

THE HEALTHY CPA

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"Life Is a Journey. Have Some Fun."

OCTOBER 2019

How Well Do You Know Your Meds?



National Check Your Meds Day is October 21. This event

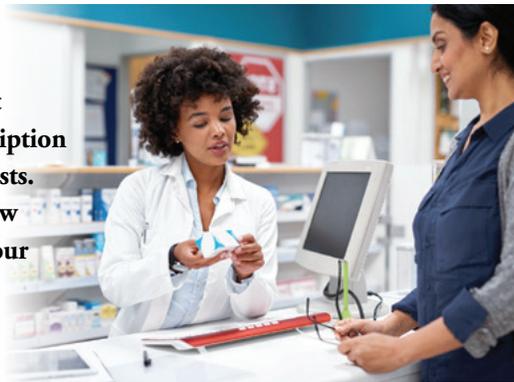
encourages consumers to review their prescription medicines with local participating pharmacists. It's a great opportunity for you to get to know your pharmacist and ensure proper use of your medicines.

Request a consultation with your regular pharmacist, who should:

- Review your prescribed medicines and answer questions about them.
- Advise you to remove any medicines that have expired or are no longer needed.
- Give you an updated medication list to take to health care visits.

Prior to meeting with your pharmacist:

- 1 Collect all your prescription meds, over-the-counter meds, vitamin and mineral supplements and herbal products.
- 2 List how and when you take each medicine and supplement; bring the list and your medications to review with the pharmacist.
- 3 List all your questions about your medicines and supplements, such as possible side effects or interactions with other meds you use.



Best ways to avoid medication errors and misuse:

- Take part in your health care decisions.
- Learn why you need your medicines.
- Follow instructions for use carefully.
- Learn about and report possible adverse reactions.

Also, don't take meds that are not prescribed for you. And make sure all your health care providers know all the meds you are taking.

Try to have all prescriptions filled at the same pharmacy. It will track all your meds and alert you or your provider if a new medicine might cause problems. Your pharmacist should be a vital member of your health care team, ready to assist and answer your questions.

Open Enrollment IS HERE!

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Get a quote today by visiting CalCPAHealth.com/HealthyCPA/

CalCPA Health - Serving CalCPA firms for 60 years

CalCPA Health provides healthcare and benefits plans to CalCPA member firms and financial professionals. Over 750 CalCPA firms have chosen CalCPA Health and here are some of the reasons why:

- Utilizes the largest network of doctors, specialists, hospitals, dentists and eye care providers available in California - Anthem Blue Cross, Delta Dental and Vision Service Plan (VSP)
- Offers choices of preferred provider plan options: copay plans, high-deductible health plans including HSA-eligible plans
- Offers HMO plans to firms with two or more plan participants
- Medical, Dental, Vision, Long-Term Disability and Life plans administered through a single source – one premium bill
- LiveHealth Online providing members with 24/7 doctor visits without leaving their home or office
- LiveHealth Online Psychology - online visits with a licensed therapist or psychologist
- ConsumerMedical - helping make healthcare decisions easier

Health plans by CPAs, for CPAs since 1959

Give It A Roast

In addition to squash, try roasting Brussels sprouts, cauliflower, mushrooms, beets, onions and broccoli. Make sure to cut pieces into equal sizes, so they cook evenly. Leave enough room on your sheet pan to avoid crowding the vegetables. Otherwise, they will steam instead of roast, and you'll miss out on the caramelized (delicious) edges.



“Do the one thing you think you cannot do. Fail at it. Try again. Do better the second time. The only people who never tumble are those who never mount the high wire. This is your moment.”

— Oprah Winfrey

Celebrate Squash Season

By Cara Rosenbloom, RD

Looking for a delicious and nutritious side dish? Try squash, such as butternut, pumpkin, spaghetti, acorn or Hubbard.

Squash provides a variety of vitamins and minerals, including iron, folate, potassium and vitamin C. Plus, the bright orange or yellow color is your clue that squash is filled with the antioxidant beta-carotene, a form of vitamin A that is helpful for protecting vision.

Did you know squash is technically a fruit?

That's the botanical classification because they have seeds in the middle, but it's served as a vegetable.

Here's your cheat sheet for preparing squash:

Peeled and cubed butternut or Hubbard squash can be drizzled with olive oil and roasted in the oven at 400°F for about 30 to 40 minutes. Use the cubes as a side dish, atop salad, or as the start of a delicious squash soup recipe (see below).

When cooking pumpkin, use the smaller varieties, which have a sweeter flavor compared to the large carving Halloween pumpkins. Boil the flesh for a delicious pumpkin mash. Sprinkle with cinnamon.

