

# WMI<sup>®</sup>

## MUTUAL INSURANCE COMPANY

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www.wmimutual.com

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

“It doesn't pay to get discouraged.  
Keeping busy and making optimism a way of life  
can restore your faith in yourself.”

— Lucille Ball



Learn to  
view the  
aspects of  
day-to-day  
living through  
a positive lens,

so you can clearly appreciate

Proper  
perspective

and enjoy life to  
its fullest.

Volume 38 • Number 4 • April 2018

### Avoid unnecessary claim processing delay

In order to ensure accurate and timely benefit administration and claim payment, it is necessary that we occasionally request additional information so we can correctly process your claims. For example, at least every 18 months we need to update our files regarding other insurance coverage that our members and their dependents may have in effect so we don't duplicate payment or pay claims that are the primary responsibility of another insurance company.

Even if you or your dependents don't have duplicate coverage, you can help us avoid claim processing delays by proactively providing us an updated **Coordination of Benefits** form. This form can be easily obtained online on the forms page of our website at [wmimutual.com/forms](http://wmimutual.com/forms) or by contacting our office at 800-748-5340. The completed form can be emailed, faxed or mailed to us. Thank you for your assistance!

You don't have to cook fancy or complicated masterpieces — just good food from fresh ingredients.

— Julia Child

## Ghee whiz: Have you tried this butter?

Ghee has long been a staple of Indian cooking. Ghee (*gê*) is butter with the water and milk solids removed. It's almost completely lactose-free and useful in a dairy-free diet. Other benefits? It's rich in butyric acid, which can aid digestion and protect the intestinal wall. It can be cooked at higher temperatures than most fats or oils. And studies show ghee doesn't tend to raise cholesterol. While potentially more healthful than regular butter, ghee has saturated fat, so use it sparingly.

Sources: Cleveland Clinic, Harvard Health Letter

## Food and you: Oral allergies

Have you ever eaten a raw banana and then had a tingling or swollen tongue? It could be oral allergy syndrome. When your immune system detects a protein in raw fruits and vegetables similar to that in a pollen allergen, you may get an itchy mouth, scratchy throat or swollen lips, tongue, mouth and throat. Triggers also include melons, cucumber and peaches. Symptoms usually are mild and subside quickly, but if your reaction goes beyond the mouth see your health care provider immediately. Learn more at [Apr.HopeHealth.com/allergies](http://Apr.HopeHealth.com/allergies).

Source: American College of Allergy, Asthma & Immunology

# OuterAisleFresh: Tap Into Protein Power

Proper Perspective

By Cara Rosenbloom, RD

**Without protein, our bodies couldn't function.** Protein breaks down into amino acids, and the body uses them to make muscles, tendons, organs, enzymes, hormones and molecules that serve important functions.

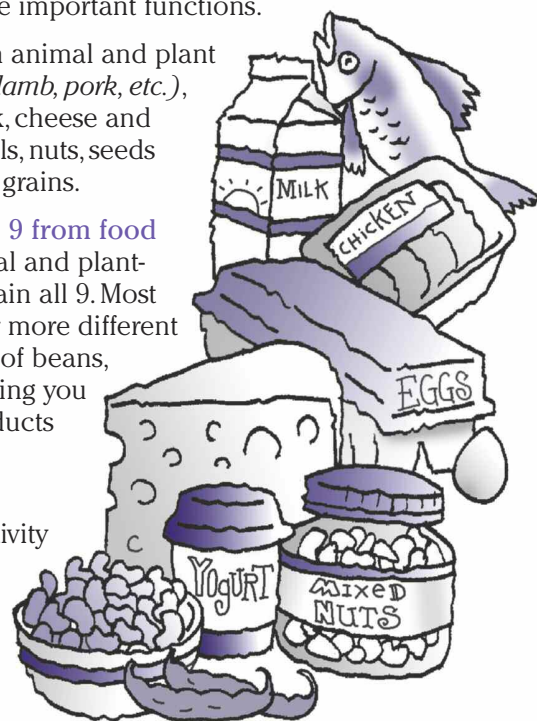
**Sources of protein:** We can get protein from animal and plant sources. Animal sources include meat (*beef, lamb, pork, etc.*), poultry, eggs and dairy products such as milk, cheese and yogurt. Plant protein comes from beans, lentils, nuts, seeds and, to a lesser extent, vegetables and whole grains.

