

THE HEALTHY CPA

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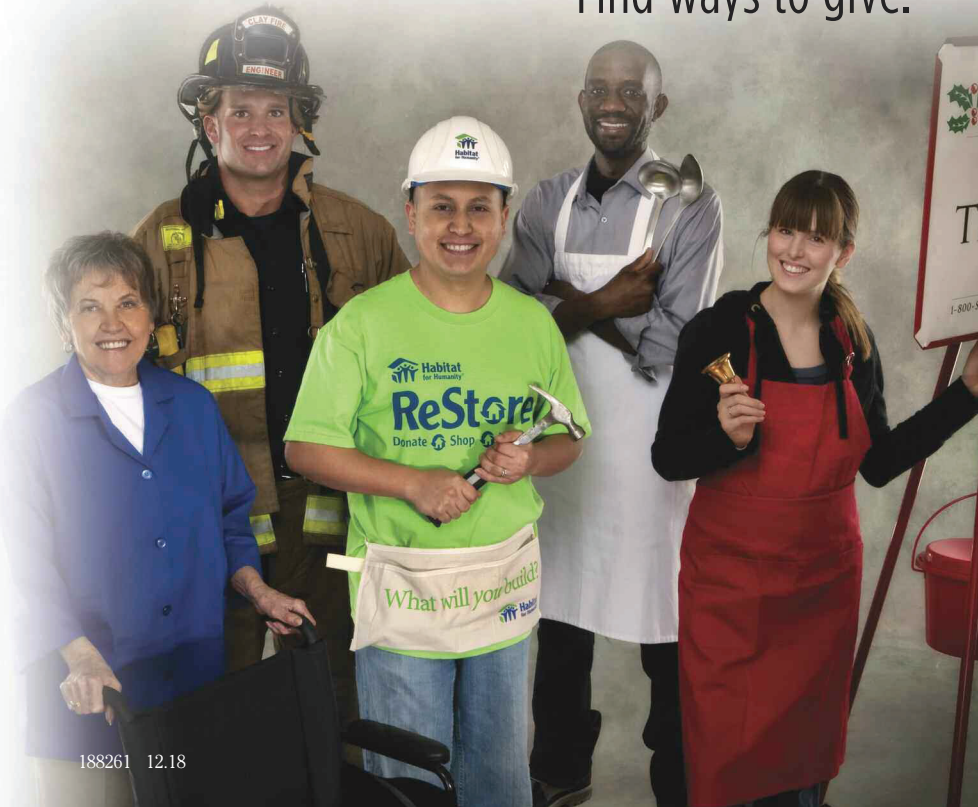
"Life Is a Journey. Have Some Fun."

The grass is greener where you water it.

— Neil Barringham

Giving to others

Sometimes, the best way to help your own well-being is to help others. Find ways to give.



Volume 38 • Number 12 • December 2018

Learn more about giving to others in all areas of your life to get more out of life for yourself.

OuterAisleFresh:

Holidays are always a busy time, and sharing meals with friends and family is a special part of the festive season. Here are 5 tips for minimizing kitchen time. Pg. 2

GetMoving:

Get gift ideas for the dedicated fitness fans in your life, as well as friends and family who might like a little wellness inspiration this time of year. Pg. 3

TheWholeYou: Physical Health

Volunteering can help you learn new skills, meet new people and feel uplifted. Along with the mental boost, volunteering may also improve your general health in several ways. Pg. 4

TheWholeYou: Emotional/Mental Health

Listening well is vital to our comprehension and development. Improve your listening skills with tried-and-true tips. Pg. 5

FiscalFitness:

Life is full of unexpected ups and downs. Do yourself, your family and others a favor and protect your property, income and health with proper insurance coverage. Pg. 6

Plus HealthyConnections:

This month, take our *QuikQuiz*™ CPR Refresher. Test yourself on the basics of emergency rescue — including hands-only CPR and cardiac arrest. Pg. 7

StockYourToolBox:

Use our print-and-post flyer, *Volunteering? Good For You!* plus other resources, at Dec.HopeHealth.com. Pg. 8

We are indeed much more than what we eat, but what we eat can nevertheless help us to be much more than what we are.

