

# THE HEALTHY CPA

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## Keep Your Wits About You

### How's your mental stamina?

Do you often lose concentration at work or during conversations? Want to reduce brain fog to improve thinking and learning? Faced with information overload and hectic schedules, many people find their focus drifting away from the task at hand.

**You can train your brain** to process and recall information more effectively. Practice using these everyday brain aids:

**Reduce distractions.** Identify one task to focus on and when possible ignore everything else, including your phone, email and interruptions. Tackle complex assignments when you're most alert.

**Keep your mind sharp.** Enjoy challenging puzzles daily. Develop hobbies or study new subjects so you're always learning something different. At work, maybe explore advanced training opportunities.

**Nurture healthy relationships.** Regular interaction with others may provide the best kind of brain exercise.

**Routinely relieve mental tension.** Studies have linked chronic stress to memory loss.

Exercise your mind.



**Choose a brain-boosting diet.** That includes fish and other lean protein foods, plus plenty of fruit and vegetables every day. Skip alcohol and avoid saturated fats; steady consumption may raise your risk of dementia and impair concentration and memory.

**Get seven to nine hours of sleep daily.** Sleep deprivation compromises your memory, creativity, problem-solving abilities, and critical thinking skills.

**Choose blood-pumping cardio exercise.** What's good for the heart is good for the brain. Exercise breaks can help you get past mental fatigue and afternoon slumps.

**Just as your body needs exercise to stay physically fit, your brain needs focused activity to stay mentally fit.**

## BEST bits

- Positive thinking is one of the secrets to living well as we age. Studies have shown that state of mind can have a big effect on how old you feel and how long you live. Ways to stay positive through each day: Review what and whom you appreciate; identify three things that go well each day; do activities you love; compliment others; and have regular contact with good friends. Start today by celebrating Healthy Aging Month in September with a fresh attitude and favorite hobby.

- September is Traumatic Brain Injury Awareness Month. Traumatic brain injury occurs with a sudden trauma to the brain that impairs normal brain function. Common causes: falls, sports injuries, vehicle collisions and combat injuries. Brain injury symptoms include headache, losing consciousness, nausea, vomiting, drowsiness, paralysis, and loss of vision, speech, balance, memory or concentration.

- Get your flu vaccination to protect you and your family. The flu vaccine is safe and takes about two weeks to be effective after you get it. Learn more at [cdc.gov](https://www.cdc.gov).

- 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](https://www.coronavirus.gov).

“If we don't change, we don't grow. If we don't grow, we aren't really living.”

— Gail Sheehy



The Smart Moves Toolkit, including this issue's printable download, 3 Common Fitness Questions, is at [personalbest.com/extras/20V9tools](https://personalbest.com/extras/20V9tools).

# Act Now: Healthy Cholesterol

September is  
Cholesterol  
Education  
Month.



**Your cardiovascular health is dependent on strong, healthy blood cholesterol levels.** Since high LDL (bad) cholesterol and low HDL (good) cholesterol have no symptoms, you won't know if your level is unhealthy without having it checked. A blood test is the only way to detect it.

**Depending on risk factors you may have for abnormal cholesterol,** get tested every four to six years after age 20, unless your health care provider tells you otherwise.

**In the meantime, there's a lot you can do, too.** Along with a more nutritious diet and weight loss, staying physically active may help reverse unhealthy cholesterol. Exactly how exercise helps improve cholesterol levels is unclear.

### Studies suggest regular physical activity:

- Lowers triglycerides (a type of blood fat).
- Increases HDL, the good cholesterol.
- May not have much impact on LDL, the bad cholesterol, unless you combine it with dietary changes and weight loss. If you have risk factors listed above, check with your health care provider before starting an exercise program.

**The type of exercise needed to lower cholesterol?** The American Heart Association and the American College of Sports Medicine recommend that people do repetitive aerobic (cardio) exercise most days of the week using multiple muscle groups. Examples include cycling, swimming, walking, elliptical machines and step machines.



