

THE HEALTHY CPA

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“Life Is a Journey. Have Some Fun.”

NOVEMBER 2019

DIABETES: Facts and Myths

Diabetes is a complex disease that affects your body’s primary source of energy — glucose (sugar). By far, the most common form of diabetes is type 2. It’s caused by resistance to the hormone insulin, which is needed to get glucose into your cells. When this occurs, glucose accumulates in your bloodstream, leading to several serious complications. Learn the facts:

MYTH VS. FACT

1. MYTH: Type 2 diabetes only develops late in life. **Fact:** More and more children and teens are now developing this condition.

2. MYTH: A high-sugar diet is the primary cause of type 2 diabetes. **Fact:** A diet high in calories from all sources, and a sedentary lifestyle, can lead to obesity, which is a primary risk.

3. MYTH: People with diabetes must follow a special diet. **Fact:** A healthy meal plan for people with diabetes is

generally the same as healthy eating in general; sweets and refined grains are allowed in moderation.

4. MYTH: Smoking cigarettes does not affect blood sugar. **Fact:** Smoking raises blood sugar levels and insulin resistance and increases the risk of most diabetes complications.

5. MYTH: People with diabetes are more likely to get colds and flu. **Fact:** Getting sick can elevate blood sugar and the risk for complications

from the flu and other diseases. Flu shots and other vaccines offer protection.

6. MYTH: The best treatment for diabetes is insulin. **Fact:** When first diagnosed with type 2 diabetes, many people can keep their glucose at a healthy level with a positive lifestyle and medication.

7. MYTH: Most people with diabetes live a normal life span. **Fact:** Many die prematurely from heart disease, heart attack or kidney disease.

Good news: People with type 2 diabetes can sometimes restore their blood sugar levels to normal just by eating a healthy diet, exercising regularly and losing weight.



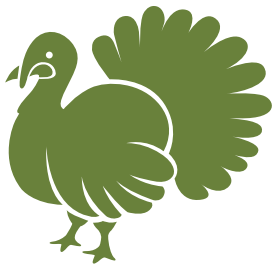
November is
Diabetes Month.

BEST bits

■ **Once you’ve had the flu, do you still need a flu shot?** Yes, because you can’t always be certain that what you had was influenza, and we’re exposed to dozens of viruses that cause similar symptoms. Even if your health care provider diagnoses your illness as seasonal flu, we’re subject to multiple new strains of influenza each year, so you need protection against those you haven’t had. It’s best to get your annual flu shot by late October.

■ **Let’s build fit kids.** Type 2 diabetes is becoming more common in children and teens, due to more obesity and sedentary living; about a third of American youth are overweight. Take charge family-style: Your kids are more likely to accept foods you eat, stay active if you’re active, and avoid smoking if you’re a non-smoker. Discourage ❶ high-calorie, low-nutrient foods and drinks and ❷ prolonged screen viewing and other sedentary activities.

■ **November is Lung Cancer Awareness Month.** Many people with this disease are unaware they have it because the symptoms can be subtle and develop slowly. More obvious symptoms include: persistent cough or hoarseness that gets worse; ongoing chest pain and shortness of breath; and frequent bronchitis or pneumonia. If you have symptoms, visit your health care provider without delay. Learn more at lung.org.



Turkey TALE

Mythbuster: Turkey does not make you sleepy. Turkey does contain **tryptophan**, an amino acid that promotes sleep. However, turkey has no more of this substance than an equal-size serving of chicken or beef. So why are you tired after Thanksgiving dinner? It's probably normal after a big meal on a busy holiday. Digesting a heavy meal takes energy, and can cause fatigue — especially if you enjoy carbs, such as stuffing, potatoes and pie.



“Food is not just eating energy. It’s an experience.”

— Guy Fieri

Let's Talk Turkey

By Cara Rosenbloom, RD

Succulent turkey is the perfect lean protein, filled with B vitamins, selenium and zinc. Is turkey on your holiday menu? These great tips will help you cook it perfectly.

