

# WMI<sup>®</sup>

## MUTUAL INSURANCE COMPANY

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“An ounce of prevention is worth a pound of cure.”

JULY 2015

## Putting the right value on money

Many people struggle with “money issues,” and money tends to be a major stressor, no matter how much individuals have in their bank accounts. Some individuals overspend and wind up in debt, while others are “ultra frugal” and afraid to enjoy their hard-earned savings.

Do you have a healthy relationship with money? Here are 10 signs that you put the right value on money:

1. You realize that “money can’t buy happiness.”
2. You have a positive reaction to the word “wealthy.”
3. You make enough money to support your lifestyle.
4. You feel in control of your finances.
5. You have a budget and follow it.
6. You “pay yourself first” through regular savings.
7. You carry little or no debt (*excluding a mortgage and student loan*).
8. You have made plans for retirement and other financial goals.
9. You make time to tend to your personal finances (*e.g., balancing your checkbook*).
10. You feel confident about your financial decisions.

If you struggle with your attitude and behaviors related to finances, consider seeking help. For a link to the National Foundation for Credit Counseling’s agency locator to access free or affordable financial resources and advice, go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com)

Source: National Foundation for Credit Counseling<sup>®</sup>



**Be aware...** if you receive free “Rx Savings Cards” in the mail from a national “prescription savings network,” be advised this is a mail solicitation, and the cards and prescription drug network are not affiliated with WMI in any way.

Although the official looking mailer and cards purport to offer savings of “up to 75%... at your favorite U.S. pharmacy,” these cards have not been issued by WMI, and they are not linked to WMI’s health insurance policies or prescription drug benefit program.

By: David Leo, President & CEO  
WMI Mutual Insurance Company

### Quick-Read!

#### ‘Perfect Picnic’ pointers

July is National Picnic Month. Learn the secrets to making sure your outdoor meal is marvelous. Pg. 2

#### A beginner’s 5-step strategy for getting in shape

Don’t be overwhelmed by the idea of exercising. The key: Take it slow and go. Pg. 3

#### Secrets to keeping skin looking younger

Find out the “insider” tips from the American Academy of Dermatology. Pg. 4

# OuterAisleFresh:

## 'Perfect Picnic' pointers

July is National Picnic Month, a great time to celebrate food and fun outside. To make the most out of your outdoor meal:

- Pick a location and figure out what you'll need to bring. Are there picnic tables? Should you take along a tablecloth? Or, will you need a blanket for on-the-ground seating?
- Place plastic bottles of water and/or juice in the freezer for a few hours before the picnic. These bottles can serve as chiller-blocks to keep food cool in your cooler or basket as you make your way to the park. Then, when you reach your picnic destination, the drinks will still be cold.
- Don't go overboard with options or amounts. Prepare a few things and do them well. Plus, if you take too much, you have to carry it all back.
- Avoid ice cream, sticky puddings, and cakes. They are fragile to transport, and insects love them.
- Avoid mayonnaise-containing salads. They need to be kept colder than many other foods to be safe from spoiling. Vinegar- and oil-based dressings for salads are delicious, safer alternatives.
- Remember to bring sunglasses, sun block, napkins or hand wipes, insect repellent, and a garbage bag for any trash.



## Three cheers for cherries

*The cherry is portable, pretty, and packed with nutrients — making the pitted fruit a perfect pick for a snack, side dish, or secret ingredient in your meal's main entrée.*

Sweet cherries include the well-known Bing cherry, with its deep red, almost purple skin, the Lambert, and the Rainer, with its yellow and red skin. These are the varieties you typically find in the produce aisle. Fresh, sweet cherries last up to 10 days in the refrigerator.

Sour (*tart*) cherries include the Montmorency variety. These cherries are typically processed and available frozen, canned, dried, or as juice. If you can find them fresh, you'll want to eat them within two to three days.

Rich in vitamin C, cherries are antioxidant powerhouses. Cherries contain anthocyanins — enzymes that block inflammation — and beta carotene, too. Cherries also have 3 g of fiber and 260 mg potassium per cup.

Source: Academy of Nutrition and Dietetics

Save 100 calories by choosing a whole-grain English muffin instead of a large bagel.