**Weekly exercise goal:** Get at least 150 minutes of moderate-intensity activity (e.g., brisk walking) or 75 minutes of vigorous-intensity activity (e.g., jogging) throughout your week.



**Chronic pain can persist for weeks, months and even years.**

More than 25 million American adults experience daily pain from arthritis, injuries, headaches, cancer, infection, neuralgia and other problems. **September is Pain Awareness Month,** an opportunity to raise awareness about this significant health problem and treatments which can help without the use of addictive drugs. Learn more at [ninds.nih.gov/Disorders/All-Disorders/Chronic-pain-Information-Page](https://ninds.nih.gov/Disorders/All-Disorders/Chronic-pain-Information-Page).

September is National Childhood Obesity Month.



## Childhood Obesity

**About one in five school-age children is obese,** increasing their eventual risk for type 2 diabetes, heart disease, hypertension and osteoarthritis.

**The CDC and NIH urge parents** to learn about preventing childhood obesity and how to help already overweight kids slow down their weight gain. Children who are overweight should not be put on restrictive diets. Instead, work with your child's pediatrician or a dietitian on a healthy nutrition and exercise plan, and get the whole family on board with healthy habits.

**It's important for parents to set a good example.** Practice regular physical activity and healthy eating. Cut back on fast food and serve family meals and snacks with lots of vegetables, fruit, whole grains and protein. Emphasize drinking water instead of sugary drinks and limit high-calorie juices.

**Encourage children** to play sports, walk a dog, and do other physical activities for at least 60 minutes spread throughout a day. Make sure your child gets at least eight hours of sleep every night, too. Insufficient sleep raises the risk of obesity later in life.

Learn more at [cdc.gov/healthyweight/children/index.html](https://cdc.gov/healthyweight/children/index.html).





## Virtual Financial Planning

By Jamie Lynn Byram, MBA, AFC, MS

**In the past, financial planning** focused on sitting with clients in person, discussing strategies for personal financial goals and challenges. However, technology now offers virtual financial planning. Planners use web-based technology to serve clients regardless of where the client or planner is. The only change from traditional planning to virtual planning is that you video conference with your planner instead of in person. This new format allows planners to reach clientele who can't meet with them otherwise.

## TIP of the MONTH

### Soup-er Tips

**Autumn is a great season for making soup.** Try tasty combinations such as squash + pear; pumpkin + apple; carrot + parsnip; or a hearty beet soup with a dollop of Greek yogurt. Try to make a big pot of soup once a week, and add a serving to any daily meal. It's a tasty way to boost your vegetable intake.



# Fall for These Autumn Favorites

By Cara Rosenbloom, RD

**Autumn is the perfect time to bite into a fresh-picked pear or savor a new type of squash.** Here are our top favorite crops to try this season:

- **Pears:** Whether you favor Bosc, Bartlett or Anjou, a ripe pear is delicious in salads (pair it with goat cheese), added to soup, or poached for dessert. Pears are ripe when the neck gently yields to pressure from your thumb.



- **Cranberries:** Scarlet red, tart and succulent, cranberries are high in antioxidants including vitamin C. Add these fresh, bright jewels to oatmeal, fruit salad, smoothies and seasonal compotes and relishes.



- **Brussels sprouts:** If you don't love Brussels sprouts, it means you're not making them right. Slice them in half, combine with olive oil, balsamic vinegar and maple syrup, and roast cut-side down at 425°F for 25 minutes.



- **Squash:** From pumpkin to acorn squash, autumn isn't complete until you've enjoyed seasonal squash and their boost of vitamin A. Don't forget to bake the delicious squash seeds for a crunchy snack.



- **Carrots:** These bright orange staples are hardy and sweet. They're in peak season in the fall, and they store well for months. Eat them raw as snacks, bake them into carrot muffins, add to stir-fries and shred into spaghetti sauce.