— Adelle Davis



Having a party?

If you're entertaining this holiday season, remember food safety. Protein-rich food should not be kept at room temperature for longer than 3 hours. If you set out a shrimp ring, chicken skewers or cheese platter before dinner, don't wait until after the meal to put them back in the refrigerator. You'll prevent spoilage and cut back on food waste.

— Cara Rosenbloom, RD



OuterAisleFresh: Giving to Others

Holiday dinner tips

By Cara Rosenbloom, RD

Sharing meals with friends and family is a special part of the festive holiday season. Here are 5 ways to minimize kitchen time as you maximize people time.

- 1. Don't do all of the work yourself.** Invite guests to bring a dish and share the work. Even if they don't cook, guests can help by creating a fruit platter, bringing beverages or buying dessert.
- 2. Forget about fancy.** Trying chicken cordon bleu for the first time when you have 20 guests coming is not a good idea. Make your tried-and-true, well-loved recipes that you can pull off with ease. And make as much as you can in advance.
- 3. Prepare salad before and refrigerate it.** For a lettuce-based salad, add dressing just before serving. For a grain-based salad (e.g., pasta or quinoa), dress it in advance so the flavors have a chance to blend.
- 4. If you have a dish that must be cooked and served immediately,** measure and prep all of your ingredients in advance. Guests can linger in the kitchen while you cook that last dish.
- 5. Know about likes and dislikes before you plan your menu.** Vegetarian guests? Any food allergies or intolerances? When you invite guests, ask about preferences.

Ginger tofu and greens

- 1 block (12 oz.) extra-firm **tofu**
- 2 tbsp **olive oil**
- 1 tbsp **miso (fermented soy) paste**
- 1/3 cup **water**
- 2 cloves **garlic**, minced
- 1 tbsp fresh minced **ginger**
- 6 cups baby **bok choy**, halved
- 2 cups **broccoli** florets
- 1 tbsp **sesame seeds**

Cut tofu into 1-inch cubes. **Heat** oil in a large pot over medium-high heat. **Layer** tofu evenly in the pot and allow to brown, 8 to 10 minutes.

Flip tofu and brown the other side, about 5 minutes. **Meanwhile**, whisk miso and water together. **Once** tofu has browned, stir in miso-water mix, garlic and ginger. **Simmer** 1 minute. **Add** bok choy and broccoli. **Cover** with lid and steam about 5 to 6 minutes, stirring a few times, until vegetables are tender-crisp. **Serve** on a platter, sprinkled with sesame seeds.

Makes 4 servings. Per serving:

171 calories | 12g protein | 11g total fat | 1g saturated fat | 6g mono fat | 4g poly fat
10g carbohydrate | 1g sugar | 3g fiber | 227mg sodium



2 Learn more about [OuterAisleFresh](https://www.dec.hopehealth.com): at [Dec.HopeHealth.com](https://www.dec.hopehealth.com)

Exercise is amazing,
from the inside out.
I feel so alive and have
more energy.

— Vanessa Hudgens

Healthy weight = healthy kids

If your child is diagnosed as overweight, your first step is to help stop the gaining. Behavior changes are key:

(1) Reverse overeating high-calorie, low-nutrient snacks and beverages.

(2) Replace endless sedentary pursuits (streaming and texting) with 20 to 30 minutes of daily exercise. Check out online workouts for kids.

Source: CDC

See page 8 —

StockYourToolBox:



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

Office workers, off your seats

Get up and move about to revive your drive and relieve stress and muscle tension from prolonged sitting. Whenever possible, take 10- to 30-minute walking breaks, and stand up to perform office tasks (reading, phone calls, texting, meetings). Join an office walking group. During work breaks don't sit at your desk and check email or social media — walk around to boost your energy and enthusiasm.