### Cherry Chutney

Great as a topping for grilled chicken or pork, or tossed with wild rice for a salad

- 3 cups sweet cherries, fresh and pitted
- 1 ½ cups cider vinegar
- 1 cup onion, chopped
- ¼ cup honey
- ½ cup raisins
- 1 Tbsp. mustard seeds
- ¼ tsp. ground allspice
- ¼ tsp. ground cloves
- ¼ tsp. ground nutmeg

Combine all ingredients in a large saucepan. Bring to a boil, reduce the heat, and simmer, covered, for one hour. Uncover and simmer, stirring occasionally, until mixture is thickened (*about 30 minutes*). Remove from heat and let cool at room temperature. Refrigerate in glass jars until ready to use.

**Serves 6.** Per serving: 156 calories, 1 g fat, 0 mg cholesterol, 4 mg sodium, 40 g carbohydrates, 2 g protein





# GetMoving:

## A beginner's *5-step* strategy for getting in shape

*Does the thought of starting an exercise routine seem overwhelming? The key: Take it slow and go. Every step forward counts.*

**Step 1:** Visit with your healthcare provider and let him or her know that you would like to start exercising and what you would like to do. You want to make sure you're healthy enough for your planned activity.

**Step 2:** Find someone who will support you with your goals and new lifestyle. Maybe it's a personal trainer, significant other, family member, friend, or co-worker. Having support may increase your chances of sticking with your new, healthful habits.

**Step 3:** Begin with a low-intensity activity, such as walking or swimming, and start slowly. Low intensity is best judged by being able to carry on a conversation or not being breathless.

**Step 4:** Be consistent with your exercise efforts. Strive for most days of the week. Figure out when each day you'll work out. Make sure you have backup plans should something come up (*bad weather, travel, etc.*).

**Step 5:** Increase the intensity of your workouts about every six weeks by picking up the pace and adding time.

## A waterproof way to fitness that won't short-circuit your relaxing summertime

*You can get in a great workout and still have plenty of time for poolside lounging. All it takes is a quick water circuit workout.*

Circuit training involves short bursts of resistance exercises using weights or force (*such as water*) and targets different muscle groups with different activities.

*Here is a circuit workout that works well for the pool:*

- One lap freestyle swimming
- One lap swimming using a kickboard
- One lap swimming using only your arms
- One lap backstroke
- 60-second aqua jog



Looking for other ideas on quick, efficient exercise? Go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com) to learn about tabata training.

## Putting popsicle sticks to good use

Want a simple way to add exercise to your day? Get short "pops" of physical activity using the popsicle-stick personal training approach.

- Either gather a bunch of popsicle sticks after your kids and their friends have enjoyed the icy treats, or buy some sticks from a craft store.
- Write various physical activities on the sticks.
- Grab two cups or other small containers. Label one "Daily Workouts" and the other "Done." Start with all the sticks in the "Daily Workouts" container.
- Place the cups in a strategic location that you pass frequently during the day — maybe near the refrigerator or pantry in the kitchen so you might grab one of the workout sticks instead of a handful of chips.
- Once you finish the exercise, put the stick in the "Done" container.

Need some ideas for quick activities?

- 25 jumping jacks
- 10 wall pushups
- 10 calf raises
- One-minute arm circles



# The Whole You:

## PHYSICAL HEALTH

# How to handle heat exhaustion

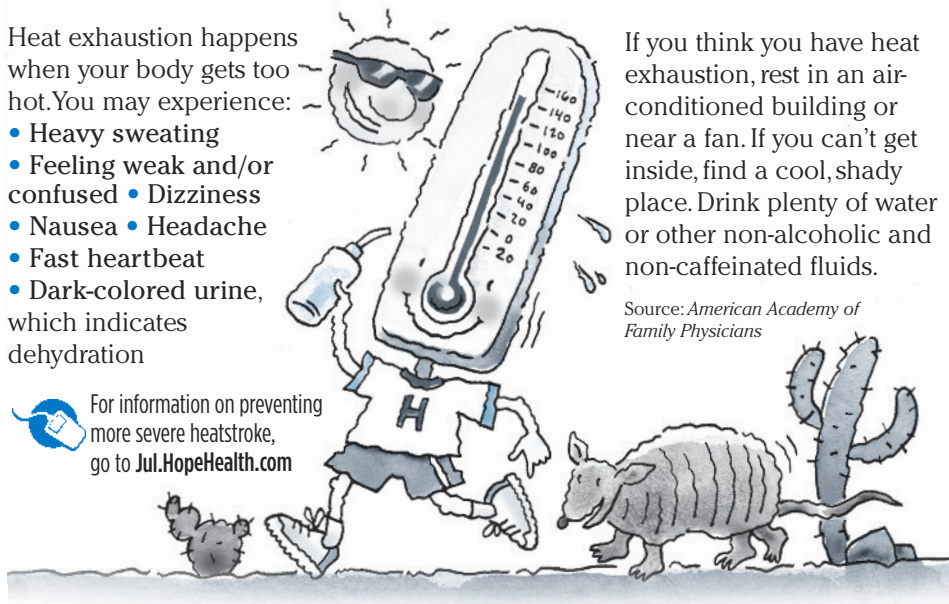
As temperatures rise, or you increase your physical activity level, so do your chances of suffering from heat exhaustion.

