



Western Mutual Insurance®  
[www.westernmutualinsurance.com](http://www.westernmutualinsurance.com)

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“An ounce of prevention is worth a pound of cure.”

JULY 2006

NOW HERE'S A REAL BARGAIN...

## Two for the price of one

**R**educe your risk for both heart disease and cancer with these healthy lifestyle choices:

### NOT SMOKING

Lowers blood pressure and keeps blood vessels healthy, which cuts your risk for heart disease and stroke.

Smokers have an increased risk not only for lung cancer, but for cancer in nearly every other organ in the body.

### PHYSICAL ACTIVITY

(at least 30 minutes most days of the week)

Lowers blood pressure, boosts HDL (healthy cholesterol), and helps control weight, all of which protect your heart.

Being overweight may also be linked to breast, colon, esophagus, kidney, and other cancers.

### EATING RIGHT

Fruits and vegetables, whole grains, and unsaturated fats can lower LDL (bad cholesterol), help control blood pressure, and protect blood vessels.

The antioxidants and other compounds in foods like broccoli, tomatoes, and blueberries may also lower cancer risk.

Sources: American Heart Association; American Cancer Society

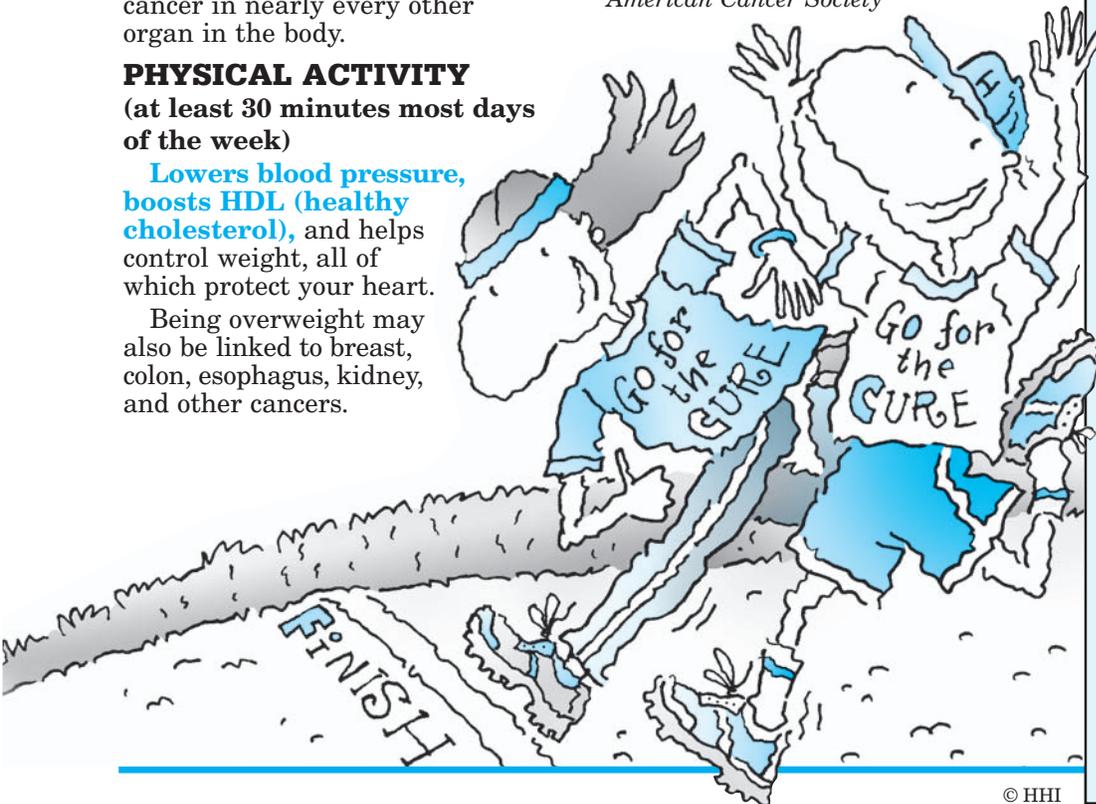
**Q** Why am I being asked to complete an Accidental Injury Information Request form?