Source: ACE Fitness, Mayo Clinic

GetMoving: Giving to Others Get-fit gift ideas

Giving a fitness gift may not excite everyone on your holiday list. But here are some ideas for the dedicated fitness fans in your life, as well as friends and family who might like a little wellness inspiration this time of year.

- **Wearable gear:** Check out fleece-lined headbands and wireless headphone ear warmers for chilly outdoor exercise, phone armbands or moisture-wicking activewear.
- **Digital fitness trackers:** To monitor steps, heart rate, sleep and calories (in and out) all day long; some are waterproof.
- **Sports lessons:** Search online for local private or group coaching in golf, tennis, yoga, swimming, martial arts — for all ages.
- **For fun:** Look for a gym organizer bag, yoga mat with sling, an exercise DVD, or a holiday bag stuffed with healthy high-protein snacks.



A gift that raises health awareness is a gift that can last a lifetime.

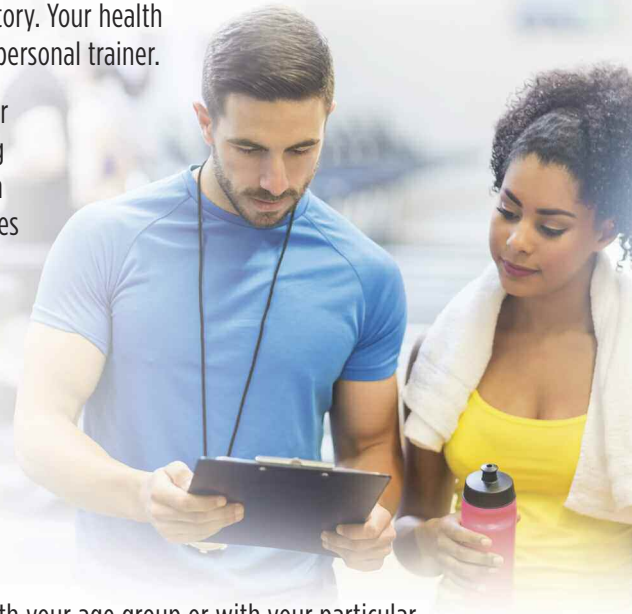
Personalized exercise help

Get ready to meet your new year's fitness goals.

For more targeted results and better use of your exercise time, consider a few sessions with a personal trainer. Together, you can design exercise routines based on specific goals, fitness level, exercise preferences and medical history. Your health care provider may provide help locating a personal trainer.

Another avenue for using a personal trainer is the internet. With lots of options, finding a suitable online training coach or program can get complicated. Follow these guidelines for choosing and using a safe and effective personal trainer:

- **Education and certification:** Choose trainers who hold a college degree in exercise science, physiology or physical education and are certified by ACE Fitness or accredited by the National Commission for Certifying Agencies. Learn more at Dec.HopeHealth.com/fitness.
- **Experience:** Discuss the trainer's work with your age group or with your particular needs or health challenges. Ask for references from other clients and former employers.
- **Website characteristics:** Consider sites that are easy to navigate and provide prompt communication with your trainer or about workout plans.



Source: ACE Fitness

3 Learn more about **GetMoving:** at Dec.HopeHealth.com

Your positive action combined with positive thinking results in success.

— Shiv Khara

Keep your baby safe

Most cases of sudden infant death syndrome (SIDS) occur in unsafe sleep conditions, often in adult beds, car seats or soft bedding. To reduce the risk: Use a firm, flat mattress in a safety-approved crib covered by a fitted sheet; remove soft bedding. Ensure babies sleep on their backs (not side or belly) in a bed separate from other sleepers. Learn more at Dec.HopeHealth.com/sids.