Heat exhaustion happens when your body gets too hot. You may experience:

- Heavy sweating
- Feeling weak and/or confused
- Dizziness
- Nausea
- Headache
- Fast heartbeat
- Dark-colored urine, which indicates dehydration

If you think you have heat exhaustion, rest in an air-conditioned building or near a fan. If you can't get inside, find a cool, shady place. Drink plenty of water or other non-alcoholic and non-caffeinated fluids.

Source: American Academy of Family Physicians



For information on preventing more severe heatstroke, go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com)

## Eliminating the irritation of ingrown toenails

The swelling, pain, pressure, and redness of an ingrown toenail can be mildly annoying to downright debilitating. Here is what you need to know about the toe problem.

The major causes of ingrown toenails are shoes that don't fit well and improperly trimmed nails.

- Shoes that are too tight press the sides of the nail and make it curl into the skin.
- Nails that are peeled off at the edge or trimmed down at the corners are also more likely to become ingrown. You should cut nails straight across so the top of the nail makes a straight line.

Treating an ingrown toenail depends on how severe it is.

- If the problem is mild, you may be able to handle it on your own. Soak your foot in warm water for 15 to 20 minutes and then place dry cotton, such as part of a cotton ball, under the corner of the nail to get the nail away from your skin as the area heals.
- Signs that the problem is getting worse include increasing pain, swelling, redness, heat, and drainage from the area. Contact your doctor if you experience any of these symptoms.

Source: American Academy of Family Physicians

# Secrets to keeping skin looking younger

A trip down the anti-aging skin-care aisle can be daunting, to say the least. With so many choices, how do you know which products really work?

Here are some "insider" tips from the American Academy of Dermatology:

- Pricey products don't necessarily mean higher quality products that will provide better results. You don't have to get too fancy. A few key items with the right ingredients are all you need.
- Start with sunscreen and moisturizer. Use both daily. A sunscreen should be broad spectrum, water resistant, and have an SPF of 30 or higher. If you're outside, reapply sunscreen every two hours.
- After a few weeks of using sunscreen and moisturizer, take a look at your skin. Many times, sunscreen may reduce the appearance of age spots, and a moisturizer can make skin suppler, reducing the appearance of lines.



For more skin-care tips, go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com)

Source: American Academy of Dermatology





# The Whole You: EMOTIONAL HEALTH

## How to become a public-speaking pro, even if you suffer from stage fright



You can learn to become more eloquent and engage any audience with the right training and tips.

- **Get rid of the anxious nervousness.** When you get up to speak, tell yourself that talking in front of others is “no big deal.” Also, remind yourself that most people respond better if you aren’t perfect. Just try your best.
- **Talk slower and avoid filler words.** Many people unconsciously speed through a presentation or discussion. Increase the pauses between words, and remember to speak clearly. This may help you to avoid nervous fillers, such as “um,” “ah,” and “like.”
- **Ad lib.** Don’t try to read a speech or memorize it word-for-word. You can always have cue cards handy to keep you moving through your presentation and for any statistics or sticky points that would be difficult to commit to memory.
- **Work your audience.** Make eye contact. Move around the stage. Use hand gestures. If you feel you’re losing people’s attention, ask questions of your audience. Don’t just talk at people; involve them in your storytelling.

