

# THE HEALTHY CPA

Brought to you by  CalCPA Health

*“Life Is a Journey. Have Some Fun.”*

MARCH 2019



March is Nutrition Month.



## Eating Plan for Life

By Cara Rosenbloom, RD

**Before you try another fad diet that’s likely to fail, consider a better option:** The best approach for improved health and weight control is to develop a personal plan — one you can stick with and enjoy. Diets that are too restrictive, unaffordable or boring won’t work for you long term.

The right eating plan for you should match your taste buds, daily schedule, finances and health needs. That’s a lot to think about. Consider these 5 factors to help you find the best plan for you:

- 1 Does it include foods you love?** Restricting your favorite foods may leave you unhappy and is not sustainable for long. Make sure you love what you eat.
- 2 Does it allow you to socialize?** Some diet plans are so limited that it’s difficult to travel or dine with friends and family. If your diet is keeping you isolated, you need to rethink it.
- 3 Is it simple and affordable?** A sign of failure is spending too much time sourcing ingredients and too much money on them. The plan needs to fit your lifestyle.
- 4 Does it support physical activity?** Eating well is only part of the equation. Regular exercise is important for reducing disease risk, maintaining a healthy weight and improving your mood.
- 5 Does it provide the nutrition that your body needs?** It’s important that the food you choose is both enjoyable and nourishing. Restricting food can lead to nutrient deficiencies. See a dietitian to ensure your nutrient needs are being met.

## BEST bits

■ **March is Red Cross Month.** The Red Cross maintains a strong network of people providing compassionate care to those facing disaster. To learn how you can help those in need, check Red Cross services in your area at [redcross.org/find-your-local-chapter.html](http://redcross.org/find-your-local-chapter.html).



■ **March is Multiple Sclerosis (MS) Awareness Month.** MS is a chronic neurological condition that affects the central nervous system (the brain and spinal cord); it’s caused by inflammation due to overactive immune cells. Studies suggest the importance of diet for those with MS. Following healthy eating plans high in fish, eggs, poultry, vegetables and legumes was linked with a 25% reduced risk of initial central nervous system damage related to MS. Learn more at [msfocus.org/Get-Help](http://msfocus.org/Get-Help).



■ **From the CDC: Don’t skip cancer screening.** These tests can find signs of cancer when treatment is likely to work best. Ask your health care provider when you need tests for breast, cervical (women), prostate (men) and colorectal cancers, as well as for lung cancer if you have a history of smoking. Progress in cancer research, detection and treatments has helped decrease the incidence and death rates for all cancers. Learn more at [healthypeople.gov](http://healthypeople.gov).

“I can,  
therefore  
I am.”  
— Simone Weil

## TIP of the MONTH

### Fruits and Vegetables Galore

**Want to eat more fruits and vegetables?** Make them the most convenient snack choice when you're hungry. Keep a bowl of apples and bananas on your kitchen counter for quick snacks. Cut up bell peppers, cucumber, celery and carrot sticks and **keep them handy in the fridge.**

And buy no-prep options such as grapes, cherry tomatoes or baby-cut carrots for grab-and-go convenience. Make sure your produce is washed well before you eat it.



“Keep your eyes  
on the stars, and  
your feet  
on the ground.”  
— Theodore Roosevelt

## eating smart



# Produce Primer

By Cara Rosenbloom, RD

**Fruits and vegetables are the cornerstones of a nutritious diet.** Do you often buy fresh produce and find that it spoils before you enjoy it? Here are some tips to keep your produce fresh and flavorful longer:

**Buy quality:** If fruit or vegetables are already soft, mushy or moldy in the store, they will spoil very quickly at home. So spend your money on hardier produce. Look for items with no cuts, bruises or soft spots.

**Store separately:** As fruits ripen, they naturally release ethylene gas. This can cause neighboring vegetables to ripen more quickly and spoil faster. Store your fruit and vegetables in separate fridge compartments. If your fridge only has 1 drawer for produce, tuck your vegetables into it and store fruit in a separate bowl or basket.

**Invest in vegetables:** They generally stay fresh longer than fruits. The flavor of carrots, beets, fennel, celery, broccoli and cauliflower doesn't change very much whether they have been in the fridge 1 day or 10 days.

**Rely on the freezer:** Frozen vegetables and fruit reduce preparation time. No need to wash and chop — they go from the freezer into recipes easily. Plus, frozen produce stays fresh for up to 1 year, reducing waste.

**Room temperature:** Some items store best unrefrigerated. This includes tomatoes, bananas, potatoes, garlic, onions, squash, lemons and limes.

