

THE HEALTHY CPA

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October 2020

Prevent Cancer

Cancer can start any place in your body when cells grow out of control and produce different types of disease. Common locations for cancer cell growth and damage include the colon, lungs, breast, prostate, brain and blood. Cancer cells can spread to other parts of the body, and grow at different rates.

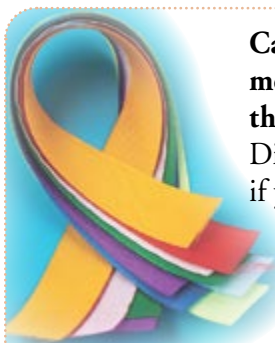
About one in every three Americans will develop cancer. Fortunately, our ability to survive cancer has improved significantly, thanks to a growing knowledge of many cancer types; advancing surgical treatments and medications; and early detection methods.

Cancer treatment is most successful when the disease is found early.

Discuss cancer screening with your provider, especially if you have specific risks. And practice prevention.

What scientists have confirmed about cancer prevention is still evolving. The Harvard School of Public Health has estimated that up to 75% of cancer deaths in the U.S. can be prevented through lifestyle choices:

- **Kick tobacco of all kinds.** It remains the leading cause of cancer.
- **Stay lean.** Obesity has become the second-leading risk factor after smoking for many types of cancer. Overweight and obesity are now linked with 13 types of cancer, which accounted for about 40% of all cancers in the U.S. in 2014, according to the CDC.
- **If you drink alcohol, use moderation.** Excess alcohol can cause cancers of the larynx, esophagus, liver, colon, rectum and female breast, among others.
- **Choose a Mediterranean food plan.** It offers plenty of fruits and vegetables, whole grains and legumes, plus seafood, but limits meat — and significantly reduces your risk of colon cancer, according to a Loma Linda University study of 78,000 participants.
- **Exercise routinely.** It may reduce your risks of colon and breast tumors.
- **Always use sunscreen outdoors.** Skip tanning beds and avoid intense sun, especially between 10 a.m. and 4 p.m.



BEST bits

• It's that time of year again: Flu season is around the corner. Don't put off having your flu shot. Flu vaccination helps you stay well, prevent infecting others and avoid missing work due to illness. It also prevents flu-related hospitalizations and saves lives. The CDC recommends everyone six months and older (with rare exceptions) receive a flu shot. Learn more at cdc.gov/flu.

• October is Sudden Cardiac Arrest Awareness Month. Cardiac arrest is caused by a malfunction in the heart's electrical system. Each year, more than 350,000 Americans experience this life-threatening medical crisis away from a hospital setting, often with no warning. Without immediate CPR and defibrillation to restore normal heart rhythm, cardiac arrest is fatal. To learn more, search for cardiac arrest at heart.org.

• National Check Your Meds Day is October 21. If you take any medications regularly, you can review them on this day, sponsored by the National Community Pharmacists Association. How it works: Bring your prescriptions, over-the-counter medications and supplements to your pharmacist for a review. It's an opportunity to learn if any medications have expired, check the safety of drug combinations and get answers to any questions about medications and supplements and their side effects.

• Note: Due to production lead time, this issue may not reflect the current COVID-19 situation in some or all regions of the U.S. For the most up-to-date information visit coronavirus.gov.

Got Info Overload?

Ever feel weighed down by too much information? Day after day, we face texts, tweets, email and an endless stream of articles and videos — all forcing us to listen, read and study more than the average brain is able to absorb.

Here's one for your brain bank: In his book, *The Organized Mind: Thinking Straight in the Age of Information Overload*, neuroscientist Daniel Levitin reported in 2014 that we created more information in the previous 10 years than in all of preceding human history.

Everyday ways we become mentally burdened:

- Increasingly faster ways to receive information.
- Faster ways to create and compete in providing information.
- Constant creation of huge volumes of new information.
- High volumes of conflicting and inaccurate information.
- Complicated means of evaluating information.



If you're feeling worn out from overload, learn to identify and manage your daily ration of information. Start with these five steps:

1. Try to ignore more of it — except that related to your work or family.
2. Don't feel pressured to deal with information as it arrives — set it aside, and address it during a quiet period for better focus.
3. Reduce incoming information by adding filters on your email box and within your online searches to reduce irrelevant incoming material.
4. Learn to grab one or two key points of the content.
5. Share information ownership if you're part of a team; don't take responsibility for knowing everything.

Dental Care: Beyond Smiles



Good dental health involves more than a bright smile and avoiding cavities. October is **Dental Hygiene Month**, an opportunity to learn how to keep your mouth and teeth healthy — and how regular dental care benefits your overall health.

