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“Life Is a Journey. Have Some Fun.”

July is Ultraviolet (UV) Safety Month.



Sun Safety for Every Body

We all need some sun to produce **vitamin D**, which helps our bodies absorb calcium for healthier bones. But excess exposure to the sun's ultraviolet radiation can damage your skin and immune system and cause cataracts. At the current rate, about 9,500 people in the U.S. are diagnosed with skin cancer every day.

Basal cell and squamous cell carcinoma are the most common types of skin cancer. Both tend to be relatively low-risk cancers when treated promptly. Melanoma

is a much more dangerous kind of skin cancer. Watch for skin changes and see your health care provider if you notice unusual skin blotches, including a waxy bump, white or red, thick, scaly patch, a new or unusual bump or any spots changing, growing or bleeding.

At the height of outdoor summer activities, practice sun safety six ways:

1. Avoid getting a tan outdoors. It injures your skin, and it won't protect you from sunburn.
2. Slather on the sunscreen, even if you are sitting in the shade. Use one ounce of **broad-spectrum, water-resistant** sunscreen with a sun protective factor (SPF) of at least **30** to all exposed skin, and reapply every **two** hours, especially after swimming or sweating.
3. Use sunscreen on cloudy days, too, as 80% of the sun's UV rays can penetrate clouds.
4. Don't use tanning beds and sunlamps, which expose you to high levels of UV radiation.
5. Wear sunglasses and hats with wide brims to shade your face, head, ears and neck.
6. Avoid sun exposure when it's hottest, especially between 10 a.m. and 4 p.m.

Learn to relax and **enjoy the shade** — one of the best ways to limit UV exposure.



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Prescription Drug Discount Cards

by: *Dave Leo, President & CEO*

Free prescription drug discount cards like GoodRx[®], ScriptSave[®] WellRx, Optum Perks[®], Blink Health[®] (with free home delivery) and RxSaver[®] promise to save you money at the pharmacy. I used to think these cards were a gimmick, but I've learned firsthand, they're not. In many cases, the savings you can get with these programs are even deeper than the discounts available through your insurance policy, and the reduction in the administrative overhead costs saves everyone money!

Savings obtained through drug discount programs are shared proportionally in accordance with plan benefits between the insurance company and the member; and although the member must pay the entire cost upfront, eligible prescriptions can be submitted for reimbursement and Rx deductible credit.

If you find a better deal for your prescription drugs through a drug discount card, contact our office and we'll guide you through the next steps. Start saving today!

The Smart Moves Toolkit, including this issue's printable download, [Summer Fitness, Family Style](#), is at personalbest.com/extras/22V7tools.

Know your food, know your farmers, and know your kitchen. Start building up your larder! We don't even use that term any more.

— Joel Salatin



TIP of the MONTH

Looking to Ward off Type 2 Diabetes?

Researchers say both nutrition and exercise may help to reduce your risk of developing this common condition. A recent study showed that women who get more daily steps (measured on a pedometer) are less likely to develop type 2 diabetes compared to women who are more sedentary. And a second study found that men who exercise are 39% less likely to develop diabetes than men who are sedentary. Aim for at least 150 minutes of moderate-intensity movement (e.g., brisk walking) each week in combination with a balanced eating plan.

eating smart

Produce Straight from the Farm

By Cara Rosenbloom, RD

From juicy apples to freshly laid eggs, many people partner with local farms to enjoy their weekly harvest. This is **community-supported agriculture (CSA)**, and it's a smart way to support local farms and save money.

To receive a CSA box, you buy shares in a specific farm's harvest. The farm then sends you your share of the fresh food the farm grew. Is a CSA box the right choice for you? Here are some pros and cons:

Pros:

- You support a local farm. You can visit the farm, meet the team, volunteer, and see where your food grows.
- Freshness: You get a weekly box of whatever was grown or harvested that week.
- You may save money compared to buying the same items at the grocery store.
- You'll have lots of vegetables and fruits on hand, which is a great incentive for healthy eating.

Cons:

- You need to pay it all up front (usually a few hundred dollars), instead of buying groceries weekly.
- You invest in some risk. If the weather or pests are bad and the farmer has a poor growing season, you get less than what you paid for.
- You may have little choice about what's in your weekly box. If the farmer grows kale, that's what you'll get, even if you don't like it.
- You may get more food than you can use in a week. Be prepared to use, share, can or freeze items to reduce food waste.