Source: CDC

Get that flu shot

Peak flu season in the U.S. occurs anywhere from late November through March. It's best to get vaccinated before flu begins spreading in your community. But the CDC recommends the flu shot as long as flu viruses are circulating. It takes about 2 weeks after vaccination for protective antibodies to develop in the body. Learn more at Dec.HopeHealth.com/flu.

Source: CDC



The Whole You: PHYSICAL HEALTH

Helping others? It's the healthy thing to do

Giving to Others

Volunteering can help you learn new skills, meet people and feel uplifted. Along with the mental boost, volunteering may also improve your general health in several ways.

- **Heal post-traumatic stress disorder (PTSD):** This is a hard-to-treat condition suffered by nearly 8 million American adults, many of them military veterans exposed to combat. One study found regular volunteering through community agencies helped more than 300 veterans cope with PTSD.
- **Protect your brain:** Several studies, including Arizona State University research involving more than 13,000 people, found volunteering frequently over several years decreased the risk of memory and other thinking problems later in life.
- **Control weight and blood cholesterol:** Teenagers who volunteered weekly to help younger children had lower cholesterol levels and healthier weights compared to a control group who didn't volunteer.
- **Live longer:** Results of the Wisconsin Longitudinal Study found people who volunteered regularly and frequently to help other people extended their lifespans beyond non-volunteering peers.

Sources: American Psychological Association, JAMA Pediatrics, Journal of the American Geriatrics Society, Journal of Health and Social Behavior, Rush University News

Operation Stop (cold and flu germs)

Remember the basics:

- **Carry tissue.** Use it, not your hands, when sneezing or coughing. No tissue? Turn your head away from others and sneeze or cough into your sleeve.
- **Wipe down surfaces** such as a steering wheel or remote control devices before using them.
- **Don't share things such as phones,** computers or eating utensils, especially if you are contagious. Avoid touching things in public places whenever possible.
- **Carry hand sanitizers.** Alcohol-based solutions can reduce but not eliminate microbes.
- **Wash your hands often.** Use soap and warm or cold water for 20 seconds, especially after blowing your nose or touching objects or surfaces that sick people have touched.

Best safeguard: Keep your fingers and hands out of your eyes, nose and mouth to block the pathway of germs. Learn more at Dec.HopeHealth.com/hygiene.

Source: CDC

4 Learn more about **The Whole You:** at Dec.HopeHealth.com

Patience is not simply the ability to wait — it's how we behave while we're waiting.

— Joyce Meyer

Help for caregivers

Most caregivers experience high levels of stress. If you're feeling depressed and overwhelmed, don't delay getting help. Explore support groups: The American Red Cross, Alzheimer's Association and local hospitals provide nearby classes that teach coping methods. Check out in-home visiting health services or adult care centers for respite care, or ask your health care provider. Get away with friends every few days.

Sources: Caregiver Action Network, CDC

See page 8 —

Stock Your Toolbox:



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

Me? A personal coach?

That's right. You're the best person to help you work through problems and achieve your personal best.

- (1) Review your best and worst habits, strengths and weaknesses.
- (2) Identify ways to achieve change, learn new skills, start a hobby, lose weight or let go of negative people and activities in your life.
- (3) Set 1 or 2 specific goals from the major elements of your life (health, career, finances, family). Then choose a coaching phrase that inspires you, such as "I create the good things in my life."

Sources: Success.com, TheSimpleDollar.com, Lifehack.org

The Whole You: Emotional/Mental Health

Listen up: Give your full attention

Giving to Others

Listening badly is often due to distractions — personal, psychological or environmental.

Habits that lead to failed listening include:

- Lack of interest or understanding.
- Daydreaming or ignoring the content.
- Letting emotions block the subject.
- Interrupting the speaker.
- Rushing the speaker.
- Not looking at the speaker.

