

MUTUAL
INSURANCE
COMPANY TM

www.wmimutual.com

"Life Is a Journey. Have Some Fun."

5 Exercise Errors to Avoid

The American College of Sports Medicine has labeled exercise the magic pill for improving our physical and mental health. Exercise can help us prevent or reverse several diseases, including depression — provided we stick with it.

Explore different types and levels of exercise and do what personally appeals to you.

You'll benefit from any increase in physical activity. As you go, here are 5 oversights to watch for:

1 — Ignoring your limits: Starting out, people often exercise too much, risking injury. If you have health problems such as arthritis, excess weight or back trouble, check with your health care provider or work with a qualified trainer to learn the best exercise approach for you.

2 — Moving too fast: Don't expect a quick fix. Give yourself time to identify and develop exercise activities that you can succeed with and enjoy for a lifetime.

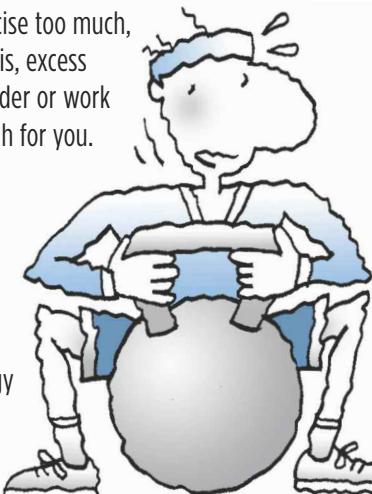
3 — Doing the same old thing: Repeating the same cardio or muscle workouts for several months, your body becomes efficient and reaches a plateau, using less energy and burning fewer calories. Vary your activities as much as possible — for both pleasure and overall fitness.

4 — Failing to support your back: Learn proper form, whether you're doing tai chi or lifting weights; check with your instructor or trainer. When using exercise machines, avoid slumping and keep your back erect.

5 — Thinking cardio is enough: Your body needs more than heart-pumping exercise. Strength training your muscles, such as core and upper body, is also important for preserving health.

In addition, always warm up before you exercise (see page 7). Track your progress to make the most of your workout effort.

The Smart Moves Toolkit, including this issue's printable download, No Heat Required: Summer Meals, is at personalbest.com/extras/19V7tools.



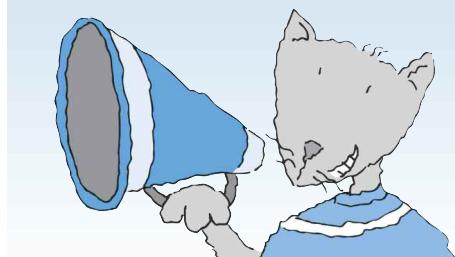
Volume 39 • Number 7 • July 2019

MEDICARE FOR ALL The answer or a pipe dream?

Medicare for All is essentially a single-payer government health care system for all Americans. There are many variations on the concept, but most call for:

1. Universal coverage for all U.S. residents.
2. The elimination and replacement of employer-based health insurance.
3. An expansion of benefits, the elimination of premium payments, and an overall reduction in personal financial responsibility.
4. Government-established provider reimbursement rates and negotiated prescription drug costs.
5. Significant tax increases on corporations and the wealthy.

For a more detailed article, visit www.wmimutual.com.



The more colorful the food, the better. I try to add color to my diet, which means vegetables and fruits.

