

# Completely Well

## Preventive



**Insurance Agency**

### UV Safety Month

July is UV Safety Month and a good time to remember why it's important to protect your skin and eyes from UV radiation. The greatest source of UV radiation is the sun. There are two types of UV rays to be aware of: UVA and UVB. Both types are associated with an increased risk of skin cancer, as well as wrinkles, skin damage, and skin discoloration. Protecting yourself from these damaging rays is an everyday job since UV rays are present even during cloudy days. To protect yourself, check out the following tips:

- Use sunscreen on all exposed skin when you are going to be outside for any length of time. Be sure to use enough sunscreen (generally 1 ounce) and reapply at least every 2 hours.
- Avoid direct sunlight between the hours of 10 a.m. and 4 p.m., as this is when UV rays are the strongest.
- Be aware that certain surfaces reflect rays and pose a greater risk for burn. These include water, sand, and snow.
- Covering up your skin when possible helps as does wearing a hat with a brim.
- Be sure to wear sunglasses to protect your eyes from UV rays. Be sure to buy sunglasses that protect against both types of UV rays.



## In this Issue

Understanding Gluten

UV Safety Month

Got 5 Minutes?

National Park and  
Recreation Month

Ask the Trainer: Lean Legs

Healthy Substitutes

Less is More: Impulse  
Spending



## Understanding Gluten

Walk your grocery store aisles and you will likely see a number of products – or even a whole section – labeled gluten free. Perhaps you’ve heard that it’s best to avoid gluten or you could lose weight by avoiding gluten. It’s time to clear up the confusion about gluten and get the facts.

Gluten is a mixture of proteins found in the seed of many grains, especially wheat, rye, and barley. The gluten helps to nourish the seedling as it grows into a plant. Gluten is present and developed in breads, pastas, cookies, cupcakes, waffles, pancakes, muffins, etc. The amount of gluten may be different, however, since kneading and mixing dough can increase (strengthen) the gluten. Gluten helps baked goods keep their shape and creates the chewy al dente texture in pasta.

Some people (an estimated 1 in every 141 people) have gluten intolerance ( ). The most common form is celiac disease. Adults who suffer from celiac disease can experience symptoms that include skin rash, mouth sores, chronic diarrhea or constipation, nerve pain, arthritis, infertility, anemia, depression, and fatigue. Long-term effects of celiac disease include damage to the small intestine and may include an increased risk of certain cancers. Children with celiac disease may experience delayed puberty and a failure to thrive. Other conditions may also result in gluten intolerance. For these populations, a gluten free diet is essential. Gluten free diets eliminate all wheat, rye, and barley and also eliminate oats unless labeled gluten free. Patients who need to follow a gluten free diet should also look for gluten free versions of many different processed foods as they can contain ingredients, including food additives, that contain gluten.

While most people are not gluten intolerant, some may be gluten sensitive. These are people who have not tested positive for celiac disease but find that eating gluten leads to discomfort, bloating, headaches, diarrhea, constipation, or fatigue. For this population, following gluten free diet can help, though there may be some room for those products with less gluten.

Some people have claimed that gluten free diets work better for weight loss than other types of diets. There is no research that shows that the diet alone works better for weight loss, though people who don’t limit their intake of pasta, bread, and other baked goods may lose weight by eliminating those foods.

If you are following a gluten free diet, be sure to choose whole foods versus gluten free processed foods. Whole foods (vegetables, fruits, brown rice, etc.) provide more nutrition compared to processed foods. For those who do suffer from gluten intolerance, follow a gluten free diet and monitor your symptoms regularly.

### ***How is Celiac disease diagnosed?***

- Blood tests can screen for celiac disease antibodies.
- If the blood test is positive, a biopsy of your small intestine will be done. This can confirm the diagnosis.
- Those with a family history of celiac disease have an increased risk.



## Produce of the Month: Healthy Substitutions

Rather than bring you a new fruit or vegetable this month, we are highlighting the healthy substitutions you can choose to improve your health using produce or produce products.