Spaghetti squash is the most unique variety. After roasting it for about 40 minutes, use a fork to tease out the spaghetti-like strands, and serve similar to pasta, topped with marinara, pesto, or olive oil and garlic. **Bonus:** It's just 40 calories per cup versus 235 calories for a cup of pasta.

Try roasted acorn squash with the finest drizzle of pure maple syrup, paired with pecans or walnuts.



Don't forget to save the seeds. After you clean out your squash, rinse and dry the seeds, then roast in the oven at 350°F until slightly tanned (timing will vary based on the size of the seeds).

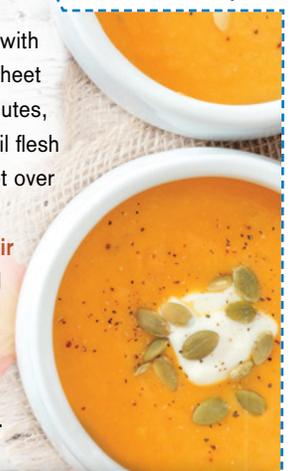


Roasted Butternut Squash Soup

- 4 cups peeled, cubed (1 inch) butternut squash
- 1 tbsp extra-virgin olive oil, *divided*
- 1 shallot, chopped
- 1 tbsp minced garlic
- 1 tbsp minced ginger
- Pinch ground nutmeg
- ¾ tsp salt
- Pinch ground pepper
- 4 cups water or unsalted vegetable broth
- 2 tbsp toasted pumpkin seeds
- 1 tsp real maple syrup

Preheat oven to 400°F. **Line** a baking sheet with parchment paper. **Place** squash on baking sheet and drizzle with 2 tsp olive oil. **Roast** 20 minutes, stir, then roast another 10-20 minutes or until flesh is fork-tender. **Meanwhile**, in medium pot set over medium heat, add remaining olive oil. **Sauté** shallot, garlic and ginger for 3-4 minutes. **Stir** in roasted squash, nutmeg, salt, pepper and water or broth. **Bring** to a boil, and then remove from heat. **Blend** with immersion blender until smooth. **Serve** topped with pumpkin seeds and a drizzle of maple syrup.

EASY recipe



Makes 4 servings. Per serving:

156 calories | 4g protein | 5g total fat | 1g saturated fat | 3g mono fat | 1g poly fat | 28g carbohydrate | 5g sugar | 7g fiber | 490mg sodium

The Social Media Diet

Social media is an integral part of modern life. We use it for entertainment, learning, business and personal communication.

But when social media use is habitual and interferes with your home life, your ability to stay on task at work and even driving safely — it's time to cut back.

These social media diet tips can help:

Give up social media that's not critical to your work and personal time for a month. Then slowly add back what you truly missed and what's meaningful to you. Georgetown University scientist Cal Peterson found this strategy can boost interest in hobbies and improve work focus.

Cancel online newspapers and newsletters you don't need. Change daily email subscriptions to a weekly or monthly digest.

Make social media off limits at dinnertime with family and visits with friends. Put the phone away.

Scrolling through your phone in the car is a hazard. Place your phone out of reach in the backseat of your vehicle.

Designate twice-daily check-ins with social media and stick with the schedule. Lack self-control? Consider apps that alert you to specific times to access social media sites.



“You don't need a silver fork to eat good food.”
— Paul Prudhomme

 National Mental Illness Awareness



Week is October 6 to 12.

This is an opportunity to learn more about a very common health problem: mental illness. One in 5 American adults has a mental illness, ranging from mild to severe, according to the National Institute of Mental Health. Disorders include ongoing depression, anxiety, eating disorders and addictive behavior. Fortunately, effective help is available. Learn more at www.nami.org/Find-Support.

How to Help Your Stressed Partner

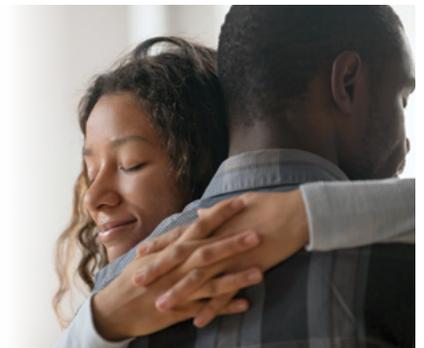
If your partner is stressed out about work, health or finances, it can be frustrating for both of you, and may damage your relationship.

