

Your
HEALTH



Eat Cereal, Live Longer?

If your breakfast bowl often contains raisin bran, you may be eating your way to a longer life, two scoops at a time. A recent study has shown that cereal fiber and whole grains have a positive impact on your health.

These cereals can be great tools in the fight against certain cancers, inflammation and obesity.

So spoons up to a healthier you.

REDUCED RISKS

Scientists at the Harvard School of Public Health published a study in a recent issue of BMC Medicine that analyzed more than 360,000 people from the ages of 50 to 71.

What they found will have you filling up your cereal bowl. A 19 percent reduced risk of death was found for people eating a diet rich in cereal fiber.

The study also found that people who ate high-fiber cereals saw reduced risk of death from specific diseases, including:

- Diabetes (34 percent lower risk);
- Cancer (15 percent lower risk); and
- All-Cause mortalities (17 percent risk).

CHOOSE THE RIGHT CEREAL

While finding high-fiber cereals should be a priority, that doesn't mean loading up your shopping cart with sugary varieties. Cereals with sugar among their top ingredi-



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ents should be avoided, as they can actually do your body more harm than good when it comes to a healthy diet.

Diabetes and obesity are

two of the main issues associated with the intake of too much sugar in our diets.

The Harvard researchers say to find options boasting 10.22

grams of cereal fiber per day, based on a 1,000 kcal daily diet. While that doesn't necessarily mean opting for cereals with "fiber" in the title, these

will likely be your best choices.

Check the ingredients of your cereal and make sure it's giving you enough daily fiber. Your life span thanks you.

Asthma on the Rise

Every day nine Americans die from asthma, according to the Asthma and Allergy Foundation of America.

Asthma is a chronic lung disease that inflames and narrows the airways, causing recurring periods of coughing, shortness of breath, chest pain and wheezing.

Other staggering numbers reported by the AAFA include:

- Asthma affects approximately 25 million Americans;
- Seven million of those affected are children;
- Asthma accounts for 1.75 million emergency room visits annually in the U.S., more than one-quarter of all visits; and
- The total annual costs of the disease are estimated at \$18 billion.

Researchers and lung specialists are trying to address and reverse these substantial numbers. Genetics and the predisposition to environmental allergens are potential causes of asthma — a chronic disease that can only be controlled, not cured.

With the advancement in medical technology, many people who have asthma are able to manage the disease with few or no symptoms.



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STRESS FACTORS

Allergens aren't the only culprit of asthma, which also can be brought on by body stress caused by panic, fear, anger, frustration or even laughing.

The fact is that only you

know what your body feels like before or during an asthma attack.

Recognizing the signs and talking through them with your physician can help keep you prepared for adequately handling these incidents.

STEPS TO TAKE

Asthma experts from the AAFA offer the following tips:

- Have honest, detailed dialogue with your doctor to stay on top of the disease;
- Install and regularly

change air filters to help clean the air in your home;

- Cover your mattresses and pillows with dust covers and use hypoallergenic bed clothing to reduce exposure to dust mites;
- If your condition is getting

worse, get checked for viral respiratory infections and other potentially serious medical conditions; and

- Avoid using some medications, including aspirin, eye drops and non-steroidal anti-inflammatory drugs.

7 Steps to Better Nail Care

From handshakes to high fives, our hands are some of our most important tools for human interaction.

Keeping your fingernails in good shape is crucial to your overall hand health.

Routine care can usually keep your nails maintained for many years.

Healthy fingernails and toenails are smooth, uniform in color and free of discoloration.

If your nails change colors, swell or cause pain, this can leave you less than confident about extending a hand for any type of activity. Nail issues also can lead to further health problems if not taken seriously and brought to the attention of a dermatologist.

Serious nail problems must be reported, especially if you have diabetes or poor circulation. See a dermatologist with any of the above symptoms, or if you have any other general concerns about your nail health.