Also, ask yourself if you are creative and enjoy cooking. The most satisfied CSA users are those who are willing to try new things.



Peach Salad with Arugula

2 ripe peaches, quartered
6 cups arugula
½ cup crumbled feta cheese
½ cup freshly chopped mint
2 tbsp extra-virgin olive oil

1 tbsp balsamic vinegar
1 tsp Dijon mustard
1 tsp honey
Pinch each salt and pepper



EASY recipe

Preheat grill to high. **Grill** peaches, cut sides down, on oiled grates for about 2 minutes. **Flip** peaches and grill 2 more minutes. **Set** aside to cool. **On** a serving platter, scatter arugula and top with feta and mint. **In** a small container with a lid, combine oil, vinegar, mustard, honey, salt and pepper. **Shake** well until combined and pour over salad. **Slice** peach quarters in half lengthwise and serve on top of salad.

Makes 4 servings. Per serving: 151 calories | 4g protein | 11g total fat | 3g saturated fat | 5g mono fat | 3g poly fat | 10g carbohydrate | 8g sugar | 2g fiber | 286mg sodium

“Do your little bit of good where you are; it’s those little bits of good put together that overwhelm the world.”

— Desmond Tutu

Having trouble sleeping this summer during long periods of sunlight? Try these summer snooze tips from the American Academy of Sleep:

- Limit exposure to sunlight in the evening. Keeping an indoor routine two hours before bedtime can ease your body into sleepiness, even if it’s still light outdoors.
- Make your bedroom comfy. Enjoy a cool breeze with fans and use blackout curtains to block out early sunrises.
- Relax and wind down after a busy summer day. Reading and playing music before bedtime can help.

work&life

Keeping Kids Busy in the Summer

Keeping youngsters occupied until school starts again doesn’t have to be a chore. Whether you or your partner is at home this summer, or someone cares for your kids while you work, it’s important your children have daily activities that are safe, fun and even educational.

Avoid starting the day with “So, what do you want to do today?” Instead, have a plan. Don’t schedule every hour, but have a few activities, day trips or play dates set and let your kids know what’s on the agenda ahead of time.

Tips for keeping youngsters busy and happy this summer:

- **Plan visits to your local library once a week.** Many libraries offer summer reading programs and fun activities. Consider getting your child his or her own library card and challenge them to see how many books they read this summer.
- **See what activities** your local parks and recreation department offers in local parks, such as summer art shows, or concerts the whole family can enjoy.
- **If you have a yard,** let the kids plant and water their own small garden. No yard? Potting plants for a balcony or window can help youngsters learn about growing flowers and edibles.
- **An afternoon swim is always a hit, but so is outdoor fun right at home.** Children and their friends can play tag, hide-and-seek and other outdoor games.
- **Use a rainy day** to learn about cooking. Let your children help in the kitchen by making healthy meals and snacks.
- **Encourage art projects.** Empty boxes and cans can be turned into an imaginary town. And youngsters can draw scenes from their summer and make a scrapbook about their adventures.



Practice Self-Compassion

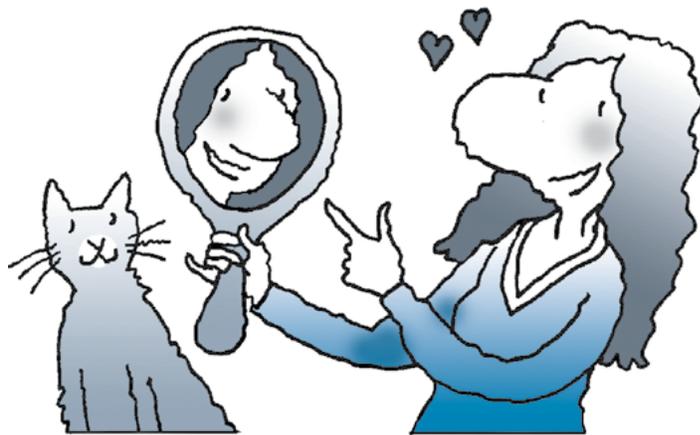
Self-compassion is a way to have a healthier relationship with yourself. Everyone makes mistakes and experiences losses.

But while you likely wouldn’t berate a close friend who is going through a difficult time, too often we tell ourselves we are stupid or worthless when things go wrong in our own lives. Self-compassion is a tool for breaking this pattern and promoting emotional resilience, according to the American Psychological Association.

