

# WMI<sup>®</sup>

## MUTUAL INSURANCE COMPANY

<sup>TM</sup>

www.wmimutual.com

*"Life Is a Journey. Have Some Fun."*

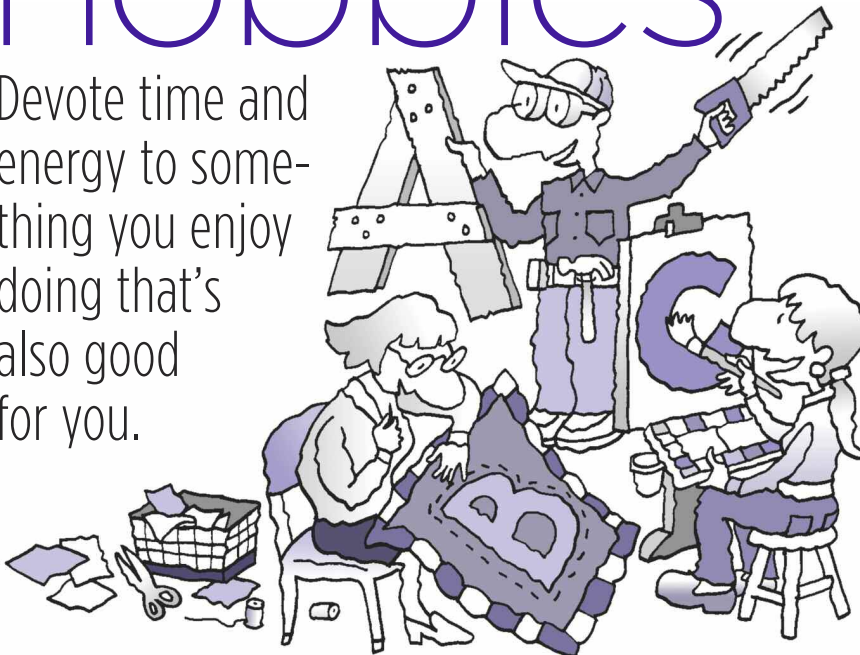
Today is life — the only life you are sure of. Make the most of today. Get interested in something. Shake yourself awake.

Develop a hobby. Let the winds of enthusiasm sweep through you. Live today with gusto.

— Dale Carnegie

# Healthful hobbies

Devote time and energy to something you enjoy doing that's also good for you.



Volume 36 • Number 4 • April 2016

## Alphabet Soup

(Part 2 of 2)

Here are some simple definitions of common health insurance terms and acronyms:

### **Affordable Care Act, ACA, Obamacare —**

Various names for President Obama's signature health care law that was passed in March 2010.

**COBRA —** The federal law that allows participants covered under the plan of an employer with at least 20 employees to continue health insurance coverage after experiencing a qualifying event that would otherwise result in a loss of coverage.

**ERISA —** The federal law that governs employer-sponsored health benefit plans.

### **Health Savings Account (HSA) —**

A savings account that is established and owned by an individual to pay for eligible health care on a tax-free basis. HSAs must be coupled with an eligible HDHP. Money contributed to the account is tax deductible, it grows tax free, and eligible expenses are paid on a tax-free basis.

### **High Deductible Health Plan**

**(HDHP) —** Any health insurance policy that complies with specific federal laws, including a minimum deductible and a maximum out of pocket. HDHPs allow insureds to establish federally qualified HSAs that allow them to pay for eligible health care on a tax-free basis.

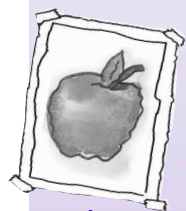
**HIPPA —** The federal law that regulates the availability, portability, and renewability of health insurance, as well as privacy, security, and electronic transmission of medical information.

“Find something you’re passionate about and keep tremendously interested in it.”

— Julia Child

## ‘Out of sight, out of mind’ may be a secret to staying slim

According to one study, people who were obese tended to keep food in plain sight throughout their homes. These individuals ate more sugar and less healthful foods than those who weren’t obese, the investigation showed. The study did not show whether the environment contributed to obesity or obesity led to the environment. Regardless, keeping food in the kitchen only (*in cabinets, the pantry, or the refrigerator*) may help with weight-control efforts.



