

# WMI<sup>®</sup>

# MUTUAL INSURANCE COMPANY

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[www.wmimutual.com](http://www.wmimutual.com)

*“Life Is a Journey. Have Some Fun.”*

## The Power of Friendship

**Friendships make living more fulfilling.** They play an enormous role in our lives. We turn to our friends for emotional support and companionship as well as sources of joy and fun.

**With friends, we can share special occasions and experiences in life,** enriching our days and theirs in return. Our friends can strengthen and help us through tough times — as we provide the same for them.

**Research has shown that close friendships** promote greater happiness, self-esteem and sense of purpose, convey the most benefit during adolescence and old age, and are associated with physical outcomes, including lower blood pressure, faster recovery from certain illnesses and a longer lifespan.

**True friendship is the foundation for any relationship, including our romantic partners.** A strong friendship in your life can provide mutual support for years. You both view the relationship as one that enriches each other's lives and is always worth the time and energy.

**Friendships require that both people** share trust and honesty and can work through disagreements when they arise. Unfortunately, many people today tend to be achievement-oriented, pouring their time into work and missing the regular pleasure and rewards of being with friends.

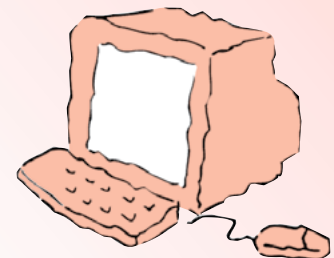
**Four ideas for developing friendships** include pursuing special interests with a group or club, taking a class, working out at a gym and volunteering.



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### Check out our online resources

- Visit our website at [www.wmimutual.com](http://www.wmimutual.com) for important information about your group insurance coverage, to locate a preferred PPO provider, to download your insurance policy, and for helpful articles about health insurance and health care.
- Friend us on Facebook by searching for WMI Mutual Insurance! You'll find loads of useful information and funny memes that will stimulate your brain and put a smile on your face!
- If you or someone you know is approaching Medicare eligibility, visit our Medicare Supplement website at [www.wmimedigap.com](http://www.wmimedigap.com) where you'll find valuable information about Medicare and the affordable Medigap products offered by WMI.
- If you need something that isn't readily available online, you can always get a live person at WMI by calling our home office at 801-263-8000.



The Smart Moves Toolkit, including this issue's printable download, [Get a Move On](http://personalbest.com/extras/22V10tools), is at [personalbest.com/extras/22V10tools](http://personalbest.com/extras/22V10tools).

“Popeye was right about spinach: dark green, leafy vegetables are the healthiest food on the planet. As whole foods go, they offer the most nutrition per calorie.”

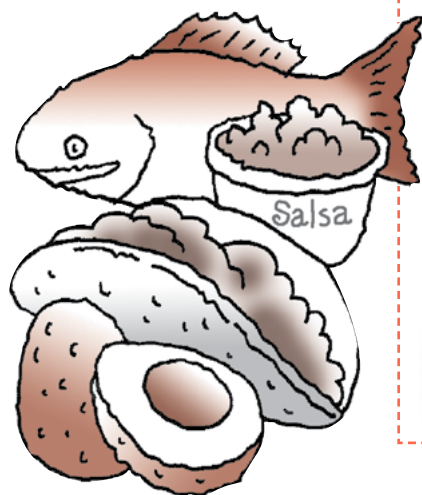
— Michael Greger, MD



## TIP of the MONTH

### Wild vs. Farmed Fish and Seafood

**Fish is a nutritious choice, whether it's wild or farmed.** A dwindling supply of fish has increased the need for fish farms, which now provide more than half of all the seafood we eat. Both wild and farmed fish are excellent sources of protein, omega-3 fats and many vitamins and minerals, including vitamin D. Both types of fish may contain contaminants, so check local fish advisories or use [seafoodwatch.org](http://seafoodwatch.org) to get a better idea of what to buy.



# eating smart Don't Forget Fish

By Cara Rosenbloom, RD

**It's easy to choose meat or poultry for weeknight meals, but why not add fish to your rotation?** It adds variety to the diet and lots of beneficial nutrients. Nutrition guidelines recommend eating fish at least twice per week (so you get at least eight ounces of seafood). Studies show that those two servings weekly are associated with lower risk of heart attack, stroke and congestive heart failure.

