

"An ounce of prevention is worth a pound of cure."

The skinny on fat:

What you need to know before you start cutting it out

Messages about fat are often contradictory and confusing. The truth is: Your body needs fat for warmth, padding, and to digest, absorb and use important vitamins and nutrients that fight disease. In a nutshell:

Slashing fat from your plate does not guarantee you will be healthy or lose weight.

Problems with a simple "cut the fat" approach to health or weight loss:

- The foods you use to replace them may not be any better. Focusing on low fat can lead to eating more refined carbohydrates such as pretzels and other refined grains. These grains are low in fat and calories but also low in dietary fiber to fill you up, and low in vitamins and minerals found in whole grains.
- When fat is removed from processed foods, often more sugar or salt needs to be added to make the products taste good.
- Many low-fat foods are no lower in calories than their higher fat counterparts, making them poor choices for weight loss.

Go for "good fats." Choose whole foods as much as possible. These foods include fatty fish, nuts, seeds, avocados, and olive oil that give us not only heart- and brain-healthy fats but also vitamins, minerals, and plant compounds.

Source: Mary Ryan, MS, RD



Reading to Rover

Kids who read to a pet may be able to improve their ability to read aloud and become more relaxed and confident in their reading abilities, recent studies show.

When a dozen children read aloud to therapy dogs once a week for 15 minutes, their reading fluency (*how well they can read aloud easily and accurately*) improved by 30% over a 10-week period, according to the research.

In a second study, reading to a dog helped kids' fluency by 12%. The biggest improvement came to those students reading below grade level.

The thought is that because the students knew dogs wouldn't make fun of them, the students were more relaxed, and their reading skills and self-esteem improved.

Source: University of California Davis School of Veterinary Medicine

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OuterAisle Fresh

Make your heart
& your taste buds

HAPPY



You don't have to sacrifice taste to keep your heart healthy. There are some good-for-your-heart foods that just might surprise you.

- **Cheese:** In moderation, cheese can be a good thing. It contains calcium that can keep your blood pressure under control. Cheese often contains saturated fats, so you may want to go for low-fat or part-skim types. Try not to eat more than an ounce or two a day.
- **Garlic:** The cloves contain a chemical called allicin that has been shown to relax blood vessels, which means your blood can flow smoothly. To get the biggest bang, crush — don't chop — cloves before cooking.
- **Grape Juice:** The purple kind from your childhood has the same heart-healthy compounds as red wine to help increase HDL (*good*) cholesterol, reduce your risk of developing blood clots, and relax your blood vessels.
- **Beans:** These fiber-rich legumes help lower LDL (*bad*) cholesterol levels. Red kidney beans are one of the best sources of fiber, with a whopping 13 grams per cup — about half the amount of fiber you need in a day.

Instant Chocolate Mousse

- 1 small box instant chocolate pudding mix • 1¼ cup cold soy milk
- 1 package (10.5 oz.) silken tofu

Directions: Blend pudding mix and milk on medium speed for 15 seconds until mixture is very smooth. Add silken tofu and blend. Scrape mixture down off sides to be sure it's all mixed. Blend and scrape until well mixed and very smooth. Pour mixture into four small serving dishes. Place in refrigerator, and chill at least two hours.

Serves 4. Per serving: 170 calories, 8 g protein, 28 g carbohydrate, 2 g fiber, 400 mg sodium, 4 g total fat, 0.5 g saturated fat

Source: The Pennsylvania Nutrition Education Program
recipefinder.nal.usda.gov

Darker is better

When it comes to chocolate, you may want to go for the dark kind with a high cocoa content. It tends to be loaded with epicatechin, which can keep cholesterol from gathering in blood vessels and reduce the risk of blood clots.

Source: *Journal of the American College of Nutrition*, June 2004



Get Moving

Gym Etiquette

Here are a few social considerations to keep in mind when you're at the gym.

- **Wipe down machines** with antibacterial spray and a towel before you move to another piece of equipment.
- **Remove weights** from the bar when you're done.
- **Return dumbbells** to their stand when you're done.
- **Don't sit** on a machine that you're not using.
- **If you're asked to spot someone**, make sure that you know what you're doing. Focus on that person. Don't look around at others or check out what's on TV.



Indoor activities room by room

Take the idea of a home gym to a whole new level — and find something different to do in any room, while you're working on other things. You'll get active, and it won't take up any time at all.

• Kitchen —

While **chatting on the phone**, do heel raises or leg lifts while lightly balancing one hand on the counter.

• Bathroom —

While **brushing your teeth** do “speed squats.” With feet, hip-width apart, bend at the knee and hip while keeping your upper body tall. Come down (*no lower than knee level*) and up as quickly as you can while still maintaining control (*and keeping the toothbrush/toothpaste in your mouth!*). If you have trouble with coordination, you may want to try heel raises.