## Get a free, personalized snapshot of what you should eat

Everyone has different calorie and fat needs depending on age, height, weight, and daily activity. Get a personalized snapshot of your targets so you can better understand and work toward hitting the numbers that may help to keep you healthy. To access the “My Fats Translator,” go to [Apr.HopeHealth.com/fats](http://Apr.HopeHealth.com/fats).

# OuterAisleFresh: 4 trade secrets for becoming an amateur chef

Healthful Hobbies

You don’t need to go to culinary school to take up and enjoy the fine (*and fun*) art of cooking and baking.

Learn a little about terminology and techniques. Then, turn to cookbooks and cooking-related Websites to find recipes to try.

*As you get started with cooking/baking as a hobby:*

1. Think about your favorite foods and stock up on key ingredients that you can keep in your pantry or freezer so they’re always handy.
2. Invest in key tools of the trade, such as a chef’s knife, stainless steel pot, and mixing bowl.
3. Find a mentor — a parent, neighbor, or friend — who you can call for answers to cooking or baking questions.
4. Challenge yourself to try a new recipe on a regular basis (*once a week or once a month*). Bonus points if you use ingredients you’ve never had before and create healthful recipes.

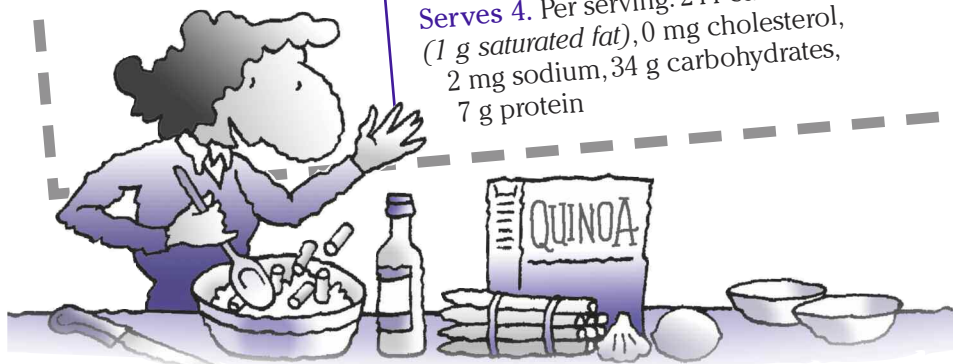


## Lemon Asparagus Quinoa

- 1 cup quinoa, measured dry
- 2 Tbsp. olive oil
- 2 cloves garlic, minced
- 2 Tbsp. lemon juice
- 1 bunch asparagus, trimmed and cut into 1-inch pieces

Cook quinoa as directed. Set aside, covered, for 10 minutes. Then, fluff with a fork. Cook the asparagus in a microwave with 1 Tbsp. olive oil and garlic for about 5 minutes, or more depending on your tenderness preference. Stir the cooked asparagus into the quinoa. Add the lemon juice and the remaining 1 Tbsp. olive oil.

**Serves 4.** Per serving: 244 calories, 10 g fat (1 g saturated fat), 0 mg cholesterol, 2 mg sodium, 34 g carbohydrates, 7 g protein



Working out is my biggest hobby. It's my Zen hour. I just zone out.

— Zac Efron



## Garden your way to getting in shape

Did you know that an hour of gardening may help to reduce stress, increase bone density, and burn upwards of 300 calories? Gardening can be a great workout. But, as with any physical activity, you need to use proper form when bending, squatting, raking, and lifting so you don't overdo it or get injured. To learn some exercise tips for gardeners, go to [Apr.HopeHealth.com/gardening](http://Apr.HopeHealth.com/gardening).

See page 8 —

### Stock Your ToolBox:



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

## Fitting facts for buying the right athletic shoe

Good-fitting sports shoes may help to improve performance and prevent injuries. If you participate in a sport three or more times each week, you should wear sport-specific shoes. For more on selecting the right athletic shoe, go to [Apr.HopeHealth.com/shoe](http://Apr.HopeHealth.com/shoe).