**We need 20 amino acids, and we must get 9 from food because the body can't make them.** Animal and plant-based proteins such as soy and quinoa contain all 9. Most beans, nuts, seeds and whole grains lack 1 or more different essential amino acids. So, if you eat a variety of beans, nuts, vegetables and grains, you'll get everything you need. You don't need to eat only animal products to get all the protein you require.

### And how much protein do you need?

The answer depends on your age, gender, activity level and current health. Guidelines suggest a range from 10% to 35% of daily calories. On average, we consume about 16% of total daily calories from protein.

For a print-and-post list of the protein content in some common foods, visit [Apr.HopeHealth.com/protein](http://Apr.HopeHealth.com/protein).



## Black Bean, Corn and Quinoa Salad

### Salad:

- 1 cup quinoa, rinsed • 2 cups water
- 1 cup frozen corn kernels
- 14-oz. can no-salt-added black beans, drained
- 2 yellow peppers, diced • 1 tomato, diced
- ½ cup fresh cilantro, chopped

In a medium saucepan, combine quinoa (*keen-wah*) and water. Bring to a boil, then simmer, covered, for 15 minutes. Let stand 5 minutes, then fluff with a fork. Transfer to a large serving bowl. Meanwhile, in a heavy skillet, toast corn kernels over high heat until charred, about 8 minutes. Set aside to cool, then add to quinoa. Add black beans, peppers, tomato and cilantro. Stir to combine. In a small bowl, combine oil, lime juice, cumin, garlic and salt, and whisk to combine. Pour dressing over quinoa, and toss to coat before serving.

**Makes 8 servings.** Per serving: 231 calories, 8 g protein, 9 g total fat (1 g saturated fat, 6 g monounsaturated fat, 2 g polyunsaturated fat), 33 g carbohydrate (2 g sugar, 6 g fiber), 77 mg sodium

### Dressing:

- ¼ cup extra virgin olive oil • ¼ cup fresh lime juice
- 1 tsp. ground cumin • 1 garlic clove, crushed
- ½ tsp. sea salt





A vigorous walk will do more good for an unhappy but otherwise healthy adult than all the medicine and psychology in the world.

— Paul Dudley White

## Personal fitness trainers

Sticking to regular exercise is hard for many people. That's why hiring a personal trainer, even for a few sessions, can be a good investment. Communicate exactly what you want from personal training. Discuss any new health conditions that occur so you and your trainer can adjust your exercise accordingly. A trainer can help you stay on track to fitness success. Learn more at [Apr.HopeHealth.com/trainers](http://Apr.HopeHealth.com/trainers).

See page 8 —

## StockYourToolBox:



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

## Breathe easier when you're active

For those vulnerable to exercise-induced asthma (EIA), symptoms may occur within 5 minutes into activity. Asthmatics can take medication before or during exercise so they breathe normally. Physical activities that aren't likely to aggravate asthma include yoga, swimming, walking and easy biking. Warm up before exercise and take frequent breaks. Breathe through your nose to allow the air to warm and humidify before reaching the airways.

Source: Asthma and Allergy Foundation of America

# GetMoving: Proper Perspective Exercise for pleasure

There are plenty of ways to exercise. If you've tried them and failed, you may dread the daily effort. In fact, the word **exercise** is a de-motivator for many people who know they should do it.

### Make a case for yourself:

Visualize the possible pluses of moving more — added energy, optimism and self-confidence, as well as many health benefits. Regular exercise can help keep you resilient during challenging times.