• TV Room —

See how many **bicycle legs** (*lean back, legs in air, pedal motion*) you can do during the commercial breaks. Try to increase the number of pedals each break.

• Room to room —

Play **chase with the dog**, the kids, the cat. Or, when the phone rings, race whoever is around to see who can get to it first (*winner gets a foot rub!*).

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Habit-forming how-to's for the exercise challenged

If you're the type who can't get excited about getting active or simply can't find the time, it might be easier than you think to make movement a habit. Here are some tips to try:

1. Have fun. If you like what you're doing, you're more likely to do it. Choose something you love or want to learn — not what you think you should be doing. Add in friends and your favorite music.

2. Switch it up. Doing the same thing over and over can get old fast. Keep your routine fresh and interesting by trying new and different activities. If you're moving, it counts.

3. Schedule a date with yourself. Just like you'd add a business meeting, doctor's appointment or special dinner to your calendar, make a daily date for your fitness. Find the right time for you — whether first thing in the morning, over lunch or on your way home.

4. Find a friend. Hook up with a buddy or make a new one with someone who likes the same activities and shares the same goals. It's easier to stick to a routine if someone else is counting on you.

5. Reward yourself. Set fitness goals and treat yourself when you make them. Get in a walk every day for a month? Buy yourself a new outfit, or take in a show or big game.

Nosebleed Know-How

Nosebleeds are annoying. But don't worry, they are rarely a serious problem. One third of kids under 5 have had at least one nosebleed. By the time they are 10 years old, half of them have had a bloody nose. Adults have nosebleeds, too, though not as often as kids do.

Most nosebleeds in kids are caused by trauma. That's a nice way of saying nose picking in most cases, although it does include nose blowing, rubbing and facial trauma. Dry air makes the delicate tissue inside the nose more vulnerable to trauma, so nosebleeds are more common in the winter and in dry climates. A humidifier in the bedroom can help.

There are other reasons for nosebleeds. Colds and allergies can cause nosebleeds in both kids and adults. With young children, it might also be that they've put something in their noses. It's not all that unusual.

If you get a nosebleed:

- **Sit upright.**
- **Lean slightly forward and pinch both nostrils together firmly for 10 minutes without letting go.**
 - **Repeat as needed up to 30 minutes.**
 - **Don't lean your head back or lie down, or you'll just swallow your blood, which will probably upset your stomach.**
 - **Putting ice on the bridge of your nose can help constrict the blood vessels and slow the bleeding, too.**

If the nose is still bleeding fairly briskly after 30 minutes of pinching your nostrils, a trip to the urgent care clinic is in order.

Source: Margaret Spencer, MD

What to do for kitchen fires

- **If there is an oven fire,** leave the oven door closed and turn off the heat.
- **If there is a fire in the microwave,** keep the door closed and turn off the power.
- **If a pan catches on fire,** smother the flames with either a flat cookie sheet or lid. Never try to carry a burning pan outside or to the sink.

Source: Burn Prevention Foundation

Music to your heart

Listening to music may be good for your soul, and it could be good for your heart, too.

Researchers have found that both blood flow and breathing can sync with music. An earlier study showed that music with faster tempos can cause listeners to increase breathing rates, heart rates, and blood pressure, while slower music appears to do the opposite.

Loud music versus soft music also appears to have an effect.

- **Gradual volume increases** (*swelling crescendos*) seem to cause blood vessels to narrow, resulting in increased blood pressure and respiration.
- **During silent pauses,** blood vessels seem to dilate, reducing heart rate and blood pressure.
- **Sections of music** lasting more than 10 seconds may sync heart rhythms.

What does all this mean? According to experts, listening to music more often can't hurt. Depending on the tempo and type, music can either increase or decrease blood pressure and heart rate. What's more, music may reduce stress. And stress reduction may help control risk factors for heart disease.

Music may not be the only sound that's good for your heart. In another study, elderly people who listened to an audio-guided relaxation CD with backgrounds of ocean-wave sounds and a calming voice experienced lower blood pressure.

Source: American Heart Association

Taking care of the caregiver

Caring for an elderly loved one is hard work. It's totally normal to get tired, sad, and frustrated from time to time. Try not to ignore your feelings — it's not good for either of you — and the feelings could get stronger.

Here are some ideas to keep in mind. If you feel:

- **Sad.** Make time for activities you enjoy — listen to your favorite music, go for a walk, or call a supportive friend.
- **Discouraged.** Focus on one day at a time. Be flexible and remind yourself that there are things you can't change. Focus on the things that you did change — even if they're small changes.
- **Afraid.** Talk out your fears with someone and come up with a plan should the what-ifs ever happen. Just having a plan in place can help to reduce fears.
- **Angry.** Take a break. If you can, leave for a bit. If that's not possible, stop what you're doing and take a few, deep, conscious breaths.
- **Guilty.** Remember what you're doing well and give yourself some credit. Be realistic about what you can and can't do.
- **Overwhelmed.** Ask for help. Share responsibilities with a sibling, family friend or paid caregiver.