# GetMoving: The 3 key steps to warming up

The idea of warming up before exercise is nothing new, but what does warm up really mean? What exactly should you do?

The goal of warming up is to increase the temperature and flexibility of muscles so you can get the most out of exercise without hurting yourself. A warmup also lets your heart rate and breathing increase gradually so you're ready to go when you start your intended activity.

1. Take five to 10 minutes to warm up. The more intense the activity you're planning to do, the longer you should warm up.
2. Get your whole body involved. For many individuals, walking (*lower body*) and doing modified bent-knee pushups (*upper body*) should get everything moving.
3. Do whatever activity you're planning to eventually do (*running, walking, cycling, etc.*), just do it at a slower pace.

Source: American Heart Association



# Sneak exercise into a hobby

## Healthful Hobbies



You don't have to be into running marathons or completing triathlons to have an active hobby.

Just think of ways you can incorporate a little movement into what you love to do.

- Are you a photographer? Take your camera on a hike.
- Like fishing? Do squats while you're waiting for the Big One to bite.
- Is cooking your thing? Do calf raises while chopping carrots.
- Into reading? Try simply standing with your next page-turner.



Effective health care depends on self-care; this fact is currently heralded as if it were a discovery.

— Ivan Illich

## Is it time to rethink how much you drink?

Many adults enjoy drinking alcohol. In moderation, no need to worry. But how much alcohol is too much? To check drinking habits and see if you or a loved one may want to cut back, go to [Apr.HopeHealth.com/alcohol](http://Apr.HopeHealth.com/alcohol).

## Human foods to keep away from Fido and Fluffy

Many foods that are perfectly safe for humans could be harmful or potentially deadly to dogs and cats. Here are some to keep from your pet's menu: chewing gum, candy, and breath fresheners containing xylitol, coffee grounds, chocolate, yeast dough, macadamia nuts, fatty foods, avocados, grapes/raisins, onions, tea, alcohol, salt, and garlic. For more on household pet hazards, go to [Apr.HopeHealth.com/pets](http://Apr.HopeHealth.com/pets).



# The Whole You: PHYSICAL HEALTH

## Become your own doctor (sort of)

Healthful Hobbies

Take steps to become an active and knowledgeable member of your own healthcare team, learning about and paying attention to your body as much as possible. Make health a hobby.

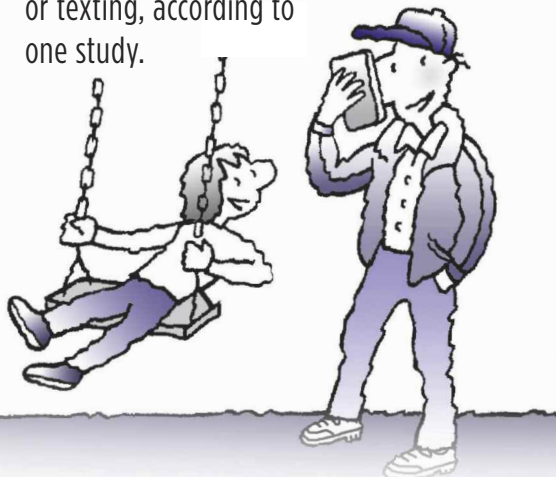
- **Keep up on medical news**, but put it into perspective. Regularly read about any changes in risks and recommendations; however, understand their significance. Did a risk go from 0.1% to 0.2%? Yes, the risk may have doubled, but it's still extremely low. Take information from studies that are not randomized, controlled trials with a grain of salt. They often include unrecognized sources of bias.
- **Trace your family history** — with health in mind. Who had which conditions? Find out and inform your doctor.
- **Attend health fairs or seminars**. Many hospitals and medical practices offer general and specific health-information events, often for free or a low fee. Check Websites for calendars and community events sections to find out what's happening locally.

The more you know about your own body and how it should be working, the more you may be able to keep it as healthy as possible.