**A** WMI requires all insureds to complete an Accidental Injury Request form when claims are incurred for an accident-related injury or illness.

The information provided allows us to determine if the claim would be more appropriately submitted elsewhere for payment.

For example, most automobile insurance policies include a medical benefit of \$3,000 to \$5,000, which is available without first having to pay a deductible or coinsurance. Most homeowners' policies include up to \$1,000 of no-deductible medical coverage for injury or illness that occurs on the property. Job-related injuries and illnesses should be covered under company insurance policies such as Workers' Compensation insurance.

Promptly returning this form to WMI will ensure timely, proper and accurate handling of your claim. If you would like to expedite the process by submitting this form at the same time as the initial claim, it can be obtained by either contacting our office or locating it on the "Forms" page of our website at [www.westernmutualinsurance.com](http://www.westernmutualinsurance.com).



# eating well

NATURE'S SWEETEST ANTIOXIDANTS

## Berries, berries, berries

**B**lueberries, strawberries, and raspberries may be summer's best nutrition and taste sensations.

They're among the foods with the highest content of antioxidants, vitamin C, fiber, and other disease-fighting compounds.

Enjoy them fresh for a terrific grab-and-go snack or simple dessert. Cobblers, pies, and muffins are all perfect for berries, and salsas made with berries perk up fish and chicken entrées.

### BUYING TIPS

Since berries do not ripen after picking, choose berries that are already ripe, but plump, dry, and free from decay and mold. Stains on containers may mean crushed fruit inside. Look for blueberries that are dark blue with a silvery bloom, which is a natural protective coating. Strawberries should still have the stem attached, and raspberries should be dry and not mushy.

### STORING

Don't wash berries until you're ready to eat them. As soon as you get them home, remove from containers, sort, and discard any soft berries. Store in a single layer on a clean plate or baking sheet in the refrigerator. Wash in cool water when ready to use.

### FREEZING

Freeze washed berries individually on baking sheets lined with wax paper and then store in plastic bags or containers. Defrost just before you're ready to use them for best flavor and texture.

### CALORIES PER CUP

Blueberries	81
Raspberries	60
Strawberries	43



### EATING-WELL RECIPE

#### Berries in vanilla cream

#### Vanilla sauce

- 1 cup fat-free milk
- 3 Tbsp. sugar
- ¼ cup fat-free milk
- 1 Tbsp. plus 1 tsp. cornstarch
- 1 Tbsp. vanilla extract
- 6 ounces fresh blueberries (about 1 cup)
- 8 ounces fresh strawberries, halved
- 1 whole strawberry with stem (optional)

For sauce, whisk together 1 cup milk and sugar in a small saucepan. Bring to a boil over medium-high heat, whisking occasionally.

In a small bowl, whisk together the other ¼ cup milk and cornstarch. When cornstarch is completely dissolved, add to sugar mixture and cook for 2 to 3 minutes, until thickened. Whisk occasionally.

Remove from heat and whisk in vanilla. Pour into a 10-inch quiche pan or onto a serving platter. Let cool for 20 minutes to set slightly.

Arrange blueberries in a mound in center of pan. Circle with strawberries. Place whole strawberry on the top. Cover with plastic wrap and refrigerate for about 2 hours.

Serves 4. Per ½ cup serving: 123 calories, 3 g protein, 26 g carbohydrate, 1 mg cholesterol, 1 g total fat, 2 g fiber, 43 mg sodium.

Source: *The New Heart Association Cookbook*

WHERE TO GO FOR

## Fresh fitness

Picking your own berries can be a great way for parents and kids to spend an active afternoon.

