall-walking etiquette suggestions:

- Walk on the right; pass on the left.
- Do not walk three or more abreast.
- Keep moving at a steady pace. If you need to stop, move to the side first.
- Respect mall property. • Avoid texting while you walk.

Many malls allow walkers in before stores open. Check with your local mall for walking hours.



Source: Mercy Cedar Rapids

The Whole You:

PHYSICAL HEALTH

Getting through outdoor chores without getting hurt

Removing snow (or cleaning up the yard if you live in a not-so-cold part of the country) can lead to many trips to emergency rooms, visits to doctors' offices, and time spent recuperating on the couch. Avoid injuries by using a smart strategy.



Tips for snow shoveling or moving soil/digging:

- **Warm up your muscles first.** Take 10 minutes and loosen your arms, legs, and back.
- **Pace yourself.** Take breaks and drink plenty of fluids. If you experience chest pain, shortness of breath, or other heart-attack symptoms, stop the activity and seek emergency care.
- **Do not use a shovel that is too heavy or too long.** Don't place your hands close together on the grip, either. Space out your hands for easier shoveling.
- **Do not throw snow or soil over your shoulder or to the side.** The twisting motion can stress your back.

Source: American Academy of Orthopaedic Surgeons



For tips on snow blowing or using lawn-care machinery, go to Jan.HopeHealth.com

Handshake alternatives that germs don't like

Greetings and goodbyes can be germ-transferring fests when handshakes are involved. Be polite and avoid potential problems by using other gestures.

- **Fist bump:** You and the other person form closed fists with one hand and then lightly tap your fists together — either knuckles to knuckles or one fist on top of the other.
- **Use the Namaste greeting:** Press your own hands together, palms touching and fingers pointing upward, thumbs close to the chest. Then, bow forward slightly.
- **Give a thumbs up** • **Flash the peace sign** • **Smile and nod** • **Bow**

Carry a small container of hand sanitizer, and use it after those times when nothing other than a handshake will do.



Help prevent the spread of colds and flu by teaching children to never pick up used tissues and to never share cups and eating utensils.

Have you done a neck check lately?

Roughly 15 million Americans have undiagnosed thyroid problems. The thyroid is a small gland that makes hormones to help the functioning of many organs, including the heart, brain, liver, kidneys, and skin.

For early detection of a thyroid problem, perform a simple neck check self-exam monthly. You'll need a handheld mirror and a glass of water.

1. Hold the mirror in your hand, focusing on the lower front area of your neck, above the collarbones and below the voice box.
2. While looking at this area in the mirror, tip your head back.
3. Drink and swallow some water.
4. As you swallow, look at your neck. Check for bulges or lumps when you swallow. Don't confuse the Adam's apple with the thyroid gland. The thyroid gland is located farther down, close to the collarbone. You may want to repeat this process several times.
5. If you see any bulges or lumps, contact your physician, who can investigate further.

For more information on how to do a neck check, search online using the term "thyroid neck check self-exam."

Source: American Association of Clinical Endocrinologists



The Whole You:

EMOTIONAL HEALTH

Creating your own 'happy place'

After a long day, most people want and need to relax and recharge. Your environment can play a role in helping to provide that mental rest and reboot. Consider creating your own indoor oasis.

Some environmental considerations:

- **Light.** Think natural light from windows. Use light fabrics for curtains to allow the light to filter in while still giving you privacy.
- **Nature.** Consider incorporating living plants or a water feature, such as a fountain. Enhance the natural feel by using organic materials in your furnishings, pillows, and linens.
- **Space.** Designate a special spot as yours — whether it's a comfortable chair and a nearby bookshelf, a lounging daybed, or a craft area. Create an area that helps you unwind.
- **Color.** Choose colors that calm you. You may want to consider colors such as light blues and soft browns.
- **Scent.** Try aromatherapy. Use a candle or diffused essential oil in a pleasing scent.



How to be more creative — even if you're not the creative type

Color outside the lines. Think outside the box. Whatever you want to call it, being creative is important. It can help you to solve problems and discover new, better ways to do things.