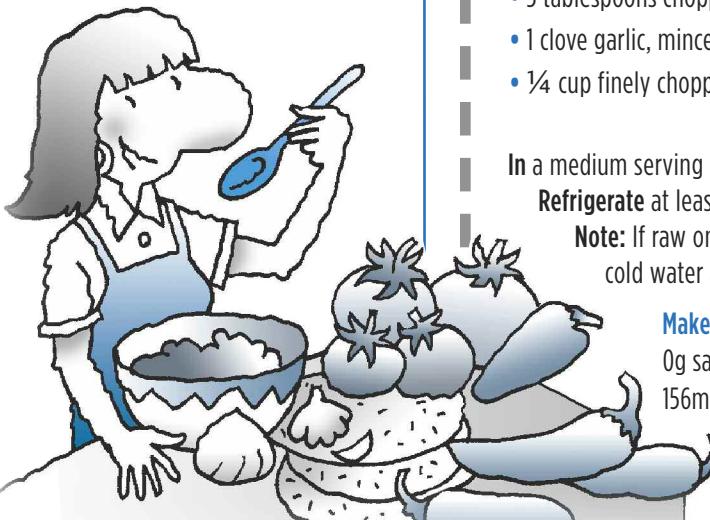
— Misty May-Treanor



Tip of the Month

Eat to Beat the Heat

Heading out in the summer swelter? Make sure to carry nutritious snacks and beverages to keep energy levels high and boost hydration. For energy, take along nuts, seeds, dried fruit, trail mix or roasted, crunchy chickpeas. To stay hydrated, always keep a water bottle filled, and snack on water-rich cucumbers, celery, watermelon, grapes and cantaloupe.



eating smart

How to ID Food Marketing Slogans

By Cara Rosenbloom, RD

Do you read labels when you shop for food? Some people scan the Nutrition Facts, while others look on the front for information. But did you know that while some on-package claims are regulated, other buzzwords are used for marketing? Here's what you need to know:

The government strictly regulates on-package messaging including the ingredient list and the Nutrition Facts panel. It also oversees rules for nutrient content claims about the amount of fat, fiber, vitamins and minerals in food. So if you see phrases such as **low in fat, high in fiber or source of vitamin C**, you can trust the accuracy of these statements.

The government also allows certain authorized health claims, which state that an ingredient may reduce the risk of a disease or condition. For example, there are authorized claims linking calcium with osteoporosis and soluble fiber with heart disease.

You can also look for the USDA Organic logo, which verifies that ingredients were grown or raised using specific organic farming methods. Being caught using the logo on products that don't qualify can result in a fine of up to \$11,000 for each violation.

The government doesn't define words such as **real, natural** and **superfood**, so any product may bear those words on its food packages. They don't carry much weight since they are unregulated, so it's buyer beware. Other unregulated words include:

- Artisanal • Fresh • Clean • Grass-fed • Free-range
- Pasture-raised • Multigrain • Local

There's no telling what these terms refer to on food packages, so don't make food choices based on these words alone.



Best-Ever Fresh Salsa (*pico de gallo*)

- 3 large ripe tomatoes, seeded and chopped
- 3 tablespoons chopped white onion
- 1 clove garlic, minced
- 1/4 cup finely chopped cilantro
- 1 serrano chili or jalapeño pepper, seeded and chopped (to taste, remove white ribs to reduce heat)
- 2 tablespoons lime juice
- 1/4 tsp salt

In a medium serving bowl, combine all ingredients and stir. **Taste** and add more salt if needed.

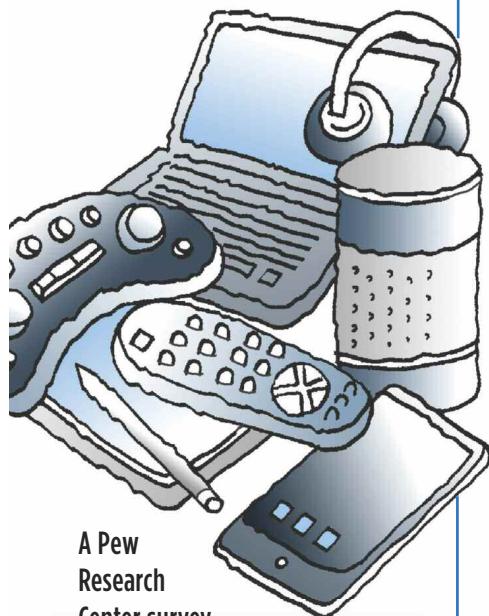
Refrigerate at least 30 minutes to allow blending of flavors. **Serve** with whole-grain corn tortillas.

Note: If raw onion and garlic are too strong for you, add chopped onion and garlic to a bowl of cold water and refrigerate overnight (flavors will mellow). **Drain**, and proceed with recipe.

Makes 4 servings. Per serving (without tortillas): 38 calories | 2g protein | 0g total fat | 0g saturated fat | 0g mono fat | 0g poly fat | 8g carbohydrate | 1g sugar | 2g fiber | 156mg sodium

If you spend too much time thinking about a thing, you'll never get it done.