- Potatoes are healthy, but if you need to cut down on starches, try mashed cauliflower. Mashed cauliflower can be served in the same way as mashed potatoes but has fewer calories per serving.
- Serve your favorite spaghetti sauce on fresh spinach or polenta. Polenta is cooked cornmeal that works well with most meats, seafood, and tomato sauces. Or try serving your sauce on grilled asparagus, summer squash, and onions.
- Sliced zucchini, dipped in egg white and sprinkled with Parmesan cheese, can be baked and enjoyed in place of French fries.
- Most corn tortillas are gluten free and can be used in place of bread for a sandwich. Or you can use large lettuce leaves and make lettuce wraps!
- Applesauce can be used in place of oil in many baking recipes.
- Want a healthier chip? Slice bananas and slow roast them until crispy.

## Lifestyle

### **Less is More: Impulse Spending**

Ever find yourself coming back from the store with items you didn't need or weren't on your list? It happens to almost everyone, but these impulse purchases can really add up. There are ways to help cut down on impulse spending.

Plan your meals for the week and make a shopping list just for those meals. Check out the sales in your local store as you plan your meals for even greater savings. See something that looks good but isn't on your list? Make a note to add it to next week's menu.

Use your smart phone to keep track of your purchases. Keep a running tab on your calculator so you aren't surprised at the check out counter. This is especially helpful for back to school shopping!

Pay in cash. Cash is very limiting and can help you stick to your list. Leave your debit card and credit card at home.

Make sure your budget is written down and you keep track of your spending every week. Every month, check your spending with your budget to make sure you are meeting your financial goals.

Walk away from online shopping! It's easy to overspend online, so be sure you take some time before buying. Take a short walk, do some stretches, go for a bike ride. Just moving around can help clear your head before you make an impulse purchase.

Make it a game! Put the money you didn't spend on impulse items in a jar. After a month, see how much you saved! Happy saving!

## Got 5 Minutes?

*How to improve your health in just 5 minutes*



We are all busy, and it can be hard to find time to do everything we know we should do for our health. But if you can find 5 minutes, you can take steps toward improving your health and feeling better. Give it a try!

Got 5 minutes?

- Warm up/cool down – Taking the extra 5 minutes before and after your exercise can help you reduce the risk of injury and can help maximize your fat burning.
- Wash your hands – Washing your hands regularly is the best way to avoid getting sick.
- Stretch – Many people don't know how important flexibility is, especially as we get older. Stretching regularly can improve range of movement and can help functional fitness.
- Eat an apple – Apples contain phytonutrients that can help control blood sugars and fiber that is good for digestive health and weight control.
- Read a good book – Reading can make your brain more efficient and can reduce the risk of cognitive decline later in life. Reading is also associated with greater empathy and greater optimism.
- Call a friend – Talking to a friend can reduce stress. Friendships can also help to encourage healthy behaviors.
- Go outside – Getting out in nature has many health benefits. These include a lower risk for depression, stronger immune system, and greater focus.
- Turn off the noise – Silence, not quiet music or white noise, is actually the most relaxing. Noise of any kind can interfere with your thoughts.
- Hug – Taking time to hug your family or friends can reduce your blood pressure and strengthen communication between you.

## Video Games and YouTube



Playing video games or watching a fun YouTube video can also have health benefits. Video games can improve motor skills and decrease stress. YouTube videos (like Grumpy Cat and cute puppies) can also brighten your mood and reduce stress. However, limit these activities, since excess screen time is associated with sedentary behavior and accompanying health risks.

Fitness

National Park and Recreation Month

July is National Park and Recreation Month, celebrating “the enduring power of parks and recreation for the world” (nrpa.org). The National Park system includes parks, National Monuments, scenic trails, and National Cemeteries and has a site in almost every state as well as Guam, American Samoa, and Puerto Rico. Finding a site close to you is simple. Go to nationalparks.org, select Explore, then Find a Park.