To be more creative, continually exercise your creative juices.

- **Keep a notebook and pencil handy.** You never know when an idea may come. Jot down ideas so you won't forget them, and come back to them when you have time. Or, if you have time when writing down the ideas, engage in free-flow thought and journaling.
- **Be a question asker.** Constantly ask questions about the world around you. Many inventions have been created by initially asking the simple question, "What if...?"
- **Read.** Reading can improve your mental ability and give you new perspectives. Plus, the more you read, the more you may want to know about something.
- **Look for new experiences and develop new skills.** Whether it's exploring a museum, learning a language, playing an instrument, or something else — exposing yourself to new places and activities can help you to think and work outside your regular patterns, expanding your creativity.



New, improved ways to say, 'Great Job!'

How many times do you praise someone by saying or writing, "Great Job!"?

Your intention is to convey how impressed you are or how much you appreciate the person's efforts. But, let's face it: "great" is greatly overdone. Next time you want to compliment someone, consider using a refreshing, more specific alternative such as:

- | | | | | |
|---------------|-----------------|---------------|---------------|----------------|
| • Amazing | • Exceptional | • Impressive | • Phenomenal | • Terrific |
| • Astonishing | • Extraordinary | • Incredible | • Refreshing | • Top-notch |
| • Astounding | • Fabulous | • Magnificent | • Remarkable | • Tremendous |
| • Awesome | • Fantastic | • Marvelous | • Sensational | • Unbelievable |
| • Brilliant | • First-rate | • Masterful | • Spectacular | • Unparalleled |
| • Clever | • Flawless | • Outstanding | • Stupendous | • World-class |
| • Excellent | • Four-star | • Perfect | • Superb | |

FiscalFitness:

Before you *'sign here'*

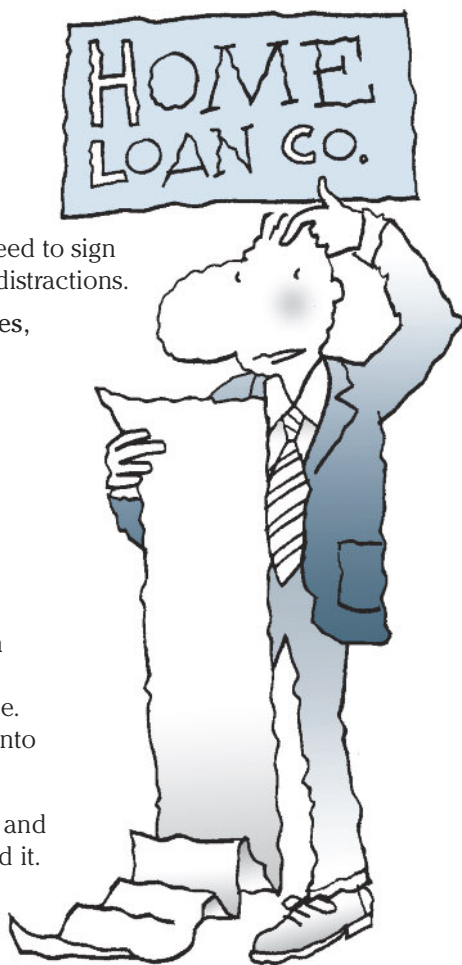
Most people never thoroughly read contracts before signing them. However, once you sign a contract, you are legally bound by it whether you've read and understood it or not.

Here are tips to keep in mind before you sign on the dotted line.

- Do an online search of the product/service/person/organization with the keyword "complaint."
- Get a copy of the contract before you need to sign it so you can go over it without pressure or distractions.
- If you don't understand words or clauses, call someone for help or search online for explanations.
- If you see something that looks vague, ask for exact terms. You can write in details and ask the other party to initial what is new or changed.
- Never sign a contract with blanks that haven't been filled in.
- You can delete terms you disagree with and have the other party initial the change. Of course, the other party can refuse to agree. If so, reconsider whether you want to enter into the contract at all.