Listening well is vital to our comprehension and development. To improve your listening skills:

1. Maintain eye contact with the speaker. Put away your devices and avoid scanning the room and fidgeting.
2. Quiet your mind. Stop your inner self-talk. Focus and listen attentively to the speaker, rather than pre-judging or thinking about what you will say next.
3. Listen respectfully. Let the speaker finish. Maintain an open, calm manner.
4. Concentrate. The more you learn to deliberately listen to others, the more they're inclined to listen back to you and share mutual understanding.

Listening is a form of respect. Do it well and you will foster strong relationships.

Sources: Forbes, Changing Habits

Make a date with the slow lane

Does your inner voice often say, slow down? Deadlines, kid care, places to be and people to see and text — getting lots done is good, but feeling constantly rushed is not smart.

The stress that rushing creates can make you cranky and unfocused, diminish your peace of mind and keep you awake nights.

During this busy season, give yourself permission to get in the slow lane and drop out, just a little:

- **Retreat.** Take a short walk and breathe in fresh air. Have a quiet lunch. Spend a few minutes reading or listening to soothing music. Focus for a few minutes on restful thoughts and images — a favorite view, your pet's face or a special memory.
- **Meditate.** Try it right now: Take a deep breath and relax the tension in your facial muscles. Lower your shoulders and arms and loosen up your hands and wrists. If seated, uncross your legs or ankles; feel your thighs sink into your chair and your calves become heavy. Now slowly breathe in and out. You've just activated your relaxation response.
- **Make it a habit:** Ease off the gas pedal and welcome the calm.

Sources: Tri-City Medical Center, Mayo Clinic

5 Learn more about **The Whole You:** at Dec.HopeHealth.com



Shoot for the moon.
Even if you miss, you'll
land among the stars.

— Les Brown



Tips for paying off holiday bills

January will bring bills from December spending. Here are 5 ways to reduce credit card debt:

1. Save \$1 a day plus loose change. After a month, you'll have about \$40 more to add to your monthly payment.
2. Free up money for credit card bills by reducing spending to essentials for a month or two, or however long you need.
3. Get your tax form in the mail by mid-February if you can, and earmark any possible refund for holiday bills.
4. Transfer credit-card balances to a low-interest-rate credit card if the interest savings is greater than the balance transfer fee.
5. Open a holiday spending savings account, and have an amount automatically transferred monthly from your checking account.

Sources: Federal Trade Commission, Financial Information and Service Center

FiscalFitness:

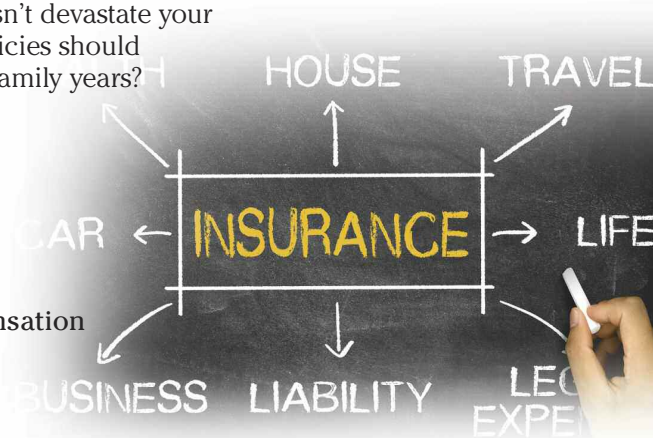
8 essential insurance policies you likely need

Life is full of unexpected ups and downs. Protect your property, income and health with proper insurance coverage.

That way, an illness or accident doesn't devastate your finances. So, just what insurance policies should you have during your working and family years?

1. Auto
2. Homeowners or renters
3. Health
4. Life
5. Unemployment
6. Disability and workers' compensation
7. Long-term care insurance
8. Liability (umbrella) insurance

Source: National Endowment for Financial Education



Don't get cheated by a charity scam

Charity scam artists like to prey upon people's generosity during the holidays.

If you're considering a request for a donation to a charity, do some research before you give so you aren't duped.

