# WIII

#### MUTUAL INSURANCE COMPANY

### www.wmimutual.com

"Life Is a Journey. Have Some Fun."

## Eat to Beat the Heat

By Cara Rosenbloom, RD

As the temperature rises during the hot summer months, it's essential to stay cool and hydrated. Incorporating the right foods and beverages into your diet can help you beat the heat all summer long. Here's a guide to some



delicious options that are perfect for summertime:

**Drink water.** Don't wait until you feel thirsty. Keep a water bottle handy and sip all day. You can also stay hydrated with unsweetened beverages, such as coconut water and unsweetened iced coffee or tea.

**Snack on hydrating fruits.** Load up on juicy fruits, such as watermelon, strawberries, cantaloupe and berries. Their high-water content keeps you hydrated. **Bonus:** They are also filled with beneficial vitamins, minerals and fiber, which support optimal health.

**Enjoy refreshing salads.** Salads allow you to keep the oven off but still enjoy a balanced meal. Start with a layer of hydrating vegetables, such as cucumbers, lettuce, celery and tomato. Add dressing and your favorite no-cook protein: Try rotisserie chicken, canned chickpeas, cheese cubes or tuna.

**Rely on frozen treats.** Replenish fluids with homemade popsicles made from fresh puréed fruit and yogurt. Try ice granita or frozen grapes as nourishing dessert options.

**Scale back on caffeine and alcohol.** Both can be dehydrating when consumed in excess. Stick to no more than three cups of coffee (or other caffeinated beverages) per day. If you don't drink alcohol, don't start. If you do, limit yourself to one drink (female) or two drinks (male) per day.

**Add mint.** Incorporate cooling herbs, such as peppermint and spearmint, into your salads and meals — and into your water bottle. They add flavor and have natural cooling properties.

Volume 44 • Number 7 • JULY 2024

# Talk to us about our Medicare Supplement policies!

Did you know that WMI offers Medicare **Supplement policies?** These Medigap policies provide excellent supplemental coverage to Original Medicare, and they are offered in Arizona, Montana, Nevada, New Mexico and Utah. When paired with traditional Medicare, you can visit any doctor or receive treatment at any hospital nationwide as long as they accept Medicare. WMI's policies are available on a direct-to-consumer basis, which saves you the insurance agent commission! Check out our policies and rates at WMImedigap.com where you'll find valuable information about Medicare and the affordable Medigap products offered by WMI. You'll be glad you did!

• Good news for egg lovers: Enjoying eggs regularly isn't a heart risk. After years of warnings that eggs contain harmful cholesterol, researchers found eating one or two eggs a day isn't a heart health concern. In fact, eggs provide a host of vitamins and some have omega-3 fatty acids, which support cardiovascular health, including lowering triglycerides. And any increased blood level of cholesterol from eggs is typically good HDL. Because eggs are high in protein, they can help control weight, too. The American Heart Association says it's time to stop fearing eggs, and enjoy one or two a day as part of a heart-healthy diet.



#### TIP of the MONTH

#### **Herbs and Spices Storage Tips**

Herbs and spices add flavor to meals. They also have health benefits from vitamins and antioxidants. To keep your dried herbs and spices fresh as long as possible, store them in airtight containers. Make sure lids are tight and bags are sealed to eliminate moisture. Keep herbs and spices in a dark cabinet away from sunlight and heat. Before you use them, do the smell test. If you can't smell the pleasant, vibrant aroma, it means the volatile compounds have faded — and they won't provide much flavor. Then it's time to buy new products.



## **eating** smart

## Dietitian's Guide to Farmers Markets

By Cara Rosenbloom, RD

Summer brings the thrill of farmers market stalls lined with juicy berries, farm-fresh kale and colorful heirloom tomatoes.

A robust market will usually sell eggs, cheese, meat and bread, too.

Shopping at a farmers market teaches you more about how your food was raised or grown, what type of pesticides or medications are used, and how long it's been stored for. Here's a guide to your best farmers market picks

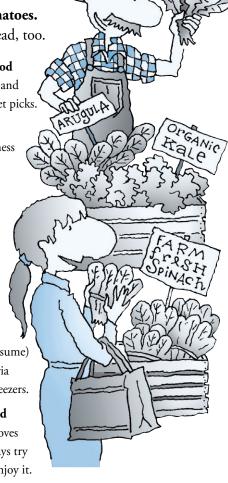
Get fresh produce. The proximity of markets to farms means that the time between harvest and purchase is minimized, preserving the freshness and flavor of your favorite vegetables, fruits and herbs. Stock up on leafy greens, basil, tomatoes and local fruits.

