THE HIGH DESERT & INLAND EMPLOYEE/EMPLOYER TRUST



"Life Is a Journey. Have Some Fun."

Planning is bringing the future into the present so that you can do something about it now.

Alan Lakein

Taking time to think about and organize your life, and figuring out what you want or need to do, can help you to avoid or overcome obstacles,

reach goals, and enjoy life to its fullest.

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Learn more about planning, organizing, and enjoying all areas of your life.

OuterAisleFresh:

Try these 5 simple secrets to save money and satisfy your appetite. Food doesn't need to cost a lot to be good tasting and good for you. You just need to plan what you buy and how you prepare it. Pg. 2

GetMoving:

Put your exercise goals in writing to help make good on them. Get out a piece of paper *(or open a document on your computer)*, write or type in some goals, and hammer out a plan. Pg. 3

The Whole You: Physical Health

Don't take kidney health for granted. Learn more about these important organs and plan how to take the best possible care of them. **Pg. 4**

The Whole You: Emotional/Mental Health Coloring isn't just for kids anymore. Create a plan to reconnect with your youth and reduce your stress by taking up coloring. Pg. 5

Fiscal Fitness:

Financial planning is not as popular as it should be. Thinking about and mapping out finances sound like smart ideas, right? Find out how you can. Pg. 6

Plus...

Homemade meals may be the way to go. If you're looking to prevent or control Type 2 diabetes, you may want to eat meals prepared at home. Pg. 7

StockYourToolBox:

Don't miss our favorite PDF, "DIY Backyard Obstacle Course," and the short video, "Choosing the Right Ride," this month... Plus more resources like these at Mar.HopeHealth.com. Pg. 8

If you can organize your kitchen, you can organize your life.

Louis Parrish



People tend to opt for healthier foods when they are convenient (C), attractive (A), and normal (N), or CAN, according to a Cornell University review of more than 100 studies. At home, for example, within 2 feet of where people walk by often (C), keep an attractive fruit bowl (A) available at all times (N). As far as less-healthful food options? Use the CAN approach in reverse. Make foods less convenient, less attractive, and less normal. For more on the CAN approach, go to Mar.HopeHealth.com/can.

Spring clean the kitchen, starting with the refrigerator

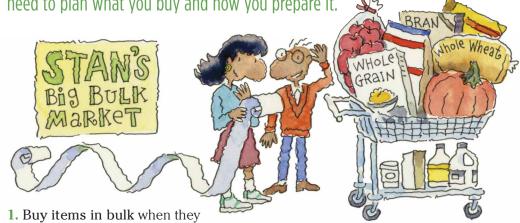
Set up a regular cleaning routine. Check that the refrigerator is set below 40° F. Wipe any spills with hot, soapy water and then rinse shelves. Never use cleaners that may leave chemicals on food or ice cubes, or damage your refrigerator. For a refrigerator inspection checklist, go to Mar. HopeHealth.com/refrigerator.

Source: Academy of Nutrition and Dietetics

OuterAisleFresh:

Try these 5 simple secrets to save money and satisfy your appetite Planning Pays Off

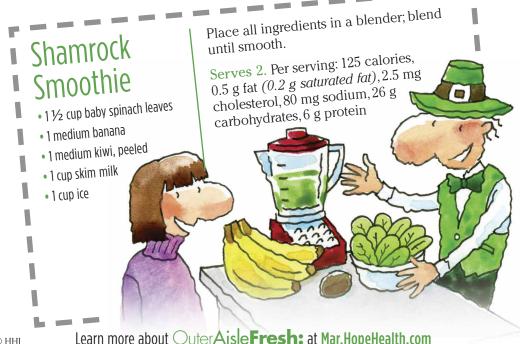
Food doesn't need to cost a lot to be good tasting and good for you. You just need to plan what you buy and how you prepare it.



are on sale. Look for items you can store in the pantry and freezer.

- **2.** Use frozen produce. These varieties are usually less expensive than fresh. Fruits and vegetables are frozen at their peak of nutrition and quality.
- **3.** Think slow cooker. This handy kitchen appliance uses a moist heat, which helps tenderize less expensive but tougher cuts of meat.
- **4.** Batch cook when you have extra time. Double or triple recipes and freeze meals for future use.
- **5.** Take advantage of store loyalty cards, store brands, coupons, and in-store specials to get groceries at the lowest cost possible.