You want to help, but how? Research has shown that providing ongoing loving can benefit a stressed partner, mentally and physically and help keep your relationship healthy. A 6-year study of 1,407 couples by University of Alberta researchers found self-worth improved and depression lessened when stressed partners received affectionate, non-critical support from their spouses.

However, overt support that's frequently pointed out can make a stressed partner feel incompetent, according to a University of California Riverside study. Instead, providing ongoing understated support — such as running errands without mentioning it — can help your overwhelmed partner feel more confident, less stressed and able to sleep better.

To help relieve your stressed-out partner:

- ✓ **Listen with undivided attention.** Put down your cell phone. Use supportive language, and don't compare your own problems to your partner's.
- ✓ **Encourage your partner** to maintain friendships and interests outside of work and home. Exercise and hobbies are great stress-busters.
- ✓ **Aim for calming end-of-the-workday ways to decompress.** Watch a movie, listen to music or go for a walk together.



“Work hard for what you want because it won’t come to you without a fight. You have to be strong and courageous and know that you can do anything you put your mind to. If somebody puts you down or criticizes you, just keep on believing in yourself and turn it into something positive.”

— Leah LaBelle

 **Sudden cardiac arrest (SCA) takes the lives of 350,000 people a year.** SCA isn't a heart attack; it occurs when a heart suddenly stops beating. Without emergency care within minutes, death is inevitable. **October is Sudden Cardiac Arrest Awareness Month**, a Heart Rhythm Society initiative to spread SCA information. Learn more at www.hrsonline.org.



How's Your Immunity?

You know your body's immune system is working right if you rarely get sick, you get well after being sick, and your wounds generally heal without getting infected.

But a weak or overactive immune system can lead to chronic allergies, asthma or eczema and autoimmune disorders, such as lupus, rheumatoid arthritis or type 1 diabetes. Such conditions are treated with medications and health care provider guidance.

Can your everyday habits protect immunity? The immune system works at the cellular level; it's very complex and affected by many factors.

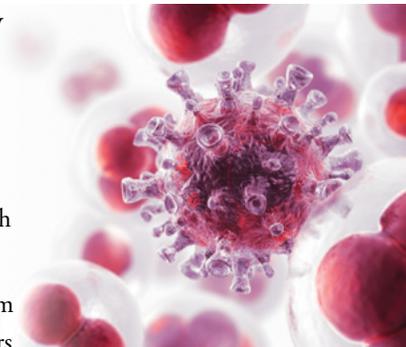
Scientists have yet to prove that any particular nutrients or behavior directly protect immunity.

Still, research strongly suggests that your immune system, like the rest of your body, functions best when you follow a positive lifestyle. In particular, exercise, sleep, and stress control appear vital to good immunity.

Three key examples:

- 1 **Exercise promotes healthy blood circulation,** which helps keep the cells of your immune system moving and working effectively.
- 2 **Sound sleep** strengthens your immune system while chronic sleep deprivation may lower your immune response.
- 3 **Controlling chronic stress** helps protect your immune response and its ability to fight disease and infection.

Learn more from your provider. For example, if your diet is consistently lacking healthy foods, discuss how to include healthier foods as well as vitamin and mineral supplements.



CHECKLIST: How many ways do you support your immunity?

- I get a rich daily dose of fruits, vegetables and soluble fiber.
- I get regular exercise for multiple benefits.
- I avoid weight gain with balanced nutrition and physical activity.
- I get 7 to 9 hours of sleep daily.
- I care for my emotional health with a positive attitude.
- I often spend time with friends.
- I don't smoke.
- I don't drink alcohol beyond the moderate limits.

EXPERT advice

Q: OTC meds for colds and flu?

A: Medications available over-the-counter do not cure the common cold or influenza.

But they may alleviate symptoms and temporarily help you feel better:

DECONGESTANTS: They decrease nasal or sinus congestion. Side effects include anxiety, insomnia or increased heart rate and blood pressure. Use of decongestant nose sprays should not exceed 3 days to avoid rebound congestion.

Tip: Consider using a saline nasal spray instead.

ANTIHISTAMINES: Excess drainage? Antihistamines can help dry up a runny nose or watery eyes. But they may make you drowsy and thicken the mucous, allowing secretions to build up.

COUGH SUPPRESSANTS: They're useful for frequent coughing, especially if it's painful or keeps you awake.

DRUGS FOR FEVER AND ACHES: Acetaminophen and ibuprofen can provide relief; check labels to ensure you're not getting the same ingredient from multiple products. **Note:** People younger than 19 should avoid aspirin, which is a cause of Reye's syndrome.