## 3 points parents need to keep in mind to teach self-respect

1. **Listen to your children** as they talk about their day and interaction with others. By actively paying attention, you encourage them to trust you and come to you if they ever have problems with others. You are also showing them that you respect them.
2. **Model good, self-respecting behavior.** If you face a situation when you need to stand up for yourself, make sure you do it politely. Avoid the temptation to get angry.
3. **Help your children to develop strategies** for when they might be teased or not respected.

Source: U.S. Department of Education

## When healthy eating becomes unhealthy

*We’re bombarded with messages about healthful eating — how we should read food labels and why it’s important to focus on unprocessed, whole foods. Eating the right foods is good for you, but...*

If you develop an unhealthy obsession with healthy eating, you may suffer from orthorexia nervosa. Orthorexia nervosa means “fixation on righteous eating.” Although orthorexia is not an officially recognized disorder, its obsessive, ritualistic characteristics are similar to other eating disorders (*anorexia nervosa* or *bulimia nervosa*).

“Orthorexia starts out as an innocent attempt to eat more healthfully, but orthorexics become fixated on food quality and purity,” according to the National Eating Disorders Association. “They become consumed with what and how much to eat, and how to deal with ‘slip-ups.’”



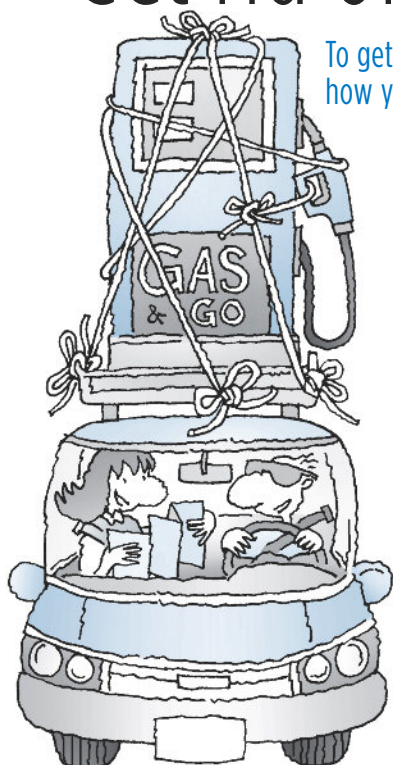
Could you have orthorexia? For a list of questions to ask yourself, go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com)

Source: National Eating Disorders Association



# FiscalFitness:

## Get rid of gas guzzling



To get the most mileage out of gas purchases, think about how you fuel, drive, and maintain your car.

- Check your vehicle's owner's manual for the required gas octane level. Most cars require regular-octane gas. Some cars require premium fuel. Check before you fill up whether the higher-priced premium gas is *required* or just *recommended*.
- Consider using a credit card that offers cash back for gas purchases to pay for fill-ups. Some cards offer 2 to 5% rebates. It only makes sense if you pay off your credit card monthly (*don't rack up interest*).
- Begin driving immediately after starting your engine. Modern engines don't need to "warm up."
- Don't put the pedal to the metal. This includes "jack-rabbit" sudden acceleration and continual high-speed driving. According to [Fueleconomy.gov](http://Fueleconomy.gov), each 5 mph you drive over 60 is like paying an additional 24 cents per gallon for gas.
- Use the air conditioner sparingly. Air conditioning can dramatically reduce fuel economy.
- Keep your engine tuned, which can increase gas mileage by about 4%.
- Keep tires properly inflated and aligned to increase gas mileage up to 3%, improve handling, and prolong the life of tires.

For a list of more ways to save money, go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com)

Source: Federal Trade Commission (FTC)

## Figuring out if someone is a phony debt collector

If a supposed debt collector calls trying to get money from you to pay back a loan you never received or for an amount you do not owe, you may be the target of a scam artist.

According to the Federal Trade Commission (FTC), be cautious of a collector who:

- *wants payment on a debt you do not recognize.*
- *refuses to provide a mailing address or phone number.*
- *wants personal financial or sensitive information.*
- *tries to scare you into paying.*



For what you should do if you think a caller may be a fake debt collector, go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com)

Source: Federal Trade Commission (FTC)