Source: Academy of Nutrition and Dietetics



So many people are insanely busy nowadays. and it's easy to say. 'Ah. I'll work out tomorrow.' But you have to set aside a time and stick to that schedule.

— Derek Jeter, former professional baseball all-star. New York Yankees captain, and Kalamazoo, Ml. resident

See page 8 —

StockYourToolBox:

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

Take 2 minutes to sidestep the side effects of sitting too long

Sitting for long periods of time may increase your risks of heart disease, diabetes, and even premature death. But, two minutes of light-intensity activity, such as walking, cleaning, or gardening, each hour may lower the risk of premature death by 33%, a study in the Clinical Journal of the American Society of Nephrology revealed.

Change up your walking pace to burn more calories? Maybe.

Next time you're out for a stroll, consider varying your pace if you want to burn more calories. According to a recent study, doing so may burn up to 20% more calories compared to maintaining a steady speed.

Source: The Ohio State University

GetMoving: Planning Pays Off

Put your exercise goals in writing to help make good

on them When setting a goal, think about and answer these three questions:

- 1. What activity will I do and for how long? Be specific.
- 2. How often/when will I do this?
- **3.** Is my goal realistic? (Don't try to change too much at once.)

For example, you might have a goal such as: For the next month, I will take a 15-minute walk during my lunch hour four days a week. Put the walks on your calendar as appointments and keep them as you would keep appointments with other people.

Remember to start small if you haven't been active in a while. You don't want to overwhelm or hurt yourself.

Once you have a specific goal, map out a plan and backup plan - for success. For more on creating that plan, go to Mar. HopeHealth.com/ exerciseplan.



Encourage kids to exercise to help keep them 🧟 emotionally fit

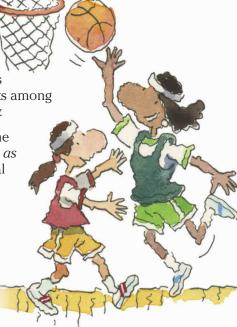
Regular exercise may significantly reduce sadness among all kids, and suicidal thoughts and attempts among kids who are bullied,* according to a recent study.

However, only about half of America's youth get the recommended 60 minutes daily of vigorous (such as running or dancing) or moderate-intensity physical activity (such as brisk walking or riding a bike), according to government estimates.

For more on physical activity for kids, go to Mar.HopeHealth.com/fitkids.

*Getting active can be good for emotional health, but be sure exercise isn't a substitute for dealing directly with the bullying issues.

Source: University of Vermont



Success begins with hard work. Happiness begins with good health. — Dr. T.P. Chia



Before covering up with cosmetics, uncover the truth about them

True or false: The Food and Drug Administration (FDA) must approve all cosmetics before they can go to market. False: Unlike drug companies, cosmetic companies may use almost any ingredients they want. To test how much you know about cosmetics and how they can affect your health, go to Mar.HopeHealth.com/makeup to take a short quiz.

Buck the trend and end pain

More Americans are affected by pain than have diabetes, heart disease, and cancer combined, according to the National Institutes of Health. An estimated one-third of all adults have joint pain in a year. If you suffer from pain and want relief without relying on medication, consider yoga, massage, and/or meditation, according to some pain experts. For more on chronic pain, go to Mar. Hope Health. com/pain.

The Whole You: PHYSICAL HEALTH

Don't take kidney Planning Pays Off health for granted

Happy National Kidney Month!

If you've never before celebrated this observance, you may want to start. You can do so by learning more about these important organs and planning how to take the best possible care of them.

According to the National Kidney Foundation, 26 million Americans suffer from chronic kidney disease (*CKD*), and one in three adults is at risk for the condition.

To keep kidneys in tip-top shape:

- Exercise regularly Control your weight
- Follow a balanced diet Don't smoke
- Drink alcohol in moderation Stay hydrated
- Monitor your cholesterol Get an annual physical
- Check your blood pressure Know your family history
- If you are 40- to 70-years-old and overweight, have your blood glucose checked.

To learn more about your kidneys, go to Mar. HopeHealth.com/kidneys. Source: National Kidney Foundation

Freshen sheets for more refreshing sleep Want to get better sleep? When's the last time you washed your sheets?



