

THE HEALTHY CPA

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"Life Is a Journey. Have Some Fun."

You can't pour from an empty cup.
Take care of yourself first.

— Author Unknown

Give care

More and more people are becoming caregivers. To care for those you love means taking care of yourself at the same time — physically, emotionally and financially.

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See how you can take care of yourself in all areas of your life, even while caring for others.

OuterAisleFresh:

Keep healthy foods handy for when stress hits. Are you the type who heads for cookies or ice cream when the going gets tough? If so, keep healthy foods accessible and ready to eat while removing less-nutritious options. Pg. 2

GetMoving:

Exercise to energize. Giving ongoing care to someone can be physically draining, but don't forgo your own fitness because you're a caregiver. Pg. 3

TheWholeYou: Physical Health

Don't burn the caregiving candle at both ends. Caring for an elderly, chronically ill or disabled loved one can be challenging — and exhausting. Be mindful of burnout signs. Pg. 4

TheWholeYou: Emotional/Mental Health

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StockYourToolBox:

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Developing healthy eating habits becomes easier each day.

— Author Unknown

Happy, healthy Thanksgiving

Try these tricks to avoid unnecessary calories and fat at the big feast. **Turkey:** Swap out dark meat with skin for a slice of skinless white meat. White turkey breast contains as much protein and little fat compared to dark meat. **Mashed Potatoes:** Skip mashed white potatoes with cream and butter. Serve baked sweet potatoes or winter squash instead. They are a good source of vitamin A, beta carotene, vitamin C, potassium and fiber, and are naturally sweet.

Squirreling away nuts and seeds

Because nuts and seeds contain high levels of unsaturated fats, they can spoil if not stored properly. Keep them in a cool, dark place in glass or plastic jars to prevent them from absorbing strong odors or flavors from surrounding foods. Nuts and seeds can also be refrigerated or frozen for up to 1 year and 2 years, respectively. For more on handling, storing and enjoying nuts, go to Nov.HopeHealth.com/nuts.

Source: University of California Agriculture and Natural Resources

OuterAisleFresh:

Keep healthy foods handy for when stress hits

Give Care

Are you the type who heads for cookies or ice cream when the going gets tough? Many people, whether caregivers or not, turn to overly sugary or fatty foods when they start to feel stressed.

If you're in this category, keep healthy foods accessible and ready to eat while removing less-nutritious options. For instance, you might have a bowl of fruit that doesn't require refrigeration on your kitchen counter or table. Or, have washed, bite-size vegetables and whole nuts front and center in the fridge. You can turn to these healthy options instead of that stale doughnut that doesn't do anything for you anyway.

Here are some options you could stock up on:

- Oranges, strawberries, broccoli, spinach and peppers, which are high in vitamin C. Add some protein and calcium with a tasty nonfat yogurt dip made with herbs or spices.
- Almonds and sunflower seeds, which are high in magnesium.
- Whole grains, such as brown rice or whole-wheat bread.
- Walnuts and flaxseed, which are rich in omega-3 oils.
- Leafy green vegetables.

Vegetable Minestrone

- 2 cloves garlic, minced • 1 Tbsp. olive oil • 1 cup frozen or fresh carrots, diced
- 1 can (28 oz.) diced plum tomatoes • 7 cups water • 1 can (15 oz.) no-salt-added red kidney beans, drained • 1 cup whole-grain fusilli or macaroni • 2 cups chopped frozen or fresh kale
- $\frac{2}{3}$ cup frozen or fresh cut green beans or broccoli florets • 1 Tbsp. each dried oregano and basil • 1 tsp. salt, or more to taste

In a large soup pot, sauté garlic in olive oil for 1 minute. Add carrots and sauté 4 minutes. Add tomatoes, water and kidney beans. Bring to a boil. Add fusilli, kale, green beans or broccoli, herbs and salt. Cook 10-15 minutes, until pasta is tender. Serve topped with grated Parmesan or chili flakes, if desired.