Without good oral hygiene, normal bacteria can reach levels causing bad breath, tooth decay and gum disease (periodontitis). And bacteria-caused inflammation also can contribute to serious health problems, including cardiovascular disease, pneumonia and pregnancy complications, according to the Mayo Clinic.

Tips from the CDC for maintaining a healthy mouth and strong teeth:

- Brush teeth thoroughly at least twice a day with fluoride toothpaste; floss daily to remove dental plaque. Don't like to floss? Try a water flosser.
- Visit your dentist at least once a year for a checkup and professional cleaning.
- Smoking and excess alcohol contribute to gum disease and dry mouth. Limit alcoholic drinks and don't smoke.
- Have any gum disease treated. If you have diabetes, treating gum disease may help lower or maintain a healthy blood sugar level.
- Ask your health care provider if you can change any medication causing dry mouth. To help reduce dry mouth, chew sugar-free gum and drink plenty of water.
- See your health care provider or a dentist if you have sudden changes in taste and smell.



How Much Exercise Do I Need to Get Fit?

Exercising enough to improve fitness isn't as difficult as you might think.

Any regular moderate- to vigorous-intensity physical activity provides some health benefits, the National Heart, Lung and Blood Institute notes — especially if you sit a lot at work.

However, to achieve fitness, stick to a plan to increase your exercise over time until you reach these goals from the Department of Health and Human Services *Physical Activity Guidelines for Americans*:

- **Adults should aim** for 150 to 300 minutes of **moderate-intensity aerobic physical activity** (brisk walking) or 75 to 150 minutes a week of **vigorous-intensity physical activity** (running) — or an equivalent combination of moderate and intense workout — each week.
- **Twice weekly or more,** adults should also do **muscle-strengthening activities** involving all major muscle groups, using weights and/or your body (e.g., pushups).
- **Older adults, or anyone with chronic conditions,** with their health care provider's approval, should understand what exercise is safe for them and be as physically active as their condition allows.



CDC walking guide: Starting slow at first and gradually increasing speed and distance is a moderate- to vigorous-intensity cardio activity most everyone can do. And, if you need motivation, remember regular exercise can improve sleep, help control anxiety and depression as well as lower your risk for heart disease, diabetes and some cancers.

Are you a late starter saving for retirement through your employer plan? If you're 50 or older, you can make a catch-up contribution. For 2020, the annual amount is \$6,500.

Important things to remember:

- Contributions are for 401(k) plans other than a SIMPLE 401(k), 403(b), SARSEP, and governmental 457(b) accounts.
- Elective deferrals are not treated as catch-up contributions until they exceed the limit of \$19,500 in 2020. There may also be other annual limits.
- Catch-up contributions must be made before the end of the plan year.

Catch-up contributions can help you with your taxes. If a person contributes the full \$26,000 in 2020 to their 401(k) account, they will reduce their taxable income by \$26,000. For a person in the 24% tax bracket that is \$6,240 in tax savings.

Bottom line: If you are 50 or older, take advantage of the catch-up contribution.



Pumpkins are for more than just carving at Halloween. Smaller pumpkins have sweet flesh, and can be used in place of butternut or acorn squash in recipes. Try pumpkin muffins or soup, or simply roast cubed pumpkin as a side dish for a boost of vitamins A, C and K. And don't forget to roast the seeds, which are a source of potassium, magnesium, iron and zinc.

Nutrition Facts Label Changes

By Cara Rosenbloom, RD

eating smart

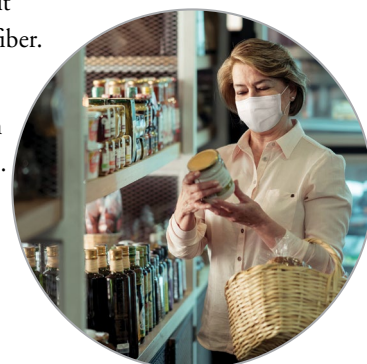
In 2016, the FDA published final rules on the new Nutrition Facts label for packaged foods, requiring companies to comply with new labeling regulations by January 2020. Now, well into 2020, you're going to see the new label on food packages.

The changes are designed to provide additional information that helps consumers make better and easier food choices. While the iconic look of the label remains the same, here are some small key changes that you may notice:

- **Increased type size for calories, servings per container and serving size,** so these elements stand out on the table. This ensures you clearly see that the specified amount of food provides the number of calories in that serving size.
- **The addition of added sugars.** Previous labels only listed total sugars, which was a combination of any naturally occurring sugars (e.g., from fruit or milk) or added pure sugars or syrups. Nutrition guidelines recommend reducing added sugars. Now the Nutrition Facts table will help you understand if the sugar in a product is part of the food or added. **Note:** Sugar in fruit is fine to consume because you're also getting vitamins, minerals and fiber.
- **Tables must now list** the amount of vitamin D, iron, calcium and potassium; many Americans need more of these. This is a change from the old labels, which required vitamin A, vitamin C, calcium and iron.