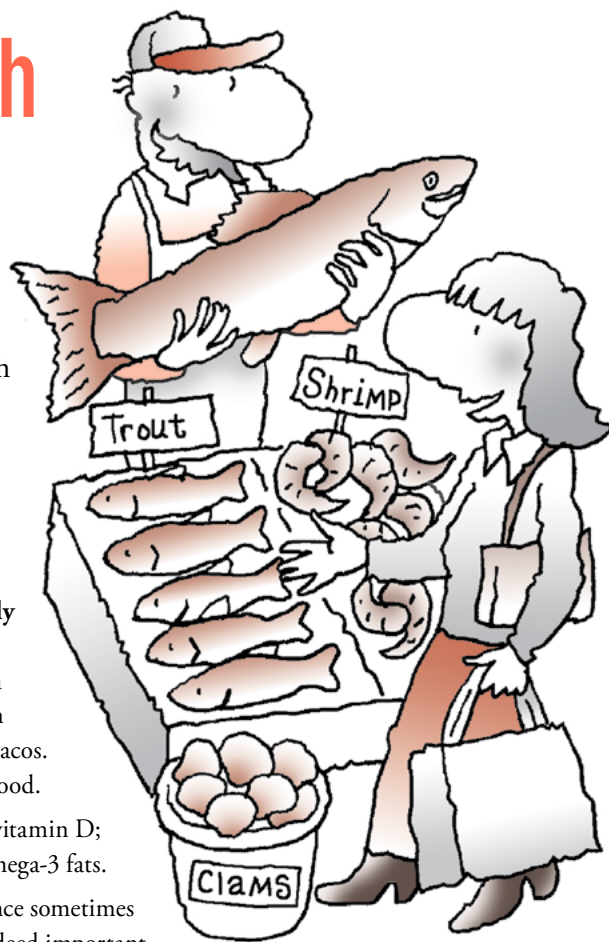
**Shrimp, tuna and clams are the most commonly consumed options in the U.S., and there are many recipes for them.** Try shrimp scampi (with butter and garlic), tuna casserole or spaghetti with clams. Or, try a tuna sandwich, sushi roll or fish tacos. There are so many delicious ways to eat more seafood.

**Fish and seafood** offer protein, vitamin B<sub>12</sub> and vitamin D; plus, oily fish are also a source of heart-healthy omega-3 fats.

**Worried about mercury?** This hazardous substance sometimes steers people away from fish, and avoiding it is indeed important for young children and women who are pregnant or breastfeeding. But not all fish contain mercury, and it should not be a reason to avoid fish altogether. Only a few species are high in mercury, including marlin, orange roughy, shark, swordfish, tilefish, ahi tuna and bigeye tuna.

**Many fish are low in mercury.** They include tilapia, cod, haddock, shrimp, catfish, crab and flounder. For an extra health boost, choose those low in mercury and high in omega-3 fats, such as salmon, anchovies, Pacific oysters, mackerel, herring, trout and sardines.

**If you like tuna, choose low-mercury varieties,** such as skipjack (canned skipjack is called **light** tuna rather than **white** tuna), instead of ahi, bigeye or albacore tuna.



## Easy Fish Tacos

1½ lbs (24 oz.) tilapia, cod or haddock  
½ tsp each paprika and cumin  
1 tsp dried oregano  
½ tsp salt  
1 tsp extra-virgin olive oil

12 4-inch corn tortillas  
1 avocado, peeled and sliced  
½ cup fresh salsa  
½ cup fresh chopped cilantro

**Preheat** oven to 400°F. **Place** fish on parchment-lined baking sheet. **In** a small bowl, blend paprika, cumin, oregano, salt and olive oil. **Brush** it over fish fillets, then bake 12-15 minutes, until fish flakes easily with a fork. **Break** fish into pieces and divide evenly onto tortillas. **Top** with avocado, salsa and cilantro. **Serve** and enjoy.