Avoid any charity or fundraiser that:

- Won't provide detailed information about its identity, mission, costs and how the donation will be used.
- Doesn't provide proof that a contribution is tax deductible.
- Uses a name that closely resembles that of a better-known, reputable organization.
- Uses high-pressure tactics like trying to get you to donate immediately, without giving you time to think about it and do your research.
- Offers to send a courier or overnight delivery service to collect the donation immediately.
- Guarantees sweepstakes winnings in exchange for a contribution. By law, you never have to give a donation to be eligible to win a sweepstakes.
- Asks for donations in cash or asks you to wire money.

Learn more at Dec.HopeHealth.com/scams.

Source: Federal Trade Commission



6 Learn more about **FiscalFitness:** at Dec.HopeHealth.com

The past cannot be changed. The future is yet in your power.

— Mary Pickford



Use sunscreen every day — even in the fall and winter

This helps prevent sun damage that

could lead to wrinkles, age spots or even skin cancer. Rays can also travel through windows, so if you spend significant time indoors near a window, apply sunscreen. Use broad-spectrum (protects against UVA and UVB rays), water-resistant sunscreen with an SPF of 30 or higher.

Source: American Academy of Dermatology

See page 8 —

StockYourToolBox:



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

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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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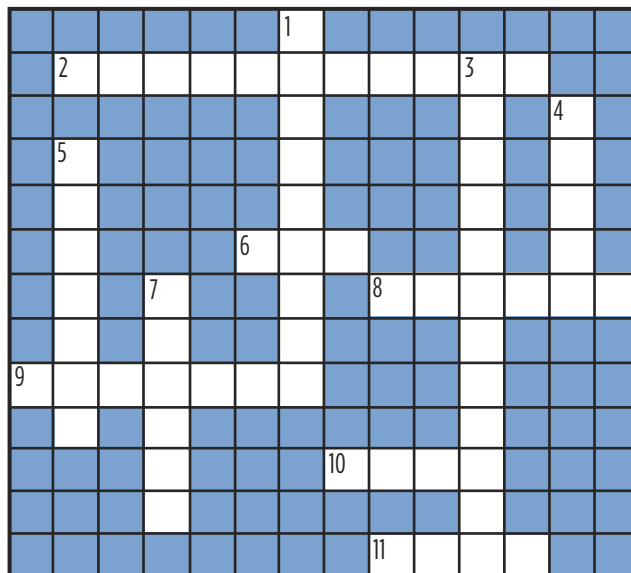
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Please recycle.

HealthyConnections: December Crossword Puzzle

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



ACROSS

- This type of food shouldn't be kept at room temperature for longer than 3 hours (2 words).
- Its peak season is anywhere from late November through March.
- It's how many seconds you should wash your hands.
- This type of scam targets people who donate money.
- It's a paste made from fermented soy.
- Nearly 8 million Americans have this mental disorder (acronym).

Down

- Umbrella is another name for this type of insurance.
- Do these 100 to 120 times a minute when doing hands-only CPR.
- It stops during cardiac arrest.
- Hands-only CPR doesn't include this.
- Most caregivers have high levels of this mental condition.

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

QuikQuiz™ CPR Refresher

Test yourself on the basics of emergency rescue.

- Cardiopulmonary resuscitation (CPR) guidelines are designed to provide emergency rescue for people in cardiac arrest. True False
- The first sign of cardiac arrest is heavy breathing. True False
- If you're a bystander untrained in CPR and suspect someone may be in cardiac arrest, you should first call 911 using the nearest phone. True False
- In addition to calling 911, you or another bystander can provide hands-only CPR (without breaths). True False

About 90% of people in cardiac arrest die. Survival depends on immediate CPR and other actions starting with bystanders. Take 60 seconds to watch the Hands-Only CPR instructional video at Dec.HopeHealth.com/cpr.