Choosing to visit a National Park as part of a weekend or extended vacation is a great way to learn a little history while enjoying a variety of hiking opportunities. Many National Parks are located at historical sites, such as the Tuskegee Institute National Historic Site (Alabama) and Abraham Lincoln Birthplace National Historic Site (Kentucky). The National Parks include lakes, caves, a volcano, natural bridges, and the highest point in North America (Mt. McKinley in Alaska). Hiking trails vary by distance and difficulty, so it’s best to research the specific park online.

The National Park Service offers a number of free days throughout the year. In addition, they offer an annual pass good for more than 2,000 recreation areas. Consider a trip to a National Park this year. Choosing to explore the country while staying active is a definite win/win.

**THE POWER OF PARKS**

Do you know the power of your local parks and recreation? This July for Park and Recreation Month, we're celebrating the enduring power of parks. Learn more at [www.nrpa.org/july-Power-of-Parks](http://www.nrpa.org/july-Power-of-Parks) and watch the video.

**PARKS HAVE ENVIRONMENTAL POWER**  
 1 ACRE OF TREES absorbs the carbon dioxide produced by DRIVING A CAR 11,000 MILES.

**PARKS HAVE HEALTH POWER**  
 Increased access to places for physical activity leads to a **25% increase** in people exercising 3 or more days a week.

**PARKS HAVE SAFETY POWER**  
 In Macon, GA, a revitalized park that included new programming and beautification efforts reduced incidents of crime and violence by **50%**.

**PARKS HAVE COMMUNITY POWER**  
 Parks strengthen community ties and bring diverse populations together.  
 Parks have the power to strengthen communities, transform lives, and protect the future.  
**Parks are the most powerful aspect of every community.**

SOURCES: UNITED STATES ENVIRONMENTAL PROTECTION AGENCY; AMERICAN PLANNING ASSOCIATION

**National Recreation and Park Association**

**#PowerOfParks**

**USA RECREATION**

*Ask the Trainer by Erin Long, B.S., NSCA-CPT*

**Question:** Hi Erin. I am a 37-year-old mother of two who is trying to get back in shape. I've been doing pretty well so far but am struggling to get rid of my thunder thighs. I used to be an athlete so I've always had strong legs but I would really like to get leaner and more toned legs. Any help would be appreciated.

**Answer:** As a former athlete myself, I completely understand wanting to lose the thick legs and lean them out. I went through this process a few years ago and deal with many women with that same issue. First off you need to look at your nutritional intake. If you haven't cleaned up your eating, this is a great place to start. You do not have to do any crazy diet but just make lifestyle changes to eat healthier. Cut out any soda, processed & fast foods, along with making sure you are consuming enough water. You can exercise day in and day out but unless you are changing your food intake you won't see all the results you are looking for.

As for exercise, you are going to want to make sure you incorporate both cardio and strength. Cardio will help take off the inches and strength will help tone. You want to do some sort of cardio exercise 4-5 times a week. I recommend 3 moderate intensity days along with 2 low impact days. On 2 of the moderate days I would do at least 30 minutes of running, biking, etc. Whatever you like to do to get your heart rate up. The other moderate day I would do intervals. This can include running for 1 minute followed by power walking for 1-2 minutes, switching between the two for at least 30 minutes. Always include a warm up and cool down. On the two lower impact days, I would go for a 30-40 minute brisk walk. Do this to keep your heart rate up but not too high. As for the strength training I would do this 2-3 times a week. Most of these workouts should be an all over full body program including legs, arms and core. One of the things that really help me tone and thin my thighs was to include a day of Pilates or yoga weekly. I would take that third strength day and add one of those two things in as well.

You also have to remember that each body is different and can react to certain exercises differently. And don't be so hard on yourself. It's okay to want to be healthier and improve your fitness, but it's also important to appreciate our bodies and speak kindly about them. Being proud of what your body can do now can help you achieve your fitness goals.

## Want to Know More?

Contact Teachers Credit Union for information on wellness programs. We can help you reduce healthcare costs and improve employee well being.



**Insurance Agency**