There's also a new footnote at the bottom of the table with a clearer explanation of what Daily Value means. Plus, the Daily Values for fiber, as well as certain nutrients, including sodium and vitamin D, have been updated based on newer scientific evidence.

Nutrition Facts	
8 servings per container	
Serving size 2/3 cup (55g)	
Amount per serving	
Calories	230
Total Fat 8g	% Daily Value*
Saturated Fat 1g	10%
Trans Fat 0g	5%
Cholesterol 0mg	
Sodium 160mg	0%
Total Carbohydrate 37g	7%
Dietary Fiber 4g	13%
Total Sugars 12g	14%
Includes 10g Added Sugars	20%
Protein 3g	
Vitamin D 2mcg	10%
Calcium 260mg	20%
Iron 8mg	45%
Potassium 240mg	6%
*The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.	



One-Skillet Salsa Chicken

EASY recipe

- | | |
|-----------------------------------------------------------------|--------------------------------------------|
| 2 tsp extra-virgin olive oil | 1 tomato, diced |
| 1 onion, diced | 1½ cups no-added-salt black beans, drained |
| 1 lb. boneless skinless chicken breasts, cut into 1-inch pieces | ¾ cup salsa |
| 1 tsp chili powder | ½ cup shredded light cheddar cheese |
| ½ tsp salt | ¼ cup freshly chopped cilantro |
| 1 cup frozen corn niblets | |



Heat the olive oil in a large skillet over medium heat. **Add** onion and chicken. **Sprinkle** with chili powder and salt. **Sauté** until chicken reaches an internal temperature of 165°F, about 10 minutes. **Add** corn, tomato, beans and salsa. **Stir** and cook about 2 minutes. **Top** with cheese and cover with foil so cheese melts. **Sprinkle** with cilantro and serve warm.

Serves 4. Per serving:

273 calories | 24g protein | 7g total fat | 2g saturated fat | 3g mono fat | 2g poly fat | 33g carbohydrate | 4g sugar | 9g fiber | 525mg sodium

Stay in Touch

Keep those questions and suggestions coming!

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5 Red Flags of Housing Rental Scams

Looking for a great place to rent? Scammers are looking, too — for people like you. According to the FTC, scammers often advertise rentals that don't exist or hijack existing rentals. Sometimes the key to spotting these is the old adage, "if it seems too good to be true, it probably isn't."

For example, a listing is priced way below the current average market for similar houses or apartments in the same locale.

Here are some other red flags:

1. The rental company tells you to wire money. There is no good reason to wire money, even if the company sends you a contract first.
2. They want a security deposit or your first month's rent before you've met or signed a lease.
3. They ask for personal information, such as a driver's license or social security number before you've seen the place to process the application.
4. They say they are out of the country or on vacation and can't show you the property but say they have a plan to get you the keys after you send money. Some even create fake keys.
5. They either provide no photos or the photos have MLS watermarks (which could mean the scammer is using images of properties that are being sold).

Report rental scams at ftccomplaintassistant.gov.



EXPERT advice

— Eric Endlich, PhD

Q: Teen depression signs?

A: Developing bodies, fluctuating hormones and increased demands at school can sometimes lead to adolescent moodiness. Major depression, however, is a serious condition involving a sad mood that persists for weeks, along with multiple symptoms such as:

- Feelings of hopelessness, helplessness or guilt.
- Decreased school performance.
- Social isolation.
- Loss of interest or pleasure in enjoyable activities.
- Changes in sleep, appetite or weight.
- Lack of energy.
- Restlessness or agitation.
- Unexplained physical symptoms such as stomachaches or headaches.
- Difficulties with concentration or memory.
- Preoccupation with death.



Treatment, usually psychotherapy counseling with or without medication, is often helpful. Adequate sleep, exercise, sunlight and social support can be beneficial, too. If a teen is expressing suicidal thoughts or intentions, seek professional help immediately.



National Depression Screening Day is October 8.

This free confidential program is the nation's oldest voluntary, community-based screening program. It urges people to reach out to sources that can help them identify mental health disorders and find treatment. Depression is one of the most common reasons people use employee assistance programs. If you're frequently troubled by depression, seek help. Learn more at mhanational.org.