For more than 20 years, Kristin Neff, PhD, associate professor of educational psychology at the University of Texas, has studied how people can treat themselves with the kindness they give others. Research shows practicing self-compassion increases compassion not only for ourselves, but also for others, and it decreases anxiety, depression and stress.

The three main elements of practicing self-compassion:

1. Be kind to yourself. When you’re having a hard time, don’t beat yourself up about what happened. Instead, acknowledge your pain and be warm and understanding toward yourself.



2. Recognize common humanity. If you feel alone when you have problems, acknowledge imperfections and setbacks are part of being human. Everyone experiences suffering and personal inadequacy.

3. Practice mindfulness. This involves observing your thoughts and feelings, including the negative ones, without suppressing or exaggerating them. Mindfulness is nonjudgmental but requires that you not over-identify with thoughts and feelings, so you aren’t preoccupied with negative emotions.

Learn more at centerformsc.org.

“All gardening is landscape painting.”

— William Kent



Gardening is a healthy pursuit. Whether it's a vegetable or flower garden, or potted plants on a deck or patio, research shows gardening has multiple health benefits. It provides exercise, boosts vitamin D, improves mood and even lowers the risk of dementia. Connecting to other local gardeners can combat loneliness, too. Don't know where to start? Visit the National Gardening Association at garden.org for everything from online classes to their database with more than 700,000 plants.

body&mind

Q: Tips for introverts?

A: While outgoing people sometimes command attention, quiet types can succeed in their own way. Try these strategies:

- **Accept yourself.** Introversion is not a character flaw, just a different style.
- **Know your needs.** Do you need alone time to recharge after a party or business meeting? It's easier to navigate the social world when you practice good self-care.
- **Learn your pain points.** Are you overwhelmed by excessive noise or big crowds? Try to find workarounds for the situations that challenge you.
- **Get set to grow.** You can develop and hone social skills, such as networking. When you try new things, your comfort zone gets bigger.
- **Play to your strengths.** Experts say that introverts, being thoughtful and observant, often make good friends, partners and even leaders.

— Eric Endlich, PhD



Reduce Out-of-Pocket Health Care Costs



Not all expenses for medical care are reimbursed by health care coverage plans.

These are your out-of-pocket costs. They include deductibles, coinsurance, copayments for covered services and all costs for services that aren't covered through your plan.

Here are ways to save:

Ask your health care provider if your medicines are available in lower-cost generic forms with the same active ingredients. Take all of your medicines as directed to avoid further health problems.

Recognize the level of care you need — when to call your provider and seek urgent or emergency room care. ER care examples: chest pain, trouble breathing or severe pain or bleeding. Urgent care examples: sore throat, bladder infection or a dog bite.

Get routine health screenings, which are often covered without co-payments.

Choose in-network health care providers whenever possible as charges can be less than out-of-network providers.

In advance of having procedures or surgery, ask your provider if you can have it done at an outpatient clinic, often cheaper and faster than having the same procedure in a hospital.

If possible, use a Health Savings Account (HSA) or Flexible Spending Account (FSA). These are savings accounts that allow you to set aside pre-tax money for health care expenses, potentially saving you significant money each year.

Learn more at choosingwisely.org.

Like music and art, love of nature is a common language that can transcend political or social boundaries.

— Jimmy Carter

Tick bites can spread serious infections, including Lyme disease. Avoid grassy, wooded areas where ticks thrive. While hiking, wear long pants and long sleeves and use flea repellent. Always check your clothes and body for ticks after being outdoors. Find any? Before you wash your clothes, put them in a hot dryer for ten minutes. Visit cdc.gov/ticks for instructions about safely removing ticks from your skin and choosing an effective tick repellent. And if you get a tick bite, contact your health care provider immediately for instructions. Preventative antibiotics are offered within 72 hours to patients who meet certain requirements. If they don't meet the requirements, they are observed and treated if symptoms of Lyme disease develop.

body&mind

Q: Prevent medication interactions?

A: Medications can interact with prescription drugs, as well as over-the-counter medications, dietary supplements and food or drinks. For instance, alcohol combined with pain relievers or sedatives may interact to cause drowsiness and slow breathing — adverse effects that may lead to accidents or even death.

Know how to avoid dangerous drug interactions.

Keep all your health care providers informed about your prescription and over-the-counter medications and any dietary supplements. Read the labels and printed materials that come with your medications. If you have medication questions, ask your provider or pharmacist. Also fill all your prescriptions at the same pharmacy so they can more easily assist you in looking for medication interactions.