**Makes 4 servings. Per serving:** 408 calories | 38g protein | 15g total fat | 3g saturated fat | 5g mono fat | 5g poly fat | 28g carbohydrate | 1g sugar | 4g fiber | 567mg sodium

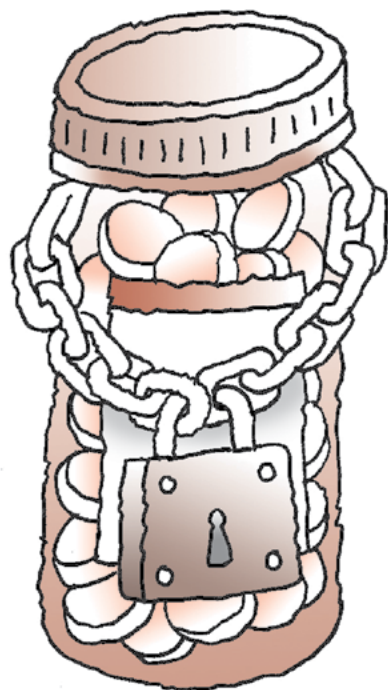
## EASY recipe

“Friendship can elicit joy, companionship, and growth — enriching our entire experience of the world.”

— Anaïs Nin



**Depression Screening Day on October 6** is an opportunity to learn about this serious mood disorder which affects one in six Americans at some time in their lives. Take the depression test at [screening.mhanational.org](http://screening.mhanational.org) to check for depression symptoms. They can include feeling persistently sad and/or irritable, unexplained fatigue, difficulty sleeping and more. Good news: Depression is highly treatable. Contact your health care provider if you have symptoms of depression.



## work&life

# De-Clutter Your Mind

## Free up more mental energy



**Do you have times when your mind is juggling too many thoughts, making it hard to focus and process?** Researchers estimate humans have about 60,000 thoughts each day. And many of those thoughts involve thinking the same things repeatedly.

**An overcrowded mind** can hinder your comprehension and productivity, and even your mental health. It's time to tidy up and focus. Here's how to start:

**Identify or review the priorities in your personal life and in your work.** List them in order of importance and ensure your actions and related decisions support those priorities. Create and follow an action plan to meet those goals; this can be brief or detailed, depending on what helps you succeed and move forward.

**Learn to avoid multitasking,** which lowers your mental efficiency and control and often wastes time. Instead, learn to single-task as much as possible. List the things you need to accomplish each day, and stick to your plan. A de-cluttered work space can help keep you organized and focused.

**Avoid putting off decisions.** Procrastination can overwhelm your brain with all the disorder created by those issues needing resolution.

**Reduce your media intake.** For example, hours of social media and streaming videos can be addictive and eat up precious time. Set limits.

**And take a break.** Your brain needs to routinely rest and recharge to perform well. Switch off your phones and laptop and do something that helps you feel positive — maybe a refreshing nap or walk in the park.

# Keep Children Drug Free



**Keeping kids away from drugs is crucial for mental and physical health.** It plays an important role in how well children do in school, too. But even the most caring parents can struggle with how to prevent youngsters from using drugs.

**Helping children avoid substance abuse is rarely as simple as telling them to say no to drugs and alcohol.** It can be especially difficult when tweens and teens face peer pressure. And they may simply be curious about drugs, including your prescription medications.

**Red Ribbon Week, from October 23 to 31,** was founded by the National Family Partnership to support families and communities in preventing drug use by children. It's a good time to consider fact-based strategies to proactively keep kids drug free.

**Talking about drug and alcohol use is important.** Turn off phones and have the conversation when you and your child are calm. Don't lecture or yell. Listen to your teen's views and questions. Addiction experts advise emphasizing how drug use can negatively impact things youngsters care about, such as sports, appearance and driving.

### More tips:

- Lock up your medications; if you take prescription drugs, keep them secured.
- Look into adult-supervised activities that interest your child and encourage involvement.
- Take time to know your child's friends and their interests.
- Clearly and calmly explain family rules and consequences. For example, make it clear your teen must leave an activity where there's drug or alcohol use. Give them an exit plan — they can call you or another responsible adult to pick them up.
- Provide support, praise and encouragement for your child's successes.



We come in many different shapes and sizes, and we need to support each other and our differences. Our beauty is in our differences.

— Carré Otis



**Good dental health can impact more than teeth and gums. October is National Dental Hygiene Month**, a good time to make sure you're current on dental checkups. And make sure you're practicing good dental hygiene, too. Brush your teeth at least twice daily with fluoride toothpaste and floss daily to remove plaque. You'll reduce the risk not only of cavities and bad breath but also gum disease. That's important because, in some people, gum disease-linked bacteria can travel through the bloodstream and cause cardiovascular problems.