Makes 6 servings. Per serving: 230 calories, 10 g protein, 4 g total fat (0.5 g saturated fat, 2 g monounsaturated fat, 1.5 g polyunsaturated fat), 44 g carbohydrate (4 g sugar, 9 g fiber), 467 mg sodium

I'm not in the best shape, but I want to prove to myself I can do something that seems insurmountable and inspire others by showing them no matter where they are in their fitness goals, they can do it, too.

— Ruben Studdard

Commute to work? Don't just sit there.

Turn travel time into muscle-toning time. (NOTE: Don't practice these while driving; do them just when you're at a light or stuck in traffic.)

Glute squeezes — While sitting or standing, squeeze glutes as tight as you can. Hold for 5 to 10 seconds.

See page 8 —

Stock Your ToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

Don't stop 'til the music does

Do you have trouble doing an entire workout, especially when it gets cold and you have to be inside more? To get in your 150 minutes of weekly exercise — whether it's walking, running on a treadmill or track or maybe riding a stationary bike — make a music play list for your smartphone, and don't stop your workout until you run out of tunes.

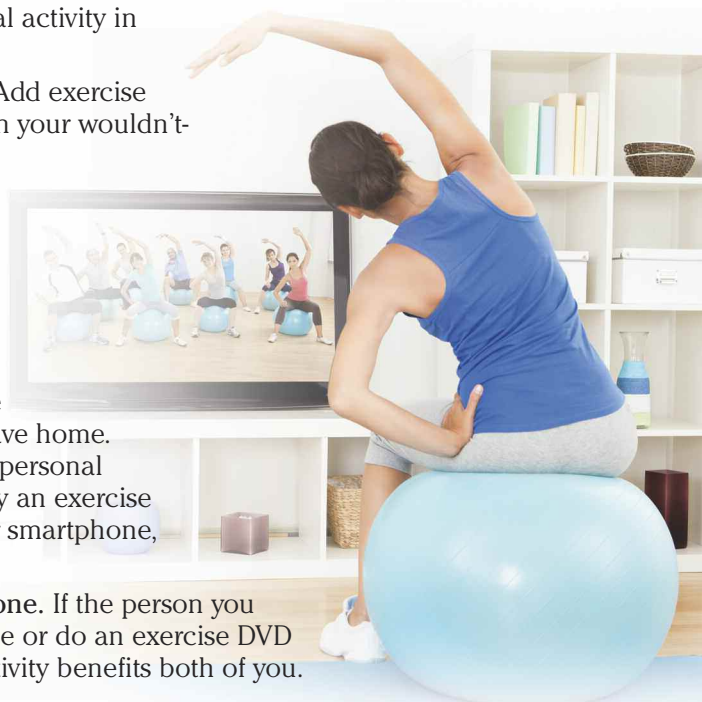
GetMoving: Exercise to energize

Give Care

Giving ongoing care to someone can be physically draining, but don't forgo your own fitness. Exercise can build strength and endurance, boost your energy levels and relieve stress.

Finding time can be tricky, right? Here are some suggestions to include physical activity in your weekly schedule.

- **Deem exercise a priority.** Add exercise to your must-do list rather than your wouldn't-it-be-nice-to-do list.
- **Get help.** Ask family and friends to visit with your loved one while you walk, run or visit the gym.
- **Opt for home exercise if you can't get away.** It's convenient, fits with any schedule and doesn't require you to leave home. Ask a health care provider or personal trainer for exercise ideas or try an exercise DVD or exercise apps for your smartphone, tablet or computer.
- **Exercise with your loved one.** If the person you are caring for can walk outside or do an exercise DVD with you, go for it. Physical activity benefits both of you.