Source: National Sleep Foundation

In a Bedroom Poll by the National Sleep Foundation:

- More than three-fourths of people (78%) said they are more excited to go to bed when the sheets have a fresh scent.
- About three-fourths of people said they get a more comfortable night's sleep on sheets with a fresh scent.

Here are some bed-cleaning tips to keep in mind:

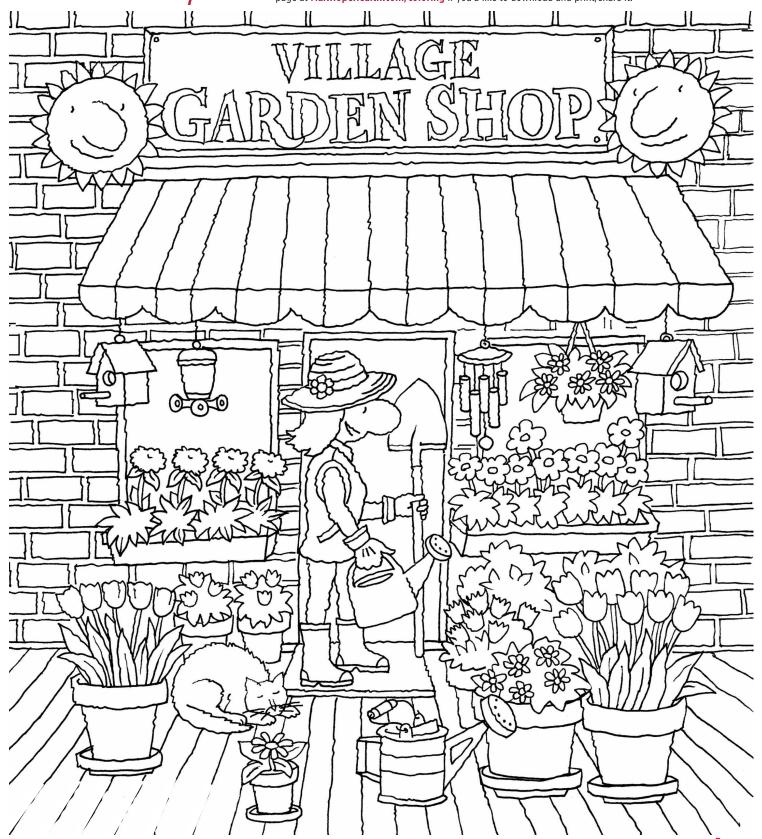
- Wash your sheets and pillowcases once weekly.
- Wash your mattress cover in hot water.
- Clean the surface of your mattress monthly by sprinkling baking soda on it to draw out moisture. Let it set for several hours and then vacuum up the baking soda.

For more on using your senses inside your bedroom to improve sleep, go to Mar.HopeHealth.com/sleep.

The Whole You: Emotional/Mental Health

Coloring isn't just for kids anymore

Coloring pages and books are becoming all the rage among adults. According to many mental-health professionals and creative types, coloring can provide a calming effect and help people to deal with stress by reconnecting them with a more carefree time of their lives — childhood. Coloring can also provide a sense of accomplishment. So, with all that in mind, here is a coloring page for you. You can also find this coloring page at Mar.HopeHealth.com/coloring if you'd like to download and print/share it.



A good plan is like a road map: it shows the final destination and usually the best way to get there.

— H. Stanley Judd



Pay off debt or invest?

By paying off debt, you do away with interest expenses. However, you may be sacrificing interest income and/or gain from an investment. To get a sense of what makes more financial sense for your situation, go to Mar. Hope Health.com/financialcalculator.

Plug up spending leaks you may not realize you have

Ever feel like money is just spilling (or in some cases, gushing) out of your pocket? Before you know it, you're facing a financial drought. To get a better handle on how you might be leaking money, sit down and size up your spending habits. For a worksheet to help you, go to Mar.HopeHealth.com/spending.

Fiscal Fitness:

Financial planning not as popular as it should be Planning Pays Off

Thinking about and mapping out finances sound like smart ideas, right? Are you doing them? If you're like most people, probably not.

Financial planning is managing your finances so you can reach your dreams and goals while also helping you navigate around the financial barriers and accidents that arise throughout life.