Look for "pick your own" farms in your area or visit [www.pickyourown.org](http://www.pickyourown.org). The Website has listings of farms around the country where you can pick fresh produce.

## HOT WEATHER HINTS

### Staying cool

- **Drink at least one cup of water every hour.** Your body can lose fluids before you feel thirsty. You may need one cup every 15 minutes if you're doing strenuous activity in the heat.
- **High-protein foods take more energy to digest and add to fluid loss.**
- **Avoid alcohol.** It has a dehydrating effect.
- **Wear light-colored, loose-fitting clothing that reflects heat.**
- **Pay attention to the heat index (HI) as well as the temperature.** It's dangerous to do strenuous activity outdoors when the HI is above 90°F. Your local weather channel or forecaster should be able to tell you the HI, which combines air temperature with humidity and tells you how hot it feels outdoors in the shade. Full sunshine can increase the HI by 15 degrees.
- **Work or exercise outdoors during the early morning hours.**
- **Use at least one ounce — about four tablespoons — of sunscreen with an SPF of at least 15** and apply 15 minutes before going outside. Reapply every two hours or immediately after swimming or strenuous activity.
- **Protect your eyes** with UV ray-blocking sunglasses and a wide-brimmed hat.

Sources: American Academy of Dermatology; American Red Cross



THINK IT, SEE IT, FEEL IT

### The joy of movement

**A** shift in the way you think and feel about physical activity may make it easier to stay fit.

**Ask yourself: How do I want to feel when I move my body?** Then picture yourself doing that activity. If you want to hike mountain trails or play tennis, for instance, visualization will make the behavior follow.

Base your success on your own goals, not on someone else's. Success for you might be a 30-minute walk today, a 35-minute walk tomorrow.

Finally, realize that making exercise a way of life is about internal management — not time management. Find the type of movement that feels good to you, and you'll be more likely to do it every day, whether it's climbing stairs at work, taking a long walk when you get home, or enjoying a weekend hike.

Source: Jay Kimiecik, PhD, Associate Professor, Health Promotion, Miami University Ohio, author of *The Intrinsic Exerciser: Discovering the Joy of Exercise*

### Why your dog loves walks

- **It's a fun activity** the two of you can do together.
- **There are tons of interesting things** to look at.
- **It's inexpensive,** safe, and familiar.
- **The fresh air** and movement feel great.
- **It's something to look** forward to.
- **Sometimes you meet new friends** and see old ones.
- **While walking, there is complete satisfaction with life.**



### POWER TO THE PATIENT

## Sorting out medical research

“May you live in interesting times” is a well-worn blessing and curse. This year certainly qualifies as interesting in preventive medicine. Studies found low-fat diets did not prevent heart disease or cancers of the colon, rectum, and breast in women after menopause. Other research found that calcium and vitamin D supplements did not prevent bone fractures or cancers of the colon and rectum in women after menopause. When patients tell me they don’t know what to believe, I suggest the following:

1. **Keep an open mind** — think of “truth” in medicine with a lower case “t,” not a capital “T.”
2. **Expect change** — the science of biology is incomplete, and researchers are always learning something new.
3. **Use the best information available** — making medical decisions means taking a calculated risk.
4. **Check with your physician** on what the latest research means for you.
5. **Don’t rely on hearsay**, fads, and unproven remedies.

So what should you do about diet and supplements? For now, there is no disagreement on the benefits of fruits, vegetables, whole grains, and low-fat dairy. For future developments, check with government agencies and reliable organizations like the American Heart Association and the American Cancer Society; and talk with your doctor at your next visit.

**William J. Mayer, MD, MPH**  
Medical Editor

Do you have a subject you would like the doctor to discuss? E-mail [DocTalk@HopeHealth.com](mailto:DocTalk@HopeHealth.com).

## Packaged willpower

♥ Buy single-serving packages of chips, candy, or other snack foods, or repackage larger bags into smaller containers.