— Bruce Lee



A Pew Research Center survey

found more Americans than ever are online. People of all ages are connecting and using the internet daily. Nine in 10 U.S. adults are online, compared to about half in 2000. In fact, 26% are online almost constantly, including 17% of those ages 50 to 64. About 90% of adults who use mobile devices to access the internet say they are online daily via their smartphones or tablets, and more than 30% report they are online almost all the time using these devices. Americans who don't use mobile devices to connect to the internet tend to go online less often; only a little more than half do so daily.

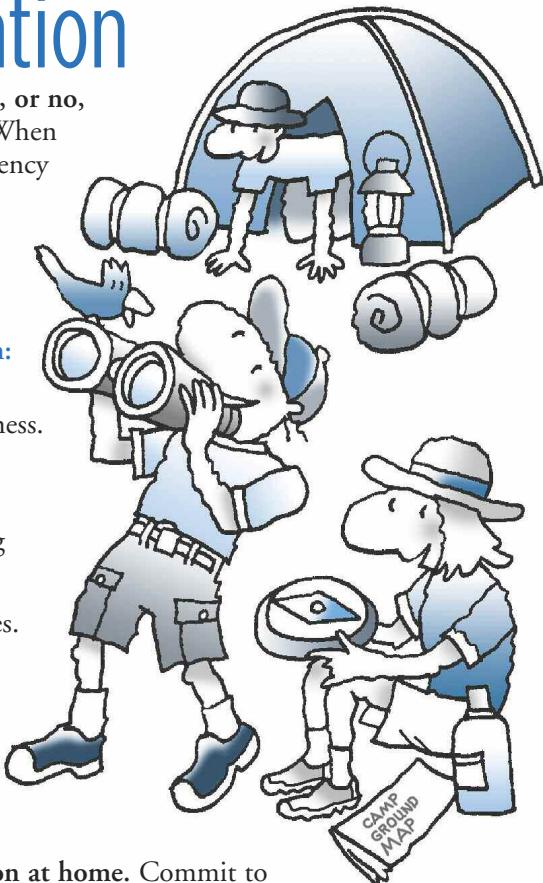
work & life

The Low-Tech Vacation

Yes, you can have a great vacation with minimal, or no, connection to smartphones, laptops or tablets. When traveling, carry a smartphone in case of an emergency or to check flights or weather information. But research shows taking a break from constant technology use may benefit your brain and refresh you physically and mentally.

Tips for planning a (mostly) unplugged vacation:

- **Discuss what a tech-free vacation means with your family and how it can encourage togetherness.**
- **Consider the great outdoors.** From the Grand Canyon to Yosemite, state and national parks offer incredible sightseeing, hiking and camping if you want — a great getaway from tech tools.
- **Ask your travel agent about low-tech adventures.** A growing number of unique resorts promote unplugging to de-stress, from Adirondack-inspired B&Bs on the edge of Wisconsin's Chequamegon National Forest to tree-house accommodations suspended in an old-growth rain forest on Vancouver Island, B.C.
- **Or take a low-tech, budget-stretching staycation at home.** Commit to unplugging and visit local art galleries, museums, the zoo, nearby beaches or lakes and other attractions.



Take Action Against Distraction

From social media to email, online distractions are everywhere. To cope with the flood of data, people often resort to multitasking. But is it effective?

No — research debunks the ability to do more than 1 task at a time well, according to the American Psychological Association. Shifting focus decreases productivity **and** increases stress. Even a brief distraction, such as stopping a report you're writing to check email or visit a website briefly, can disrupt concentration for up to 20 minutes.

You can't eliminate all online distractions, but you can control them. Completely unplugging at work probably isn't realistic, but try turning off email and silencing your phone whenever practical; even 30 minutes a day can boost your productivity. Try it at home too when you need to tackle a project or just need some time to yourself.

Bottom line: With perseverance and practice, start paying attention to the task or situation at hand and ignore or close online distractions, at least temporarily. This can build what social scientist and corporate trainer Joseph Grenny calls your "attention muscle."

Being in control of your life and having realistic expectations about your day-to-day challenges are the keys to stress management, which is perhaps the most important ingredient to living a happy, healthy and rewarding life.