Financial planning can help you:

- Set realistic financial and personal goals.
- Determine your current financial health.
- Create a realistic, thorough plan to meet your financial goals by considering financial weaknesses and focusing on financial strengths.
- Put your strategy into action and monitor it.
- Stay on track to meet changing goals, personal circumstances, stages of life, markets, and tax laws.

Many people turn to experts to help create and follow a financial plan. To locate a Certified Financial Planner™ near you, go to Mar. HopeHealth.com/financialplan.

For a worksheet on financial goal setting, go to Mar. HopeHealth.com/financialgoals.

Sources: Northwestern Mutual: Employee Benefit Research Institute

The essential insurance policies you should know about and likely need

Source: National Endowment for Financial Education

Life is full of unexpected ups and downs. Do yourself — and your family and others — a favor and protect your property, income, and health with proper insurance coverage.

That way, an illness or accident doesn't devastate your finances.

So, just what insurance policies should you have during your working and family years?

- 1. Auto
- 2. Homeowners or renters
- 3. Health
- 4. Life
- **5.** Unemployment
- **6.** Disability and workers' compensation
- 7. Long-term care insurance
- 8. Liability (umbrella) insurance

A goal without a plan is just a wish.

Antoine de Saint-Exupéry



If you favor the spicy flavor, you may be doing your health a favor. Eating spicy foods may be linked to a lower risk of premature death. A large, multi-year analysis showed that adults who reported eating spicy foods — such as chili peppers — as few as three times weekly were less likely to die during the study, compared to those who ate spicy foods less often than once weekly.

Source: U.S. National Library of Medicine

See page 8 —

StockYourToolBox:

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

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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.

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What's Trending Now:



If you're looking to prevent or control Type 2 diabetes, you may want to eat meals prepared at home.

According to a recent Harvard study presented at an American Heart Association annual meeting, the risk of Type 2 diabetes was reduced by:

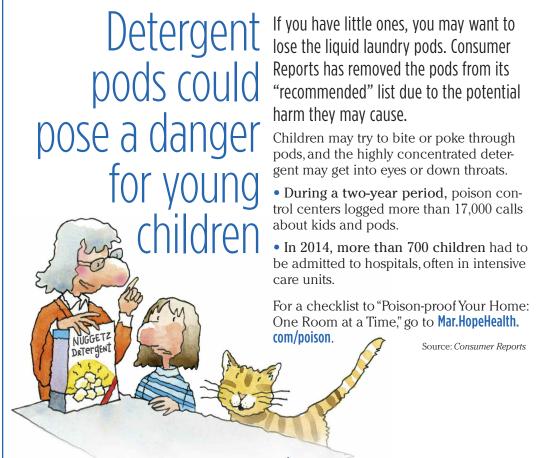
- 2% for every lunch prepared at home in a week
- 4% for every dinner prepared at home in a week

The researchers explain that eating at home may help lessen weight gain, which could then help to reduce the risk of developing Type 2 diabetes.

A national survey also showed that cooking dinner at home is associated with lower intakes of fat and sugar.

For healthful recipes for people concerned about preventing or reversing Type 2 diabetes, go to Mar.HopeHealth.com/diabetes.

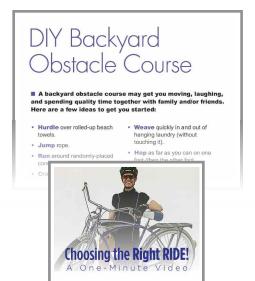
Source: U.S. National Library of Medicine



StockYourToolBox:

Your Source for Cool Tools & Resources

Check out Mar.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 Backyard Obstacle Course" tip sheet

A backyard obstacle course may get you moving, laughing, and spending quality time together with family and/or friends. With spring almost here, make a plan to get outside and get active with others.

A one-minute video on spring cleaning your diet

Discover a few simple food switches that may make a big difference in how healthful your meals are.

A one-minute video on choosing the right ride

Bicycling can be a great way to get in physical activity. It's important to select a bike that fits you and your needs. Check out key considerations before you start pedaling.

A crossword puzzle

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

"Life is like a ten-speed bike. Most of us have gears we never use."

— (harles Schulz

"A person without
a sense of humor
is like a wagon
without springs.
It's jolted by every
pebble on the road."

— Henry Ward Beecher

"The word 'aerobics' came about when the gym instructors got together and said, 'If we're going to charge \$10 an hour, we can't call it jumping up and down."

- Rita Rudner