— Elizabeth Smoots, MD, FAAFP



HEALTH WEBSITES We Recommend



Organizations around the world promote the importance of accurate health information during Health Literacy Month in October. Unfortunately, with the enormous amount of medical information online, navigating what's accurate, unreliable or downright bogus isn't always easy.

That's why it's important to check certain details before trusting posted medical information.

For example, do medical professionals serve on the board of directors of a health website? Is the medical information current or years old? Are health articles written or reviewed by health professionals? Red flags for fake health websites include research that sounds too good to be true, ads for products and only positive reviews.

To find trustworthy health websites, look for URLs (website addresses) that include **.org**, **.edu** and **.gov**. Harvard, Yale, Mayo, UCLA and many other well-known medical centers, universities, government agencies and non-profit organizations are good sources, including:



American Cancer Society: www.cancer.org

American Diabetes Association: www.diabetes.org

American Heart Association: www.heart.org

Centers for Disease Control and Prevention: www.cdc.gov

Johns Hopkins Medical Health Library: www.hopkinsmedicine.org/health/

National Institute on Aging: www.nia.nih.gov

National Institutes of Health: www.nih.gov

U.S. National Library of Medicine's MedlinePlus: www.medlineplus.gov/

Bottom line: Don't rely on website health information without talking to your health care provider first.

EXPERT advice

— Eric Endlich, PhD

Q: Help for dental phobia?

A: About 9% to 15% of people avoid dentists due to anxiety. Those with the most severe dental phobia may experience panic and sleeplessness before appointments, be unable to enter the dental clinic and may feel physically ill. Patients typically fear pain, injections or anesthetic side effects, though feeling embarrassed or helpless can also be a factor.

Try sharing your fears or concerns with your dentist so you can develop a plan that will make you feel more comfortable. To ease anxiety, your dentist can explain procedures in advance so you know what to anticipate; establish a hand signal to request a break; or use sedation to ease anxiety.

If needed, a mental health professional can also teach you relaxation techniques or help you become gradually desensitized to the cues that trigger your anxiety.



"I've missed more than 9,000 shots in my career. I've lost almost 300 games. 26 times, I've been trusted to take the game-winning shot and missed. I've failed over and over and over again in my life. And that is why I succeed."

— Michael Jordan



October is Liver Cancer Awareness Month. The American Liver Foundation is raising awareness about increasing liver cancer rates in the U.S. Although not the only risk factors for liver cancer, hepatitis C and non-alcoholic fatty liver disease are strongly linked to liver cancer. Talk to your health care provider to learn about liver cancer risk factors and screenings. Learn more at liverfoundation.org/for-patients/resources/.

Premium vs. Regular



Whether a car needs premium or regular gasoline depends on the type of car and engine. Premium gas, with a higher-octane rating than regular, costs 20 to 40 cents more, depending on your location. Premium is best for vehicles with higher compression ratios or a turbocharge feature. Since most modern engines have improved designs, they can run almost as efficiently on regular gas instead. Unless a reliable mechanic tells you to use only premium, regular gas is fine.

“Wellness is not a ‘medical fix’ but a way of living — a lifestyle sensitive and responsive to all the dimensions of body, mind and spirit, an approach to life we each design to achieve our highest potential for well-being now and forever.”
— Greg Anderson

Preventing Workplace Theft

It might be something you'd rather not consider, but workplace theft happens. Stolen property can range from personal items to your identity.

Here are steps you can take to protect yourself:

- ❖ **Lock up your personal belongings** when you are away from your work area.
- ❖ **Create tough passwords** and change them often. Don't share your passwords with anyone.
- ❖ **Log off your computer** when you leave your office. Store flash drives out of sight.
- ❖ **Report suspicious behavior.**
- ❖ **Report broken lights, locks, windows and doors.**
- ❖ **Be aware of your surroundings** — especially if you are working late.
- ❖ **Check the identity of visitors to your workplace** — ask them who they are visiting and offer to take them to that person. Or inform security or management.
- ❖ **Mark personal items** such as a speaker or coffee pot with your initials.
- ❖ **Don't advertise your vacation plans** or social life to everyone around you.



SAFETY corner



October is Fire Prevention Month.

Home Fire Drills

Here's how to prepare for and conduct a home fire drill:

- 1 **Know where to go.** Develop several evacuation routes and choose a designated meeting spot near your home that's a safe distance away.
- 2 **Test your smoke alarms every 6 months.** Make sure there's a smoke alarm on every level of your home and 1 in each bedroom. Also, install carbon monoxide detectors.
- 3 **Practice the drill.** Rehearse your escape plan so you can all get out in 120 seconds and show children how to crawl if there's smoke, feel a closed door for heat and how to unlatch a door. For fire drill games that you can play with your family, visit homefiredrillday.makesafehappen.com.