### Solution:

Find a mix of agreeable activities that will get you up off your chair and moving. When it's fun it can fit well into everyday living. Some ideas:

- Try a calming mind-body approach with yoga.
- Take a dance class or scuba lessons.
- Join friends for golf or pickleball.
- Try a feel-good water exercise class.
- Hike or bike in nearby trails.
- Choose a scenic walking route.

Ultimately, you may find the pleasure of activity is in feeling the movement. Long-term exercisers love the way exercise makes them feel. It becomes second nature to move every day, and that is the ultimate motivation. So give yourself the chance.



## Fresh air = fresh perspective

With warm spring weather ahead, get ready to move your exercise outdoors.

Breathe in the fresh air and recharge your outlook. Pursuing physical activities outside may help boost your morale and relieve stress.

A review of several studies found that there are benefits to mental and physical well-being from exercising in the natural environment. Outdoor adult exercisers, when compared to their indoor counterparts, scored significantly **higher** on measures of vitality, enthusiasm, pleasure and self-esteem and **lower** on tension, depression and fatigue after exercising outside.

It can provide an ever-changing environment, a variety of challenging terrain and possibly a more natural form of exercise than doing the same movements over and over on an indoor exercise machine. In addition, wind resistance may help you burn more calories.

Why not make an effort throughout the year to get active outdoors? Even short periods of activity such as gardening or a 10-minute bike ride can boost your mood. Face it, don't you just feel better about yourself when you exercise? Learn more at [Apr.HopeHealth.com/benefits](http://Apr.HopeHealth.com/benefits).

Sources: Science Daily, American Council on Exercise



“If we did all the things we are capable of, we would literally astound ourselves.”

— Thomas Edison

## Guard against concussion

If your child is playing a sport, help protect them from concussion. Make sure athletes use well-fitting protective equipment, learn proper technique and can spot signs of concussion: headache, sensitivity to light, nausea, vomiting, dizziness, feeling in a fog, difficulty concentrating, and emotional changes. Seek medical attention immediately for any of these symptoms, which can show up days after trauma. Remove your child from play until evaluated and cleared.

Sources: Centers for Disease Control and Prevention, Children's Hospital of Philadelphia, Children's Hospital at Vanderbilt

## Healthy fun in the sun

Spring is on the return, prompting us to shed our winter garb and head outside for fresh air and sunlight. Before you do, remember to protect your skin from those powerful rays. Each year, nearly 5 million Americans are treated for skin cancer — a disease largely preventable with simple steps. Regardless of weather, always wear an SPF 30 broad-spectrum sunscreen. Stay in the shade, especially during peak sun hours. Also wear sunglasses, a hat, long sleeves and pants for more protection.

Source: Centers for Disease Control and Prevention

# The Whole You: PHYSICAL HEALTH

## The emotional side of physical health

Proper Perspective

**Negative feelings are a part of life. It's when these emotions are prolonged or especially intense that they are harmful.**

Research shows strong ties between negative emotions and poor health, although it's not clear which causes which. In a major Canadian study of top risk factors for heart disease, including smoking, obesity and lack of physical activity, the psychosocial risks (*e.g., stressing over work or family matters*) were linked to substantial heart attack risk. People who reported high levels of psychosocial distress had nearly the same risk as smokers.

On a brighter note, researchers find that positive emotions from an optimistic outlook, and emotional vitality, or zest for life and the world, are associated with numerous benefits: lower blood pressure, reduced heart disease risk, healthier weight and longer life. Furthermore, those with greater emotional wellness appear to be more resilient.

While we can't flip a switch for our feelings, we can strive for emotional balance and keep negativity in check. Talk to your health care provider if your negative feelings last more than a few weeks. Learn more at [Apr.HopeHealth.com/stress](http://Apr.HopeHealth.com/stress).