**Bag it:** Berries and grapes store well in plastics bags with tiny holes to release moisture, which keep the fruit fresh longer. Mushrooms don't do well in plastic bags; instead, keep them in paper bags.

**Trim the stems:** Beets, carrots, turnips and kohlrabi can last for several months in the fridge; just remove the leafy greens before storing them. You can stir-fry the greens or use them to make pesto.



### Warm Mushroom Salad with Ginger Vinaigrette

EASY recipe

- ¼ cup olive oil
- ¼ cup peeled fresh ginger, cut into matchsticks
- 2 tbsp balsamic vinegar
- Salt and pepper to taste
- 2 cloves garlic, chopped
- 1 tbsp minced ginger
- 4 cups chopped fresh mushrooms (use a variety, such as shiitake, oyster, cremini, button)
- 6 cups mixed salad greens

**Heat** oil in a small skillet over medium. **Once** hot, add ginger sticks. **Stir-fry** for 6 minutes or until crunchy. **Remove**, drain on paper towel and set aside for garnishing. **Pour** remaining warm oil into small bowl and allow to cool. **Add** vinegar, salt and pepper to make vinaigrette. **Add** 1 tbsp of vinaigrette to a large skillet set over medium heat. **Add** garlic and minced ginger and sauté 1 minute. **Add** mushrooms and cook until soft, about 7 minutes; remove mixture from heat and allow to cool slightly (very hot mushrooms will wilt the greens). **Put** greens on a platter and top with warm mushrooms. **Add** remaining vinaigrette and garnish with crunchy ginger sticks.



Makes 4 servings. Per serving:

173 calories | 3g protein | 14g total fat | 2g saturated fat | 10g mono fat  
2g poly fat | 12g carbohydrate | 2g sugar | 3g fiber | 160mg sodium

# Managing Life's Transitions: Ready or Not?

**We can't always predict significant changes in life**, such as switching jobs and financial, family or health issues. Change often takes us from the familiar and comfortable to the uncertain and stressful. It tests our strength and forces us to adapt when we may not be ready.

**When facing a difficult change**, set aside time to study and prepare for what's ahead. This step can boost your resilience and confidence during the transition. **Here's how:**

**Recall the past.** You've been changing your whole life. Consider specific ways your life was altered, often for the better, and how you succeeded.

**Review the things that worry you.** Then list only your primary challenges. Maybe the change won't be as broad or intimidating as you first thought.

**Be positive and proactive.** Identify the benefits with the transition — new opportunities for knowledge and growth may surprise you. For example, a diagnosis of diabetes, while daunting, can encourage healthier choices in your life so you feel better.

**Make your health a priority in the process.** Get routine exercise, eat well, meet sleep needs and maintain your regular schedule as much as possible to help you feel in control. Avoid overeating and alcohol abuse, which can reverse your progress.

**Choosing personal wellness now can boost your energy**, often critical while making a major change, such as quitting smoking or becoming a caregiver for a parent.

**Count on help.** A primary way to boost your resilience is having strong, caring relationships. Maybe talk about the change with someone you trust to help you sort out your feelings and find solutions. If you feel unusually stressed or depressed, see your health care provider.



**Scheduling time to eat together has far-reaching benefits.** Family meals give busy parents and kids time to share achievements, news and problems and foster a more productive family unit. Studies show family dinners boost children's vocabularies, self-esteem and interpersonal skills. What's more, University of Minnesota researchers found eating together lowers the odds teens will experiment with drugs and other risky behaviors and improves parent-child relationships across the board. While there's no magic number of family meals you need for benefits, aim for at least 3 every week if possible.



## Good Manners in the Smartphone Age

**Mobile phones are everywhere** — and so are bad cell phone manners.

We've all seen folks peering at their phones during a meeting, cringed as someone took a call during a movie or felt ignored while a person texted during a date.

**While a lack of smartphone etiquette might get a pass with friends**, it may impact your professional life. A USC Marshall School of Business study of more than 550 full-time working professionals suggests rude use of

smartphones in the workplace may hinder career advancement.

**Here are some simple rules for better phone manners we can all appreciate:**

**Don't take calls or text during a work conversation.** If you must take a call, ask the person you are with if it's OK, and keep the conversation short. This is a good rule for non-work conversations, too.

**Keep your voice low** when talking on your phone in public. When possible, stay at least


10 feet from other people and avoid personal conversations when others can hear you.