## Playgrounds: What talking and texting parents need to know

Youngsters may be more likely to get hurt at the playground when caretakers are talking to others (*either in person or on the phone*) or texting, according to one study.



The researchers observed parents being distracted 74% of the time. To put that into perspective, that means for every 10 minutes at the playground, the responsible adult wasn't fully paying attention for more than seven minutes. While parents in the study were pre-occupied, nearly one in three kiddos was:

- Walking up a slide
- Sliding head first
- Throwing sand
- Jumping off moving swings
- Pushing other children

For more on child safety, go to [Apr.HopeHealth.com/safety](http://Apr.HopeHealth.com/safety).

Source: American Academy of Pediatrics, news release, April 25, 2015

“Without commitment, you cannot have depth in anything, whether it’s a relationship, a business, or a hobby.”

— Neil Strauss

### Train your brain to be happy



If you want to overcome negative thoughts, stress, and worries, you may be able, with a little help. There’s a free app that provides activities and games to help train your brain and build your skills so you might experience more happiness. For a link to more information about the app, go to [Apr.HopeHealth.com/happy](http://Apr.HopeHealth.com/happy).

See page 8 —

### Stock Your Toolbox:



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

### Navigate the road of childcare like a pro

Deciding on childcare options for your child can be confusing to downright overwhelming, but it doesn’t have to be if you have a plan and the proper resources to help you. You’ll need to consider adult-to-child ratios, child ages, teacher qualifications, staff turnover, accreditations, and your budget, among other factors. To learn more about childcare considerations, go to [Apr.HopeHealth.com/childcare](http://Apr.HopeHealth.com/childcare).

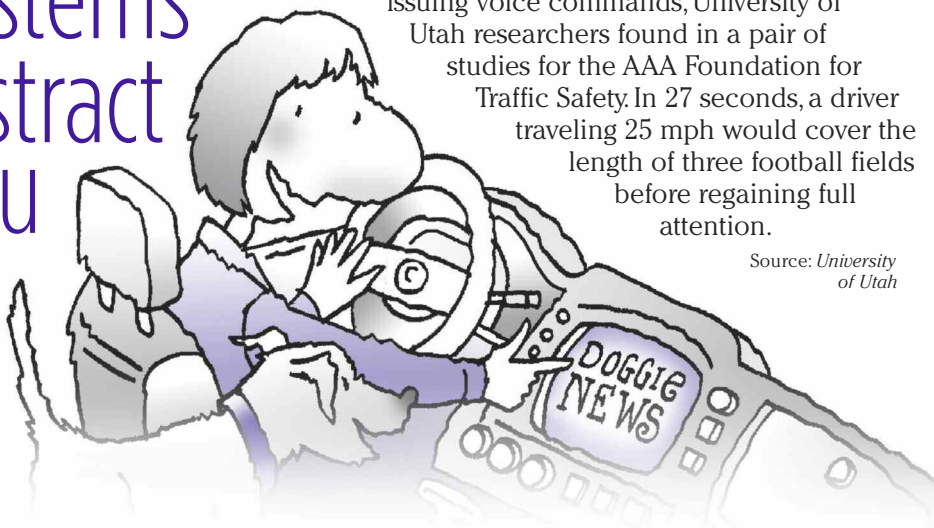
## The Whole You: Emotional/Mental Health

### Don’t let dashboard infotainment systems distract you

Many vehicles these days come equipped with sophisticated systems that allow you to “talk” to them. With voice commands, you can place or answer phone calls, pull up video-displayed maps, and pick which music you want to hear.

Don’t be fooled into thinking it’s risk free to interact with these infotainment features while driving. It takes up to 27 seconds to become fully attentive to the road after issuing voice commands, University of Utah researchers found in a pair of studies for the AAA Foundation for Traffic Safety. In 27 seconds, a driver traveling 25 mph would cover the length of three football fields before regaining full attention.

Source: University of Utah



### Healthful Hobbies

## Brains like hobbies

Want to keep your brain in the best shape possible for as long as possible? If so, you may want to take up artistic, craft, and social activities (*in other words, hobbies*).