Watch out for vendors selling commercial produce that's simply repackaged to look farm-fresh. Are products labeled as local without proper certification? Ask questions and seek transparency from vendors to ensure the authenticity of their offerings.

Pick proteins. You'll often find fresh eggs, chicken, meat, milk and cheese at farmers markets. You can learn how the animals were fed, raised, etc. Ask about animal welfare certifications.

Watch out for vendors selling unpasteurized milk (it's unsafe to consume) or unrefrigerated meat or dairy. These items can harbor harmful bacteria that can cause illness. Only buy perishable items kept in fridges and freezers.

Other helpful tips are to bring cash, carry reusable grocery bags and **go early for the best selection.** Choose vendors wearing disposable gloves (if they are touching food) and using tongs to distribute samples. Always try something new, and ask the farmer their favorite way to prepare and enjoy it.



**EASY** recipe

#### Tomato, Nectarine and Burrata Salad

4 cups favorite salad greens ¼ cup chopped fresh basil

¼ cup extra-virgin olive oil 2 tbsp balsamic vinegar

1 tsp Dijon mustard

1 tsp honey

Pinch each salt and pepper

2 cups cherry or grape tomatoes, halved

2 nectarines, sliced

½ cup pitted cherries

8 oz. burrata cheese, torn into chunks

2 tbsp toasted pecans

Lay salad greens on a large platter. In a small container with a lid, add oil, vinegar, mustard, honey, salt, pepper and basil. Shake well to combine. In a large bowl, combine tomatoes, nectarines and cherries. Top with half of the dressing and stir to combine. Add fruit mixture over salad greens. Top with chunks of burrata and pecans, and drizzle the remaining dressing on top. Serve.

Makes 4 servings. Per serving: 301 calories | 10g protein | 23g total fat | 2g saturated fat 15g mono fat | 5g poly fat | 17g carbohydrate | 12g sugar (1g added sugar) | 4g fiber | 65mg sodium

#### work&life

## Mental Health on Campus

By Eric Endlich, PhD

Given the high level of mental health issues among young adults in recent years, parents often wonder what they can do to support their children when they go to college. Keep these key points in mind:

- ① Colleges don't automatically share student information with parents, even when students are having difficulties. Students may need to sign legal waivers for their parents to access their academic and health care information.
- 2 Colleges frequently offer mental health counseling, but it's important to understand the limits of these services. Is there a maximum number of sessions allowed? Is there a medication prescriber on staff? What are the staff's qualifications? How long is the wait to meet with a counselor?
- 3 If students have health insurance (whether the parents' plan or one offered by the college), it's important to understand the coverage. Insurance may allow students to seek off-campus mental health care, but there may be restrictions on which providers they can see. There may also be deductibles or copayments.
- Students may hesitate to meet with mental health professionals, but there are often many other on-campus resources, including resident assistants (RAs), peer mentors, support groups and mental health clubs (e.g., Active Minds).
- **6** By talking with their children, educating them about resources and letting them know it's okay to ask for help, parents can help ensure the best outcomes for their children in college.



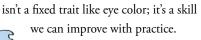
#### Mental health problems are more common and more treatable than you may think.

These conditions affect mood, thinking and behaviors and include depression, anxiety disorders, eating disorders, addictive behaviors and schizophrenia. Having a mental health issue doesn't mean it will become permanent. Innovations in treatments have made recovery a reality for many with mental health problems. In fact, symptoms can almost always be managed with medication and/or talk therapy. The key is to not be afraid to ask your health care provider for help. If you or someone you know is possibly suicidal, call or text 988 to the 988 Suicide & Crisis Lifeline to be connected with crisis counselors for emotional support and other services. You can use web chat at 988lifeline.org and text HOME to 741741 to reach a free, trained counselor immediately.

# Lessons in Patience

By Eric Endlich, PhD

Being patient means remaining calm in the face of delays or obstacles, and this can sometimes seem incredibly hard. But patience



Developing patience will reduce your stress levels when things don't go as planned and may also make you more pleasant to be around. Try these techniques:

\*\* Notice and challenge your thoughts. If you're thinking that something should occur more quickly or easily, recognize that such thoughts may upset you without changing anything.