Sources: American Psychological Association, NIH News in Health, Harvard Health Letter



## Irritable bowel syndrome: signs, symptoms and treatment

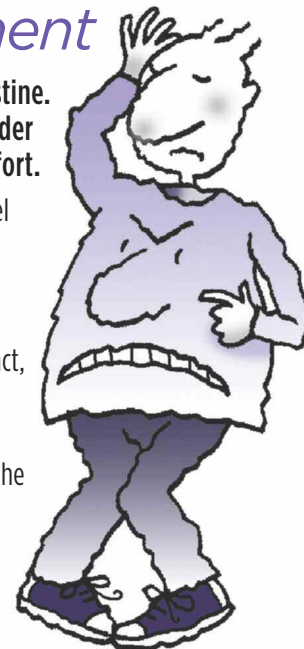
**Irritable bowel syndrome (IBS) is a common disorder of the large intestine. It affects twice as many women as men, and more frequently those under age 45. IBS usually doesn't damage the colon, but it can cause discomfort.**

**Signs and symptoms:** They often include abdominal pain and changes in bowel habits — cramping, bloating, gas and constipation or diarrhea, or both. Few IBS sufferers have severe symptoms.

**Causes of IBS:** Factors that scientists think might be connected include muscle contractions in the intestines controlling flow of food through the digestive tract, nerve abnormalities in the digestive system, changes in gut bacteria, a severe bacterial or viral infection causing diarrhea, family history and chronic stress.

**Treatment:** While there's no exact treatment, managing major triggers is 1 of the best ways to reduce discomfort. Foods such as wheat, dairy and beans, as well as carbonated beverages, can worsen IBS. Thus, gradually increasing fiber and avoiding gluten may be advised. Managing stress can also lessen symptoms.

IBS is manageable for most. If you experience more serious signs such as weight loss, rectal bleeding, unexplained vomiting or persistent pain (*even after relieving gas or a bowel movement*), tell your health care provider. Learn more at [Apr.HopeHealth.com/IBS](http://Apr.HopeHealth.com/IBS).



Sources: Mayo Clinic, National Institute of Diabetes and Digestive and Kidney Diseases, MedlinePlus, WebMD



Surround yourself with people who illuminate your path. — Kristen Butler

## Sleep robbers

To sleep better, stay conscious of your sleep robbers. Is worry or depression keeping you awake? Maybe it's caffeine or alcohol (*especially close to bed-time*) or pain, indigestion or other physical problems. Or it's blue light from screens of some devices, such as smartphones and tablets. Record your sleep patterns for a month to identify the culprits. If these steps fail to help, see your health care provider. After all, aren't you tired of waking up tired?

Source: National Sleep Foundation

See page 8 —

## StockYourToolBox:



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

## Pet power

At least a third of American households have pets, primarily dogs and cats. They are fun, interesting and warm companions. Science is just tapping into the power our pets possess in helping us to heal physically and mentally. To harness your pets' healing support, just spend time with them — look at them, listen to them and touch them to increase their interaction with you. When you're feeling low at the end of the day, enjoy their gentle comfort. Of course, before you adopt a pet, be sure you have the time and energy for a furry friend.

Source: American Veterinary Medical Association

# The Whole You: Emotional/Mental Health

## Positivity counts – and how

Have you noticed that some folks are just plain positive?

Proper Perspective

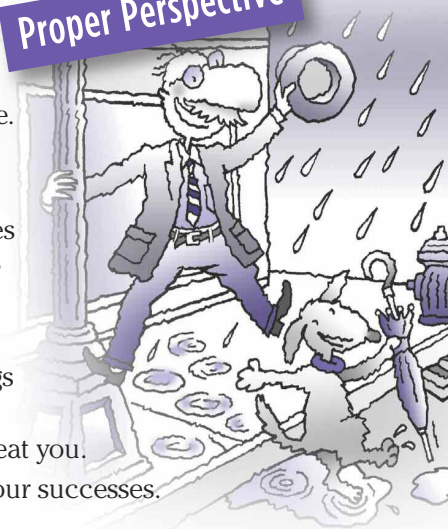
They think yes regardless of circumstances and find ways to get things done — whether it's a challenging project at work or resolving trouble at home. They'd rather move forward in the face of setbacks.

Where do they get their resilience and confidence? It's called **attitude**. Positive, take-charge personalities can get discouraged, but they've trained themselves to reverse negative inner chatter.