BREAST CANCER: Latest Advice

More women are surviving breast cancer today, largely due to improvements in early detection. **Some good news:** American Cancer Society (ACS) statistics show the breast cancer death rate dropped 40% between 1989 and 2016 — saving 322,000 lives. And fewer than 1 in 6 women diagnosed will die of the disease.

However, breast cancer remains the most commonly diagnosed cancer in women, after skin cancer. And it is a major, potentially long-term health problem with more than 268,000 new cases expected this year. Most diagnoses and deaths from breast cancer occur in women after age 50. Men account for 1% of breast cancer cases and deaths.

Is breast cancer preventable? In recent decades, countless studies have helped to identify the risks and protective factors for breast cancer.

ACS SCREENING GUIDELINES for Women at Average Risk

Age 40 to 44: Discuss screening with your provider by age 40.

Age 45 to 54: Get annual mammograms.

Age 55-plus: Get mammograms every 1 to 2 years, depending on personal risk.

Important: Ask your health care provider about the best screening approach based on your health history. If possible, choose a testing facility that uses digital mammography with potentially better detection.



October is
Breast Cancer
Awareness Month.

Factors that may RAISE RISK:

Age: Risk increases with age.

Age at menopause: After age 55 risk is 30% higher than menopause before age 45.

Alcohol use: 2 to 3 drinks a day raises risk 20% above non-drinkers.

Smoking: Raises risk in younger, premenopausal women.

Blood estrogen: Having higher levels after menopause.

Family history: Having a first degree relative who had breast, ovarian or prostate cancer.

Genetic mutations: Includes BRCA1 and BRCA2 genes.

Dense breast tissue: Reduces cancer detection on mammograms.

Other factors that may slightly increase risk: birth control pill use; estrogen-plus-progestin menopausal hormone replacement therapy; high bone density at post-menopause; and being Caucasian.

Protective factors that may REDUCE RISK:

- Being physically active and maintaining a healthy weight.
- Early pregnancy; breastfeeding; giving birth multiple times.
- Keeping blood sugar and insulin in a healthy range.

- Taking aromatase inhibitors post-menopause to block estrogen in breast cells.
- Taking estrogen-only hormone therapy after a hysterectomy.



- Eating a diet rich in vegetables, fruits and soluble fiber.
- Preventive breast surgery for women at high risk.

Get moving every day to improve your odds against breast cancer

as many studies over the past 20 years have consistently shown. Scientists believe that physical activity regulates hormones (including estrogen and insulin) that can fuel breast cancer growth.

How much exercise? More activity is better than less, and more vigorous activity is more effective. The ACS recommends all adults engage in at least 150 minutes of moderate-intensity or 75 minutes of vigorous-intensity activity each week, preferably spread over your week. **Note:** It's important to build up to those levels; get 20 to 30 minutes of brisk walking each is an excellent exercise plan, but you can mix it up with biking, swimming or similar activities that get your exertion to about the same level.



DR. ZORBA'S corner



Here's another reason not to smoke — eye problems.

Research shows smoking increases your risk for **macular degeneration**, a common cause of blindness, as well as optic nerve and retinal problems. And if you use cigarettes and suffer from dry eyes, guess what? Smoking is probably the culprit. **The answer is clear:** Try to quit. Nicotine replacement aids, such as gum or patch, and medications, such as bupropion and varenicline, work for many. If you haven't tried recently, try again. Don't give up. The average smoker tries to kick the habit 4 times before they succeed. — Zorba Paster, MD

October Fill-in-the Blank Puzzle

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

- 1 Never take meds that are not _____ for you.
- 2 National _____ Screening Day is October 9.
- 3 One in 5 American adults has a _____ illness, ranging from mild to severe.
- 4 While _____ is classified botanically as a fruit, it's served as a vegetable.
- 5 A weak or overactive _____ system can lead to chronic allergies, asthma or eczema and autoimmune disorders, such as rheumatoid arthritis or type 1 diabetes.
- 6 Use of decongestant nose sprays should not exceed 3 days to avoid _____ congestion.
- 7 Sudden cardiac arrest occurs when a heart suddenly stops _____.
- 8 Test _____ detectors every 6 months.

Stay in Touch. Keep those questions and suggestions coming!

Phone: 800-871-9525 • Fax: 205-437-3084 • Email: PBeditor@ebix.com

Website: www.personalbest.com and www.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

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