Here are seven steps you can take today to make sure your nails are at their best:

1. Clean them: Keep nails clean and dry to prevent bacteria from growing under your nails. Wear gloves when washing dishes or cleaning, as repeated contact with water can contribute to damaged nails.

2. Cut them: When cutting your nails, the American Academy of Dermatology recommends that you use sharp nail scissors or clippers and round the nails slightly at the tips for maximum strength.

3. No biting: Do not bite fingernails or remove the cuticle. Doing so can damage the nail, and according to the Mayo Clinic, damage the skin around the nail and increase the risk of colds by spreading germs from your fingers to mouth.

4. Foot soaks: Regular soaks in warm salt water can help if your toenails are thick or difficult to cut.

5. Ingrown issues: Never try to take care of an ingrown toenail yourself, cautions the American Academy of Dermatology. Instead, see your dermatologist for treatment.

6. The right fit: Wear shoes that fit properly, and make sure to try on all shoes before you buy them, as sizes can seemingly range between brands and shoe styles.

7. Protect your feet: Always wear flip flops at the pool or in public showers to reduce your risk of fungus-induced infections.



Small Business Insurance Tips

If you're an owner of a small business, providing health insurance for your employees can be rewarding.

You're not only complying with federal laws, but you're giving your employees peace of mind that they wouldn't have if they had to find and purchase insurance on their own. Unfortunately, health insurance plans can hit you where it hurts the most — your bottom line.

There are, however, programs available to help you reach your health insurance goals.

SHOP

The Small Business Health Options Program (SHOP) Marketplace can be used to help lower costs on group plans claim tax credits. In 2015, employers with fewer than 50 full-time equivalent (FTE) workers can use SHOP. In 2016, employers with fewer than 100 FTE will be able to use the SHOP.

According to regulations spelled out in the Affordable Care Act, some of the biggest benefits SHOP provides business owners include:

- You control the coverage you offer and how much you pay toward employee premiums;
- You can compare health plans online on an apples-to-apples basis, which helps you make a decision that's right for your business;
- You may qualify for a small



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business health care tax credit worth up to 50 percent of your premium costs;

- You can still deduct from your taxes the rest of your premium costs not covered by the tax credit; and

- Beginning in 2015, the tax

credit is available only for plans purchased through SHOP.

NEW SHOP FEATURES

Business owners also can

benefit from new protections in the SHOP program, including:

- New limits on the higher premiums insurance companies can charge businesses with older employees;
- An employee with high

health care costs no longer increases your group's premium; and

- There also are new limits on the share of premiums going to insurance companies' profits and administrative costs.

Preparing for Soccer

Soccer is the most popular sport on the planet, with athletes of all ages and physical abilities sharing a love for kicking the old round ball.

Nothing is more important than your health and safety, because the last thing you want to do is miss playing time. Given the physical, fast-paced style of soccer, injuries such as concussions or broken bones are a natural part of the game.

How you prepare your body can make a big difference in how you physically hold up on the playing field.

BEFORE THE SEASON

Do you play in a recreational league? Does your son or daughter play for the school team? Even if you play more for fun at your local park, it is important to ready your body for physical activity prior to the season.

Doing so a few months before play begins can help you prevent injuries. Your muscles will be more conditioned for game action and you will be better conditioned for sustained field activity.

BEFORE THE GAME

Coaches can have some of the greatest impacts on player health when it comes to preparing for games. They can be great motivators to



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help keep you on track with your exercise and diet regimen.

Their influence also can directly impact the field and equipment you are using. Here is a quick coach's checklist for helping players prepare for game time:

- Walk the sidelines and field once to look for holes or

other obstacles that could cause injury;

- Store extra balls, cones, bags and water coolers away from the sidelines, well behind the bench so there is no tripping hazard for players; and

- Always have your players warm up and stretch before the first whistle is blown.