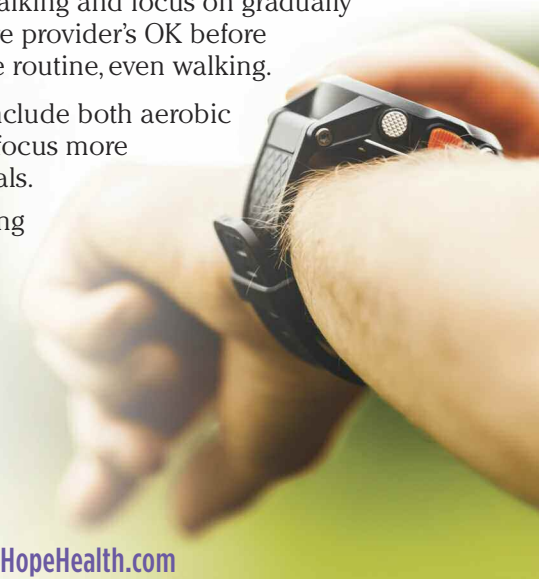


For more on caregiving and exercise, go to Nov.HopeHealth.com/carefit.

Before you get started with exercise, stop to ask yourself these 3 questions

1. **What's your current fitness level?** If you haven't been doing much, don't try to do a 5K race out of the gate. Start with walking and focus on gradually lengthening your walks. Get your health care provider's OK before making significant changes to your exercise routine, even walking.
2. **What are your exercise goals?** Try to include both aerobic and strength training, but you may want to focus more on a particular area, depending on your goals.
3. **What are your favorite moves?** If jogging isn't your thing, why do it? If you have fun dancing or swimming, go for it. If you enjoy what you're doing, you're more likely to keep at it.

Talk with your health care provider before starting any new exercise program.



“Nurturing yourself is not selfish. It’s essential to your survival and your well-being.”

— Renee Peterson Trudeau

Dealing with diabetes while traveling

To help ensure you don’t experience any problems: Check blood glucose (*sugar*) more often than usual; the changing schedule can affect levels. Pack twice the amount of diabetes supplies that you expect to need in case of travel delays. Keep snacks and glucose gel or tablets with you in case your blood sugar drops. Keep your medical insurance card and emergency phone numbers, including your doctor’s name and number, with you at all times. Carry medical identification that indicates you have diabetes. Keep insulin cool by packing it in an insulated bag with refrigerated gel packs. Have all syringes and insulin delivery systems (*including vials of insulin*) clearly marked with the pharmaceutical preprinted label that identifies the medications.

Snap a photo of your meds

Keep pictures of current medications on your smartphone in case you need to provide the information to a new health care provider or for emergencies. Make sure you can see the prescriptions’ names and dosages in the photo.



The Whole You: PHYSICAL HEALTH

Don’t burn the caregiving candle at both ends

Give Care

If you’re 1 of the more than 65 million adults in North America caring for an elderly, chronically ill or disabled loved one, you know how challenging — and exhausting — it can be.

Be mindful of burnout signs.

- Lack of energy.
- Overwhelming tiredness.
- Sleep problems (*too much or too little*).
- Changes in eating habits; weight loss or gain.
- Increased alcohol consumption.
- A feeling of hopelessness.
- Withdrawing from, or losing interest in, activities you once enjoyed.
- Neglecting your own physical and emotional needs.
- Feeling as if caregiving is controlling your life.
- Becoming unusually impatient, irritable or argumentative — with the person you’re caring for and with others.
- Anxiety about the future.
- Depression or mood swings.
- Difficulty coping with everyday things.
- Headaches, stomachaches and other physical problems.
- Lowered resistance to illness.

If you start to show any burnout signs, take time for yourself. Ask for help. Give yourself permission to take a break. Visit with friends. Exercise. Eat well. Don’t sacrifice sleep.

Source: Vitas Healthcare

How much do you know about your family health history?

A family health history is an important resource to have handy to share with your health care provider.

Some conditions and diseases are hereditary, which means that if relatives or ancestors have or had them, you might be at increased risk for them.

Armed with your family health history, you can look for potential problems, and your provider can order screenings to keep on top of your health status.