Source: *The Washington State Department of Social and Health Services*

Seeing the bright side

It's human nature to worry and to sometimes think negatively, but staying upbeat and positive is easier than you may think. It just takes a little practice.

- **Write your future success story.** Put your goals and dreams down on paper. Describe what a great future you'll have. Writing may help you to better absorb ideas than just thinking about them. Take active steps to support your dreams.
- **Make lemonade.** Not literally, but take every negative situation that comes your way and try to find the good. Ask yourself: How have I grown from this situation? Have I developed new skills or strengthened relationships? What can I be proud of about how I handled this situation?
- **Keep a gratitude journal.** Write down anything that makes you smile — no matter how big or small. Great news you've heard, touching moments, relationships, quotes. Go back and reread past entries.
- **Savor moments.** Use your senses to take in those stop-and-smell-the-roses moments.
- **Share good news.** Telling someone about a happy event can help you to enjoy it even more.

Source: *Mental Health America, www.liveyourlifewell.org*

Fiscal Fitness

Cut health-care costs

- **Focus on prevention.** Good health habits can reduce the risk of costly medical problems. Examples include: recommended screening exams, eating nutritious food, exercise, washing your hands frequently, and flossing your teeth.
- **Negotiate a discount.** If you are responsible for all or part of a medical bill, ask for a price break if you pay with cash. Cash payments save the doctor or hospital the processing fee on credit cards. Ask about a discount for prompt payment; and if you can't pay promptly, ask about a payment plan.
- **Get with the program.** Look for free or low-cost health fairs, well-child clinics, flu shots, gyms, and other health-related services available locally. Ditto for free services, such as rabies clinics, for your pets.
- **Go generic.** If your doctor gives you a prescription, ask if there is a less-expensive generic drug that can have the same benefits. Savings can average hundreds of dollars over the course of a year.
- **Use mail-order prescriptions.** If possible, order a 90-day supply by mail instead of getting a 30-day supply from a local pharmacy. The savings are generally 15% to 35% on monthly copayments.

Simplify your financial life

Here are a few low-maintenance ideas to keep your finances in order without causing you headaches.

Automate:

- ✓ Direct deposit your paycheck into your banking account(s).
- ✓ Arrange for automatic recurring purchases of investments such as mutual fund and stock shares.
- ✓ Use automatic bill payment services for regular expenses.
- ✓ Arrange for monthly transfers from your checking account to savings.

Participate:

- ✓ Enroll in your employer's retirement savings plan and make regular deposits via payroll deduction.
- ✓ Do the same thing for savings in a work-based credit union or savings bond purchase plan if they're offered.

Delegate:

- ✓ Share financial management tasks with your spouse or partner.
- ✓ Consider hiring a financial planner for assistance with investment performance reviews and portfolio rebalancing.
- ✓ Get your taxes done by a professional preparer but save money by organizing your receipts and tallying up deductible expenses such as charitable contributions.

6 tips for paying off holiday bills

Still have holiday debt? Here are six tips to get it paid off:

- **Beat the minimum.** Save \$1 a day plus loose change. After a month, you'll have about \$40 more to add to your monthly payment.
- **Use the snowball effect.** When a debt is repaid, add the previous payment amount to remaining debt payments. For a free debt repayment calendar, see www.powerpay.org.
- **Pare down.** "Find" money for credit-card bills by reducing spending to "bare essentials" for a week or two. Make it a family challenge with an inexpensive reward (e.g., pizza) at the end.
- **File taxes early.** Get your tax form in the mail this month, and earmark any possible refund for holiday bills.
- **Work it off.** If it doesn't interfere with your primary job responsibilities, add a part-time job or take on a freelance project for a few months. If overtime is an option, you may want to check into that, too.
- **Transfer & consolidate.** Transfer your credit-card balances to a low-interest-rate credit card if the interest savings is greater than the balance transfer fee.

"It's not the employer who pays the wages. Employers only handle the money. It's the customer who pays the wages."

— Henry Ford

Heart health survivor story:

Get help early— get a second opinion

This month is American Heart Month. Heart problems affect millions of people each year. Here is one man's story.

Phil Bosco of Bay City, Michigan, went in for a sore shoulder 11 years ago. An irregular pulse at the office visit led to a series of tests that showed Phil had an enlarged heart. His diagnosis: cardiomyopathy (*heart muscle disease*).

