

# Healthy Habits

## The scoop on COPD

A cough that won't quit, a continual tight chest, whistling or wheezing when you breathe, and frequent shortness of breath altogether can be signs of Chronic Obstructive Pulmonary Disease (COPD).

COPD is a disease that makes it hard to breathe and gets worse over time. More than 12 million people have been diagnosed, and an additional 12 million people likely have the disease and don't realize it.

### Know the risk factors

- Older than 40, currently smoke or used to smoke;
- Exposure to second-hand smoke;
- Worked or lived around chemicals or fumes;
- Have certain genetic conditions

Talk with your health-care provider about any COPD symptoms you have. Some COPD symptoms are similar to signs of other diseases and conditions. Your doctor can find out for sure.

There are things you can do to reduce your risks and/or manage COPD. For more information, visit [www.LearnAboutCOPD.org](http://www.LearnAboutCOPD.org).

Sources: National Institutes of Health; American Lung Association

### What is Consumer-Driven Health Care?

We have been reading about consumer-driven health care for years. But what is it really? To an insurance company, it is a way to manage liability by transferring more risk to the insured individual through increased deductibles, co-insurance and co-pays. High-deductible health plans such as Health Reimbursement Arrangements and Health Savings Accounts are often options for achieving this risk transfer.

For consumers, consumer-driven health care is about awareness. It is most impactful when employees and employers work together to make positive changes. These changes can be achieved by becoming educated on your health care options and practicing behaviors that promote health and wellness. Employees also need to be responsible for ensuring they are receiving care from the right provider at the right time. Further, each health care bill and Explanation of Benefits (EOB) should be thoroughly reviewed to confirm the charges are appropriate for the services rendered.

As we become better health care consumers, and accept accountability for our health by practicing healthy lifestyles, we help ensure that our children adopt these values. So, get outside this summer and enjoy old-fashioned games such as kick-the-can, capture the flag and red rover with your family. You'll have fun, get some exercise and you might just lower your health care costs at the same time.

Joe Brogger  
Director, Private Sector Employee Benefits  
Burnham & Flower Insurance Group

## Mustard-Dill Fish Marinade

- Juice of 3 lemons
- ¼ cup extra light olive oil
- 2 Tbsp. Dijon mustard
- ¼ cup fresh dill
- ¼ tsp. salt
- Dash of pepper
- 3 garlic cloves, minced

**Directions:** Mix all ingredients together and toss with fish (enough marinade for 1 pound of fish). Refrigerate marinated fish for at least two hours. Grill or bake. **Serves 4.** Per serving (marinade only): 140 calories, 3.8 g carbohydrate, 14 g fat (2 g saturated fat)

## Beyond boring water

If drinking water becomes rather monotonous, awaken your taste buds with these add-ins:

- A splash of unsweetened cranberry concentrate
- A slice of lemon, lime, orange, or cucumber
- A few mint leaves
- A splash of unsweetened iced tea

*“Strength is the ability to break a chocolate bar into four pieces with your bare hands — and then eat just one of those pieces.”*

— Judith Viorst

# Healthy Seafood 101

Eating seafood is a delicious way to obtain high-quality protein and omega-3 fatty acids, while avoiding high levels of cholesterol, fat, and calories.

**Buying Seafood** — At the seafood counter, steer toward lighter-flesh fish such as cod, haddock, flounder, and tilapia. They are low in calories, fat, and cholesterol. Tuna and salmon are higher in calories but also deliver healthful omega-3 fatty acids, and have more depth of flavor than white fish. Crab has the fewest calories and least fat of any crustacean, while lobster registers a bit higher. Mollusks like clams, mussels, and scallops score well in all three categories.

- Buy only fish and shellfish that are refrigerated or on a thick bed of ice.
- Fish should never smell fishy, like ammonia, or sour, but rather fresh and mild.
- When buying a whole fish, make sure the eyes are clear.
- Clams, oysters, and mussels should not be selected if their uncooked shells are cracked or open.

**Cooking Seafood** — Most seafood should be cooked until a food thermometer registers 145° F. Avoid frying your fish. Grill or bake the fillets. Salmon and tuna taste great when grilled and simply topped with lemon juice and cracked pepper. Skip the rich seafood pasta, and instead roast shrimp and scallops in the oven and toss with angel hair pasta, lemon zest, olive oil, artichokes, and tomatoes.