*Take a lesson in learning optimism:*

- Don't waste valuable energy on negative feelings that invite depression.
- Put setbacks in perspective. Don't let them defeat you.
- Focus on your strengths and feel good about your successes.
- Learn and improve from mistakes.
- Take 1 step at a time when major projects or issues worry you.
- Surround yourself with upbeat people. A winning attitude is infectious.

Finally, learn to laugh at yourself often. Laughter can boost your morale and improve your outlook.



## Alcohol Q&A

How much do you know about alcohol abuse? Here are some common questions and answers:

**Q:** What's 1 drink?

**A:** The CDC defines 1 alcoholic drink as 5 ounces of wine, 12 ounces of beer or 1½ ounces of distilled liquor.

**Q:** What's binge drinking?

**A:** For men, it's 5 or more drinks, and for women, it's 4 or more drinks, in about 2 hours. One in 6 adults binge drinks about 4 times a month, consuming an average of 8 drinks per binge. It is most common among ages 18 to 34 years. It often leads to violence, unintentional injuries and alcohol dependence.

**Q:** What amount of alcohol is considered too much?

**A:** For men, it's 15 or more drinks and for women it's 8 or more per week.

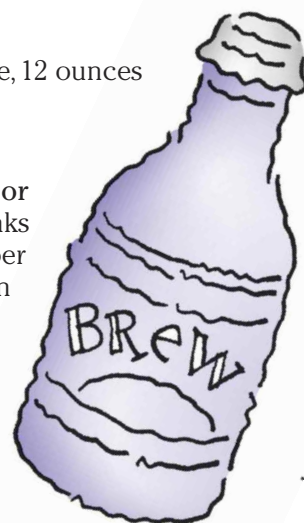
**Q:** What are the signs of alcohol dependence?

**A:** Signs include blackouts or memory loss, drinking in the mornings or in secret, and continued use of alcohol to relax, to cheer up or to feel normal.

If you think you're drinking too much, talk to your health care provider. Remember, alcohol dependency is treatable.

Each April, Alcohol Awareness Month increases awareness of alcoholism through national media campaigns and local community programs. Learn more at [Apr.HopeHealth.com/alcohol](http://Apr.HopeHealth.com/alcohol).

Sources: National Council on Alcohol and Drug Dependence, Centers for Disease Control and Prevention, National Institute on Alcohol Abuse and Alcoholism



Friends and good manners  
will carry you where money  
won't go. — Margaret Walker



## Avoid ATM fees

For years,  
automated  
teller  
machines  
(ATMs) have

offered convenient access  
to money. But sometimes  
ATM transactions carry a fee.  
Here are some tips on how  
to avoid or minimize fees:

- **Make a few large withdrawals** rather than more frequent, small withdrawals.
- **Switch to a bank** that refunds ATM fees.
- **Stay within your bank's network.** If your bank is large, only use its cash machines.
- **Get extra cash** when you check out at stores. Find out if your bank charges fees for this.

— Jamie Lynn Byram, MBA, AFC, MS

## Living trust — what is it?

A living trust (*also known as a revocable trust*) is a legal document that partially substitutes for a will while you are still living. Your assets (*bank accounts, stocks or home*) are put into the trust for your benefit. At death they will transfer to your beneficiaries. Most people name themselves as the trustee so they can control their assets while they're alive. You can also name a successor trustee to manage the assets should you ever become unable or unwilling to do so.

— Jamie Lynn Byram, MBA, AFC, MS

# FiscalFitness: Proper Perspective

## What kind of a spender are you?

By Jamie Lynn Byram, MBA, AFC, MS

**How are you with money? Does it grow cobwebs or immediately burn a hole in your pocket? Take this short assessment to evaluate your spending habits.**

1. What would you do if you won the lottery?  
a. Hit the mall. (1) b. Pay off my debts. (5)
2. How do you handle bills? a. I pay only the minimum when I have the money. (1)  
b. I pay my bills on time, mostly with auto-pay. (5)
3. When it comes to TV, you:  
a. Subscribe to everything — cable and streaming. (1)  
b. Change your subscriptions as your viewing habits change. (5)
4. At the grocery store, you: a. Buy only name brands. (1) b. Buy based on unit price and stock up during sales. (5)

### TOTAL: *How did you do?*

**4 to 12 points** — You are always first in line for fun, but spending gets you into trouble. Select 1 or 2 areas in your life to spend pre-determined amounts each month. After you master 2 areas, add a third and maybe a fourth until you get your spending under control.

