

Completely Well

June 2014

In this Issue:

Healthy Snacks, Walk or Run?, Health Benefits of Having a Pet, Ask the Trainer, Less is More: Pets, Peppers, Allergy Treatments



Insurance Agency

Preventive

Health Benefits of Having a Pet

For those who currently own pets or those who are thinking about getting a pet, you may be surprised at the health benefits that having a pet offer. Having a pet has a positive effect on both emotional and physical health.

Owning a pet can reduce the risk of depression. Animals provide companionship and comfort, reducing loneliness and raising your overall mood. One research study showed that nursing home residents were less lonely when visited by dogs than when visited by people. The unconditional love from a pet can create very comfortable silences, allowing for complete relaxation.

Owning a pet is also associated with decreased blood pressure, lower cholesterol and triglycerides and an increase in exercise. A study of 48 stockbrokers who were already taking blood pressure medicine showed that after 24 stockbrokers were given a pet, their blood pressure dropped significantly compared to the 24 who were not given a pet. If your pet is a dog, studies show that you walk more on average than those without a dog. Also, those who walk dogs make more eye contact with the people around them than those who walk without a dog.

Appreciate the benefits of pet ownership and allow yourself to relax and reduce your stress by interacting with your pet. If you do not have a pet, consider whether one fits into your lifestyle. Pets do require attention and interaction to be happy and healthy. Also, as we are thinking about our pets, protect them during the summer months by never leaving them in a car and bringing them inside when the outside temperature gets too hot. If your pet spends most of its time outside, provide shade and plenty of fresh water. Taking good care of our pets helps them take care of us.



Pet Basics

- Pets are a commitment. Know the lifespan of whatever pet you are looking at and be prepared for a long-term responsibility.
- Your pet cannot withstand extreme temperatures any more than you can. Do not leave your animal outside in extreme cold or heat and do not leave your pet in a car during any warm weather months.

Less is More: Pets

Animals of any kind can be great additions to our homes. They offer many benefits including stress reduction, companionship, and even an excuse to exercise. Our furry little friends, however, do come with a steep price tag. Owning an animal is a huge responsibility and you should never cut corners, especially when it comes to vet care and grooming. Owners should really think about the prices prior to getting the animal. However, there are a few things that can be done to help cut back on some of the everyday expenses.

A lot of basic grooming can be done at home if your pet will allow it. For example, you can trim your dog's nails at home. To get started, have your vet or local groomer show you exactly how this is done. If you do not, you could trim the nail too short and hurt your pet. Invest in a good pair of clippers as well. You will have an initial cost but will save later down the line.

Depending on the breed, you can use a pet brush to keep your pet clean and their hair healthy. By doing this you will not have to see your groomer as often. Always check with your vet about proper skin care first.

Buy pet food in bulk to get a better price/pound, especially if you have multiple pets or large pets. The best way to store all that excess food is to keep extra bags sealed in a cool dry place or in a large plastic container. Also, make sure to ask your vet about what type of food your pet should be eating. Many stores have discount brands that are very cheap but may not be right nutritionally for your pet.

Stock up on sales. Go and stock up on non-perishable foods such as rawhides, canned food, and sealed treat bags. Buy other supplies on sale as well!

Enjoy your pets and save when you can. Always check with your vet if you have questions.

-Marie McFadden, CHES

Another pet tip -

Stock up on toys, bedding, bowls, leashes, etc. at the holidays. You can get great deals, and your dog won't mind playing with a stuffed Christmas tree in July!

Allergy Treatments

Still feeling the effects of seasonal allergies? Here are some common treatments for managing your symptoms.

- Avoid areas that seem to increase your symptoms (wooded areas, grassy fields, etc.) until the plants have fully blossomed and pollen has decreased.
- Keep your windows closed during this time and use an air filter in your home.
- Over the counter medications can help – antihistamines which can reduce allergy symptoms and decongestants which reduce swelling in your nasal passages. Avoid decongestants if you have high blood pressure or glaucoma.



Lifestyle

Importance of Routine in a Family

As humans, we create and sustain routines. Whether it is where we put the car keys as we come in the door or what we like to order for lunch at our favorite restaurant, we can be creatures of habit, letting routines be the path in our day that leads us from place to place and chore to chore. Routines can be easy - even lazy - and should be examined from time to time: are my routines beneficial to me? But while they should be looked at and sometimes altered, routine does play a very important part of our lives. It can reduce stress, improve health and help to maintain family harmony. Routines can face a real challenge during the summer, when family schedules often change due to school-aged kids being home, college-aged kids coming home and/or changes in work schedules and responsibilities due to summer vacations. Knowing how to adjust and still keep some sense of order and routine is important for all families.