# Get Moving

## Be a kid again

Kids are always ready to play. Combining “together time” with play can add up to an awesome movement session for both of you.

### Five reasons to team up with a little one:

- It's a health challenge — good for body and soul.
- Kids can keep you motivated.
- Creates a solid appreciation for a positive lifestyle. Start early, and kids will make movement part of everyday life.
- Just playing like a kid can result in strength and cardiovascular benefits.
- Bonding time.

### Things to remember:

- **Keep it playful.** No need to make it seriously competitive.
- **Be flexible.** Be ready to cut a play session short (or go longer). Kids go with how they feel at the moment. Roll with them.
- **Think like a kid.** Tap into your inner youngster, and see if you don't break a sweat without even trying.

## Stay injury-free

Whether you've never had a sports injury and want to keep it that way or you've been injured and don't want it to happen again, here are some tips to keep in mind:

- **Try not to bend your knees** past 90 degrees.
- **Avoid twisting your knees** by keeping your feet as flat as possible during stretches.
- **When jumping**, land with your knees bent.
- **Always do warm-up exercises** — not just before vigorous activities such as running, but also before less intense ones such as golf. Warm-up activities can include walking, jumping jacks, or lunges.
- **Do warm-up stretches** before activity. Stretch the Achilles tendon, hamstring, and quadriceps areas. Hold the positions for 30 seconds. Don't bounce.
- **Cool down** following vigorous sports. For instance, after a race, walk or walk/jog for five minutes to help bring your pulse down gradually.
- **Wear properly fitting shoes.** You should be able to wiggle your toes. Also make sure your footwear provides shock absorption and stability.
- **Avoid running on hard surfaces** like asphalt and concrete.

Source: *National Institute of Arthritis and Musculoskeletal and Skin Disease*



# Physical Health

## Got iron?

According to the World Health Organization, iron is the No. 1 nutritional deficiency. Nutritional scientists estimate that 80% of the world's population may be iron deficient or anemic.

Anemia symptoms include fatigue, poor concentration, decreased immunity, and difficulty maintaining body temperature.

Women of child-bearing years and teenage girls are most at risk for iron deficiency. Girls age 14-18 need 15 mg of iron daily; women age 19-50 need 18 mg; and pregnant women need 27 mg.

### There are two dietary iron types:

- **Heme iron** is absorbed the fastest and is found in animal foods such as red meats. Oysters, beef, and dark poultry meat are good sources.
- **Nonheme iron** is found in plant foods such as lentils and iron-fortified foods. Good sources include soybeans, tofu, and spinach. You may be able to help your body absorb more common nonheme iron sources by consuming them with vitamin C.

Source: *National Institutes of Health, Office of Dietary Supplements*

## Sugar, oh sugar, sugar

Sugar is sweet, but too much might have souring effects on your body.

Sugar is a simple carbohydrate that naturally occurs in many foods such as in fruits (fructose) and milk products (lactose). These sugars provide us with the nutrients and calories our bodies need. When we eat too many added sugars — such as white sugar, honey, corn syrup, and molasses — we may start to see side effects.

Some signs that you are getting too much sugar from empty calories include weight gain, elevated cholesterol, and cavities.

According to the most recent Dietary Guidelines for Americans, added sugars contribute about 16% of the total calories in American diets. There are many ways to reduce added sugar in your diet:

- **Eat more fruits and vegetables.**
- **Drink fewer sugar-sweetened beverages**, and keep in check how much 100% fruit juices and alcoholic beverages you drink.
- **Eat fewer and smaller portions** of items containing added sugars. You can determine the calories from added sugars contained in foods and drinks at [www.myfoodapedia.gov](http://www.myfoodapedia.gov).
- **Limit using added sugar** to improve the flavor of foods.

Sources: *HealthGuidance; USDA Dietary Guidelines for Americans*



# Emotional Health

## Leaving your children home alone

**Is it time?** Check with your state's Department of Social Services to see if your state has a minimum age for leaving children unsupervised. You'll likely find there's no specific age; however, the common recommendation is that children under 12 have appropriate supervision while parents are gone. Beyond that, it depends on your children's maturity level and sense of responsibility. Above all, it should be something your children feel comfortable doing.