## body&mind

### Q: How to get help for mental trauma?

**A:** Many frightening events, from highway accidents to natural disasters, can cause trauma symptoms.

In the immediate aftermath, it's common to experience:

- Sadness.
- Anxiety.
- Anger.
- Social withdrawal.
- Difficulty sleeping.
- Nightmares or flashbacks of the event.
- Avoidance of reminders of the event.

**In most cases, these reactions fade in the first few days or weeks.** Accepting your feelings, seeking support, maintaining healthy routines and being patient with yourself can help.

**If your symptoms persist and interfere with daily functioning,** consider seeking psychological first aid (sometimes offered by emergency services and disaster relief agencies) or professional treatment, such as cognitive behavioral therapy (CBT), dialectical behavior therapy (DBT) or eye movement desensitization and reprocessing (EMDR). Ask your health care provider, health plan or employee assistance program for referrals.

— Eric Endlich, PhD



## QuikQuiz™: Flu Vaccine

**What's your flu IQ? Test your knowledge:**

- |  |   |   |
|--|---|---|
| 1. The flu vaccine is only given by injection.   | T | F |
| 2. The flu vaccine can give you the flu.   | T | F |
| 3. October is the best time to get your flu shot.  | T | F |
| 4. People 65 and older and those with chronic conditions, such as asthma, heart disease and diabetes, are at increased risk of complications from the flu. | T | F |
| 5. You only need a flu shot every three to five years.   | T | F |
| 6. Everyone six months of age and older (except in rare cases) should be vaccinated yearly against the flu.  | T | F |

### ANSWERS:

- False** — The nasal spray flu vaccine is approved for healthy people between ages five and 49, except for pregnant women.
- False** — You can't get the flu from vaccines.
- True** — October is the ideal time to get vaccinated, but it's never too late to get the flu shot.
- True** — If you're at higher risk, the flu shot can reduce your chances of flu complications, such as pneumonia, that require hospitalization.
- False** — The flu virus mutates every year, so a new vaccine is created annually to target the current and major flu strains.
- True** — Ask your health care provider about getting vaccinated.

I believe that any type of education can be great, but an education about ourselves can create something wonderful.

— Andy Andrews



### What happens to expired or unwanted prescription medications?

If they're left around your house or thrown in the trash, they can end up in the wrong hands. The U.S. Drug Enforcement Agency (DEA) says unwanted drugs that are disposed of improperly contribute to drug abuse, overdoses and accidental poisonings. And flushing drugs adds to contamination of the public water supply. **October 22 is Prescription Drug Take Back Day**, when you can safely drop off drugs at DEA-approved collection sites. Find a site near you at [takebackday.dea.gov](http://takebackday.dea.gov).

## body&mind

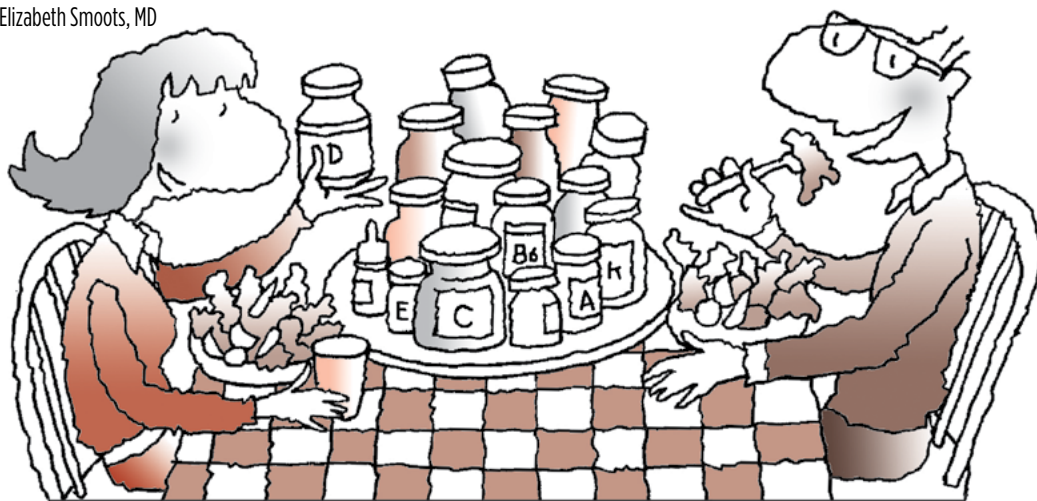
### Q: Multivitamins necessary?