Learn more: Use online drug interaction checkers, such as those at webmd.com/interaction-checker/default.htm and drugs.com/drug-interactions.html. If the online checkers find any potential interactions, get your provider's advice before stopping medications or making any changes.

— Elizabeth Smoots, MD

Water Sports



Summer is the season for watery fun. Swimming is the most popular way to cool off in pools, lakes or the ocean. But there are a host of other water-based recreational activities to enjoy, depending on your fitness level and preferences.

Five water sports to explore:

- 1. Water skiing** is a full-body workout. You grip a tow rope while standing on skis as a motorboat pulls you and the water zips beneath you. With practice you can turn and even jump the boat's wake.
- 2. Kayaking and canoeing** can involve racing. But they are also peaceful ways to explore a river or lake while getting upper body exercise from paddling.
- 3. Snorkeling** allows you to explore marine life as you swim. If you dive in some tropical areas, you can explore coral reefs up close, too.
- 4. Paddle boarding** is a water sport for all ages. Beginners can kneel or sit while paddling; the more fit and experienced can move through the water while standing and paddling.
- 5. Surfing** takes a surfboard and patience for the right wave to come along. You paddle along with the wave and then attempt to stand and ride the wave. Expect to fall a few times before you succeed. If you're a surfing novice, take lessons. It's not as easy as what you see in movies.



Fake Check Scams

By Jamie Lynn Byram, PhD, AFC

The COVID-19 pandemic might be called the scamdemic — fraudsters have been raking in hundreds of millions of dollars and one of their favorite methods is fake checks. Some examples include:

- A person you don't know asks you to deposit a check for a certain amount. They ask you to forward a portion of the money to someone else and allow you to keep the remaining portion for your time and the hassle.
- You are hired as a mystery shopper to evaluate money services, such as gift cards, money orders or wire transfers. You receive a check to deposit, and then you are instructed to use a money service to send the money on to the person who sent you the original check.
- You win a prize and are asked to send funds to cover fees or handling charges for winning the prize.

A common red flag: You are contacted by an unfamiliar person or company. Don't agree to participate in transactions with people you don't know. If you sell items online, use a reputable service to receive payments.

Fake checks are difficult to identify, even by banks. It can take weeks or even months for the bank to realize the check is fake. Even if the funds show as cleared through your account, once the bank realizes the check is a fraud, you have to repay the money. If a company contacts you to offer a prize but requires payment to claim it, end communication. Winnings or gifts should be free.

Ransomware: How to Protect Yourself

Ransomware occurs when online hackers hold your information hostage by encrypting it and then demanding payment. However, you can protect yourself and your data.

Protect yourself against ransomware:

- Keep all of your apps, including the operating system, as well as security, entertainment and office products, updated.
- Don't click on links or download attachments and apps unless you asked for them.
- Back up all important files often on all devices. When you finish, log out of the cloud and unplug external hard drives.
- Always assume public Wi-Fi isn't secure and never access your personal or financial information while using a public network.

What to do if you are a victim of ransomware:

- Contain the attack by disconnecting all infected devices from your network.
- Remove malware and follow instructions to restore your computer (if you've backed up your files).
- Report ransomware to an FBI field office or the Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov).



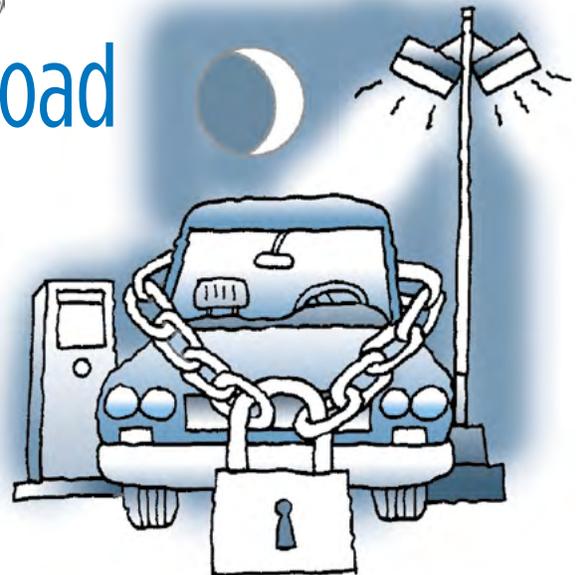
July is Vehicle Theft Prevention Month.