**Talk about it.** Ask children how they feel about being left alone. Discuss situations that could happen and how to handle them.

**Be safe.** Make sure your children have phone numbers for neighbors, family, and emergencies. Go over things like not opening the door (even for someone familiar), and not telling someone who calls that they're home alone. Your children should also be reminded of at least two ways to exit the house in an emergency.

**Be available.** Let your children know where you're going and when you'll be back. Check in from time to time, and let them know it's OK to call you if they feel scared or lonely.

Source: *The Children's Family Trust*

“Laughter is an instant vacation.”

— Milton Berle

Want an evening out — without the kids? Before leaving children home alone, here are points to consider.



## Traveling with furry friends

### Before hitting the road

- **Make sure pets are welcome** where you're going. Pack a kennel to keep animals confined if necessary.
- **Take pets on short car trips** to fun places like parks to relate the car to positive experiences.
- **Update tags** and microchip information, and pack proof of rabies vaccinations if crossing state lines. Also, tuck in recent photos in case animals get lost.

### While on the road

- **Stop every two to three hours** for bathroom, water, and exercise breaks. Never leave animals unattended at rest stops.
- **Small dogs and cats** should be in crates while the car is moving, and large dogs should be harnessed to a car's seat belt.
- **Never allow pets to ride** with heads out the window or in truck beds, where road debris can cause injury. Riding in the driver's lap or in front seats with airbags is also dangerous.

Source: *American Veterinary Medical Association*

## Break the cynicism cycle

- **Avoid negative, cynical people.** If people are complaining, don't join in.
- **Focus on good times.** Thinking positive thoughts may help you to see a situation in a better light.
- **Make goals achievable.** In other words, don't set completely unrealistic goals for yourself that may lead to frustration and disappointment.

## Protect yourself from a financial crisis

Although auto and homeowner policies can protect against certain liabilities, there may be a time when the coverage isn't enough or doesn't provide the coverage you need. That's when an umbrella policy can kick in to protect you from financial ruin.

Stop to consider these scenarios where the liability may be more than your homeowner or auto policies cover or may not be covered at all:

- A neighbor's child dives into your pool and is paralyzed
  - A deliveryman breaks a leg on icy steps and sues for lost earnings and damages
    - The nonprofit board you serve on is sued for negligence and has inadequate coverage for officers
    - Your child causes an auto accident resulting in fatalities
- Key points about umbrella policies:**
- Coverage is in \$1 million increments above auto and homeowner liability limits
  - Premiums usually cost \$250 to \$400 annually for \$1 million of coverage
  - May require purchase of underlying homeowner and auto insurance from the same company
  - Protect against charges of libel and slander
  - Cover damages from service as a director or officer of nonprofit boards

## Home, sweet home

Save money by keeping your home well-maintained:

- Check furnace filters monthly for excess dust. Change filters once or twice a year.
    - Schedule a home-energy audit, if available, with your utility company. Follow recommendations to save money on future energy bills.
  - Seal wooden items exposed to weather (e.g., decks) annually to prevent cracking and dry rot. Sealcoat asphalt driveways every three years.
    - Start a home maintenance fund for routine and unexpected expenses.
- Experts suggest budgeting 1% to 3% of a home's value annually for maintenance and repairs (e.g., \$1,500 to \$4,500 for a \$150,000 home).

## Investing: How to play the game

Think of investing like baseball. Swing for base hits, not home runs, because home-run kings often have the most strike outs. It's more important to not take big losses than it is to have big gains.

Just as baseball teams have players covering different positions, make sure you have a mix of investments:

- **Home plate:** Cash, bank checking and savings accounts, bank CDs, and money-market funds
- **Pitcher:** U.S. government bonds
- **First base:** Tax-free municipal bonds
- **Second base:** Corporate bonds
- **Shortstop:** Dividend-paying stocks such as utilities
- **Third base:** Foreign bonds
- **Left field:** U.S. stocks
- **Right field:** Foreign stocks
- **Center field:** Alternative investments such as real estate and commodities

The further away from home plate you are, the more risk you take, but the potential for a higher return is greater. As you enter the different innings of life, you'll want to make sure you change the positions where you have your money. You also may want to hire a good manager to provide opinions on where to hit the ball (invest your money).