**Tell people if you're using a speaker phone.** Always tell them who else is in the meeting or room with you.

**In public places**, put your phone on silent mode and anywhere you are asked to silence your phone.

**Think before you post.** Always get permission if your posting involves other people you know personally or professionally.

# Kidney Stones 101

 **Strenuous sports and exercise workouts can dehydrate you.** Drinking fluids before, during and after extended exercise is key to regulating body temperature, replacing body fluids and fueling your workout.

**To aid hydration during vigorous exercise,** the American Council on Exercise suggests you drink water before, during and after your workouts as follows:

- 1 Drink 17 to 20 ounces 2 to 3 hours before you start exercising.
- 2 Drink another 8 ounces 20 to 30 minutes before you start exercising or during your warm-up.
- 3 Drink another 7 to 10 ounces every 10 to 20 minutes during exercise.
- 4 Drink 8 ounces no more than 30 minutes after you exercise.

**Remember:** Quench your thirst before you feel thirsty, especially if you work up a sweat.

“The only disability in life is a bad attitude.”

— Scott Hamilton

**Anyone can get a kidney stone, but some people are more likely than others to have them.** Kidney stones are hard deposits of minerals and salts that form inside your kidneys. There are several kinds of kidney stones, with many causes, that can affect your urinary tract from kidneys to bladder.

## Factors that may produce kidney stones include:

- ✓ **Dehydration;** abnormal urinary chemical levels; and urinary tract infections.
- ✓ **Medical conditions** (e.g., obesity, hyperparathyroidism, and when the kidneys fail to properly acidify the urine).
- ✓ **A buildup of calcium oxalate** due to diet, metabolic disorders, excess vitamin D or intestinal bypass surgery.
- ✓ **A diet high in protein,** sugar and/or sodium.



March is Kidney Month.



## EXPERT advice

### Q: What is health anxiety?

**A: While occasional concerns about our health are normal, persistent worry is not.** When **health anxiety disorder** occurs, healthy people interpret minor symptoms (or no symptoms at all) as a sign of serious illness. Reassurance from health care providers doesn't relieve these health concerns for long. Some people even avoid getting necessary health care for fear of bad news.

**Ironically, anxiety can cause symptoms such as** dizziness or stomach pains that are mistaken for illness, creating a vicious cycle. Other health anxiety signs include:

- **Constantly seeking** health information online.
- **Problems in daily life,** including frequent work absences.
- **Financial problems** due to unnecessary health care visits and tests.
- **Believing you have** a serious illness after reading about it.

**This condition often starts in early to middle adulthood and can worsen with age or stress.** After ruling out any real health issues, sufferers can be helped by psychotherapy, stress management and sometimes medication.



— Eric Endlich, PhD

# ACHOO! Spring Allergies and YOU

**Flu season may be winding down** but runny noses and sneezing are now pestering many people who are allergic to trees, grass and flowers.

**Seasonal allergic rhinitis (hay fever) can also make your eyes red and itchy.** You may experience allergy symptoms for as long as you are exposed to bothersome pollen.

## Self-help measure for spring allergies:

- **Use a humidifier** to relieve stuffy sinuses. Hot showers help, too.
- **Try nasal irrigation** with over-the-counter saline sprays several times a day to open nasal passages.  
**Note:** Nose sprays containing decongestants relieve post-nasal drip but may have significant side effects if used more than 3 days.
- **Drink water** throughout the day to help thin mucus.
- **Keep windows and doors shut** at home and in your car.
- **Check pollen counts** in your area at [aaaai.org/global/nab-pollen-counts?ipb=1](http://aaaai.org/global/nab-pollen-counts?ipb=1).
- **Take a shower**, wash your hair and change your clothes after being outdoors, especially if pollen counts are high.



When your allergy symptoms become bothersome, see your health care provider for treatment. If you're referred to an allergist, you may be tested for pollen allergies. Immunotherapy (allergy shots) may help.

## EXPERT advice

March is Colorectal Cancer Awareness Month.



### Q: Colorectal cancer screening types?

**A: The American Cancer Society (ACS) says the best way to prevent death from colorectal cancer is to stay current with screening.** Colorectal cancer is the second leading cause of cancer deaths in the U.S., for women and men combined. But half of these deaths may be prevented with regular screening.

**The ACS recommends these screening options for average-risk people starting at age 45:**

- **Fecal occult blood or fecal immunochemical test:** once a year.
- **Fecal DNA test:** every 3 years.
- **Flexible sigmoidoscopy:** viewing only the descending colon with a lighted tube every 5 years.
- **Colonoscopy:** inspecting the entire colon with a lighted tube every 10 years.
- **Computed tomography colonography:** X-ray to find colorectal problems every 5 years.