The End of the Road for Vehicle Theft

A motor vehicle was stolen every 43.8 seconds in the U.S. in 2019, according to the NHTSA. Don't become a statistic. Protect your vehicle by following this advice:

- Never leave your car running, even in your own driveway.
- Be aware of your surroundings. Don't park in areas that look desolate or unsafe.
- Park in well-lit areas.
- Close and lock all doors and windows.
- Take your key with you.



- Never leave valuables in your vehicle, especially if they can be seen from outside.
- Consider installing an anti-theft device, audible alarm system and/or a vehicle immobilizer system.

Relaxation Techniques to Manage Stress

By Diane McReynolds, Executive Editor Emeritus

The challenging situations we face in daily life — ranging from traffic jams and work deadlines to serious worries — can set off our stress response over and over.

Our heart rate and breathing speed up and our muscles become tense. While we can't avoid stress, we can adopt positive ways to offset the tension stress creates.

Stress can cause a wide variety of symptoms, including decreased energy, insomnia, headache and depression. Basic relaxation techniques can be easy and performed in a variety of ways. They provide many benefits, including:

- Healthier blood pressure and heart rate.
- Better digestion and sleep.
- Healthier blood sugar levels.
- Reduced muscle tension and chronic pain.
- Better concentration and mood.
- Reduced fatigue.
- Reduced anger and frustration.
- More confidence to handle problems.

Your relaxation response will be the opposite of your stress response. The goal is to reduce tension through immediate rest that you can achieve in several ways. With regular practice you can simply create a sense of calm as the need arises. Here are some relaxation techniques that can help produce calm:

Breathing focus, or belly breathing, involves taking long, slow, deep breaths. As you breathe, you gently disengage your mind from distracting or worrisome thoughts and sensations.

Mindfulness meditation involves sitting comfortably, focusing on your breathing and bringing your mind's attention to the present without drifting toward concerns, worries and negative thoughts. This form of meditation has enjoyed increasing popularity recently. Research suggests it may be helpful for people with anxiety, depression and chronic pain.



Yoga, tai chi and qigong are ancient arts combining rhythmic breathing with a series of postures or flowing movements. The physical aspects of these practices offer a mental focus that can help distract you from troubling thoughts; they can also enhance your flexibility and balance. These techniques may be challenging if you have physical health problems; consult your health care provider.

Progressive muscle relaxation helps you focus on slowly tensing and then relaxing each muscle group, so you focus on the difference between muscle tension and relaxation. For example, you can start by tensing and relaxing the muscles in your toes and progressively working your way up to your neck and head — or reverse direction.

Other methods that can produce relaxation and calm include massage, hydrotherapy, music and art therapy and biofeedback. Remember that relaxation techniques are skills that take practice. Enjoy them and learn to relax often.



July Fill-in-the-Blank Puzzle

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

- 1 Researchers say both nutrition and exercise may help to reduce your risk of developing _____ diabetes.
- 2 Research shows practicing self-compassion increases compassion not only for ourselves, but also for others, and it decreases anxiety, _____ and stress.
- 3 Routine health screenings are often covered without _____.
- 4 Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) allow you to set aside _____ money for health care expenses.
- 5 Researchers have found that _____ has multiple health benefits.
- 6 _____ combined with pain relievers or sedatives may interact to cause drowsiness and slow breathing.
- 7 Tick bites can spread serious infections, including _____.
- 8 _____ can cause a wide variety of symptoms, including decreased energy, insomnia, headache and depression.



You'll find the answers at personalbest.com/extras/Jul2022puzzle.pdf.

The **Smart Moves Toolkit**, including this issue's printable download, **Summer Fitness, Family Style**, is at personalbest.com/extras/22V7tools.

Dr. Zorba's corner

Vitamin D is the sunshine vitamin. We make it when we're in the sun, and it helps keep bones healthy. But when we get that tan from the sun, we increase our risk of getting skin cancer. So what should you do to protect your skin and your bones? Research published in *JAMA Dermatology* showed that of nearly 3,000 adults, those who wore sun protection (e.g., hats, sunscreen) did not have thinner bones that led to bone fractures. To keep your bones healthy, make sure you exercise. Also, include sources of dietary vitamin D: fortified dairy and plant milks, fortified orange juice, and seafood, such as salmon, sardines and tuna. Ask your health care provider if you need to take calcium and vitamin D₃ supplements.

— Zorba Paster, MD

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