If you're buying a whole bird, you'll need 1 pound of turkey per person. Serving 8 guests? Buy an 8-pound bird — or 10 pounds if you want leftovers. For time-saving convenience, you can also purchase cut turkey pieces (breast, thigh or leg), which are quicker to cook.

Fresh whole birds should be refrigerated and generally cooked within 2 days of purchase. Defrost your frozen turkey in the fridge for about 5 hours per pound of turkey. Example: An 8-pound bird needs nearly 2 days to defrost; plan accordingly. Do not defrost poultry or meats on the countertop, since bacteria can grow rapidly at room temperature.

To enhance flavor, butter your bird, and then add salt and pepper. You may choose to add herbs or citrus zest, too. One thing not to add? Stuffing. For food safety, cook stuffing separately, not inside the turkey. If it is a family tradition and you must stuff your turkey, ensure the stuffing reaches 165°F before you eat it.

Cook your turkey at 325°F and calculate 20 minutes per pound. That's almost 3 hours for an 8-pound bird. You'll know it's done when a food thermometer in the thickest part of the meat reads 165°F.

Enjoy your turkey for dinner, and then serve leftovers in lasagna, sandwiches or soup or on nachos.



Colorful Coleslaw



¼ cup sesame seeds
4 cups green cabbage, shredded
1 large carrot, shredded
2 medium beets, peeled and shredded
1 Granny Smith apple, cored and diced

1 scallion or green onion, thinly sliced
¼ cup apple cider vinegar
3 tbsp extra-virgin olive oil
1 tsp maple syrup
Pinch salt and pepper

In a small frying pan over medium heat, stir sesame seeds until toasted, about 4-5 minutes. **Set** aside to cool. **In** a large bowl, mix together the cabbage, carrot, beets, apple and scallion or green onion. **In** a small bowl, whisk vinegar, oil and syrup; then pour over the salad. **Stir** to combine. **Season** with salt and pepper. **Sprinkle** with sesame seeds and serve.

Serves 6. Per serving:

140 calories | 3g protein | 10g total fat | 1g saturated fat | 6g mono fat | 3g poly fat | 12g carbohydrate | 6g sugar | 4g fiber | 67mg sodium

Take Politics Out of Family Gatherings

When relatives gather for the holidays, something other than delicious food may be served up — political discussions. According to a Pew Research Center survey, 60% of Americans polled don't mind political talk at family gatherings. However, 40% said they try to avoid the subject. And no wonder.

Voicing political opinions with your relatives can often lead to arguments, causing tempers to flare — even if the host specifically requests that guests leave political views at home.



If you want to keep politics out of your holiday gatherings, plan ahead to use these strategies:

Be proactive. Focus on happy memories and what your relatives have in common. Don't hesitate to steer the conversation from politics to other subjects, such as post-holiday shopping, sports or vacation plans for the new year.

Watch your own words and tone. Sarcasm can make a political disagreement worse, and so will trying to change someone's views over dinner.

If tensions rise, stay calm. Take a deep breath and shut down political arguments with a gentle approach. Instead of being angry about the discord, try saying this: "I understand that's your opinion, but I'd love to get away from politics at Thanksgiving. Now let's talk about something else for a while."



Do You Need a Digital Personal Assistant?

Digital personal assistants were the stuff of science fiction a few decades ago. Today, they help people at home, at work and on the go.

These devices are supported by application programs that recognize voice commands to complete tasks. Some work with internet-connected devices, and there are stand-alone devices (also called smart speakers).

They can save time with everyday practical chores, such as placing phone calls, writing email or looking up recipes. They can also provide entertainment by finding your favorite music to play as soon as you ask.

Wondering if you need a digital personal assistant? Consider how often you could use the technology to help perform these tasks:

- ❖ Easily and quickly add meetings, appointments and events to your calendar.
- ❖ Check the weather.
- ❖ Get directions and traffic conditions (especially handy if you commute or travel locally for work).
- ❖ Add items to your to-do list as soon as they cross your mind.
- ❖ Check flight status.
- ❖ Control smart home devices, including raising or lowering thermostats.
- ❖ Find restaurants and hotels in an area you are visiting.