Source: J. David Weissert, senior vice president, investments at Raymond James & Associates

*“Money will buy a pretty good dog, but it won't buy the wag of his tail.”*

— Henry Wheeler Shaw

## Swimming — A lifetime activity

For many people summer equals swimming — whether in a pool, lake, or even the ocean. Not a swimmer? Need some convincing and advice to get started?

Here are some thoughts from Chris Rottier, 35, who first challenged himself to swim across the lake (a mile total) when he was 8. He went on to swim competitively and taught swim lessons for 12 years.

### Chris in his own words:

“Swimming is the best form of exercise. There’s no impact. It’s a great cardio workout. And unlike running, you are not hot and sweaty when you’re done. It is also an activity you can do even into your oldest age. And, you can always find ways to make it more challenging or different by speeding up your pace, adding some resistance or trying a new stroke.

“If you want to take up lap swimming as part of your exercise routine, you need to know that you’ll have to build up your strength to go up and down the length of the pool over and over again. You’ll also have to learn to control your breathing and relax so you float on top of the water.”



*Swimming is an all-around activity that's easy on your joints and provides cardiovascular benefits.*

## Be Cool. Wear Shades.

Too much exposure to ultraviolet (UV) radiation without protection may cause conditions that can lead to vision loss, including cataracts, age-related macular degeneration, and growths, including cancer. That’s over the long term, but even a day without protection isn’t good. Like skin, the eye surface can burn.

### The solutions:

Sport sunglasses, and don a wide-brimmed hat. Don’t be fooled by cloudy days, either. The invisible rays are just as present then.

When it comes to sunglasses, the lens color and price don’t matter. The ability to block UV light doesn’t depend on the darkness of the lens. Many \$10 sunglasses provide just as much protection — or sometimes even more — than a \$100 pair. Look for glasses that block 99% to 100% of both UV-A and UV-B rays. You may even want to go for the wrap-around style so the rays can’t enter from the sides.



## Filling your toolbox: Online resources for healthy living

Get even more health and wellness information and tools online. Log on to [July.HopeHealth.com](http://July.HopeHealth.com) for videos, resources, and tools that won’t just help you, they’re fun, too. Or, scan the Quick-Response Code to the right with your smartphone to get there.

Here’s what you’ll find at [July.HopeHealth.com](http://July.HopeHealth.com):

- *One-minute video* on finding flattering frames for your face
- *One-minute video* on playing the investment game
- *Print-and-post* DIY family obstacle course ideas
- *Print-and-post* ideas on mixing up movement to prevent overdoing it
- *Smartphone application* to check UV levels

Scan with your smartphone



Need the reader? [QRcurious.com](http://QRcurious.com)

Put on footwear around pools and in wet grass and locker rooms. Moist environments encourage fungi, viruses, and bacteria growth.

# HOPEHealthLetter

## Weight control: Smart snacking

Think of snacks as mini-meals and choose foods that taste good and are good for you. Get creative. Here are a few ideas with 200 calories or less.

- **Three cups air-popped popcorn** sprinkled with 3 tablespoons grated Parmesan cheese
- **Small baked potato** topped with salsa and 1 ounce low-fat cheese
- **A banana sliced length-wise** topped with ½ cup frozen yogurt and a tablespoon of chopped nuts
- **A fruit smoothie** made with 1 cup fat-free milk, ½ cup frozen strawberries and half of a banana
- **One 6-inch flour tortilla** with ¼ cup black beans and 2 tablespoons fresh salsa
- **One 4-ounce, fat-free, ready-to-eat vanilla pudding** with ½ cup fresh fruit and five vanilla wafers
- **Whole-grain toaster waffle** with 1½ tablespoons chocolate-flavored hazelnut spread
- **One cup tomato soup** with five whole-grain crackers

Source: *American Dietetic Association*,  
[www.eatright.org](http://www.eatright.org)



*“In order to change,  
we must be sick  
and tired of being  
sick and tired.”*

— Unknown

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The information in this publication is meant to complement the advice of your health-care providers, not to replace it.

Before making any major changes in your medications, diet, or exercise, talk to your doctor.

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