If you can, gather information going back at least 3 generations. Get information about your grandparents, parents, uncles, aunts, siblings, cousins, children, nieces, nephews and grandchildren.

Need help compiling a family health history? For a link to the Office of the Surgeon General’s online family history tool, go to Nov.HopeHealth.com/familyhistory.



A smile is the light
in your window that
tells others that
there is a caring,
sharing person inside.

— Denis Waitley

Caregiving tips at your fingertips

November is National Family Caregivers Month. A lot goes into caring for a loved one — whether the person is living on his or her own, with you or at an assisted living facility or nursing home. To make caregiving easier to handle, the National Caregivers Library provides free forms, checklists, links to topic-specific resources and other tools. Visit www.caregiverslibrary.org to access them.

See page 8 —

StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

Honoring veterans

Veterans Day is Nov. 11. To honor those individuals who have served the country:

- Attend a local Veterans Day program, parade or concert.
- Participate in a flag-raising ceremony.
- Observe 2 minutes of silence to honor the sacrifices of veterans. The 2 minutes begin at 2:11 p.m. Eastern Standard Time.
- Visit a veterans' hospital or send a thank-you letter to a veteran.

TheWholeYou: Emotional/Mental Health

Secrets to asking for sibling support

Give Care

If you're the primary caregiver, here are some things to keep in mind when dealing with brothers and sisters about mom or dad's care:

- Accept your siblings — and your parents — for who they are, not who you wish they were.
- Ask yourself what you want from siblings before you ask for help.
- Ask for help clearly and effectively. Don't fall into the trap of thinking, "I shouldn't have to ask."
- Ask directly and be specific. Don't hint, complain or send articles about the hardships of elder care. These strategies typically don't work well.
- Ask for what is realistic. Consider the relationship your sibling has with mom or dad and ask for what that person can give.
- Watch how you ask for help. Avoid making your siblings feel guilty. Guilt makes people uncomfortable and defensive. They might get angry, minimize or criticize what you are doing or avoid you.

Sources: Family Caregiver Alliance, National Center on Caregiving



Making it through Thanksgiving with a grateful spirit

Thanksgiving can be a great time with family or challenging, depending on the relationships and personalities of those who will gather around the table.

How can you avoid dicey conversations, such as politics, for instance? Instead of discussing potentially divisive subjects, ask older relatives to share family history. Or, consider creating a new tradition, such as going around the table and saying what you are thankful for this year.

What if you start to get stressed? If you feel stressed, take 5 long, slow, deep breaths. Think of 3 reasons to be thankful for who you are or what you have.



Beware of little expenses.
A small leak will sink
a great ship.

— Benjamin Franklin

If you're thinking about having aging parents live with you:

Learn about tax breaks for caregivers. A caregiving adult child can claim a parent as a dependent if the adult child provided more than half of the parent's support for the year and the parent's income is less than the exemption amount.

See page 8 —

StockYourToolBox:

See how you can link to Cool Tools & Resources to learn more about the topics in this issue!



Put it in reverse?

If you're nearing retirement age or have elderly parents and are considering a reverse mortgage for your or their financial needs during the Golden Years, be sure you understand the terms, risks and costs. Generally, to get a reverse mortgage, you must be a homeowner of at least 62 years old, must use the home as your primary residence and must have either no current mortgage or a mortgage balance low enough that you can pay it off with funds from the reverse mortgage. For more on reverse mortgages, go to Nov.HopeHealth.com/reverse.

FiscalFitness: Give Care Put it in writing

Specifically spelling out caregiving responsibilities can make it clear for everyone involved. That's why many families turn to personal-care agreements.

A personal-care agreement should include:

- Date care begins.
- Detailed description of services.
- How often services will be provided (and allow for flexibility with language such as, "no fewer than 20 hours a week" or, "up to 80 hours a month").
- How long the agreement is in effect.
- How much and when the caregiver will be compensated (e.g., weekly, monthly).
- Location where services will be provided.
- A statement that agreement terms can be modified by mutual agreement (in writing) of the parties involved.
- Signatures by the parties and date the agreement was signed.