“Honest communication is built on truth and integrity and upon respect of the one for the other.”

— Benjamin E. Mays



Thanksgiving Day is also National Family Health History Day. As relatives visit on this festive day, the CDC suggests using the opportunity to discuss your close family health history ([cdc.gov/features/familyhealthhistory/index.html](https://www.cdc.gov/features/familyhealthhistory/index.html)). Review any known conditions, including cancer, heart disease, diabetes, colorectal cancer or other diseases that may increase your risk. Having this information can help you and your health care provider prevent disease and potentially catch an illness early if it develops.

“To succeed in life,
you need 3 things:
a wishbone, a
backbone and a
funny bone.”

— Reba McEntire



November is Healthy Skin Month, a good reminder to commit to taking care of your skin year-round. After all, it's your body's largest organ. Use products specifically for your dry, oily, combination or normal skin. Protect your skin from excess sun with a broad-spectrum, SPF 30 sunscreen. **Examine your skin regularly:** Report unusual spots, itching or bleeding to your health care provider. Find more healthy skin tips at the American Academy of Dermatology's website: aad.org.

Best-Ever Face Savers



During National Healthy Skin Month, review this skin care routine from the American Academy of Dermatology:

Wash your face when you wake up and before you go to bed. This reduces dirt and bacteria that settle on your face over several hours.

Be gentle when washing your face. Scrubbing irritates your skin and can worsen acne, rosacea or other conditions. Apply a mild alcohol-free cleanser using a gentle circular motion with your fingertips. Rinse off the cleanser thoroughly, pat dry and apply a daily moisturizer.

Use skin products designed to match your skin type: dry, oily, acne-prone, sensitive, normal or combination. Your dermatologist or health care provider can help identify your skin type.



Apply sunscreen whenever you head outdoors. Blocking sun rays slows down skin aging and helps prevent skin cancer. Use products labeled broad-spectrum with SPF 30 (or higher). **Note:** Some moisturizers contain sunscreen.

Don't tan. It causes wrinkles and leathery-looking skin and raises your risk for melanoma cancer.

Don't smoke. It speeds skin aging significantly. Studies show smoking can also worsen some skin conditions, including psoriasis or eczema.

Check for signs of cancer. Routinely look for spots that differ from others, or that change, itch or bleed. See your provider if you spot something odd.

EXPERT advice

Q: What is catastrophizing?

A: Frequently expecting that events will go horribly wrong is called catastrophizing (e.g., *I made 1 small mistake and my career is ruined*). These cognitive errors or misperceptions can lead to poor decisions and depression.

To combat catastrophizing, first recognize when you are doing it. Record the situation, your negative thoughts and your reactions. Look for patterns of events that trigger your catastrophizing. **To break the habit:**

- ◆ **Ask** “Is it true?” Be specific; don't exaggerate. Avoid all-or-nothing descriptions.
- ◆ **Remember** that we all have upsetting thoughts sometimes. Notice your thoughts as if you were an unbiased observer. Acknowledge negative thoughts and let them go.
- ◆ **Know** that your thoughts don't define who you are.
- ◆ **Don't** assume that distressing situations will last forever. Everything changes.
- ◆ **Avoid** extreme terms such as **always** or **never**.
- ◆ **Protect** your physical health by getting enough sleep, nutritious food and exercise.

— Eric Endlich, PhD



7-STEP Strength Training

Muscle workouts are key to maintaining everyday strength as we age. Strength and resistance training can help reduce body fat; protect bones, tendons and ligaments; and enhance your overall well-being.

Don't like rigorous exercise? A simple muscle routine at home or a club can provide speedy fitness results, which can be motivating. To start, follow the basics:

- 1 You can use free weights, machines or bands.** Or use your own body weight as resistance to perform core routines, yoga, tai chi or water workouts. Mix it up.
- 2 Do your muscle workout 2 or 3 times a week.** Exercise both your upper and lower body — each 20 to 30 minutes.
- 3 Do 1 set of 8 to 12 repetitions per muscle group,** typically shoulders, arms, core and legs. Work the muscles to a point of fatigue.
- 4 Allow 2 days of rest between muscle workouts;** on off days, fit in cardio exercise.
- 5 Don't do too much too soon** — just enough to make it a habit and start enjoying your workouts and the results.
- 6 Warm up and cool down.** Use proper form for best results and to avoid muscle strain.
- 7 Keep challenging your muscles.** Use progressively heavier weights or other resistance stimuli to increase demand and results.