EQUIPMENT INSPECTION

Before, during and after play, it is important to keep an eye on the equipment you're using. Properly functioning kneepads, cleats and goal posts can make the difference between safe play and

hazardous on-field action.

Goal areas should not be overlooked. You should inspect them at each end of the field to make sure they're properly anchored to the ground and in safe playing condition. They also should be well padded to decrease the risk of injuries to players and goalies.

Report Food Complaints

When in doubt, throw it out. Those are important words to live by when it comes to how we choose and consume our foods.

The United States Department of Agriculture urges to you practice common sense and makes it easy to report an issue with food in your home, the store or a restaurant.

If you think an illness may be related to food you have consumed, see a physician. Your doctor will be able to tell if you are suffering from food poisoning or even something more serious.

Separate government agencies are in charge of protecting different segments of the food supply, so make sure you're contacting the appropriate public health organization for your specific issues.

MEAT, POULTRY AND PROCESSED EGG PRODUCTS

For complaints surrounding meat, poultry and egg products, call the toll-free USDA Meat and Poultry Hotline at 888-MPHotline (888-674-6854) or report the complaint online. The USDA website features a link to its Electronic Consumer Compliant Form.

Here is what the USDA needs from you in order to investigate a problem with meat, poultry or egg products, according to usda.gov:

- The original container or packaging;
- Any foreign object discovered in the product; and
- Any uneaten portion of the food (refrigerate or freeze it).



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RESTAURANT ISSUES

For issues you experience in a restaurant, call the health department in your community.

Restaurants must remain compliant with health department codes, so be sure to ask to see any verifiable certifications if you're concerned about a dining establishment. Most restaurants will likely post these types of documents in their building. It also may be available through a local government website.

NON-MEAT PRODUCTS

Issues with foods such as cereals, fish, produce, fruit juice, pastas or cheses are handled by the Food and Drug Administration.

Check your phone book or look online to find an FDA office in your area. The FDA's Center for Food Safety and Applied Nutrition can be reached at 888-723-3366.

Both the USDA and the FDA require specific information when taking your report. According to

usda.gov, this information can include:

- Name, address and phone number;
- Brand name, product name and manufacturer of the product;
- Size and package type;
- Can or package codes and dates;
- Establishment number usually found in the circle or shield near the "USDA passed and inspected" phrase; and
- Name and location of the store, as well as the purchase date.

Veggie Variety

Routinely eating vegetables can be a challenge for many people. Whether it's an issue of time or taste, any excuse should be outweighed by the health benefits.

Vegetables are packed with the vitamins and minerals your body needs to stay strong. Most of them also are low in calories, meaning they can sustain your appetite and boost your energy levels — all without the worry of adding extra weight.