To find lawyers who specialize in elder care, contact the National Academy of Elder Law Attorneys (naela.org). More information about personal-care agreements is available from the Family Caregiver Alliance at caregiver.org.

Source: Women's Institute for a Secure Retirement

Getting ready for winter energy-saving checklist

- **Lower your thermostat** — For every degree you dial down during winter months, you could save 2% to 3% on heating bills.
- **Caulk and weather strip** — Seal door bottoms and around windows to prevent cold air from entering.
- **Lighten up** — When incandescent bulbs burn out, replace them with compact fluorescent or LED lamps, which use less energy and last years longer.
- **Blanket your water heater** — Install insulation to reflect heat back into your water heater. Insulate water pipes to retain heat.
- **Plug the leaks** — Add insulation behind electrical outlets and light switch plates.
- **Insulate your attic** — 10-inch insulation could cut heating bills by \$1,000 a year. Also insulate the pull-down attic door or hatch.



“Thanksgiving was never meant to be shut up in a single day.”

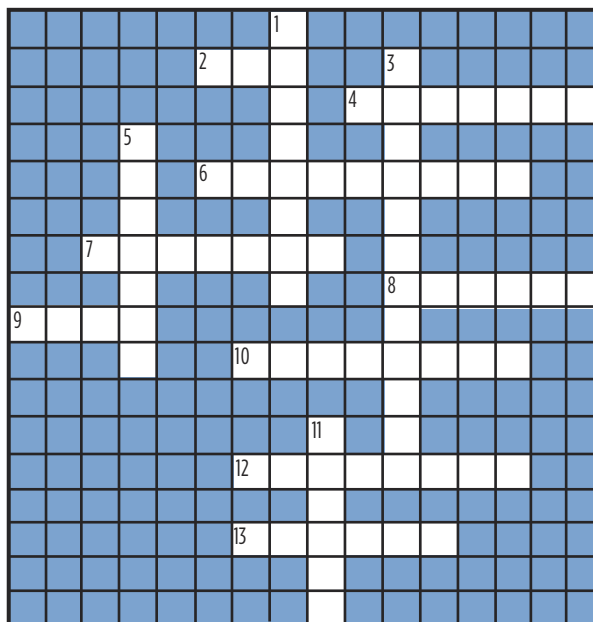
— Robert Caspar Lintner

Four-legged diabetics

Dogs and cats can develop diabetes. The condition is usually seen in older animals, most commonly affecting female dogs and male cats. Symptoms include drinking more water, passing large amounts of urine, being constantly hungry, weight loss, cloudy eyes (*especially in dogs*), chronic or recurring infections. Untreated diabetic pets are more likely to develop infections, especially in the bladder and kidneys and on the skin.

Source:
American
Veterinary
Medical
Association

HealthyConnections:



Down

1. You may want to avoid this conversation topic at Thanksgiving
3. Specifically spell out caregiving responsibilities in this type of agreement (2 words, no hyphen, no space)
5. A sign of caregiving burnout
11. Get this history to help identify possible health risks

November Crossword Puzzle

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

Across

2. Put leftovers away within ____ hours (number spelled out)
4. A type of mortgage that you might consider around retirement age
6. Sweet potatoes are a good source of this
7. Observe 2 minutes of this on Veterans Day
8. A nut high in magnesium
9. Insulate water pipes to retain this
10. A vegetable high in vitamin C
12. A health condition seen in older animals
13. If you're a primary caregiver of aging parents, avoid making siblings feel this



For the crossword puzzle answer key, go to Nov.HopeHealth.com

Leftover lowdown

After finishing the Thanksgiving feast, the question becomes, what to do with all the leftovers?