— Marilu Henner



Germs lurk everywhere — on items we share and where you don't expect them. Some of the most infectious places: your smartphone, TV remote, keyboard; sink sponge and kitchen towels; toothbrush; break room and coffee cups; doggie chew toys; handbags, cash, ATM and cashier keypads; grocery carts and door knobs. Because your hands are constantly in contact with these germy hotspots, wash them habitually and dry them with clean towels. And avoid putting your fingers in your mouth, nose and eyes. Keep hand sanitizer with you.

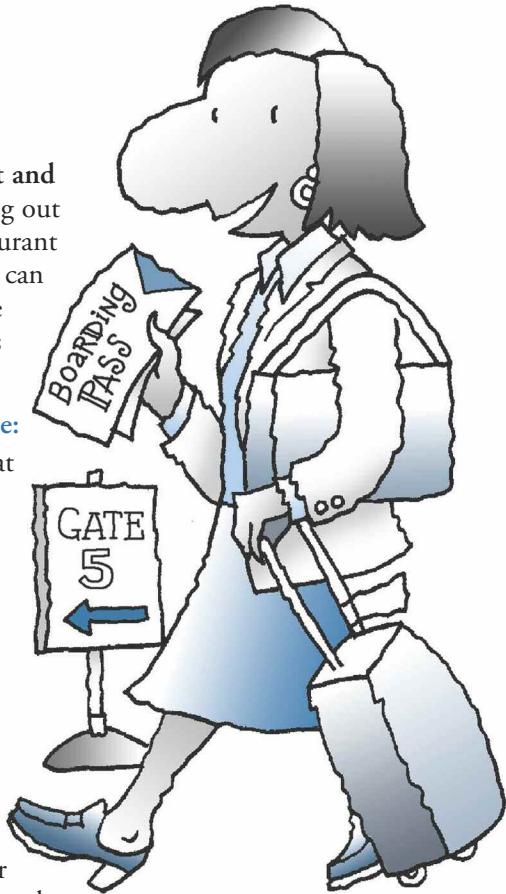
body & mind

Traveling Well

If you travel frequently for work, learn to eat right and guard your health. Traveling usually results in eating out frequently, and it's tempting to overindulge in restaurant fare high in fat and calories. What's more, traveling can make regular exercise more difficult. And time zone changes can cause sleep difficulties, increasing stress and fatigue, too.

To make life on the road healthier and comfortable:

- Stay mindful of your food choices and record what you eat in a diary or an app.
- Avoid high-calorie food and drinks. Instead, dine on meals of lean protein and plenty of fresh fruit and vegetables.
- Make water your beverage of choice all day long, especially when flying, which can be dehydrating. Avoid high-calorie soft drinks and fruit drinks, or coffee drinks high in fat and sugar.
- Make a point to exercise. Whenever possible, walk and take stairs to boost fitness and energy. You can also do push-ups, squats and yoga in your hotel room. Some hotels have fitness centers and pools.
- If you have trouble sleeping due to a time change, committing to early morning workouts may help you sleep better.

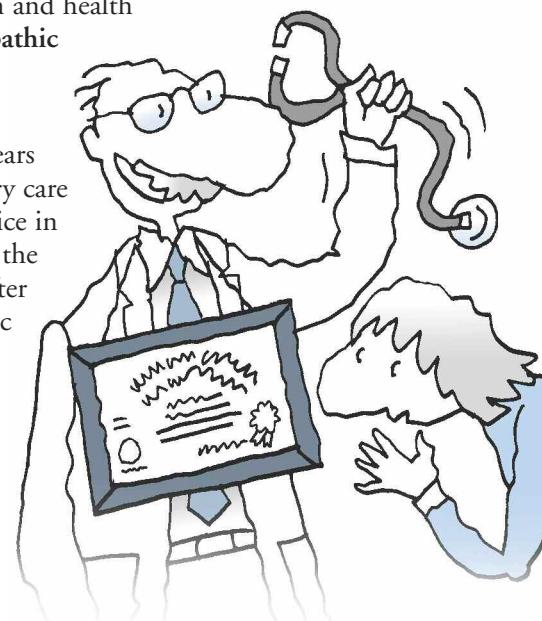


Q: What's osteopathic medicine?