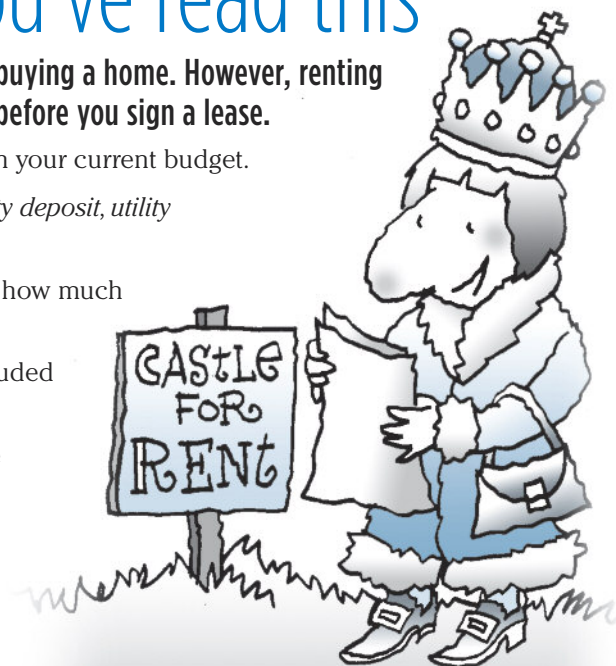
**Road trip tip:** To prevent drowsiness, stop or switch drivers every 100 miles or two hours if you can.

## Don't sign a lease until you've read this

Renting a place may not come with the long-term commitment of buying a home. However, renting does come with financial obligations. Think through your decision before you sign a lease.

- Ask yourself whether the ongoing monthly rent amount fits within your current budget.
- Figure out the costs of any deposits (*e.g., first month's rent/security deposit, utility set-up and deposit costs, a pet deposit if pets are allowed*).
- Identify how much you would pay if you ended the lease early or how much notice you must give your landlord before moving.
- Determine whether utilities (*e.g., electric, gas, and water*) are included in the rent.
- Ask whether you'll be responsible for any property maintenance (*e.g., lawn mowing, snow clearing, or trash pickup*).
- Consider renter's insurance to protect your personal items from theft, fire, storms, and other damage.

Source: Smart About Money, a program of the National Endowment for Financial Education®



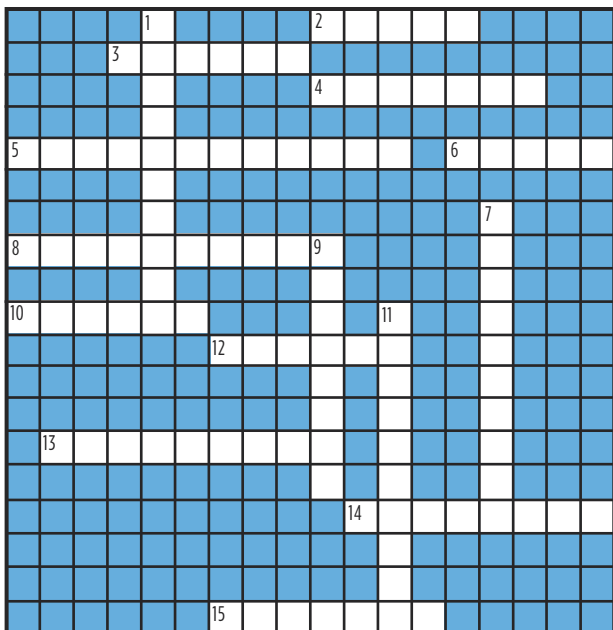
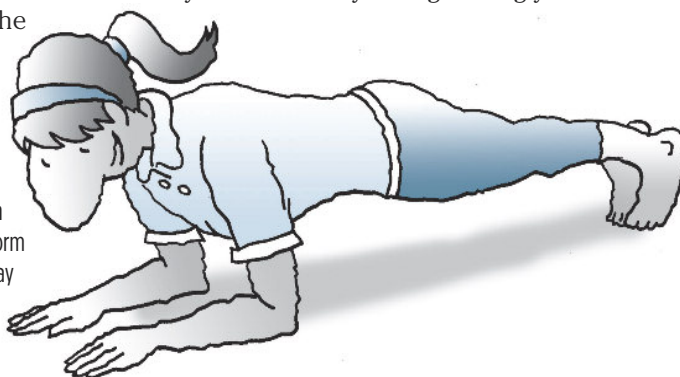
# Just plank it!

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.