While there may be times we are bored by the “same old same old,” having a routine is healthy, and the disruption of a routine can have negative consequences. Routines help us to maintain an exercise schedule, remember to take our daily prescriptions and get enough sleep. Stress can rise when our routines are disrupted, and chronic stress is a factor in a number of health problems, including heart disease and depression. During the summer, when families often undergo a major change in schedule, households can experience a significant disruption in routine. Summertime activities may mean later nights, weekends away, and even a change in eating habits. Better weather may mean more barbecues and nights out. Kids home from school may need to be driven to activities or friends’ houses, and college kids may come home trying to live the same schedule they did away from



home! All of this can cut into sleep, exercise time, and other healthy routines.

No one believes that you shouldn't enjoy the opportunities that summer offers or that you should change the locks and not let the kids come home! Instead, know what personal routines are important to you and your health and find ways to keep those going during this (or any) time of disruption. (Being able to be flexible and adjust is also important to your overall wellness.) Put your exercise schedule on your calendar and stick with it, but be open to finding new ways to exercise, such as participating in a 3K walk or going biking with the kids. Enjoy your family, but don't be afraid to include your own needs on the “to do” list. Have older kids participate in household chores. Look at any change in routine as a change in the FAMILY'S routine, not just yours.

No matter what time of year, know what is essential for your physical and emotional health. And since your routines may change during the summer, it is a good time to evaluate the “same old, same old” of the year. The changes you make in the summer may be the changes you keep all year long!

Healthy Snacking

Enjoying a healthy snack is a great way to eat more fruits and vegetables, add needed vitamins and minerals to your diet and reduce the chance that you will overeat at your next meal! The old advice of “no snacking between meals is gone,” and snacking is not only acceptable, it has created a huge market for portion controlled snacks at the grocery store. Here’s what you need to know to choose snacks that are healthy and delicious.

Be Prepared

Nothing will make your snack choice healthier than being prepared. Having good choices available when hunger hits will keep you from a trip to the vending machine, through the fast food lane or the local mini-mart for a high fat, high sodium option. Pack a healthy snack along with your brown bag lunch for work. Bring a snack along for a day of errands, and stock your cabinet with good choices for when hunger hits.

Portion It Out

An important key to healthy snacking is portion control. Keeping your snack at approximately 150 calories (200 for men) will help you control your weight. The 100 calories packaged snacks found in the grocery store can help, but you can make and portion your own calorie-controlled snacks for less money. Invest in a few small reusable containers for a “green” choice to packing your own snacks.

Pack a Nutritional Punch

Grabbing a snack is a response to hunger, but it is also a great opportunity to improve your overall nutrition. Include fiber to help keep you feeling full. Protein will keep blood sugars stable. An extra dose of calcium will help keep bones strong. Example: a small apple with 1 tablespoon of peanut butter and a small glass of skim milk would be a great choice.

What to choose? Look for crackers made with whole grains and no hydrogenated oils, and enjoy them with a slice of reduced fat Swiss cheese. Fresh fruit is always a good choice, and string cheese is an easy to carry protein choice. Making your own dip - like hummus, salsa or

veggie dip - will help you control the fat and salt. Cut up veggies with some homemade dip are easy to pack, and crunchy vegetables are great when you’re stressed. Whole grain pretzels and a small yogurt combine the salty and sweet. A small portion of almonds and raisins can be a great mid-afternoon snack that delivers important omega 3 fatty acids, important for cardiovascular health. Look for a variety of healthy foods that you enjoy, and create your own snack menu!

Think of a snack as a “mini-meal,” one that should be balanced, nutritious and delicious! Make sure you are snacking when you are hungry and not just out of habit. Include some of your favorite flavors into your snack: baked chips and fresh salsa if you like some heat to your food, small yogurt parfait if you like sweet. Take time each week to plan out meals and snacks for a complete approach to a healthy diet that gives you the nutrition you need and helps you to maintain a healthy weight. Being prepared with the right amount of a nutritious snack is an important key to an overall healthy diet.



Produce of the Month: Bell Peppers

The bell pepper is a mild, sweet pepper that can be eaten raw or cooked and is a great addition to salads, pastas, burgers and meat loafs, omelets, stir-fry, stews and soups. Bell peppers can also stand alone, sautéed for a side dish or as the basis of the main entree as in stuffed peppers. They can also be enjoyed raw as a snack. Available in a variety of colors, bell peppers add a punch of nutrition and flavor to any meal.

The Basics: The bell pepper, also known as the sweet pepper, is abundant at grocery stores and many farmer's markets. Their skins can be green, yellow, orange or red. The color difference is an indication of how ripe they are. Green peppers are the least ripe; red are the most ripe. As the pepper ripens, it becomes milder and sweeter. No matter what color, peppers should be firm, smooth and feel somewhat heavy. Avoid bruises and blemishes when purchasing. They store well in the refrigerator for approximately a week. To prepare the pepper, wash and then dry. Cut open the pepper and remove the seeds. You may also trim the white veins that run the length of the pepper. Peppers can be sliced or diced according to your favorite recipe. If you choose to make stuffed peppers, cut the stem portion off, and clean out the inside of the pepper. It is ready to be stuffed!