A: Osteopathy is a type of medical care that emphasizes a whole-person approach. It examines how the body, mind and spirit interact to cause or relieve symptoms, as well as focusing on disease prevention and health promotion. Hands-on techniques, known as **osteopathic manipulation**, are used to move muscles, tendons and joints to diagnose and treat injury and disease.

Doctors of osteopathy, or DOs, usually attend 4 years of medical school followed by a residency in primary care or almost any specialty. DOs are licensed and practice in all 50 states. They can become board certified with the National Board of Osteopathic Board Examiners after meeting certain requirements. Practicing osteopathic physicians care for patients with a full range of therapies, including prescription medications, surgery, lifestyle advice and, in some cases, osteopathic manipulation. Learn more at osteopathic.org.

— Elizabeth Smoots, MD, FAAFP



Time spent
amongst trees
is never
wasted time.

— Katrina Mayer

Listen up: Avoid hearing loss.

Diminished hearing is not uncommon in older adults, but people of all ages, including teens and children, can suffer hearing loss. Exposure to extremely loud noise is a leading cause. Good news: Wearing earplugs at concerts, fireworks, while hunting or at target ranges and in other excessively noisy situations can go far to protect hearing, according to the National Institutes of Health.

body & mind

Joys of Hiking

Taking a hike can deliver some seriously healthy benefits for your mind and body. Hiking outdoors away from the hustle of daily living and technology can bring a sense of peace in the fresh air and ever-changing scenes of nature. It also offers a powerful cardio workout that can:

- Lower heart disease risk.
- Strengthen leg, hip, back and core muscles.
- Boost bone density.
- Aid weight control.
- Help reduce stress, anxiety and depression.

For starters, choose short local hikes on stable trails to help improve your balance and stability. Then head for some hills — even small ones can provide intense exercise for improving heart rate and burning calories.



Hikers recommend hiking with a buddy or group who can help you navigate and assist if you get hurt. Take snacks and a flashlight with extra batteries in case you get lost.

Before you go, study a trail map and follow marked paths and trails. And check the weather — don't risk hiking if the forecast is stormy. Dress and pack suitably for your time outdoors. Don't forget sunscreen and water. Take a personal locator beacon or a satellite messenger.

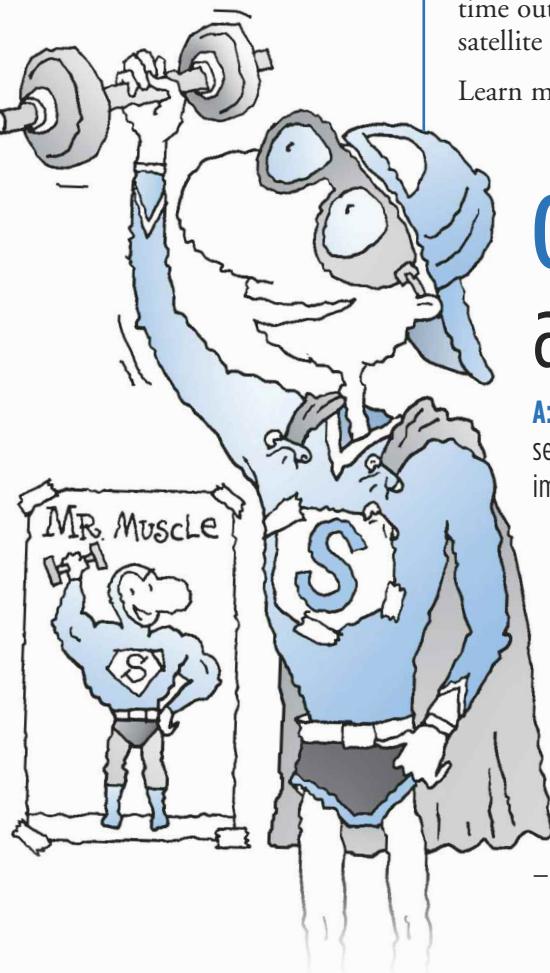
Learn more at americanhiking.org/hiking-resources/.

Q: How to help children develop a positive body image?