**16 to 20 points** — You understand your financial priorities and aren't afraid to say no when you need to.

There are many other choices besides the ones in this assessment. Use this to get started on evaluating your saving and spending habits.



## Do we still need checks?

By Jamie Lynn Byram, MBA, AFC, MS

**How often do you use paper checks? Debit cards and electronic banking are making the paper check increasingly obsolete.**

Do we even need checks anymore? For some, the answer is yes. Some prefer using paper checks because of the required signature or because they don't use the internet. And sometimes a check may be required — for example, property taxes or income tax if the tax agency doesn't accept online payments.

However, banks prefer not to process checks. It costs banks an average of \$2 to process every paper check. To avoid the cost of check clearing, banks offer perks such as free checking or ATM-fee reimbursement if you use direct deposit and bill pay.

Banks will continue to offer incentives to customers to switch over completely to online banking. Choose what works best for you.



I still don't love the darkness, though I've learned to smile in it a little bit, now and then.

— Billy Crystal



## Laughing matters

Humor has been a topic of serious research for ages. We know that laughter is good for heart health and recovery from illness. Laughter can reduce tension, which helps relieve stress and depression; it also potentially improves immunity. In a practical sense, humor helps people find common ground and work well together. **Spread the cheer in April — National Humor Month.**

Source: Mayo Clinic

See page 8 —

## StockYourToolBox:



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

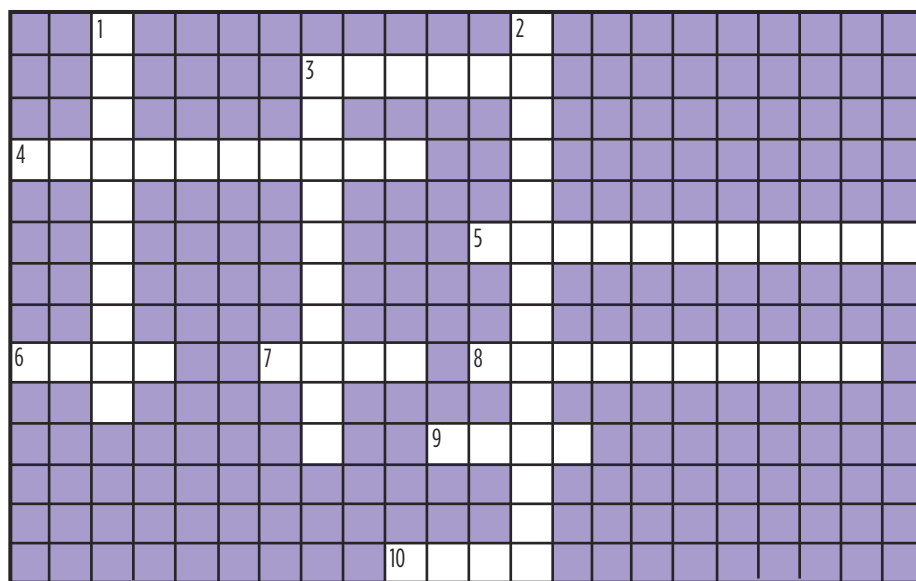
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Please recycle.

# HealthyConnections:



## April Crossword Puzzle *Find out how well you know the topics covered in this issue of the newsletter.*

### Across

3. This condition can be triggered by exercise.
4. This injury is characterized by symptoms including headache, light sensitivity and dizziness.
5. This legal document can partially substitute for a will while you're alive. (1 word)
6. This butter is often used in Indian cuisine.
7. Five ounces of this beverage is considered 1 alcoholic drink by the CDC.
8. This type of clothing can help drivers see you in the dark.
9. At least one-third of U.S. households have these.
10. This type of light, emitted by some devices, such as smartphones and tablets, can disrupt sleep.