Once you've signed the contract, get a copy and keep it someplace safe should you ever need it.

Source: National Endowment for Financial Education



The lowdown on grocery-store loyalty programs

Customer loyalty cards are becoming increasingly popular for both consumers and grocery stores.

Consumers want to save as much money as possible, and stores want people spending as much money as possible. As a result, there are pros and cons you need to think about.

Advantages

- Most programs are free and easy to use.
- Many stores send electronic coupons for items you buy regularly. You simply swipe your card at the checkout instead of using paper coupons.
- With many programs, you can rack up points to use toward future purchases.
- Many cards have member-only deals.

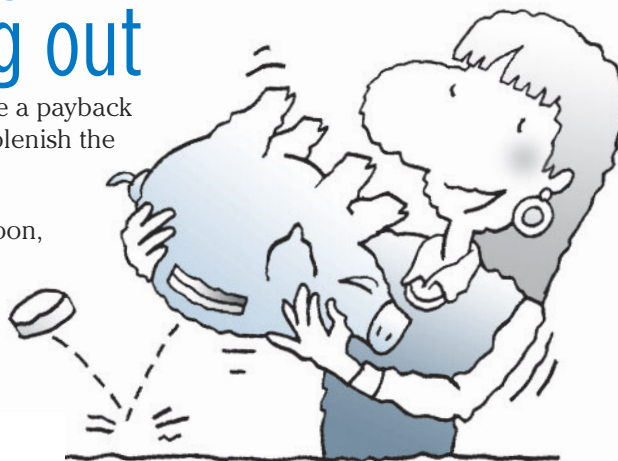
Disadvantages

- The store can track your purchases and tie them to personal information to create a consumer profile.
- You may buy higher-priced items or items you don't need because they are on sale or you earn points.
- If a particular product is tied to a program deal, that product may be sold out before you can buy it, because other loyalty-program members may stock up.

How to save your savings account from bottoming out

If you need to borrow money from your savings account, have a payback plan in place before you make the withdrawal so you can replenish the account should you need money in the future.

If you don't think you can repay the money all at once and soon, create a payment schedule. Determine how much you can afford to deposit and when (*weekly, biweekly, monthly, etc.*). This will help you to determine how long you'll need to pay back the money, which may help you to decide if what you're about to spend your money on is worth it.



IssueInsight:

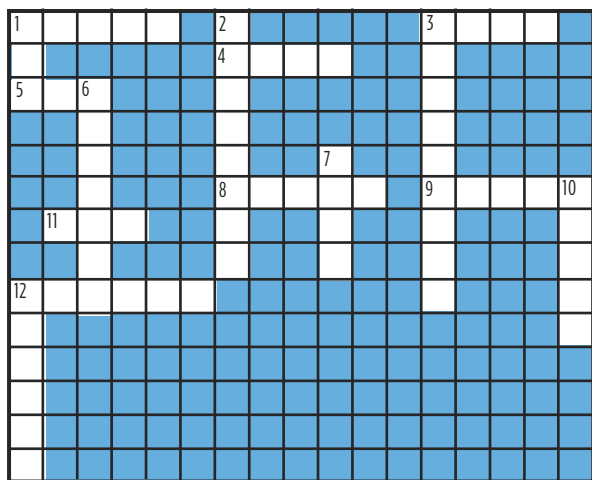
Spring — and all of its activities — will be here before you know it

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.

This article is for those of us with a Type-A personality (*yes, I can admit it*). Now that the holidays are over and the decorations are put away, it's time to start thinking about spring. Yes, I know, that just sounds crazy. But, before you know it, spring will be here, which means a plethora of weddings, graduations, reunions, and other parties. If you are lucky enough to be the host to one of these events, I have come up with some suggestions that you may want to take a look at now so you can prepare plenty in advance.