**People at increased cancer risk** may need to start screening earlier or more frequently. Consult your health care provider about the best screening time and type for you.

— Elizabeth Smoots, MD, FAAFP

**Sneak exercise into a hobby.** You don't have to run marathons or play team sports to have an active hobby. Just think of ways you can add a little movement into what you love to do.

### Are you a photographer?

Take a hike — with your camera.

**Like fishing?** Do squats while you're waiting for the Big One to bite.

### Is cooking your thing?

Do calf raises while making salad.

### Do you have a green thumb?

Gardening is a great workout.



We may encounter many defeats but we must not be defeated.

— Maya Angelou

**Texting too much?** It can lead to repetitive stress injury, causing severe, chronic pain in the thumb, hand or wrist, weak grip and reduced hand function. To ease the pain and stiffness, ice your thumb and hand. Take breaks to stretch and shake out your fingers and wrists. Be aware of your habit and reduce texting before your hands and fingers ache.

**TOPDOLLAR** tip

**Credit Freeze**

Freezing your credit is 1 of the most secure ways to protect your financial health. A **freeze** restricts access to your credit. A new law requires credit reporting agencies to create websites allowing consumers to place freezes on their credit and offer year-long fraud alerts. A fraud alert requires businesses to check with you before they open accounts in your name. Learn more at [identitytheft.gov](http://identitytheft.gov).

**TOPDOLLAR** dictionary

**Financial Ratios**

Financial ratios are useful measuring sticks for evaluating and tracking your financial progress. Most ratios have common benchmarks that allow an individual to gauge how they are doing. For example, the **liquidity ratio** tells a person how long they could survive if they lost their job. This ratio measures the relationship between liquid assets and monthly expenses. A common benchmark is 6 to 8 months. The **debt service to income ratio** compares dollars spent on gross annual debt repayments (including mortgage payments and rents) with gross annual income. This ratio determines if a person's debt obligations are too high. The **investment assets to total assets ratio** is also important because it determines if an individual is saving and investing enough.

# Traveling Smart

If you're a woman traveling alone, there are special precautions to take. First, realize that in certain countries, women traveling alone is not a common practice. Prepare for and study your destination's customs and attitudes toward women to help you navigate your stay.

For example, in some countries just eye contact can trigger aggressive behavior. Some other tips:

- ✓ **Register with your local embassy** if traveling abroad.
- ✓ **Don't specify where you are staying** and don't announce it publicly.
- ✓ **Never leave your drink alone.** Take it with you or finish it before you leave.
- ✓ **Stay at a reputable hotel** with desk clerks or security in a well-lit, safe part of town.
- ✓ **Avoid walking outside** after dark.
- ✓ **Carry a safety whistle.**
- ✓ **Leave a do-not-disturb sign** on your door when you are away from it. Never meet with anyone in your room.



**SAFETY** corner

## Poison Prevention

To prevent accidental poisoning, the American Association of Poison Control Centers recommends you:



March 17-23 is National Poison Prevention Week.



- 1 **KEEP** the national poison helpline number stored in your cell phone or posted by your home phone in case of emergency. Call **1-800-222-1222** or text **POISON** to **797979** to save the number in your cell phone.
- 2 **STORE** medicines and hazardous materials out of sight and reach of children. Always keep these substances in original, child-resistant containers.
- 3 **READ** and follow labels and directions before you use them or administer to children.
- 4 **DETECT** invisible threats by putting a carbon monoxide detector in your home.

# SIGNS You Need Medical Care

**Worrisome health symptoms can show up unexpectedly. When you're concerned but unsure the problem warrants a health care visit, call your health care provider's office and ask about it. Many medical offices have staff available to answer these calls.**

**Generally, we see our primary care providers (PCP) for non-emergency symptoms and preventive care.** Your PCP knows you best, including your health history, what has been effective for you in the past, and other health concerns — and can provide continuous care. Examples of non-emergency conditions: persistent symptoms such as urination or bowel changes, unintentional weight loss, emotional changes, joint pain, congestion or coughing.