Large packages encourage us to eat more, even when it’s food we don’t like, says food researcher Brian Wansink, PhD of Cornell University.

Moviegoers who were given large-sized popcorns ate 45% more than those served medium-sized containers, even when the popcorn was 10 days old and stale.

## Headache relief

♥ Ice and heat can ease headache pain. Place a heating pad on the base of your neck or a cold pack on your forehead. A warm or cool shower may also be helpful.

To help or prevent headaches, remember not to skip or delay meals.

Source: *National Headache Foundation*

## Personal trainers

♥ When hiring a personal trainer, always ask about his or her experience, typical clients, references, and professional credentials.

Trainers can be a great source of information and motivation if they are well-qualified. Look for one with a degree in the health and fitness field, such as physical education or exercise science, and certification from a national organization such as the American College of Sports Medicine or the American Council on Exercise.

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.

# Health

Health Briefs for Busy People

## Fresh or frozen

♥ Fish caught and frozen at sea (F.A.S.) may be in better shape than fresh fish, which could have taken a day or two to get to the market.

High-tech fishing boats are able to clean and flash-freeze fish virtually moments after they are caught, instantly freezing water inside and preserving juices and flavor.

Properly frozen fish should be hard as a rock, somewhat white and shiny, and have no white freezer-burn spots.

## Kids & seat belts

♥ If your kids don’t like to stay in their seat belts, try putting them in charge of “buckling up” their favorite stuffed animal. Then make sure they understand how safe the animal is when it’s wearing the seat belt. Pretending to be race-car drivers or astronauts may also motivate them to stay buckled up.

For long car trips, make an activity bag for each child with stickers, paper, crayons, magnetic games, puzzles, and a bottle of water to help pass the time.

Source: *American Society of Travel Agents*



Always check the number of servings as well as the serving size on packaged foods.



### Check your tires

Place a penny in your tire treads with the top of Lincoln's head pointing down in the tread.

If you can see the top of Lincoln's head, the tire is worn and needs replacing.

Source: Firestone Tires Safety Manual

To prevent eyestrain:  
Every 20 minutes,  
look at something  
20 feet from  
your computer  
for 20 seconds.

### Easy does it

Try to catch yourself each time you start a sentence with "you should, ought to, or must." These words can create anger and guilt in the person you're speaking to.

Change the "should" into a request or a preference, such as "Please try to remember to put your dishes in the dishwasher," or "I'd prefer that you smoke outside."

Source: *The 60-Second Shrink: 101 Strategies for Staying Sane in a Crazy World* by Arnold A. Lazarus, PhD, and Clifford N. Lazarus, PhD

## FISCAL FITNESS

THE POWER OF COMPOUNDING:

### Put your money to work for you

If you start saving early for retirement or other goals, you put time on your side. How? Through the power of compounding.

Compounding is simply interest earning interest.

When you put money in a savings account or other investment, it earns interest. Over time, you earn interest on the money you originally put in and on the interest you've already accumulated.

Here's how \$1,000 could grow over time at different rates of return:

Years	4%	6%	8%	10%
10	\$1,481	\$1,791	\$2,159	\$2,594
20	\$2,191	\$3,207	\$4,661	\$6,728
30	\$3,243	\$5,743	\$10,063	\$17,449

The sooner you begin to save, the less you need to put away each month in order to reach your goals. However, it's never too late to begin saving and compounding your money. Put aside as much as you can afford, and watch your money grow!

Source: Federal Citizens Information Center



### Park and bike

Would you like to ride your bike to work but think it's too far?

Look for a park-and-ride commuter lot. You might be able to drive partway and cycle the rest.

Use less-congested roads during rush-hour traffic, and always wear a helmet and obey the rules of the road.

Source: *Bicycling Magazine's 1,000 All-Time Best Tips*

### Desktop germs

Regularly clean your desktop, keyboard, telephone, and other desktop items, especially if you eat lunch at your desk.