Try This: Roasted peppers are wonderfully sweet and smoky. To roast your own, wash the peppers and brush with vegetable oil or regular olive oil (not virgin or extra virgin olive oil which is better not cooked). Place on a baking sheet. Using your broiler, place the baking sheet approximately 3 inches from the heat. As the skins begin to turn black, remove the baking sheet and turn the peppers carefully as they will be hot. You want each side of the pepper to begin to turn black. When the whole pepper has been blackened, remove the peppers and place in a bowl. Cover with plastic or foil and seal securely so that peppers will steam in the bowl. Once cooled, peel the skins from the pepper, remove the seeds and slice the pepper's flesh. They can then be used in a variety of recipes.

The Facts: Peppers are low in calories and a good source of fiber. Peppers are also a good source of vitamin C: the more ripe the pepper, the more vitamin C.

Fitness

Walk, Run, or Jog?



The sunny, warm weather may have inspired you to begin an exercise program or move your exercise program outdoors. For many people, that means walking or running - in a neighborhood, on an outside track, in a park or on a community trail. So, what's better? Walking? Running? Perhaps a slow jog? The answer really depends on your overall fitness level and fitness goals.

Walking - Walking is an ideal exercise, suited to almost everyone. It requires no training, is low risk for injury and can fit into most people's schedules. All that is really needed is a comfortable pair of shoes. There are many benefits to walking: lower blood pressure, weight control, better mood,

Continued on next page

improved sleep, reduced stress and reduced risk of heart attack. The benefits of walking are seen when you walk at a “brisk” pace, in other words, walking fast enough to begin breathing more deeply and to feel slightly warm from the exertion. Walking is especially good for anyone who has knee or other joint issues, who has any medical condition that would prohibit a more vigorous workout or for the beginning exerciser. Walking loses some benefit when the pace is too slow for your personal fitness level.

Jogging/Running - During jogging or running, not only is pace increased, but the movement creates more impact on feet and joints. Jogging and running burns more calories in the same amount of time as walking, but the other benefits are the same as walking - improved heart health, blood pressure, better sleep, improved mood and reduced stress. The choice to jog or run may be about challenging your fitness level. If you have been walking for while, you may want to try adding some jogging to your routine. Be aware, however, that the increased impact is not recommended for anyone with knee, foot or other joint issues.

So what to do? Consult your doctor before beginning any exercise program. Then, try walking briskly for 30 minutes, 5 - 7 days a week, to improve physical and mental health. If walking doesn't seem to raise your heart rate or deepen your breathing enough, add intervals of jogging. Whatever you do, listen to your body. Slow down if you find you are out of breath. Do not “run through the pain.” Some exertion is fine; pain is not. Enjoy the summer sun and warm weather by taking a walk or jog!

Ask the Trainer

Question: I keep hearing that I need to drink more water but I hate the taste. If I use one of those flavor packets like Crystal Light, does that still count as water?

Answer: I love answering questions like this. First, let's start off on why your body needs water. Water is vital for our bodies to function properly. Water helps keep our weight in check, hydrates and revitalizes our skin, regulates our body temperature, helps digest food, flushes toxins and waste out of the body, lubricates our joints, along with many other amazing things.

Most Americans do not drink enough water; about 75% of us are dehydrated. If you are dehydrated it can lead to extreme fatigue, muscles cramping, food cravings, dry mouth, headaches, constipation, etc. Long-term effects can range from saggy skin, extra body weight, kidney stones, and much more. You should be drinking at least 64-100 ounces of water a day to stay hydrated.

Now let's answer your question. NO, those flavor packets you were asking about do not count as water. Many products have chemicals in them that dehydrate you more than hydrate. Our bodies need to drink PURE water and that means water with nothing artificial in it.

However, there are many ways to add flavor to your water naturally so it tastes better. I love to add fresh fruit especially citrus fruit like lemons, limes, and oranges as well as different types of berries. I also like to add fresh cucumber, mint, ginger and stevia leaves to water. To really get the flavors of these items in your water you should let them steep for at least 4 hrs. Something fun to try as well is to freeze fruit in ice cube trays and then put them in your water. I would also suggest using some sort of water filter to purify the water you drink.

One last thing to think about is why you don't like the taste of water. I have found that if you are consuming or have consumed flavored drinks for a long time, your sense of taste has been warped. We are so used to drinking and even eating things with so much sugar or artificial flavors, that is what we want. If you start to cut back or get rid of processed foods and drinks, you may actually be able to enjoy water again.

I hope this gives you some ideas to try!



**Erin M. Long,
B. S., NSCA-
CPT**

Want to know more?

Contact TCU Insurance for more information on wellness programs and how they can help reduce healthcare costs and improve employee wellness.

Brian Liechty RHU, REBC
Employee Benefits Specialists
120 E Washington St
Plymouth IN 46563
800-936-5373
574-936-5952 fax
bliechty@tcuinsurance.com
www.tcuinsurance.com



Insurance Agency