**A:** People who don't get enough nutrients from food alone might benefit from a multivitamin and mineral supplement, according to the National Institutes for Health. Nutritional deficiencies are especially common among heavy drinkers, poor eaters, dieters, vegetarians, pregnant people and those older than age 50. People who have chronic diseases or take certain medications may also want to consider a supplement.

**Ask your health care provider for personalized advice.** You may need a multivitamin, or may benefit from taking individual vitamin or mineral supplements to treat specific deficiencies. For example, vegans may fall short on calcium and vitamin B<sub>12</sub>. Your needs depend on your age, gender, health history, eating habits and lifestyle. Other factors to consider include your ability to digest and absorb nutrients from food and the nutritional quality of the food you consume.

**If you are young, healthy and eat a nutritious diet**, food is still the most effective and safest way to obtain essential nutrients. But for particular individuals and health conditions, multivitamin supplements may help fill dietary gaps.

— Elizabeth Smoots, MD



October is Breast Cancer Awareness Month. 

## Breast Health Boosters

**While there's no certain method to prevent breast cancer, there are ways that may lower your risk**, according to the American Cancer Society (ACS).

**This can be especially helpful if you have some known risk factors for breast cancer**, such as a strong family history of the disease or certain inherited gene changes. Commit to lifestyle changes you can make to lower your risk of breast cancer:

- **Lose excess pounds and maintain a healthy weight.** This is especially important if you have a family history of breast cancer or if you've had it.
- **Prioritize exercise.** Whether it's walking or hitting the gym, regular moderate- to vigorous-intensity physical activity is linked to lower breast cancer risk.
- **If you drink alcohol, limit yourself to one drink per day.** In fact, it's best not to consume any alcohol. Even small amounts are linked with an increase in breast cancer risk, according to the ACS.
- **Load up on nutrient-rich foods.** A plant-based diet that includes a variety of vegetables, fruit, beans and whole grains can help you maintain a healthy weight and lower your breast cancer risk.

**Important:** Get screened for breast cancer as your health care provider advises. Early detection using mammograms means treatment can begin during the initial stages of the disease.



### Q: Do I need identity theft protection?

**A:** In a word, yes. Identity theft is when someone uses your data — your social security number, birthday, even your name — and impersonates you to steal your assets and cash. In 2020, the FTC received 1.4 million identity theft complaints from consumers, an increase of 113% from 2019. Many basic functions of identity protection companies are actions you can do on your own, without charge. Here are a few:

- Review your credit report for changes in addresses and accounts listed.
- Freeze your credit through all three major credit bureaus (Equifax, Experian and TransUnion).
- Report identity theft as soon as you become aware.

**Using identity protection services may be advisable if any of the following apply to you:**

- You are unwilling to freeze your credit.
- You have already been a victim of identity theft.
- You aren't willing to diligently monitor your credit.

**Before purchasing monitoring services,** check with services you already use to see if they offer identity theft protection. Typical services include monitoring your credit files, alerting you if someone tries to open an account in your name or purchasing through an account you already own. If identity theft does occur, protection companies will work on your behalf to recover the money stolen from you.

— Jamie Lynn Byram, PhD, CFP, AFC, MBA

Learn more at [identitytheft.gov](https://identitytheft.gov).

October is Cybersecurity Awareness Month. Stop. Think. Connect.™



### Spot Tech Support Scams

**You're working on your laptop and suddenly a pop-up** from a well-known tech company appears, telling you your computer has been infected with a virus. You panic and start to follow the instructions.



**Take your hands off the keyboard.** This is most likely a scam. Other scams include phone calls and emails telling you there is a problem with your computer. They may instruct you to open files or to run a scan and then tell you they've detected a problem. Then, the scammers will request remote access to your computer, install malware, try to get you to purchase a computer maintenance or repair app or service, and direct you to a website to enter credit card and other personal information.