Use a soft cloth dampened with alcohol or a mixture of water and a few drops of liquid dish soap.

The typical desk has 100 times as much bacteria as the typical kitchen table, say University of Arizona researchers.

*"The safe way to double your money is to fold it over once and put it in your pocket."*

— Frank "Kim" Hubbard (1868 – 1930)  
American caricaturist and humorist

## FIGHTING BACK

### Help for halitosis

- **At least once a day, brush the area near the back of your tongue where odor-causing bacteria collect.** Tongue scrapers, which are available in most drugstores, can also be used to clean the back of your tongue, and they may help reduce the gag reflex.
- **Drink plenty of water and other fluids** or suck on sugarless candy. Dry mouth from certain medications, salivary gland problems, or continuously breathing through your mouth can contribute to bad breath.
- **Foods like onions and garlic as well as cigarettes** and other tobacco products are other offenders. Eating two 3-oz. servings of plain low-fat yogurt daily may help prevent halitosis.
- **Brush your teeth twice a day, floss once a day,** and get regular professional cleanings to prevent gum disease. Your dentist may even discover that your bad breath is due to an unrelated health condition such as diabetes or sinus infections.
- **Dentists can also recommend antimicrobial mouthwashes** that will help kill bacteria. Most alcohol-based mouthwash products only mask odor temporarily.

Source: American Dental Association



## BREATHE EASY...

### Control asthma

1. **Know how to identify an asthma attack.** Asthma is an inflammation of the air passages that may cause difficulty breathing, wheezing, coughing, or tightness in the chest.
2. **Know what triggers attacks and avoid those triggers.** Allergies to dust mites, pollen, and pets are frequent causes. Strenuous activity, excitement, or an infection trigger some people.
3. **Know how to use your medication.** The inhalers prescribed for asthma must be used properly or they will not work. Ask your doctor to show you the proper technique. Check frequently to make sure a child is correctly using an inhaler.
4. **Know how to recognize when asthma may be getting worse.** Ask your doctor about getting a peak flow monitor. It's a pocket-sized device that you breathe into that can detect narrowing in your airways before you feel symptoms.

## HOW TO LOWER YOUR NUMBERS

### Counting cholesterol?

**C**hoosing the right foods, losing weight if needed, not smoking, and getting enough physical activity can help lower your total cholesterol. Exercise also helps raise HDL (healthy cholesterol).

**Limit foods with saturated fat,** such as red meat, butter, and whole milk.

**Eat plenty of foods high in soluble fiber, which helps lower LDL cholesterol,** especially: apples, barley, carrots, oats, peas, avocados, dried beans, grapefruits, oranges, and strawberries.

**Some people's bodies naturally produce high levels of cholesterol,** so your doctor may also recommend a cholesterol-lowering medication.

Source: National Heart, Lung, and Blood Institute

## FAST FACTS

Due to asthma, every day in America:

- **40,000 people** miss school or work
- **5,000 people** visit the emergency room
- **1,000 people** are admitted to the hospital
- **14 people die**

The estimated annual cost of asthma is \$17 billion.

Source: Asthma and Allergy Foundation of America

## July Health Observances

### RECREATIONAL WATER SAFETY

# At the beach, in the pool, while boating

- **Make sure that everyone in your family knows how to swim.**
- **An adult should always be within arm's length of a child,** no matter how deep the water. Flotation devices can lose air or slip off.
- **Swim with a partner, never alone.** If you swim in the ocean or a lake, save enough energy to get back to shore.
- **Wear goggles** to protect your eyes from possible infection.
- **Always go in feet first** to make sure the water is deep enough for diving. Nine feet is the minimum safe depth.
- **Wear water shoes** to protect your feet at the beach, rivers, and lakes. Check for murky water conditions, plant growth, and other hazardous objects on the bottom.
- **All passengers, including the skipper, need to wear U.S. Coast Guard approved life jackets while boating.**
- **When water skiing,** be sure to turn the engine off before you pick up a fallen skier. Always take an extra passenger to assist fallen skiers.