- → Tune in to your feelings. Do you sense any muscle tension, stomach upset or racing pulse?
- Practice acceptance. If there's some way you can address the situation (e.g., detouring around a traffic jam), go ahead; otherwise, let it go.
- → Tolerate discomfort. When you feel impatient, you don't have to do anything; you can simply live with the feeling until it subsides.
- Plan ahead. Allow extra time for tasks and trips, and come up with ways to pass the time.
- ◆ Listen carefully. There may be good reasons why others aren't as quick or prompt as you expect, but if others are truly disrespecting your time, it's okay to express your feelings and set reasonable limits.
- Use humor. Pass the time playfully or try to find a funny angle on the situation.







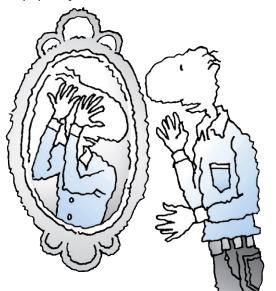
## What's the difference between anaerobic and aerobic physical activity? Aerobic exercise,

such as running, relies on oxygen you breathe while exercising for sustained periods of time and builds endurance. Anaerobic exercise, including sprinting and weight training, is intense physical activity performed very quickly and fueled by energy stored in your muscles instead of oxygen. That makes anaerobic workouts better at building muscle mass and bone strength, according to the American College of Sports Medicine. Adding regular anaerobic exercise can improve blood glucose control and can help the body use insulin more efficiently, too, according to the American Diabetes Association.

## body&mind

## Q: Tips for coping with body envy?

may be experiencing body envy. Given the widespread media images of models and attractive actors, it's no surprise many people feel this way. Persistent fixation on a perceived flaw may be a sign of body dysmorphic disorder (BDD), a more serious condition, but body envy can be distressing in any case.



#### What to do:

- Limit your exposure to social and other media that trigger these feelings.
- Get involved in activities that promote self-acceptance and well-being, such as exercise, meditation or hobbies.
- Focus on parts of your body that you like.
- Identify distorted thoughts and challenge them.
- Allow yourself to feel grateful for all of the things your body can do.
- Seek support from others, including professional counselors, if needed.
- Eric Endlich, PhD

## Medications and Heat

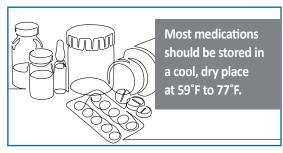
By Elizabeth Smoots, MD

**Summer temperatures are rising,** and the number of people on multiple medications is increasing. Common over-the-counter and prescription drugs can impair your body's temperature control.

How does this occur? Some medications interfere with sweat production. Others alter the body's internal thermostat or make dehydration more likely. These changes increase the risk of serious problems, such as heat exhaustion and heat stroke.

Drugs linked to heat intolerance include commonly used antidepressant medications that may increase or decrease sweating. This can lead to dehydration or make it difficult to cool off. Anticholinergic drugs (e.g., oxybutynin or diphenhydramine) interfere with the body's thermostat and its ability to cool itself via blood flow to the skin. Heart medications — including diuretics, ACE inhibitors, beta blockers and calcium channel blockers — affect kidney function and blood flow; they may lead to dehydration and reduced cooling ability. Nervous system stimulants and antipsychotics can also have adverse heat-related effects.

**Did you know?** Heat can damage prescription and over-the-counter drugs. For instance, exposure of insulin to heat makes it less effective. Don't store medications in direct sunlight or in hot places, such as a car or near a stove.



**Tip:** Talk to your health care provider for individualized heat-safety precautions, especially if you take multiple medications, have chronic conditions, such as heart disease or diabetes, or are older than age 65.

### body&mind

## How Parents Can Help Manage Arthritis in Children

By Elizabeth Smoots, MD

**Juvenile idiopathic arthritis (JIA) is an autoimmune disease affecting children age 16 or younger.** It causes pain, swelling and stiffness in one or more joints for six weeks or longer. While the disease can be difficult for kids to live with, parents can help by learning about JIA and what activities can benefit their children.