A: **Body image is how we view our physical selves.** Family, peers and the media can harm our self-image — and our well-being — as early as preschool. Concerned? Promote positive body image with these steps:

- Avoid negative comments about your (or someone else's) body.
- Focus on health and all the great things a body can do.
- Put children on a diet when it's recommended by their pediatrician.
- Challenge the perfect body myth and explain that media images are often altered.
- Explain that normal bodies come in all shapes and sizes.
- Make physical activity fun.
- Help children choose friends who value personality, not physical appearance.
- Teach kids to respect their bodies through good food, exercise and rest.

— Eric Endlich, PhD



dollars & sense

Build Your 401(k) Without Breaking the Bank

When you're already on a budget, saving for a 401(k) account can seem daunting, even impossible. However, saving for retirement is a top financial choice. It's never too late to start, but the earlier you get going the better. Use these tips to help you save more:

Automatic draft — Have money deducted from your paycheck before you receive it. There's a greater chance you won't miss the money if you never get it in your bank account. Check your 401(k) plan for options.

Start small — If cutting your budget by hundreds of dollars each month sounds too challenging, think less, such as \$25. After a couple of months, go up to \$30 or even \$50. Continue to increase the amount until you have reached your limit. Small amounts count.

Track spending — You may think you can't save any extra money. Track your spending for at least 1 month to see if you have any purchases you can live without. Try replacing a coffee out with coffee from home 1 day a week. If that seems easy, increase the number of days for a month. You could save hundreds of dollars each month. Are there overlapping memberships you can live without? Put that monthly fee into your 401(k) instead.

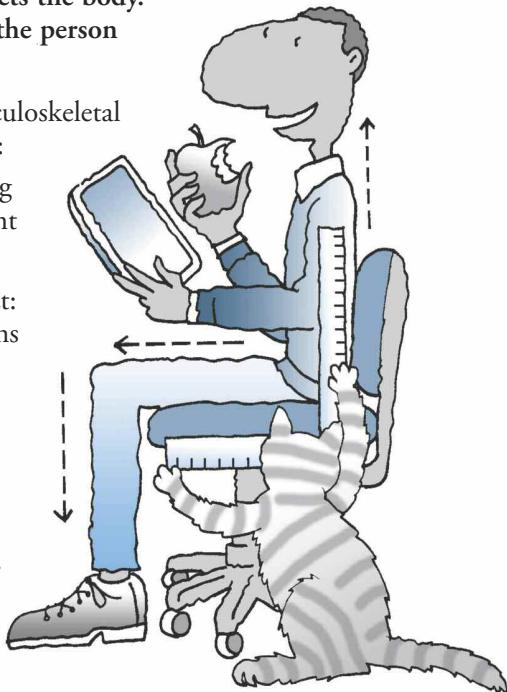
— Jamie Lynn Byram, MBA, AFC, MS

safety solutions Improve Your Office Ergonomics

Ergonomics is the scientific study of how work affects the body. It simply means fitting the workspace and tools to the person doing the work.

Observing proper ergonomics can help prevent musculoskeletal disorders. To practice smart ergonomics in the office:

- Acquire the right equipment for the job, including a desk, chair, keyboard and other office equipment if you are able to do so.
- Adjust your work area to be ergonomically correct: OSHA provides ergonomic computer workstations and other eTools at osha.gov/SLTC/etools/computerworkstations/index.html.
- Use an external monitor, keyboard and mouse if you'll be spending long periods on your laptop.
- Take frequent brief breaks if you are sitting or standing for periods (with your employer's okay).
- Watch your posture. Ongoing poor posture also contributes to musculoskeletal disorders.



July is Fireworks Safety Month.



Safety Corner: 4 Tips for the Fourth

Fireworks can be dangerous, so it's best to let the professionals handle the show. However, if you do plan to use fireworks, make sure they are legal in your area and follow these safety tips:

1. Never allow young children to play with, ignite or come close to fireworks — including sparklers.
2. Keep all body parts away from a firework when lighting a fuse. Only light 1 at a time and back up to a safe distance after lighting it.
3. Never pick up or try to re-light fireworks that have not ignited fully.
4. Keep a bucket of water or hose nearby in case of fire. Douse all spent fireworks with plenty of water before discarding them.



special report

Fat-Burning Exercise Myths

By Diane McReynolds, Executive Editor Emeritus

When it comes to losing body fat with exercise, the phrase “fat-burning zone” is misleading. You may have heard that the best way to burn fat is to exercise at a slow, low-intensity pace. Supposedly, at this point we start burning more fat than at other stages in a workout.