A study suggested that older adults who engaged in these activities or took up computer use later in life were about half as likely to develop mild dementia during a four-year period. It may be possible that sharper adults tend to be more likely to seek out such activities, but the research indicated that participation alone may contribute to brain health.

Source: *Neurology*, April 8, 2015





“Making money is a hobby that will complement any other hobbies you have, beautifully.”

— Scott Alexander



## Don't let yourself get run over by auto payments

If you're thinking about a new vehicle, know what you can afford. Experts suggest you devote no more than 20% of your take-home pay toward monthly auto payments. To get a better idea of how much a car will cost you, considering your down payment, interest rate, and loan length, go to [Apr.HopeHealth.com/auto](http://Apr.HopeHealth.com/auto).

## Make sure your nest egg is big enough to meet your needs

Regardless of your age, be sure you know how much you will need to have financially during retirement. Experts estimate you'll need about 80% of your pre-retirement income (*lower earners, 90% or more*) to maintain your standard of living when you stop working. To figure out how much you'll likely need, go to [Apr.HopeHealth.com/retire](http://Apr.HopeHealth.com/retire) for a retirement estimator.

# FiscalFitness: 5 steps to fret less about finances

According to Gallup's Financial Worry metric, half of all Americans worry about multiple common financial challenges.

*The good news:* You can take steps to tackle your financial affairs and tame uneasiness.

**1. Educate yourself about finances.** The more you know, the more you may feel empowered.

**2. Figure out your monthly expenses.** Determine how much you need for your daily expenses on a monthly basis.

**3. Apply the 50/30/20 rule.** Of your monthly income, try to devote 50% toward fixed expenses (*such as mortgage/rent, auto payment, etc.*), 30% toward lifestyle expenses (*such as food, clothing, entertainment, and travel*), and 20% toward savings and reducing debt.

**4. Review often.** Regularly go over your finances so you can adjust spending or saving if needed.

**5. Use windfalls wisely.** Instead of going on a shopping spree with your tax refund or other unexpected cash, stash some in savings and/or pay down debt.

For a home budget analysis calculator, go to [Apr.HopeHealth.com/budget](http://Apr.HopeHealth.com/budget).

Sources: American Institute of CPAs; Gallup

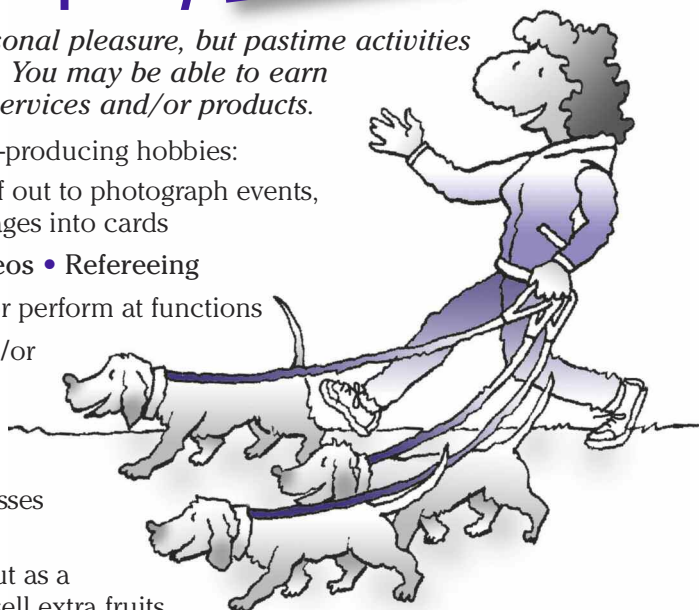


## Get paid to play Healthful Hobbies

*People have hobbies for personal pleasure, but pastime activities can bring in a paycheck, too. You may be able to earn a little extra by selling your services and/or products.*

Here are some popular income-producing hobbies:

- **Photography** — hire yourself out to photograph events, teach classes, and/or turn images into cards
- **Creating and/or editing videos** • **Refereeing**
- **Music** — teach classes and/or perform at functions
- **Crafting** — teach classes and/or sell crafts at shows or on sites like Etsy.com
- **Pet sitting and/or walking**
- **Cooking/baking** — teach classes and/or cater
- **Gardening** — hire yourself out as a gardener/landscaper and/or sell extra fruits, vegetables, or flowers at a stand or farmers market



Action expresses priorities.