**For urgent problems after office hours, learn the procedure recommended by your provider's office.** You may be able to reach the provider on call. But if you can't see your provider or don't have one, here are some general guidelines on when and where to seek medical care:



## 1. Call 9-1-1:

**For life-threatening conditions such as severe chest pain or stroke, calling 9-1-1 helps ensure emergency response. And inside the aid car, paramedics can deliver treatment on the way to the hospital. Serious conditions include:**

- **Difficulty breathing.**
- **A possible heart attack:** chest pain, which may radiate to an arm or jaw, with sweating, vomiting or dizziness.
- **An injury** that threatens life or limb.
- **A possible stroke:** facial drooping; weakness or numbness on 1 side of the body; sudden trouble with walking, talking or vision; sudden severe headache; or loss of consciousness.

## 2. Go to the hospital emergency room:

**For serious medical problems that may require rapid or advanced treatments in a hospital, emergency rooms are usually open 24/7. Following are some reasons to use an ER. Have someone drive you or call 9-1-1 if you have:**

- Heart attack or stroke signs (noted above).
- Sudden confusion or a change in mental status.
- Serious burns or a fever with rash.
- A head injury or concussion; an eye injury.
- Fainting or seizures.
- Severe cuts that may need sutures; facial lacerations.
- Fractures or dislocated joints.
- Severe cold or flu symptoms.
- Bleeding during pregnancy.
- Severe abdominal pain with or without vomiting.

## 3. Consider an urgent care center:

**Nearly 8,000 urgent care centers in the U.S. offer services after hours and beyond a typical primary care office.**

**They may stay open evenings and weekends and are generally less expensive than emergency rooms.** Learn the location and hours of the clinic nearest you in advance of needing it. (Check your health care plan for benefit details.)

**Illnesses or injuries that are not life threatening, but can't wait until the next day,** can be treated at an urgent care center. **When to go?**

Examples include fever without a rash; severe or persistent abdominal pain, vomiting, diarrhea, dehydration, trouble breathing, flu symptoms, strains and sprains, or small cuts that may need stitches.

## DR. ZORBA'S corner

### Letting in that sunshine might help

you feel better and help you healthier, according to new University of Oregon research. Sunshine coming into a room apparently cuts bacteria's ability to reproduce by 50%. So Grandma was right — opening up those shades and letting the sunshine in is good for you. — Zorba Paster, MD



## March Fill-in-the Blank Puzzle

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

- 1 \_\_\_\_\_ is a chronic neurological condition that affects the central nervous system (the brain and spinal cord).
- 2 As fruits ripen, they naturally release \_\_\_\_\_.
- 3 A lack of \_\_\_\_\_ etiquette may impact your professional life.
- 4 Studies show family \_\_\_\_\_ boost children's vocabularies, self-esteem and interpersonal skills.
- 5 Kidney \_\_\_\_\_ are hard deposits of minerals and salts that form inside your kidneys.
- 6 Some people avoid getting necessary \_\_\_\_\_ care for fear of bad news.
- 7 Drinking fluids before, during and after extended exercise is key to regulating body \_\_\_\_\_.
- 8 \_\_\_\_\_ cancer is the second leading cause of cancer deaths in the U.S., women and men combined.
- 9 The \_\_\_\_\_ ratio tells a person how long they could survive if they lost their job.
- 10 Nearly 8,000 \_\_\_\_\_ care centers in the U.S. offer services after hours and beyond a typical primary care office.

#### Stay in Touch. Keep those questions and suggestions coming!

Phone: 800-871-9525 • Fax: 205-437-3084 • Email: [PBeditor@ebix.com](mailto:PBeditor@ebix.com)

Website: [personalbest.com](http://personalbest.com) and [hopehealth.com](http://hopehealth.com)

Executive Editor: Susan Cottman

Advisers: Patricia C. Buchsel, RN, MSN, FAAN; Jamie Lynn Byram, MBA, AFC, MS; Eric Endlich, PhD; Mary P. Hollins, MS, JD, CSHM; Kenneth Holtyn, MS; Reed Humphrey, PhD; Gary B. Kushner, SPHR, CBP; Diane McReynolds, Executive Editor Emeritus; Zorba Paster, MD; Charles Stuart Platkin, PhD; Cara Rosenbloom, RD; Elizabeth Smoots, MD, FAAFP; Margaret Spencer, MD

Editor: Airmie Miller • Designer: Sheila Brooks

The content herein is in no way intended to serve as a substitute for professional advice. Before making any major changes in your medications, diet or exercise, talk to your health care provider. Sources available on request. © 2019 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. Personal Best® and Hope Health® are registered trademarks of Ebix Inc. Two Perimeter Park South, Suite 160 East, Birmingham, AL 35243 • Please recycle.



You'll find the answers at [personalbest.com/extras/Mar2019puzzle.pdf](http://personalbest.com/extras/Mar2019puzzle.pdf).