Don't be intimidated by muscle workouts. They can be very rewarding. Enlist your health care provider's help in identifying your exercise needs. A certified fitness trainer can provide personal instruction. Learn more at acefitness.org.

EXPERT advice

Q: What is bronchitis?

A: Bronchitis is inflammation of the bronchial tubes. The most common cause is a virus, but bronchitis can also be triggered by bacteria, cigarette smoke or air pollution. A cough, sometimes with mucous production, is the chief sign of bronchitis. Other symptoms include low-grade fever, fatigue, sore throat, runny nose, chest discomfort or wheezing.

Acute vs. chronic disease: Acute bronchitis usually improves in about 10 days but the cough can persist for weeks. Chronic bronchitis often occurs in smokers, who experience repeated bouts of coughing over months or years. Those with frequent bronchitis may need an evaluation for chronic obstructive pulmonary disease.

See your health care provider if you develop difficulty breathing, wheezing, chest pain, bloody mucus or fever over 100.4°F. Also call if the cough keeps you from sleeping or does not resolve within 3 weeks. Bronchitis can sometimes turn into pneumonia.

— Elizabeth Smoots, MD, FAAFP



“Stay true to yourself, yet always be open to learn. Work hard, and never give up on your dreams, even when nobody else believes they can come true but you. These are not clichés but real tools you need no matter what you do in life to stay focused on your path.”

— Phillip Sweet



Quitting smoking for even 1 day is a step toward better health. Sixteen million Americans live with smoking-related diseases, including emphysema and chronic bronchitis; and smoking causes 1 in 5 U.S. deaths. If you smoke and you want to stop (or you want to help a friend or relative quit), find support during the **Great American Smokeout on Thursday, November 21.** Learn more at cancer.org or call 1-800-227-2345.

Winter Work Tips

Working in cold weather can keep you alert, but it also has its hazards — namely frostbite, hypothermia and falls on icy surfaces. When you have to work outdoors, follow this advice:

Dress with at least 3 layers of loose-fitting clothing (windbreakers are recommended for an outer layer).

Avoid getting wet, and if you begin to sweat, remove a layer.

Wear a hat or head protection. If necessary, wear a knit or synthetic rubber mask to cover your face.

Protect your feet by wearing wool socks and insulated, waterproof shoes or boots. Make sure footwear has plenty of traction.

Wear gloves. Glove liners paired with insulating gloves work best.

Keep extra clothing handy in case you get wet.

Watch your step. Ice is often hard to see. If you can't avoid the ice, take small shuffling steps until you get to dry pavement.

Once indoors, make sure you wipe your feet or take off footwear to prevent wet floors, and a risk of falling.

Take indoor breaks if the weather is too cold.



SAFETY corner

Guard Your **B-A-C-K**

Hurting your back from improper lifting is all too common. Here are some reminders for safe lifting:

BEND your knees, not your waist, and use your legs, not your back, to power the lift.

ALWAYS get close to the object or pull the object close before lifting, keeping your back as straight as possible.

CALL someone to help if the load is too heavy. Or use a hand truck.

KEEP your head up and don't twist your body while lifting or carrying.



dollars&sense

By Jamie Lynn Byram, MBA, AFC, MS

“Finance is not merely about making money. It's about achieving our deep goals and protecting the fruits of our labor. It's about stewardship and, therefore, about achieving the good society.”

—Robert J. Shiller

TOPDOLLAR dictionary

Closing Credit Accounts



Did you know? Closing a credit card account doesn't usually improve your credit score unless you have a large number of accounts you don't use. Closing accounts reduces the ratio between what you owe and the total amount of credit available on all credit cards — but that smaller window of credit available reduces your credit score. Also, credit scores are higher when accounts are active for longer periods of time.