— Mahatma Gandhi



## Shrink your carbon footprint

Do you know how much energy you use and how that use may impact

the environment? The term carbon footprint refers to the amount of carbon dioxide and other carbon compounds given off into the atmosphere from the use of fossil fuels for energy, products used, or other activities by a particular person, group, etc. The higher this amount, the more negative impact on the environment. To get an idea of your carbon footprint, go to [Apr.HopeHealth.com/carbon](http://Apr.HopeHealth.com/carbon).

See page 8 —

## StockYourToolBox:



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

Medical Editor: William Mayer, MD, MPH

Managing Editor: Jennifer Cronin

Medical Advisory Board: Victor J. Barry, DDS • Renee Belfor, RD  
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  
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, Oshtemo, MI 49077-0039

Phone: 269-343-0770 • E-mail: [info@HopeHealth.com](mailto:info@HopeHealth.com)  
Website: [HopeHealth.com](http://HopeHealth.com)

Printed with soybean ink. Please recycle.

# What's Trending Now: An Earth-friendly food strategy

Celebrate Earth Day every day with how you buy, prepare, and serve food.

- **Buy locally and in season.** You'll support local farmers, keep money in your community, and lessen the need for fossil-fueled transportation. What's more, locally grown food tends to be fresher, taste better, cost less, and retain more nutrients than counterparts coming from far-away places.
- **Reduce packaging.** Buy in bulk when you can or at least resist purchasing individual-sized packages.
- **Bring your own bags when shopping.** Each year in the United States, more than 100 billion petroleum-based plastic bags end up as litter, pollutants in fresh water sources, and in landfills.
- **Conserve energy in the kitchen.** Use Energy-Star (*energy-efficient*) appliances, if you can. Cover pots to heat foods quickly, determine what you need before opening the refrigerator door, and cook larger quantities of food for meals and then freeze the extra for later.
- **Curb garbage.** Resist using disposable cups, plates, and utensils. And, consider composting food waste, such as fruit and vegetable scraps, which you can use to "feed" a garden.

Source: Academy of Nutrition and Dietetics



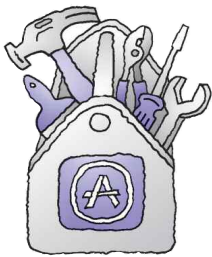
## Learn to decode teen texting

Many teens use texting codes and acronyms for instant electronic chatting with friends.

Much of the teen techno-language is innocent, but some terms would and should raise parents' eyebrows.

Take time to understand what young adults are communicating in code. For instance, did you know that "9" indicates "parents watching"? Or that "KPC" means "keeping parents clueless"? For a list of common, questionable teen-texting acronyms and terms, and their meanings, go to [Apr.HopeHealth.com/texting](http://Apr.HopeHealth.com/texting).





## StockYourToolBox: Your Source for Cool Tools & Resources

Check out [Apr.HopeHealth.com](http://Apr.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:



### A DIY Boot Camp tip sheet

Get ideas on how to create your own high-intensity workout.

### A parents' tip sheet to decoding teen texts

Learn the techno lingo of young adults to make sure what they're typing meets mom-and-dad's approval.

### A crossword puzzle...

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



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

*"Living a healthy lifestyle  
will only deprive you  
of poor health, lethargy,  
and fat."*

— Jill Johnson

*"Why is the day  
that you do laundry, cook,  
clean, iron, and so on,  
called a day off?"*

— Author Unknown

*"Suburbia is where the  
developer bulldozes out  
the trees, then names the  
streets after them."*

— Bill Vaughn

*"Feeling gratitude  
and not expressing it  
is like wrapping a present  
and not giving it."*

— William Arthur Ward