The plank is a perfect exercise to strengthen and tighten your core. Why would you want a tight core? Well, let me tell you. Your core is made of all the muscles that connect the upper and lower body, including those of the stomach, lower back, hips, and buttocks. These muscles are essential for supporting the spine, aiding good posture, and enabling you to perform almost every movement. By strengthening your core muscles, you will be on the fast track to a flatter stomach while improving the effectiveness of any exercise you do.



Go to [Jul.HopeHealth.com](http://Jul.HopeHealth.com) for tips on proper plank form and a calendar for a 30-day plank challenge.



## DOWN

1. Avoid salads containing this ingredient when you go for a picnic
7. For lasting weight control, never eat from these
9. A symptom of an ingrown toenail
11. An unhealthy obsession with healthy eating



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

## Crossword Workout —

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

### ACROSS

2. The Bing cherry is this type of cherry
3. A sign you may have heat exhaustion
4. This type of training involves short bursts of resistance exercises
5. When beginning to exercise, start with this type of activity (*two words, no hyphen*)
6. A core-tightening exercise
8. A quick exercise you can do using the "popsicle" approach (*two words, no space*)
10. Using this is a sign you put the right value on money
12. Avoid using these types of words when speaking in public
13. An anti-aging skin-care product
14. Upfront financial considerations of renting
15. Most personal vehicles use this octane of gas



**Tool Box** Your Source for Cool Tools & Resources

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

- More information on tabata training, heat-related illnesses, skin care, orthorexia, fake debt collectors, and ways to save on vehicle gas purchases
- A link to the National Foundation for Credit Counseling's agency locator
- A video on dealing with debt collectors
- The rest of Jennie's story
- This issue's crossword puzzle answer key



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Find something to laugh about every day.



# HOPE HEALTH LETTER

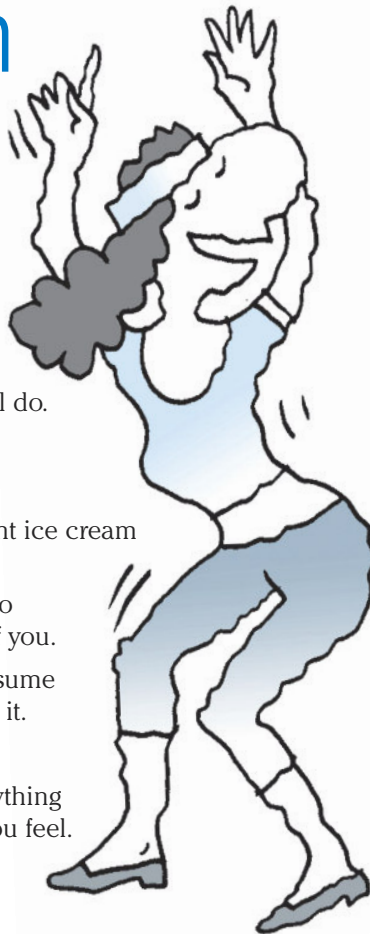
## Weight Control

### Set yourself up for sustained weight success with 10 simple secrets

Do you tend to lose the same 10 pounds over and over again? You diet, lose some weight, start back to your old ways, and gain back the weight... and maybe even more.

*For lasting weight management, you may want to try permanent lifestyle changes:*

1. Exercise 30 to 60 minutes daily. A simple walk will do.
2. Don't skip meals.
3. Keep a food journal.
4. Rid your home of all unhealthy snacks. If you want ice cream as an occasional treat, go out for a single serving.
5. Don't use serving bowls at the table. It may be too tempting to dish up seconds and thirds if it's in front of you.
6. Never eat from product containers. You may consume more than a serving — or even two — before realizing it.
7. Read food labels, and avoid trans fat.
8. Don't eat while watching TV, reading, or doing anything else that may distract you from focusing on how full you feel.
9. Replace large plates and bowls with smaller ones so you dish up less without realizing it.
10. Reward yourself or celebrate with non-food treats.



*"The only people with whom you should try to get even are those who have helped you."*

— John E. Southard

*"How often we fail to realize our good fortune in living in a country where happiness is more than a lack of tragedy."*

— Paul Sweeney

*"Why does everybody stand up and sing 'Take Me Out to the Ballgame' when they're already there?"*

— Larry Anderson

*"Abdicate, v.: to give up all hope of ever having a flat stomach."*

— Author Unknown

*"No entertainment is so cheap as reading, nor any pleasure so lasting."*

— Mary Wortley Montagu