THE HIGH DESERT & INLAND EMPLOYEE/EMPLOYER TRUST



It is well to be prepared for life as it is, but it is better to be prepared to make life better than it is.



Volume 37 • Number 9 • September 2017

See how you can prepare to live life to the fullest in all areas of your life.

OuterAisleFresh:

Storage secrets to keep fall produce fresh. Want to keep your produce as fresh as possible for as long as possible? Find out how. Pg. 2

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The Whole You: Emotional/Mental Health

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Avoid these top life insurance mistakes. Make sure you've thought through your insurance needs so you have peace of mind. Pg. 6

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The whole truth about whole grains. September is Whole Grains Month. How much do you know about whole grains? Pg. 7

StockYourToolBox:

Don't miss our favorite tip sheet, *Pointers for storing produce*, plus more resources like this at **Sep.HopeHealth.com**. Pg. 8

Cooking is 1 of the strongest ceremonies for life. When recipes are put together, the kitchen is a chemical laboratory involving air, fire, water and the earth. This is what gives value to humans and elevates their spiritual qualities. If you take a frozen box and stick it in the microwave, you become connected to the factory. – Laura Esquivel

The what's-on-sale meal planning strategy

Instead of planning meals from a cookbook or whatever you can dream up, plan meals around sale items in your grocery store's flier. Find the biggest sales. Then, create meals based on those ingredients and what you already have on hand.

Easy ways to add whole grains

Substitute 1/2 the white flour with whole-wheat pastry flour in recipes for cookies, muffins, quick breads and pancakes. Add ³/₄ cup of uncooked oats for each pound of ground beef or turkey when making meatballs, burgers or meatloaf. Stir a handful of rolled oats into your yogurt for a quick crunch with no cooking required.

OuterAiseFresh: Prepare Storage secrets to keep fall produce fresh

Want to keep your produce as fresh as possible for as long as possible? How and where you store your fruits and vegetables will vary depending on type.

Produce Apples	Storage On a counter or shelf for up to 2 weeks; for longer storage, place apples in a cardboard box in the refrigerator or in a cool spot in the basement.
Leafy greens	Remove any bands or twist ties. Most need to be kept in an airtight container with a damp cloth to keep them from drying out.
Fresh herbs	In a closed container in the refrigerator for up to a week; any longer might encourage mold.
Peppers	In a cool room for a few days, or put them in a crisper if you need longer storage; wash them right before you plan to eat them.
Sweet potatoes	In a cool, dark, well-ventilated place; never refrigerate.
Tomatoes	Don't need to be chilled; depending on ripeness, tomatoes can stay for up to 2 weeks on the counter. To speed ripening, put them in a paper bag with an apple.

For a downloadable print-and-post version of this table, go to Sep.HopeHealth.com/produce.

Autumn Harvest Vegetable Bake

• 1 Tbsp. extra virgin olive oil • $\frac{1}{2}$ cup red onion, finely diced • 1 clove garlic, minced • 2 cups butternut squash, V_2 -inch diced • 1 red pepper, V_2 -inch diced • 4 cups baby spinach • 1/4 tsp. salt, or more to taste • 1/4 cup Parmesan cheese, grated • ½ cup mozzarella cheese, grated • 2 Tbsp. fresh basil, chopped

Heat oven to broil (500 $^{\circ}$ F). On a stove, in a large, ovenproof skillet or cast iron pan, heat olive oil over medium heat. Add onion, garlic and squash. Cook 10 minutes, stirring frequently. Add red pepper and cook 5 minutes, stirring frequently. Add spinach, salt and Parmesan. Cook until spinach wilts, stirring frequently, for about 3 minutes. Remove from heat. Top with mozzarella and broil 3 minutes or until cheese is browned and bubbly. Remove from oven and top with basil. Serve.

Makes 4 servings. Per serving: 190 calories, 12 g protein, 10 g total fat (4 g saturated fat, 5 g monounsaturated fat, 1 g polyunsaturated fat) 17 g carbohydrate (0 g sugar, 5 g fiber)

Fundamental preparation is always effective. Work on those parts of your game that are fundamentally weak.

— Kareem Abdul-Jabbar

Parental warning: Couch-potato tendencies can take hold at an earlier age than once thought

Sedentary behaviors begin to set in shortly after age 7, according to a study. Both boys and girls are equally susceptible. The parental takeaway: Be mindful of your kiddos' physical activity level. For information on how much physical activity children need, go to Sep.HopeHealth.com/fitkids.