It's important to find a health care provider, usually a pediatric rheumatologist, who specializes in treating arthritis in children. The American College of Rheumatology provides an online directory to help locate these specialists in your area. Search for provider directory at my.rheumatology.org. Accept the disclaimer to access the provider search.

The Arthritis Foundation emphasizes talking to your child's health care provider about how to use cold packs, heating pads and splints to help reduce your offspring's pain. Physical therapists experienced with working JIA patients can help with pain management, too. It's also important to work with your child's school so teachers and other school staff members understand the best way to help if your youngster experiences pain at school.

#### Tick bites can spread serious infections, including Lyme disease.

Avoid grassy, bushy areas where ticks thrive. While hiking, wear long pants and long sleeves and use tick 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.

#### **MORE TIPS:**

- Children with arthritis may need more rest or more activity on different days.
   Usually, short rest breaks are better than long bedrest.
- Make sure your child has a healthy diet rich in fruit, vegetables, lean protein and whole grains.
- Encourage a regular bedtime schedule.
- The Arthritis Foundation notes certain forms of exercise, including yoga, aquatic exercises, swimming and bicycling, can often help youngsters manage pain. Talk to your child's health care provider about the type and amount of exercise that's right for your son or daughter.



### Q: What is LASIK?



LASIK is a type of eye surgery that uses a laser to correct nearsightedness, farsightedness and astigmatism. LASIK (*laser in situ keratomileusis*) offers an alternative to wearing glasses or contact lenses.

The procedure involves numbing the eye with an eyedrop and making a small incision to create a flap in the cornea, or clear covering over the colored part of your eye. The cornea is then reshaped using a laser beam. Next, the flap is laid back down and allowed to heal without stitches. Recovery is usually rapid with little post-operative pain.

After the procedure eight out of ten people no longer need glasses or contacts for the majority of their activities, according to the Mayo Clinic. Common side effects of the surgery include dry eyes and temporary visual problems. Glare, halos and double vision, when they occur, usually resolve within a few months. Night vision may also worsen. Consult with your health care provider about the benefits and risks of surgery.

#### dollars&sense

## Renting an Electric Vehicle

Whether you want to test drive an electric vehicle (EV) before you buy or want to use one on vacation, renting is a great way to satisfy your curiosity.

#### Important things to keep in mind:

As an experienced driver it may seem silly to read an electric car manual. However, electric vehicles operate differently from gasoline vehicles. Learn how to open the doors, start the car, and operate other features, such as the windshield wipers.

Electric vehicles use a battery for power, which means you need to charge it. Before leaving the lot, determine the distance you will drive, your destination and charging station locations.

Electric vehicles have specific ranges that they can travel on a full charge. At epa.gov, you can find ranges for each vehicle make and model to determine how far you can travel. Locate charging stations before you leave so you can stop for a charge when you need to.

#### There are three types of charging stations:

- Type 1 are home chargers and can take days (3 to 5 miles per hour) to fully charge your EV.
- Type 2 chargers are the most common and typically can charge at 20 miles per hour.
- Type 3 chargers add approximately 10 to 20 miles per minute.
- Jamie Lynn Byram, PhD, CFP, AFC, MBA

## **safety**solutions

# Going Barefoot? Think Again



**Keeping your feet safe and healthy** are key to staying active, fit and free of chronic, painful foot problems that slow you down. These basic tips are sure to help you stay in step for the miles ahead.

Only wear shoes that fit well and allow your feet to function normally. The right shoes will provide support and comfort for your feet, legs and back. Well-fitted shoes can help prevent blisters, bunions and chronic pain in the heel, arch and forefoot.

**Bad news shoes:** High heels can cause foot and leg problems by cramping toes and applying added pressure to the ball of the foot. Flip flops lack stability, arch support and cushioning.

**Notice changes in your feet.** Don't delay reporting symptoms to your health care provider, such as worsening pain in your arch and heel (planta fasciitis), a large bump on a big toe joint (bunion) and curling toes (hammer toes). All should be reported.

**Don't walk barefoot.** Footwear helps you avoid foot injuries (e.g., bumps, jams and cuts), which can lead to infections, bites and stings. Shoes also shield your feet against bacteria and fungi in public places.

**Practice foot hygiene.** Wash your feet and toenails daily. Use a pumice stone to smooth out callused areas. Trim your toenails straight across, but not too short.