For Jennie's suggestions, go to Jan.HopeHealth.com



ACROSS

1. How many months you can store frozen vegetables in your freezer
3. An advantage of a loyalty card
4. A strategy for becoming more creative
5. Try to eliminate this word from your vocabulary
8. An energy bar should contain at least 2 to 3 grams of ____
9. An environmental consideration when creating an indoor oasis
11. An alternative to a handshake
12. A consideration when making your "Get Moving" plan

Crossword Workout —

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

DOWN

1. As a meal replacement, an energy bar should have ____ grams of protein (*number, spelled out*)
2. A fitness program that features high-intensity exercises and explosive lifts
3. A refreshing, more specific alternative to "Great Job!"
6. Roughly 15 million Americans have an undiagnosed problem with this gland
7. When mall walking, pass on the ____
10. One serving of cheese is about the size of a ____
12. Never sign a contract with these



For the crossword puzzle answer key, go to Jan.HopeHealth.com



Tool Box Your Source for Cool Tools & Resources

Go to Jan.HopeHealth.com to find:

- Tips on snow blowing/using lawn-care machinery
- A link to finding or starting a walking club
- A link to locating physical-activity events near you
- Jennie's Health Journey article
- The Crossword Workout answer key



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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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Keep your house clutter-free. When heading to a different room, see if there is something out of place (*such as a coffee cup, piece of mail, toy, etc.*) you could pick up and take to its proper place on your way.

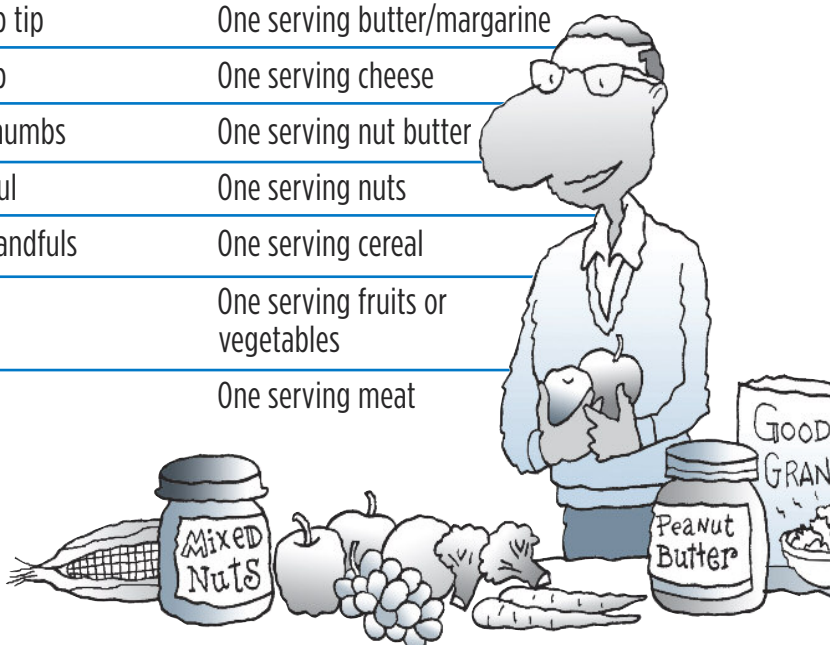
HOPE HEALTH LETTER

Weight Control:

Give yourself a hand — for portion control

If you have trouble figuring out proper portions and don't have measuring spoons, cups, and scales handy, especially when you're on the go, no worries. Use your hands as a general guide.

Size	Amount
Thumb tip	One serving butter/margarine
Thumb	One serving cheese
Two thumbs	One serving nut butter
Handful	One serving nuts
Two handfuls	One serving cereal
Fist	One serving fruits or vegetables
Palm	One serving meat



*"A strong positive attitude
will create more miracles
than any wonder drug."*

— Patricia Neal

*"Play is the highest form
of research."*

— Albert Einstein

*"Opportunities are
never lost; someone will
take the one you miss."*

— Author Unknown

*"Everyone smiles
in the same language."*

— Author Unknown

*"There is no such thing
as bad weather;
only unsuitable clothing."*

— Alfred Wainwright

*"About the only thing
that comes to us without
effort is old age."*

— Gloria Pitzer