Source: British Journal of Sports Medicine, news release, March 13, 2017

Your heart loves exercise, especially when you're older

Being active may just make your heart happy, especially if you have cardiovascular disease and are older. According to the American Heart Association, regular exercise may reduce symptoms and build stamina. Daily walking and tackling more chores at home are beneficial. Resistance training and balance training can help prevent falls. Tai chi and yoga include strength. balance and aerobic features. Get your health care provider's approval before making significant changes to your exercise routine — especially if you have heart disease or other chronic conditions or you have been sedentary.

Get Moving: Prepare Hitting the trails

Follow a few guidelines to ensure your hike is an adventure rather than a tragedy.

Research the area you will be hiking, including terrain, conditions, local weather and possible hazards before you start. Decide on a route — including alternatives — and departure and return times. Share this information with others.

Ensure your equipment, clothing, food and emergency supplies are adequate. Test equipment and learn to use it before leaving. Bring extra clothing, food and water. At a minimum, you should carry a first-aid kit and locating devices, such as whistles and mirrors. Bring along a GPS-enabled smartphone if you have one.

Stay on your planned route. Avoid contact with unknown plants and wild animals.

Have a plan for if something goes

wrong. If you become lost, hurt or confused, stay put in a safe place until someone finds you. Also, carry a personal locator beacon or satellite messenger to make it easier for authorities to locate you.

For a hiking checklist, go to Sep.HopeHealth.com/hike.

Keep your eye on the ball

Did you know that sports cause more than 40,000 eye injuries each year? But get this: More than 90% of these injuries can be prevented. Overall, basketball and baseball cause the most eye injuries.

If you or your children are involved in sports, consider wearing eye protection. Specifically, look for eyewear with 3-mm polycarbonate lenses, which are available in both plain and prescription forms. Polycarbonate lenses resist impact. What's more, they are the thinnest and lightest lenses available.

Don't wear protective devices without lenses. Contact lenses will not protect your eyes. Wearing a helmet or faceguard may not help, either, because your eyes are still exposed.

Ask your eye doctor about the best eye protection for your sport.

Source: American Academy of Family Physicians

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Learn more about Get**Moving:** at Sep.HopeHealth.com

Life belongs to the living, and he who lives must be prepared for changes.

— Johann Wolfgang von Goethe

Be skeptical of skin-care product labels

The U.S. Food and Drug Administration does not regulate descriptions on skin-care product labels. That means terms such as for sensitive skin or hypoallergenic do not guarantee that a product will not irritate or cause an allergic reaction, according to the American Academy of Dermatology. Before using a new product, test a small amount on your forearm for a week to see if it triggers a reaction. Read and follow all product directions. And, avoid new products while your skin is irritated or inflamed.

Source: American Academy of Dermatology, news release, March 3, 2017

Banishing bad breath

Plagued by bad breath (halitosis)? Mouthwashes, mints, sprays and other mouth-freshening agents tend to mask offending odors rather than eliminate them. Instead, brush your teeth and tongue (or use a tongue scraper) twice daily and use floss at least once a day to remove odor-producing food debris and plaque.

Visit your dentist if bad breath becomes a problem.

Source: American Dental Association

The Whole You: PHYSICAL HEALTH Prepare Making time for preventive screenings could save your life

Staying on top of your preventive screenings schedule may help to keep you as healthy as you can be.

By having appropriate screenings, you may help to prevent medical problems from starting and identify and stop health issues before they become harder to treat.

Did you know:

• Routine screening can reduce the number of people who die from colorectal cancer by at least 60%.

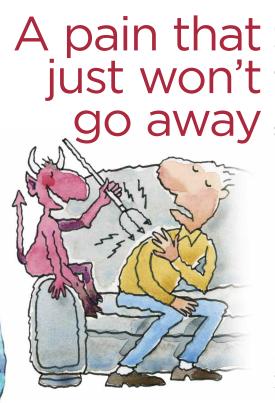
• A mammogram performed every 1 to 2 years for women 40 and older may reduce death rates by 20% to 25% during a 10-year period.

• Researchers in many countries found that rates of cervical cancer death dropped by 20% to 60% after screening programs began.

Your screening needs are unique to you. That's why it's important to schedule a physical examination with your health care provider every year and discuss preventive screenings with him or her.

To find out which screenings are appropriate for your age and gender, go to **Sep.HopeHealth.com/screenings**.

Source: Centers for Disease Control and Prevention



Chronic pain — the type that lasts weeks, months or even years affects more Americans than diabetes, heart disease and cancer combined. In all, some 100 million Americans suffer from chronic pain.