Answers:

- True** — Sudden cardiac arrest occurs when the heart suddenly stops (arrests), usually because an electrical malfunction in the heart causes irregular heartbeat and disrupts blood flow. CPR is also useful for heart attack or drowning when breathing or heartbeat has stopped.
- False** — Usually, the first signs are loss of consciousness (fainting) and lack of pulse. Note: Just before fainting, some people may have a racing heartbeat or feel dizzy. Other signs within an hour before cardiac arrest: chest pain, shortness of breath, nausea and/or vomiting.
- True** — Place the phone on speaker so the emergency dispatcher can help you and any other bystanders check the person's breathing, get the precise location and provide instructions.
- True** — To perform hands-only CPR (without breaths): Push hard and fast in the center of the chest at the rate of 100 to 120 compressions per minute.

Sources: National Heart, Lung, and Blood Institute, American Red Cross, American Heart Association, Mayo Clinic

7 Learn more about [HealthyConnections:](http://HealthyConnections.com) at Dec.HopeHealth.com

Your Health Matters:

Stop smoking and avoid weight gain

Fear of gaining weight is often a barrier to quitting smoking and a major cause of relapse after quitting.

Some quitters actually lose weight. But most gain a few pounds in the early months after quitting.

Possible reasons for weight gain:

- Smoking suppresses appetite; smokers often eat less and weigh less than nonsmokers.
- Without using tobacco, your appetite might increase and make you want to eat more.
- Nicotine is a stimulant that increases the body's metabolism at rest; when you stop smoking, you may burn fewer calories.
- Nicotine cravings plus boredom and stress can trigger overeating.

To keep your weight in check:

Choose 4 to 5 small meals with healthful snacks throughout your day. This plan supplies steady energy and aids appetite control. Avoid alcohol and sugary drinks, which often contribute to weight gain. Try sparkling water with citrus slices or herbal tea.

Exercise aids withdrawal. Spend less time doing sedentary things. Get up, do some chores or take pleasant walks whenever you can.

Sleep well. Lack of sleep can lead to eating more and gaining weight.

See your health care provider for quitting advice. You might also seek help from a dietitian specializing in weight management during smoking cessation.

Health wise, quitting outweighs a few added pounds. Give yourself time to make adjustments to your lifestyle. Quitting is an important part of your future.

Sources: Smokefree.gov, MedlinePlus, Mayo Clinic



Stock Your Toolbox: Your Source for Cool Tools & Resources

Check out Dec.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:

Volunteering? Good for You!

When people donate their time and resources to others, they often benefit as much as those they serve.

Many people enjoy a sense of achievement, connection and emotional well-being from their volunteer efforts. As a volunteer you may explore your personal interests, learn new skills and boost your self-confidence and morale.

We have countless ways to donate our time and resources to people and programs in need. To find a good fit, think about the kind of experience that's suitable to your abilities, your personality and your likes and dislikes.

During the holiday giving season, why not consider hands-on volunteering? Some ideas:

- Help homebound people with everyday tasks, meals, yard cleanup, shopping or other errands.
- Give blood or help out at your local blood donation center.
- Send care packages to soldiers stationed overseas.
- Bring the whole family to help at your local soup kitchen.
- Mentor school kids, read to seniors or help out at a food bank.
- Search opportunities online at volunteermatch.org.

Many of us are already volunteers — maybe you help out at your church or nearby animal shelter, or coach a school sports team. Keep up the good work and the spirits of those you serve.

EBIX BENEFITS ADMINISTRATION AND WELLNESS

Answers to the crossword puzzle that covers the topics in this issue of the newsletter.

A print-and-post flyer, **Volunteering? Good for You!**



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

“Once you choose hope, anything’s possible.”

— Christopher Reeve

“A good laugh heals a lot of hurts.”

— Madeleine L'Engle

“Education is not just about going to school and getting a degree. It's about widening your knowledge and absorbing the truth about life.”

— Shakuntala Devi

“Mindfulness is a way of befriending ourselves and our experience.”

— Jon Kabat-Zinn

“I go to seek a Great Perhaps.”

— François Rabelais