PREPARATION

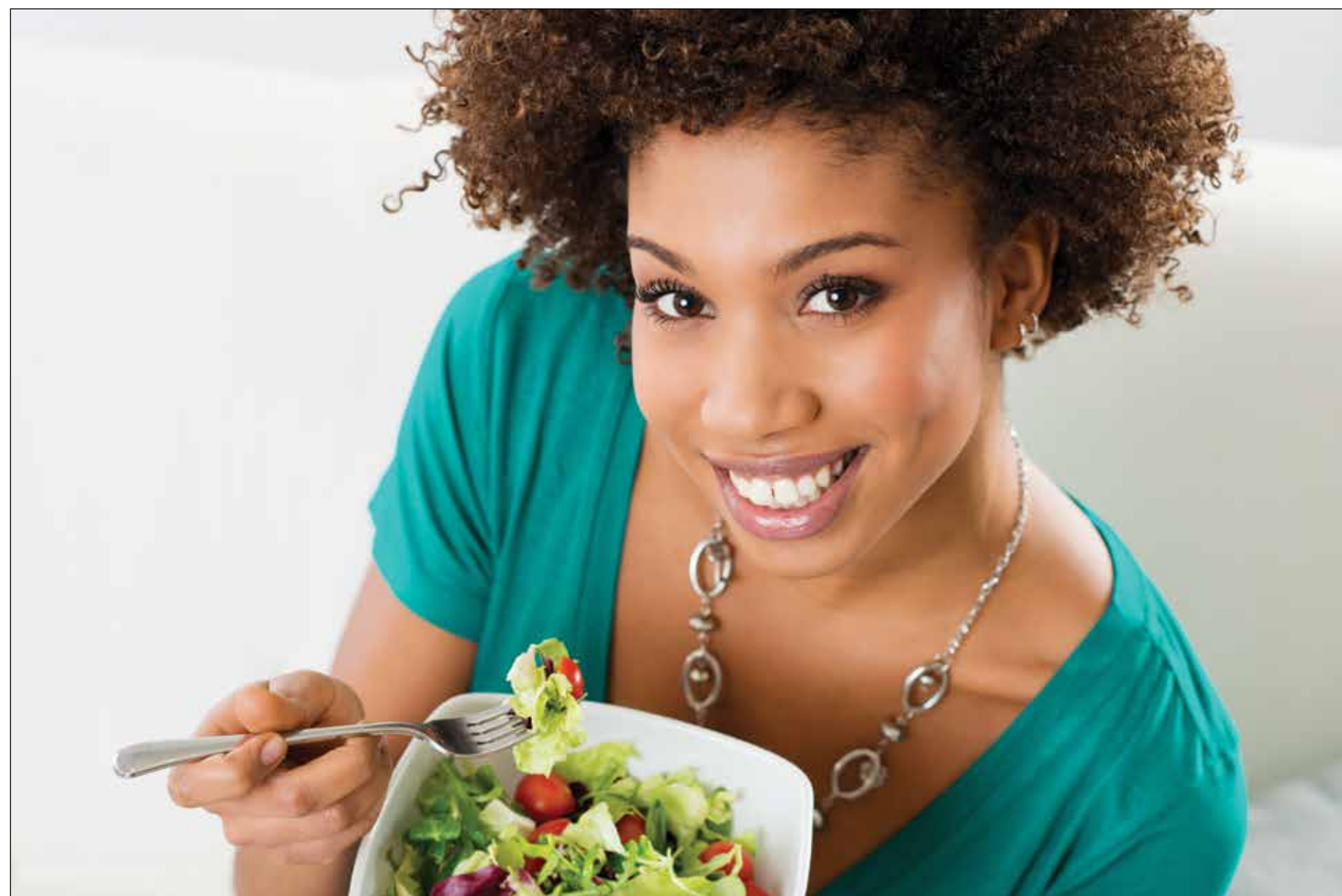
Busy schedules mean limited free time for preparation and cooking. The great thing about vegetables is that many of them can be consumed raw for a delicious treat.

Even if you only have 30 minutes or less to cook each night, that is ample time for boiling a shallow pan of water and adding vegetables to a steam tray. You'll have beautifully steamed vegetables before you pay the bills or help your child finish her homework.

Also, by choosing to steam your vegetables, you retain more of their important nutrients than would have been kept through boiling.

ADD A GARDEN

If time isn't an issue, why not invest some money and work into building your own garden? It will require an initial investment, but you'll be rewarded with bright, vibrant



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vegetables that you can bring in from the garden to your plate in a matter of minutes.

A garden lets you decide the types of vegetables your family will eat. Depending on how much you decide to plant, you may not need another trip to

the produce aisle of your grocery store until the cold weather months.

MIX UP SALAD

Salad doesn't have to be made up of lettuce, cheese

and dressing. Get creative. Think of your salad as an art project, and choose the most colorful options possible.

The more color you add to your salad, the better it is for you. Start by slicing up a red or yellow pepper. Keep the

red coming with some colorful cabbage, radishes or cherry tomatoes. Before you know it, you'll be digging into your rainbow of a salad, all while knowing that you're also enhancing your overall health and wellness.