CReenings

Many people often don't see a doctor about chronic pain because it can be hard to describe or tie to a specific cause. However, if you have pain that doesn't stop and interferes with your daily life, it's time to see your health care provider. If not controlled, chronic pain can grow and lead to other physical and mental problems, such as depression, anxiety, drug abuse, sleeplessness and more.

For pain management resource tools, go to **Sep.HopeHealth.com/pain**.

Sources: American Academy of Pain Medicine; Logansport Memorial Hospital Be prepared, work hard and hope for a little luck. Recognize that the harder you work and the better prepared you are, the more luck you might have. – Ed Bradley

The talk about hearing

Do you find yourself shouting at an aging parent or spouse? It may be time to discuss a hearing test and hearing aids. What you can do: Help them understand that a hearing test will give them peace of mind, and hearing aids may improve their quality of life and help them with daily responsibilities that require hearing. For a simple questionnaire to determine whether you or a loved one needs a hearing test, go to Sep.HopeHealth.com/ hearing.

See page 8 — Stock**YourToolBox:**

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

Volunteer for yourself

Consider volunteer work that lets you learn something new. For example, volunteer to work on an organization's newsletter to hone your writing skills and editing abilities, which may help you professionally. Or, volunteer for a change from your daily routine. If your full-time job has you sitting all day, think about a more active volunteer assignment, such as leading museum tours or building a playground.

The Whole You: Emotional/Mental Health

Don't put Prepare of tackling Prepare of tackling Prepare of the tackling Prepare of t

Just about everyone is guilty of not getting to a to-do item now and then, but if procrastination is a way of life, you can do something about it — now, not later.

• Prepare — Know your motivations and mechanisms for procrastination. Are you afraid to start a project because it seems overwhelming or because you're unfamiliar with the subject matter? Create a plan of well-thought-out actions and dates by when you will achieve certain milestones.

• Be flexible — If something doesn't go as originally planned, don't use the change as a distraction to sidetrack you or as an excuse to not move forward.

• Concentrate — Breaking procrastination behavior takes intentional effort. Stay focused on the task at hand and recognize when you're starting to stray. Don't let distracting actions, such as checking social media, put a hold on what you're doing as you wait to be inspired.

• Persist — Challenge the procrastination enemy every time it tries to talk you into waiting until later. Argue with it. Eventually, the negative voice will fade away.

Source: Dr. Bill Knaus EdD, "Waging War Against Procrastination," Psychology Today, July 1, 2011

A weighty subject

Addressing concerns about weight with kids is tricky. You want to help them to develop a lifelong healthy relationship with food and activity and not cause them to develop any emotional or mental issues.

• Instead of talking to kids about their weight, just start making lifestyle changes as a family. Serve regular, balanced family meals and snacks. Skip TV, video game and computer time, and opt for fun, active together time instead.

• Never yell, scream, bribe, threaten or punish children about weight, food or physical activity.

• If a health professional mentions your child's weight, speak with him or her privately – not in front of the child. Ask for suggestions on making positive changes in your family's eating habits and activity levels.

Source: Academy of Nutrition and Dietetics

Follow your passion, be prepared to work hard and sacrifice, and, above all, don't let anyone limit your dreams.

- Donovan Bailey

How many credit cards should you carry?

Although you want to have some credit so you can establish a credit history and have a credit score, the general rule is, the fewer cards you have, the better. Many financial experts recommend carrying 2 major bank cards — a primary one and one you use as a backup in case there is a problem with the one you usually use. Having any more cards is typically not necessary or financially smart.

See page 8 -StockYourToolBox:



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

Before your spend money out of boredom

Come up with new outfit combinations. If you're tired of your attire, pull out your clothes and come up with new ways to wear items. You may have more outfits than you realize when you pair pieces in new ways.

Rearrange your house. Freshen up the look of your living room, family room or bedroom by moving around furniture and wall decor.

Fiscal Fitness: Prepare Avoid these top life insurance mistakes

• No insurance — Roughly 30% of U.S. households have no life insurance — a mistake if you have dependents relying on your income.

• Not keeping up — Review your policy periodically. For example, if you have children or receive large raises, you may require additional coverage.

• Simple math — Beware of one-size-fits-all 5 to 10 times your annual salary formulas to determine the amount of life insurance. Get a personalized analysis based on your circumstances (such as the age and number of children and spouse's income).

• Accidental death riders — Whether you die in an accident or while asleep shouldn't affect the amount of insurance you buy. These riders are expensive and coverage is limited. If your family needs twice as much insurance to live comfortably, buy a larger policy.