The zone theory was encouraged with the popularity of aerobic workouts. Cardio equipment consoles (on treadmills, ellipticals, etc.) began offering users automatic adjustments for speed, duration, grade and other factors. This supported the notion that exercising at low intensities is a good way to burn body fat.

Current thinking has been improved and refined. In recent years scientists have found that low-intensity exercise burns less fat compared to higher-intensity exercise. Why? At low intensity the body uses very few calories, even though a higher proportion of the calories come from fat. It turns out that maximum fat-burning occurs during moderate to vigorous exercise.* At this intensity the body burns a lot more calories from fat and from carbs. In contrast, during extremely strenuous exercise the body burns even more calories from carbs, but few, if any, from fat.

To lose body fat during exercise, experts emphasize that what's most important is how many calories you are expending overall. Recommendations for fat loss call for 45 to 60 minutes of moderate exercise at least 3 days weekly. This increases calorie burning. A couple of days each week of **interval training** is also recommended (see below). This improves the body's ability to produce energy and burn fat.

*Exercise Intensity:

Low: casual walking, housework, stretching

Moderate: walking briskly (3 miles per hour or more), water aerobics

Vigorous: Race walking, running, jogging

Learn About Interval Training

Many experts now suggest **interval training workouts** may be the most effective way to burn the most calories in the shortest period of time. Less than 50% of people in the U.S. get the recommended amount of moderate-intensity exercise per week (150 minutes), and time is a key obstacle.

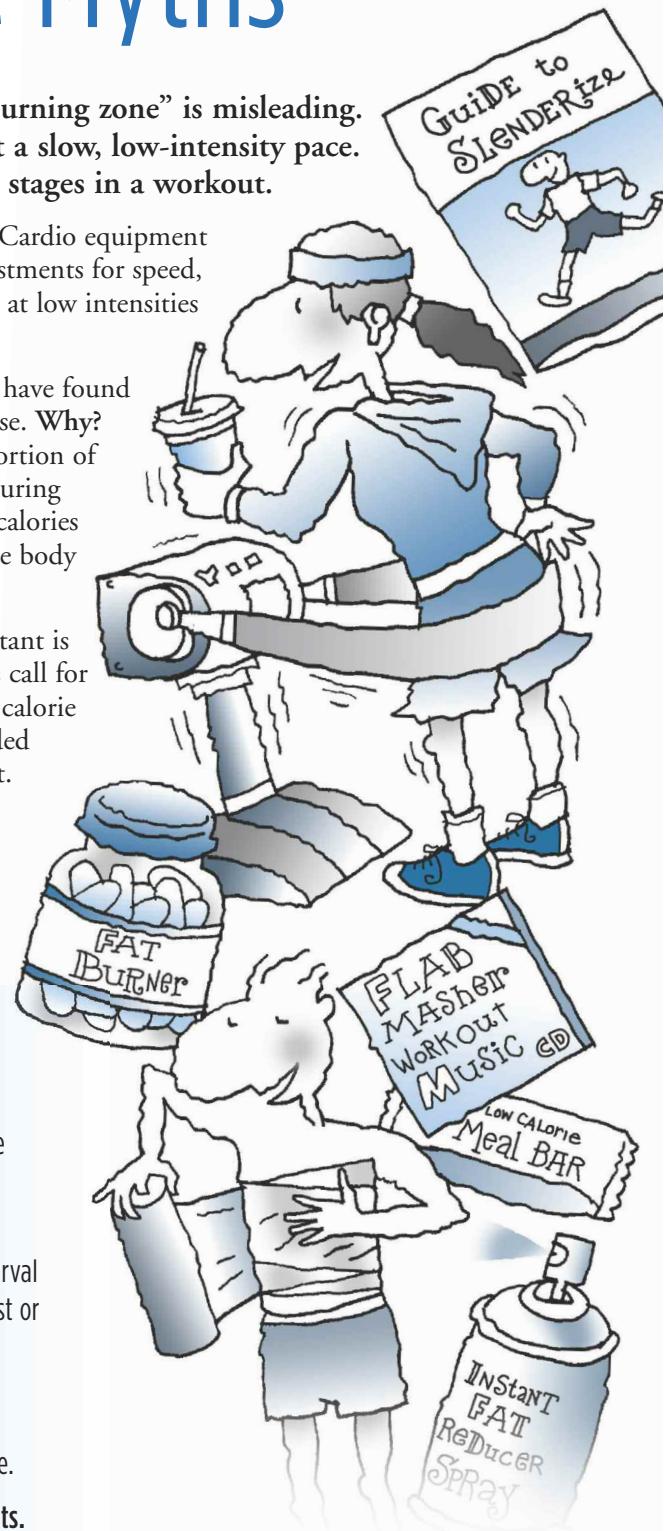
To lose body fat, maintain muscle, and efficiently maximize calories burned, an interval training workout combines periods of intense exertion alternating with periods of rest or lighter exertion:

1. Involving moderate- to high-intensity exercise (either speed or grade or both);
2. Combined with a lower-intensity period during the same workout;
3. As opposed to low-intensity, steady-state (continuous, steady pace) cardio exercise.

This allows you to cut your exercise session time by half while offering equal benefits.

You can do interval training exercise outdoors, indoors or on a machine. Mix up your routine to keep it more variable and interesting.

Bottom line: Interval training can burn more calories per minute than lower-intensity exercise. Always warm up with low-intensity exercise before your main workout to get blood flowing to your muscles and help prevent injury. And check with your health care provider before significantly changing your exercise routine.





July Fill-in-the Blank Puzzle

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

1. One of the claims the government allows on food is the claim linking soluble fiber with _____.
2. According to a recent survey, 9 in 10 U.S. adults are _____.
3. _____ is a medical specialty that emphasizes a whole-person approach.
4. Taking a _____ can help lower your heart disease risk.
5. People of all ages can suffer _____ loss.
6. Housework is an example of _____-intensity physical activity.
7. Less than 50% of Americans get the recommended amount of _____ per week.
8. Anxiety can be a complication of a _____ injury.

You'll find the answers at personalbest.com/extras/Jul2019puzzle.pdf.

The Smart Moves Toolkit, including this issue's printable download, No Heat Required: Summer Meals, is at personalbest.com/extras/19V7tools.

Dr. Zorba's corner

If you've gone to the ER for a head injury you'll get an exam, usually a CT scan of your head and, if all is OK, sent home with discharge instructions. What they don't tell you is that there is a 1 in 5 chance that you may experience a mental health symptom during the next 6 months. PTSD, depression and anxiety can all be complications that aren't detected in the ER. The bottom line: These can be post-injury problems. Talk to your health care provider if you think you or someone you know is suffering. Therapy and medications can help ease these conditions.

— By Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming!
Phone: 800-871-9525 • Fax: 205-437-3084 • Email: PBEditor@ebix.com
Website: hopehealth.com

Executive Editor: Susan Cottman
Advisers: Patricia C. Buchsel, RN, MSN, FAAN;
Jamie Lynn Byram, MBA, AFC, MS; Eric Endlich, PhD;
Mary P. Hollins, MS, JD, CSHM; Kenneth Holtyn, MS; Reed Humphrey, PhD;
Gary B. Kushner, SPHR, CBP; Diana McReynolds, Executive Editor Emeritus;
Zorba Paster, MD; Charles Stuart Platkin, PhD; Cara Rosenbloom, RD;
Elizabeth Smoots, MD, FAAFP; Margaret Spencer, MD
Editor: Aimie Miller

The content herein is in no way intended to serve as a substitute for professional advice. Sources available on request. © 2019 Ebix Inc. All rights reserved. Unauthorized reproduction in any form of any part of this publication is a violation of federal copyright law and is strictly prohibited. Hope Health® is a registered trademark of Ebix, LLC. Two Perimeter Park South, Suite 160 East, Birmingham, AL 35243
Phone: 800-871-9525 • Fax: 205-437-3084.