#### Here's what to do:

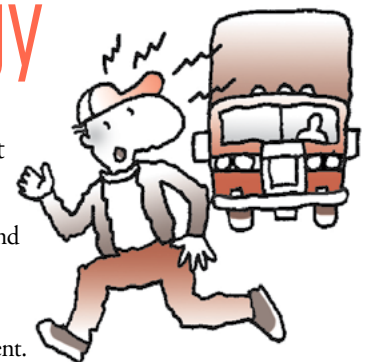
- If you receive a pop-up message to call tech support or click on a link, ignore it.
- Never provide your password or give someone remote access to your computer unless you called the company directly.
- Never provide credit card, bank account or any other payment information for offers to refund payment for tech support services you bought.
- If you suspect a virus or other threat, call your software company directly by using the phone number on packaging, its website or your sales receipt. Or consult a trusted security professional.

#### If you've been scammed:

- Consult a trusted security professional, update your computer's security software, change all passwords and report the scam or attack to the FTC at [reportfraud.ftc.gov](https://reportfraud.ftc.gov).
- Contact your credit card company or bank to reverse charges if you made any. If you paid with a gift card, contact the issuing company immediately.

### Novel Safety Technology

**New safety technologies,** such as drones, apps, sensors and wearables, are evolving every day. Here are just a few of the latest available:



**Fatigue monitors:** Wearable technology, including wristbands, headwear and clothing, can alert workers to when they are experiencing signs of fatigue.

**Proximity monitors:** Proximity sensor technology can help prevent being struck by and caught between objects, such as moving vehicles and equipment.

**Virtual or augmented reality:** These can be used for safety training, using life-like scenarios without facing real danger.

**Drones:** Drones can be sent into hazardous work areas, such as confined spaces, heights and underwater areas, to help mitigate a worker's personal risk.

**Heat stress wearables:** These wearables can track workers' body temperature and sweat rate to monitor when they are at risk for heat-related illness or heat stroke.

**Video behavior analytics:** Body-worn and fixed-mounted video cameras can help reduce workplace violence using machine learning and AI to monitor workplace irregularities. This includes detecting physical behavior and movement patterns that indicate physical violence. Certain behavior analytics can even detect a fallen person, abandoned objects and intrusion into a prohibited area.



October is Liver Awareness Month. 

## Protect Your Liver

By Diane McReynolds, Executive Editor Emeritus

**As your body's second-largest organ, your liver is essential for supporting many vital functions.**

It removes all toxins from your body, processes your food and adjusts cholesterol levels. It builds proteins and makes bile, a substance that aids in digestion and moves waste out of your body. It also stores sugar for when it's needed, and regulates hormone levels — all in a day's work.

**What hurts your liver?** Conditions that weaken or damage your liver include infections and obesity, as well as alcohol and drug abuse, which can all cause liver scarring (cirrhosis) that can lead to life-threatening liver failure and even cancer. Liver disease can also be inherited.

**How common is liver disease?** About 10% of Americans have chronic cirrhosis. One type of liver disease is becoming more common, coinciding with rising rates of obesity. This is **metabolic-associated fatty liver disease**. It's related to diabetes, high blood pressure and unhealthy cholesterol levels.

**Other factors that lead to liver disease include:**

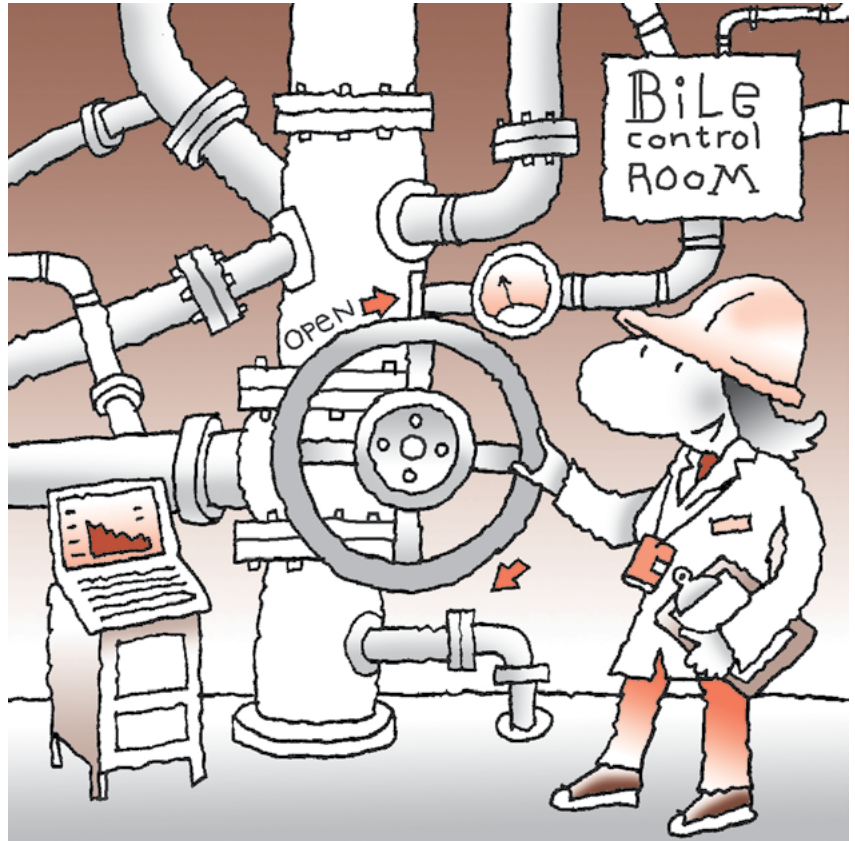
- Viral infections, such as viral hepatitis.
- Problems with immunity.
- Cancer.
- Excess toxins, primarily alcohol, leading to fatty liver disease.