Sources: U.S. Coast Guard;  
American Red Cross



### HERE'S A WILD IDEA

## Bridge the generation gap

**G**ather the best photos from your old family albums.

Then ask your kids or grandkids to get them digitally photographed and put on a CD photo album for other family members. The variety of software tools available can make it easy to present it in creative ways.

You'll learn a lot more about computers, and your family will learn a lot about their heritage.

### 7 SIMPLE WAYS TO

## BE MORE PRODUCTIVE

1. **Keep your desk clean.** Clear away paper piles, empty cups, and other unneeded items. A high-tech tip: Use a wireless optical mouse — it eliminates wires and the need for a mouse pad.
2. **Concentrate on one project at a time.** Bouncing back and forth between projects makes you work less efficiently.
3. **Keep a "tickler file" and check it daily.** If you can't do a task today, put information relating to it in a paper or electronic file sorted by calendar date. This keeps you from forgetting and keeps your desk clean.
4. **Set two or three specific times during the day to read and answer your e-mail** rather than whenever it comes in.
5. **Communicate face-to-face with your co-workers.** You'll head off time-consuming miscommunications and redoing work in the future.
6. **Continually look for ways to improve.** Ask yourself: Is there a better way to do this project? Could I do it in fewer steps?
7. **Give yourself something to look forward to.** Whether it's a vacation or a 10-minute afternoon walk — you'll be more alert, awake, and happier if you have a break to look forward to.

Source: Rebecca L. Morgan, certified management consultant and author of *TurboTime: Maximizing Your Results Through Technology*.  
[www.rebeccamorgan.com](http://www.rebeccamorgan.com)

“A minute of thought is worth more than an hour of talk.”

— Unknown

# your health matters

## for your benefit

### 3 TOP BENEFITS QUESTIONS — and where to get answers

#### Is a certain service covered by my plan?

First check the list of covered services in your summary plan description (SPD). Also review the list of “limitations and exclusions,” services that may be covered only under certain conditions or may not be covered at all.

If the SPD doesn't help, call your plan's customer service number. It's usually on the back of your plan ID card.

#### What should I do if I don't understand my medical bills?

Read the explanation of benefits (EOB) from your medical plan. It tells you what charges the plan has or has not paid and why. If you still have questions, call your hospital's or doctor's billing office. Your plan's customer service department also may be of help.

#### Is my doctor/hospital in the plan's network?

Check your plan's Website or call customer service to answer this one.



## BOOST YOUR BRAINPOWER Lest you forget...

**I**f you have trouble remembering people's names or you have other minor spurts of forgetfulness, try exercising your brain for a few minutes every day.

Quickly doing simple calculations such as 2 plus 3 or 5 times 8, reading aloud, and writing are the best ways to stay mentally sharp, says brain researcher Ryuta Kawashima, MD, author of *Train Your Brain*.

The brain, just like the body, gradually weakens with age and needs daily stimulation to keep from deteriorating. Kawashima's research has helped Alzheimer's patients improve their thinking ability.



*While waiting for running  
water to heat up or cool down,  
catch it in a watering can  
to use for plants.*

## body, mind, and soul

“Arguing with reality is like trying to teach a cat to bark — hopeless.”  
— Unknown

“I have found the best way to give advice to your children is to find out what they want and then advise them to do it.”  
— Harry S. Truman

“Millions of people long for immortality who don't know what to do with themselves on a rainy Sunday afternoon alone.”  
— Susan Ertz

“Even a stopped clock is right twice every day. After some years, it can boast of a long series of successes.”  
— Marie Von Ebner-Eschenbach

“You never get in trouble for things you don't say.”  
— Sam Rayburn

“If love is the answer, could you please rephrase the question?”  
— Lily Tomlin

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(269) 343-0770

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