**If you have diabetes, professional foot care is critical** to avoiding serious foot problems worsened by nerve damage. Always wear shoes to avoid injuries. Make sure your provider routinely checks your feet for injury or infection. Examine your feet daily to spot any new sores or areas that are slow to heal.

## **CAUTION: Foraging for Food**

By Cara Rosenbloom, RD

#### Foraging is gathering wild food

from forests, fields or coastal waters. Common foraged foods include mushrooms, berries, herbs, leafy greens, seaweed and shellfish. Picture it: A field of dandelions can be foraged, and the leafy greens are then washed and stir-fried with garlic and a ribbon of olive oil for a lovely side dish.

**Before you jump into this exciting hobby,** you need to know the rules for foraging safely. The most important rule: Never eat anything that you cannot positively identify as safe. Get a trustworthy foraging guide for your area. It should list the

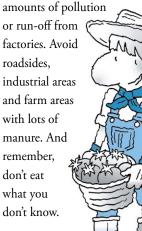
names and photos of safe plants to eat and include lookalike plants that you need to avoid. Go on your first outing with an experienced forager or join a foraging club.

#### Foraging is a sustainable practice,

so respect ecosystems and rare species. This usually isn't a problem since many species grow in abundance (e.g., dandelions). A handy rule? Collect no more than 5% of any given plant in an area. Some rare or endangered species may be illegal to pick, so learn more from your local forestry or waterfront services.

Where should I forage? Only forage where it's allowed —

community forests or fields, for example. Foraging on private land is a no-no. It's also important to avoid foraging in areas that have higher



### **special**report

# Prescription: Plant Foods to Help Prevent Illness

By Cara Rosenbloom, RI

All too often, the word *diet* connotes restriction and sacrifice. That's not the case with the diets that are most recommended to Americans. These include the plant-based Mediterranean diet and DASH (Dietary Approaches to Stop Hypertension) diet. In these cases, meals are filled with a variety of delicious, nourishing foods that are filling, satisfying and loaded with nutrients.

**Before you grimace** at the thought of only eating broccoli and never having a steak again, it's important to understand that a plant-based diet is based on plant foods but not to the exclusion of eating some meat or poultry. It's all about balance.

What is a plant-based diet? Plant-based eating isn't merely a fad diet or passing trend. It's a lifestyle choice that champions the consumption of whole, unprocessed plant foods while minimizing animal products. It's sometimes called flexitarian because it's more flexible than a strict vegetarian diet.

**Some people use the expression** *plant-based* to describe their vegetarian or vegan eating pattern. For others, it's a diet that's mostly plant foods but still includes some meat or poultry.

**Both are correct, and here's why.** A balanced plant-based meal has these components:

- 50% plate of vegetables and fruits (which come from plants).
- 25% plate of whole grains (which come from plants).
- 25% plate of protein-rich foods (plants, e.g., beans, tofu and nuts; or animal sources, e.g., eggs, fish, meat, poultry and dairy).

With this eating pattern, every meal is automatically 75% plants (vegetables, fruit and grains), which forms the base of the diet. The remaining 25% can be plant or animal based, depending on your preference. Some days you may feel like salmon; other days you may prefer chicken or tofu. They all fit.

Many years of clinical research support the use of plant-based Mediterranean or DASH diet to help reduce the risk of heart disease,

stroke, high blood pressure, cognitive decline and some types of cancer. These eating plans resemble each other.

#### Both the Mediterranean and DASH diets:

- Are plant-based.
- Contain lots of vegetables and fruit.
- Recommend eating beans, lentils, nuts and seeds.
- Include grains, especially whole grains.
- Recommend vegetable oil, such as extra-virgin olive oil.
- Make room for poultry, fish, eggs and dairy products.
- Recommend cutting back on red meat and sweets but still include these foods as part of the pattern so there's no deprivation.

Research shows that people following the Mediterranean diet had a 25% lower risk of developing heart disease during a 12-year study compared to people following typical American diets. Another study found that women following a Mediterranean diet were 46% more likely to age healthfully due to their increased intake of fish and plant foods, paired with a lower intake of meat.

The statistics in cancer care are equally impressive. Plant-based diets, especially those that contain cruciferous vegetables, such as broccoli, Brussels sprouts and cabbage, help protect against cancer. Researchers have found that plant-based diets may reduce the risk of breast, colorectal and prostate cancer by 60% to 70% and lung cancer by 40% to 50%. The protective benefits come from the fiber, antioxidants and other nutrients in plant-based foods.