### Down

1. Nearly 5 million Americans are treated for this disease annually. (1 word)
2. Irritable bowel syndrome is a common disorder of this organ. (1 word)
3. Protein breaks down into these. (1 word)



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

## Safe and active in the dark

**Are you an early morning jogger or an after-work walker? If so, chances are you'll do at least some exercising in the dark. Here are some tips to keep you safe and visible:**

- **Lights and colorful, reflective clothing:** Always wear bright colors and reflective clothing or tape so you're easier for drivers to see. Also consider wearing a headlamp or light-up vest made especially for those crack-of-dawn or nighttime runs and walks.
- **You may love to pound the pavement to a beat or listen to podcasts, but avoid this distraction in the dark.** Give your full attention to the road and potential hazards. Carry a cell phone for emergencies only.
- **Always walk or run on the left side of the road —** it's much easier to see and avoid oncoming traffic in front of you than from behind.
- **There's safety in numbers, especially at night.** Run or walk with a buddy, or several.

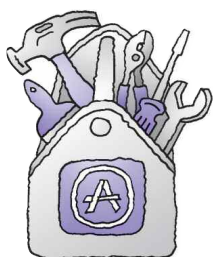
You can never be too cautious about where you exercise. A familiar, well-lit area is best. But if you ever feel in danger, leave as soon as possible.



Sources: Active.com, DC.gov

7 Learn more about **HealthyConnections:** at [Apr.HopeHealth.com](http://Apr.HopeHealth.com)





## StockYourToolBox: Your Source for Cool Tools & Resources

Check out [Apr.HopeHealth.com](http://Apr.HopeHealth.com) for useful well-being information. Besides the links in the newsletter, here's what else you can find online:

### Move better and stronger

Exercise protects your mobility as you age. Try these simple exercises to build strength:

#### 1. Squat to chair:

Improves: basic functions (e.g., sitting, picking up items from the floor).

To start: Standing with feet shoulder-width apart and chest upright, bend your knees, push hips back and lower yourself to the chair. Once seated or just touching the chair, lean forward slightly and push through feet to rise back to starting position. Aim for 5 to 10 repetitions.



#### 2. Bicep curls:

Improves: lifting ability (e.g., groceries, a child).

To start: Seated on an exercise ball or a chair, hold 1- or 2-pound weights in palms at your side, facing inward.

Slowly bend 1 elbow, lift the weight toward your chest and rotate so palm



### Protein Content in Some Common Foods

Food	Serving size	Protein content (g)
Chicken	3 oz.	28
Greek yogurt	1 cup	22
Fish	3 oz.	20-22
Edamame (green soybeans)	1 cup	18
Lentils	1 cup	18
Chickpeas	1 cup	14
Quinoa	1 cup	8
Milk (1%, skim or fat-free)	8 oz.	8
Peanut Butter	2 tbsp	7
Almonds	1 oz.	6
Egg	1	6
Nuts	1 oz.	4-6
Fruit (fresh or canned fruit in 100% juice)	1 small, 1/2 cup	0

A **print-and-post flyer** that introduces you to simple exercises that build your strength.

A **print-and-post flyer** that shows the protein content of some common foods, from almonds to quinoa.

**Answers to the Crossword Puzzle** that covers the topics in this issue of the newsletter.



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

*"I am not afraid of storms  
for I am learning how to  
sail my ship."*

— Louisa May Alcott

*"Minds are like parachutes.  
They only function when  
they are open."*

— James Dewar

*"Life is change. Growth is  
optional. Choose wisely."*

— Karen Kaiser Clark

*"When all think alike, no  
one is thinking very much."*

— Walter Lippmann

*"If you do what you've  
always done, you'll get  
what you always got."*

— Mark Twain