- **Beets:** Boiled or roasted, beets are delicious, but did you know you can also eat them raw? Shred or thinly slice raw beets for salads, sandwiches and wraps to add a sweet, earthy crunch. Look for beautiful candy cane beets, which have red and white stripes.



## Roasted Autumn Vegetables

3 cups butternut squash, cut into ¾-inch chunks  
 3 cups Brussels sprouts, sliced in half lengthwise  
 2 tbsp extra-virgin olive oil  
 ½ tsp salt  
 Pinch black pepper  
 ¼ cup dried cranberries  
 ¼ cup roasted pecan halves

### Dressing:

2 tsp Dijon mustard  
 1 tbsp apple cider vinegar  
 2 tbsp extra-virgin olive oil  
 Salt and pepper to taste

**Preheat** the oven to 450°F. **Line** large (or two small) baking sheet with foil. **In** large bowl, toss together squash, Brussels sprouts, oil, salt and pepper. **Spread** them on baking sheet, making sure Brussels sprouts are cut-side down for initial roasting. **Roast** 15 minutes, then toss and roast 10-15 minutes more or until tender. **Add** to serving platter, and top with cranberries and pecans. **In** a small bowl, whisk dressing and pour over vegetables, tossing to coat before serving.

**Serves 6. Per serving:**

189 calories | 3g protein | 12g total fat | 1g saturated fat | 9g mono fat | 2g poly fat | 19g carbohydrate | 6g sugar | 5g fiber | 249mg sodium



EASY recipe

## Stay in Touch

Keep those questions and suggestions coming!

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## CalCPA Members: We are here to answer your questions



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**One thing hasn't changed...we are still right here to help, whether you are in one of our plans or not.**

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## EXPERT advice — Elizabeth Smoots, MD

Q: What is herd immunity?



**A: Herd immunity, or community immunity,** refers to the number of people in a group with immunity to an infection. If a large number of people within a group are immune to a virus, those still susceptible are less likely to get infected. Why? The virus has difficulty spreading among a large group of people already immune to it.

**Herd immunity protects vulnerable people.** The spread of disease slows down when most people do not get or transmit the infection. This helps protect people who are not immune, or who are susceptible to complications. Seniors, pregnant women and people with chronic conditions or weakened immune systems are more susceptible to infections.

**Vaccination improves herd immunity.** It allows large numbers of people to develop immunity safely and quickly. Vaccines remove the need to contract serious illnesses, such as polio and measles, to become immune.

# Food Safety Dates Explained

**Here's a lesson in food packaging dates.** They are printed on food labels and include **best if used by**, **use by\*** and **sell by**, indicating when foods are the freshest or best quality, but not when they are unsafe to consume. Expiration dates should be clearly labeled, indicating when food products should be tossed, according to the FDA.

\*Exception: Baby formula labels display a use by date that should be adhered to.



## Here's how to keep store-bought food safe for consumption:

**Purchase** foods before their expiration dates.

**Separate** raw foods from other foods in your shopping cart, bag and refrigerator.

**Bring home** and refrigerate perishable foods immediately after purchasing. (Use an insulated bag or cooler on the way home to keep it safe in hot weather.)

**Follow** safe handling recommendations, such as **keep refrigerated after use** or **thaw in refrigerator**.

**Wash** your hands before and after handling foods, and after leaving the grocery store.

Learn more at [heart.org](http://heart.org) and [fda.gov](http://fda.gov); search for food expiration dates.



**Prostate Cancer Awareness Month is an opportunity to learn about this common cancer.** The majority of prostate cancers are found in routine screenings before symptoms appear. Risk factors include family history and age; men between 55 and 69 may benefit most from prostate cancer screening. Learn more at [cdc.gov/cancer/prostate/index.htm](http://cdc.gov/cancer/prostate/index.htm), and talk to your health care provider to see if screening is right for you.