If you feel you must close accounts, close your newest ones instead of your oldest. Also, ensure that closing accounts does not raise your credit utilization ratio above 30%. Your credit utilization ratio is the amount of revolving debt you are using divided by the amount of debt you have available to you.

Resisting Antibiotics

Antibiotic medicines have been fighting serious bacterial diseases and saving lives for decades. Most of the antibiotics we use today were introduced to the market between 1940 and 1962. Each type of antibiotic contains multiple forms, either developed over time or modified with previous types.

Today, there are few new antibiotics being developed. At the same time, our massive use of antibiotics has increased the rate and spread of resistant bacteria. This resistance is now a serious global health problem because most major bacterial infections are becoming resistant to commonly used antibiotics.

Misuse or overuse of antibiotics is partly to blame for highly contagious and deadly superbugs (including MRSA, CRE and Shigella). Some bacteria are naturally resistant to certain antibiotics; others mutate and become harder to treat.



U.S. Antibiotic Awareness Week is November 18 to 24.

Antibiotics save lives, but any time antibiotics are used, they can cause side effects and lead to antibiotic resistance. Learn more: cdc.gov/antibiotic-use/.

6 Steps to Safe Antibiotic Use

Taking antibiotics you don't need can lead to antibiotic resistance. Before using an antibiotic, review the following guidelines with your health care provider:

- 1 Only use antibiotics for **bacterial** infections. They're ineffective for **viral** illnesses (cold, flu, bronchitis and some sore throats and ear infections).
- 2 Take your antibiotic exactly as prescribed. Use all of it, even if you feel better; a shortened course may allow more resistant bacteria to survive.
- 3 Ask about alternative (non-antibiotic) ways to relieve your symptoms (e.g., saline nasal spray to help clear congestion).
- 4 Know the bacterial infections that antibiotics help relieve (including bladder, staph, strep throat; some skin and ear infections, and severe sinus infection).
- 5 Discuss the potential side effects of your antibiotic (e.g., diarrhea, nausea and stomach pain) and review former adverse or allergic reactions to medicines.
- 6 See your provider promptly if you have severe reactions to your antibiotic, including severe diarrhea, itching or blistering rashes, swelling of your face or throat, and breathing problems.

Things that spread antibiotic-resistant bacteria include:

- Using or misusing antibiotics.
- Not using infection prevention practices.
- Living or working in unsanitary conditions.
- Mishandling food.

Help protect yourself from bacterial infection:

- Get vaccinated.
- Keep your hands clean.
- Keep your hands away from your face, nose, eyes and mouth.
- Avoid close contact with sick people.
- Don't share antibiotics with others.
- Never use leftover prescriptions.
- Don't share personal items.

For most healthy people, following these basic principles can go a long way in helping to prevent infections.

DR. ZORBA'S corner

Deaths from melanoma, the deadliest form of skin cancer, are declining

due to recent advances in chemotherapy. That's great news. But sun protection remains key to reducing skin cancer of all kinds. Years ago, Australia had the highest rate of melanoma in the world. **Solution:** Australians made sunscreen as available as water fountains, placing it in parks, zoos, at football stadiums for free. Their message: Drink plenty of water, put on sunscreen and protect your skin. And some universal advice: Wearing a hat, pants and long sleeves provides additional protection. Try to schedule your outdoor activities for early or late in the day. — Zorba Paster, MD



November Fill-in-the-Blank Puzzle

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

- 1 _____ diabetes is being diagnosed more and more in children and teens.
- 2 Even if you've had the flu, you still need a _____
_____. (2 words)
- 3 Symptoms of _____ cancer can develop slowly.
- 4 _____ is a source of lean protein, and has B vitamins, selenium and zinc.
- 5 _____ causes wrinkles and increases your risk for melanoma cancer.
- 6 _____ causes 1 in 5 deaths in the U.S.
- 7 _____ bronchitis usually gets better in about 10 days.
- 8 Most major bacterial infections are becoming resistant to certain _____.

Stay in Touch. Keep those questions and suggestions coming!

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