• Risky lifestyle — Life insurance premiums are risk-based.You can pay more (or be denied coverage) if you have poor health habits (e.g., smoking), unhealthy conditions (e.g., obesity), a poor driving record or dangerous hobbies.

Remarrying blends families and finances

Getting married again after a divorce often means blending 2 families into 1 and comes with its own special financial considerations — divorce settlements, child support, etc.

The HUMAN

CANNONBAL

• Create a budget that includes expected income and expenses. Decide who is going to pay what. One way of divvying up the financial responsibilities is for each spouse to pay current expenses (*not those related to a previous marriage*) in proportion to what each partner contributes to the household income (*e.g.*, 60% and 40%).

• Accept that support payments to a former spouse may be an ongoing fixed expense that you should factor into your spending plan.

• Remarried couples can hold either joint or separate checking accounts, but they may prefer the latter for paying support obligations and other expenses of children from the previous marriage so that expenses aren't constantly visible to their new spouse.

• If you're considering getting remarried, discuss these issues before you say, "I do."

The best preparation for tomorrow is doing your best today.

— H. Jackson Brown, Jr.

Making the grade

Your children spend a majority of their days at school. Here are a few ways you can help children succeed:

• Give positive feedback. Show appreciation for teachers and the principal.

• Understand and reinforce school rules and expectations at home.

• Know your children's academic strengths and weaknesses.

• Talk to your children's teachers about creating home learning games and activities.

• Respond to school surveys about your interests, talents and skills, and volunteer where and when you can.

• Encourage and support children to serve in student leadership positions.

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Please recycle.

Healthy Connections:

Down

1. A type of whole grain

2. Apples can be stored here for up to 2 weeks

5. Never do this to sweet potatoes

7. Roughly 30% of U.S. households don't have this type of insurance



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

it comes to their weight

September Crossword

Find out how well you know

the topics covered in this issue of the newsletter.

2. Some 100 million Americans

3. Be sure to bring this on a hike

4. Most multi-grain breads are

6. A type of lens that resists impact

8. Another name for bad breath

10. How many credit cards you should have *(spell out number)*

11. Never do this to children when

9. Sedentary behaviors can

begin as soon as age

(spell out number)

mostly this type of flour

suffer from this type of pain

Puzzle

Across

The whole truth about whole grains

September is Whole Grains Month. Everyone seems to know whole grains are good for you *(unless you have Celiac disease, gluten intolerance or other digestive disorders, such as inflammatory bowel disease)*, but many people don't know why. Here's the lowdown on whole grains.

What is a whole grain?

A whole grain is the entire seed of a plant. Refining often removes parts of the kernel, which reduces the protein and nutrients.

What are some examples of whole grains? Wheat, corn, rice, oats, barley, quinoa, sorghum, spelt and rye are all whole grains.

What are the health benefits of whole grains? Eating whole grains can reduce risks of heart disease, stroke, cancer, type 2 diabetes and obesity.

And nutrients. WILD WILD RICE BARLEY SIbs

Source: Whole Grains Council

- How can whole grains be incorporated into an existing diet?
- Buy whole-grain pasta or use whole grains instead of pasta.
- Add bulgur, brown rice, wild rice or barley to bread stuffing.

• Try whole-grain breads. Only buy them if the label says 100% whole grain and the first ingredient is a whole grain and not white flour. Most multi-grain breads are mostly white flour.

Learn more about Healthy Connections: at Sep. HopeHealth.com

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StockYourToolBox:

Check out **Sep.HopeHealth.com** for a ton of useful well-being information. In addition to the links in the newsletter, here's what else you can find online:

Produce Storage	
APPLES	On counter or shelf for up to two weeks; for longer storage, place apples in a cardboard box in the refrigerator or in a cool spot in the basement.
CAULIFLOWER	In a closed container in the refrigerator; tastes best the day after it's bought.
LEAFY GREENS	Remove any bands or twist ties. Most need to be kept in an air- tight container with a damp cloth to keep them from drying out.
	In a closed container in the refrigerator for up to a week; any longer might encourage mold.

Pointers for storing produce

so you can keep your fruits and vegetables as fresh as possible for as long as possible.

A hiking checklist so you don't forget anything before you head out on your trek.

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



"Shipping is a terrible thing to do to vegetables. They probably get jet-lagged, just like people." – Elizabeth Berry

"The key to everything is patience. You get the chicken by hatching the egg, not by smashing it." – Arnold H. Glasgow

"It is better to offer no excuse than a bad one." – George Washington

"Worrying is like a rocking chair, it gives you something to do, but it gets you nowhere." – Glenn Turner