# What do plant-based meals look like?

Transitioning to a plant-based diet doesn't mean relinquishing flavor or variety. Rather, it opens doors to a vibrant culinary world filled with nutrient-dense foods.

**Some examples** of plant-based meals filled with vegetables, grains and protein include:

- Chicken and mixed vegetables stir-fry with brown rice.
- Black bean quesadillas with sautéed peppers and onions.
- Lentil and beef tacos with tomato, lettuce and red pepper.
- · Shrimp linguine with broccoli.
- Salmon, cucumber and tuna sushi rolls with avocado salad.

**Experiment by adding more plants** to your plate. The health benefits are truly worth it.





# **STUDY:** Rising BMI in Children and 100% Fruit Juice

Daily 100% fruit juice consumption is associated with weight gain in children, according to a meta-analysis. Each 8-ounce serving of fruit juice per day was linked to a 0.03 increase in body mass index (BMI) in kids. Small amounts of weight gain can accumulate over time to increase the risk for overweight and obesity in childhood.

The research involved nearly 46,000 children and 270,000 adults led by scientists at the University of Toronto. Participants were provided 100% fruit juice and their body weight changes were noted. Weight gain was most notable in younger children while the results in adults were mixed.

The findings support public health advice to limit 100% fruit juice consumption in children. Kids age six years or younger should have no more than four to six ounces a day, according to the American Academy of Pediatrics. Eating whole fruit and drinking water are preferable to consuming juice.

— Elizabeth Smoots, MD

# **STUDY:** Deaths from Breast Cancer Fall by 58%

Advances in screening and treatment have reduced breast cancer mortality in the past four decades. A simulation model-based study, published in the *Journal of the American Medical Association*, found a 58% reduction in breast cancer deaths from 1975 to 2019. Participants in the study were women ages 30 to 79 in the U.S.

#### Most of the improvements in mortality were associated with better treatments.

About half of the improvements came from more effective treatments for stage I to III breast cancer. Less than one-third came from treatments for metastatic breast cancer. About a quarter of the mortality improvements came from better screening.

As a result of improved early detection and timely breast cancer treatment, the death rate for women with the condition has fallen from 48 per 100,000 in 1975 to 27 per 100,000 in 2019. The researchers emphasize the need to continue improving the early detection and timely treatment.

#### Dr. Zorba's corner

#### **Cholesterol Control**

Let's talk about cholesterol. HDL cholesterol is good for you, and LDL cholesterol is bad. The LDL goal for most people is below 100; if you have diabetes or heart disease, you want to lower that to 70. Some people can do this with soluble fiber-rich foods, such as oatmeal, oat cereal, beans; tree nuts, including almonds, walnuts, cashews and peanuts; eggplant; extra-virgin olive oil and canola oil; soy and fatty fish (e.g., salmon). Taking psyllium husk products high in insoluble fiber work, too. But if your LDL is not low enough, your health care provider may recommend statin medications, especially if you have a strong family history of high LDL, or other risk factors for heart attacks and strokes (e.g., smoking). — Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming! Email: PBeditor@ebix.com • Website: personalbest.com

Executive Editor: Susan Cottman

Advisers: Patricia C. Buchsel, RN, MSN, FAAN; Jamie Lynn Byram, PhD, CFP, AFC, MBA; Eric Endlich, PhD; Kenneth Holtyn, MS; Reed Humphrey, PhD; Gary B. Kushner, SPHR, CBP; Zorba Paster, MD; Cara Rosenbloom, RD; Elizabeth Smoots, MD; Margaret Spencer, MD

Editor: Aimie Miller

The content herein is in no way intended to serve as a substitute for professional advice. Sources available on request. © 2024 Ebix Inc. All rights reserved. Unauthorized reproduction in any form of any part of this publication is a violation of federal copyright law and is strictly prohibited. Hope Health\* is a registered trademark of Ebix, LLC. 1 Ebix Way, Johns Creek, GA 30097
Phone: 800-871-9525 - Fax: 205-437-3084

The Smart Moves Toolkit, including this issue's printable download, 5 Exercise Errors to Avoid, is at personalbest.com/extras/24V7tools.