Recognizing liver problems early enables prompt treatment and often makes healing possible.

**Symptoms of liver disease can include:**

- Yellowish skin and eyes (jaundice).
- Abdominal pain and swelling.
- Dark urine color.
- Pale stool color.
- Chronic fatigue.
- Nausea or vomiting.
- Loss of appetite.

**Note:** Liver disease often does not produce symptoms. But if you have persistent symptoms, see your health care provider.



### 6 Ways to Protect Your Liver

- 1. Watch your alcohol use, a leading factor in liver disease.** High-risk drinking for women is having more than eight drinks weekly; for men, it's exceeding 15 drinks a week.
- 2. Maintain a healthy weight.** Obesity can cause nonalcoholic fatty liver disease.
- 3. Get vaccinated if you're at increased risk of contracting hepatitis** or if you've already been infected with any form of the hepatitis virus. Check with your provider.
- 4. Use medications wisely.** Take prescription and nonprescription drugs only when needed and only in recommended doses.
- 5. Wash your hands thoroughly before eating or preparing foods.** If traveling in developing countries, choose bottled water to wash your hands and brush your teeth.
- 6. Avoid risky behavior.** Get help if you are using illicit intravenous drugs; don't share needles to inject drugs.

**Want to know if your liver is healthy?** A routine blood panel test can measure several elements in your blood, revealing your liver function and any signs of inflammation or damage. You can check your liver function by using a home blood test. Consult your provider to learn more.

# October Fill-in-the-Blank Puzzle

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

- 1 Only a few species of fish are high in \_\_\_\_\_.
- 2 \_\_\_\_\_ affects one in six Americans at some time in their lives.
- 3 The \_\_\_\_\_ virus mutates every year.
- 4 In some people, gum disease-linked bacteria can travel through the bloodstream and cause \_\_\_\_\_ problems.
- 5 \_\_\_\_\_ deficiencies are especially common among heavy drinkers, poor eaters, dieters, vegetarians, pregnant and people older than age 50.
- 6 Even small amounts of \_\_\_\_\_ are linked with an increase in breast cancer risk, according to the American Cancer Society.
- 7 The \_\_\_\_\_ is the human body's second-largest organ.
- 8 In 2020, the FTC received 1.4 million \_\_\_\_\_ theft complaints from consumers.



You'll find the answers at [personalbest.com/extras/Oct2022puzzle.pdf](https://personalbest.com/extras/Oct2022puzzle.pdf).

The Smart Moves Toolkit, including this issue's printable download,  
Get a Move On, is at [personalbest.com/extras/22V10tools](https://personalbest.com/extras/22V10tools).

## Dr. Zorba's corner

### COVID-19 Booster Shots

**COVID-19 is here to stay.** That means getting the initial series of two injections and getting boosted twice. Because the initial two vaccinations don't provide permanent protection, you need boosters to maintain your immune system's defenses against COVID. The immunization doesn't mean you absolutely won't get COVID, but it does reduce the risk that you'll end up in the hospital by 95%. That's the most important point. You might feel ill with COVID, just like the flu, but vaccination reduces the severity of your symptoms. **Note:** You are still contagious to others if you contract COVID-19 despite vaccination even if you have no symptoms.

— Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming!

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