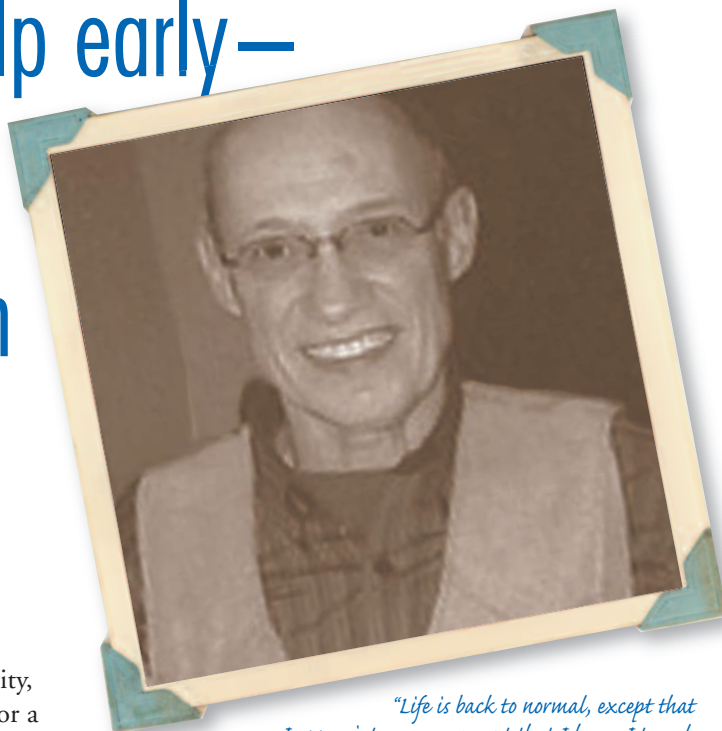
In 2006, he received a pacemaker with defibrillator. Three months later, he was diagnosed with congestive heart failure. Over the next two years, he went through another pacemaker and had a heart pump implanted before eventually receiving a heart transplant.

What advice does Phil have for others who may be going through a similar situation?

“Evaluating my health was difficult. Should I call the doctor? Should I go to the hospital? I always waited too long, thinking that I’d feel better soon. I did a lot of denying and looking back (*hindsight is 20/20*). I now know that I should have sought out help sooner.

“Do not hesitate to get a second opinion. I was out of my comfort zone when I made my appointment, but I was encouraged by family and friends to call. I am glad I did.”

What is life like now for Phil? “Life is back to normal, except that I appreciate every moment that I have. I travel, work on my cars, enjoy my grandchildren and friends.”



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Be a wise health consumer

Here are some simple tips to avoid health insurance fraud:

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services.
- Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
- Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
- Do not do business with door-to-door or telephone salespeople who tell you that services or medical equipment are free.
- Give your insurance/Medicare identification only to those who have provided you with medical services.

Source: Federal Bureau of Investigation

Checkout these free smartphone apps to help you to be an even wiser health-care consumer:

- **iTriage:** This app allows patients to enter symptoms into a database. Patients then get shown various probable diseases, treatments, and directions. Physicians designed this app specifically to give patients more control over health-care decisions. The app also allows patients to chat with a doctor or nurse about their condition, and even gives patients a hand in getting help to negotiate medical bills.
- **iFirstAidLite:** This emergency first aid app includes essential first aid topics — CPR, bleeding, burns, choking, and poisoning. It also provides police, fire, ambulance, and poison information center numbers for more than 80 countries, so you can count on it wherever you are around the world.

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HOPEHealthLetter

Quick Tips on Fast Food

Fast food gets a bad rap for not being healthy, but it can be. Here are a few quick ways that you can turn your next drive-thru pick-up into something better for you.

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- **Pass on the “value size.”** Bigger means more calories, fat, sugar, and sodium.
 - **Skip the sides, which are usually deep-fried.** If you want something extra, opt for a fruit cup.
 - **Avoid ordering sandwiches with double meat.** A single serving size of meat is about 2-3 ounces. A single meat patty is usually more than that, which means if you double it, you’re looking at more than two servings, if not three.
 - **Hold the mayo** and other “special” sauces that often are laden with calories.
 - **Eat your sandwich open-faced** (*bottom bun/slice of bread only*).
 - **Skip the bacon** — high in calories and saturated fat that can increase the risk of coronary heart disease.
 - **To add flavor without fat,** add pickles, onions, tomatoes, ketchup, and mustard (*for low-sodium diets, go easy on pickles, ketchup, and mustard*).

“Even if you are on the right track, you will get run over if you just sit there.”

— Will Rogers

“Be the change you want to see in the world.”

— Gandhi

“We don’t stop playing because we grow old; we grow old because we stop playing.”

— George Bernard Shaw

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

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