- Put food away within 2 hours. Bacteria rapidly begin to multiply at this point.
- Store leftovers in airtight, shallow containers (2 inches deep or less).
- Remove turkey from the bone. Store it separately from the stuffing and gravy.
- Use refrigerated, cooked turkey within 3 to 4 days.
- Leftover casseroles and cooked vegetables are usually fine for 3 to 4 days.
- Use stuffing and gravy within 1 to 2 days.
- Finish fruit and cream pies within 2 to 3 days, and cheesecakes within a week.
- Reheat any leftovers to 165°F.
- Bring gravy to a steady boil on the stove before serving it a second time. Microwaving leftover gravy until hot is not enough to kill harmful bacteria.
- Consider giving some leftovers to a homeless shelter.

Source: *Academy of Nutrition and Dietetics*



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

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Please recycle.

Learn more about **HealthyConnections:** at Nov.HopeHealth.com 7

Holiday countdown

November starts the holiday preparation season. Plan ahead and incorporate healthful habits now to keep on the wellness path through the winter festivities. Here are a few suggestions. Try each for at least a week to see if it works for you.

Nov. 1 – 7: Learn to load up on fruits and vegetables. Shoot for a helping of 1 or both at every meal. Then, maybe you'll be more likely to go for the relish tray instead of deep-fried cheese sticks at holiday gatherings.

Nov. 8 – 14: Spend some time checking DIY and craft websites and other sources for ideas of meaningful (*and inexpensive*) gifts you can make instead of less personal (*and more costly*) presents you would buy.

Nov. 15 – 21: Get in the habit of an after-dinner activity time (*maybe it's stretching, walking outside or on a treadmill, etc.*). It doesn't have to be long — just so it gets you active for a bit so you aren't tempted to go back for seconds or thirds at dinner when you don't need them.

Nov. 22 – 30: Take a minute or 2 every day to think about a few things you are thankful for.



StockYourToolBox: Your Source for Cool Tools & Resources

Check out Nov.HopeHealth.com for a ton of useful well-being information. In addition to the links in the newsletter, here's what else you can find online:

Conversation Starters

- ☐ What's on your bucket list in 2018?
- ☐ Ask the longest-married couple at the table to tell the story of their wedding day.
- ☐ What's the best surprise that you've ever received?
- ☐ What's your favorite part of the Thanksgiving meal?
- ☐ What's the strangest thing you've ever eaten?
- ☐ Ask older family members to describe their first jobs.
- ☐ Did someone new join your family this year?
- ☐ What are you looking forward to in the new year?

Conversation Starter Ideas to have meaningful dialogue with family and friends while avoiding potentially sensitive topics.

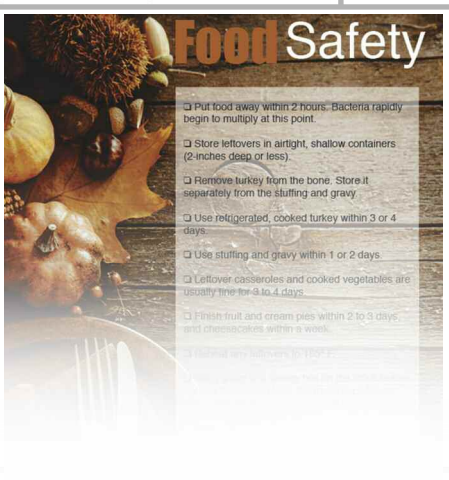
A Thanksgiving Leftover Food Safety

Checklist — because no one wants to get sick from a foodborne illness, particularly around the holidays.

A crossword puzzle to test how well you know the topics covered in this issue of the newsletter.



Go to
Nov.HopeHealth.com
to find these resources.



"Everyone hears what you say. Friends listen to what you say. Best friends listen to what you don't say."

— Author Unknown

"It is astonishing how long it takes to finish something you are not working on."

— Unknown

"The world hates change yet it is the only thing that has brought progress."

— Charles F. Kettering

"It is not what you gather but what you scatter that tells what kind of life you have lived."

— Helen Walton