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# HealthyLife® Letter

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Promoting Health. Enhancing Life. Reducing Costs.

## Wallet-friendly workouts



Finances are one of the biggest reasons people don't join a gym. A monthly gym membership fee can take a big bite out of a budget, but that doesn't mean you should throw in the towel on exercise.

You can get all of the benefits of exercise at little to no cost with these tips:

- Use home items as workout tools. Instead of buying weights, use canned goods or fill used gallon jugs with water or sand.
- Put gravity to work for you. Many resistance exercises use only your body weight and gravity to help you get stronger. Think push-ups, squats, crunches, leg lifts, and arm raises.
- Use the stairs in your home for a step training workout. Or, use a low, sturdy step stool. Play music while stepping.
- Borrow fitness DVDs from your library, or look for used ones at garage sales.
- Utilize community resources. Some fitness centers, senior centers, and community programs offer free or low-cost fitness classes. Local hotels or schools may have a minimal fee to swim in the pool at select times. Walk a local walking path or step through a scenic park for fresh air and fitness.
- Consider used items. Many people will sell their used bikes, weight machines, treadmills, and other equipment at a fraction of the cost of a new item. Stop by local yard sales or look for local "yard sale" groups on social media.
- Try just shoes and an app. If you already have a smart phone, there are many free or low-cost fitness apps available to keep you motivated. Lace up your walking shoes and start tracking your progress with the app to keep you motivated and on track. YouTube also offers a variety of workout programs that allow you to exercise at home.

# Safe ways to get rid of warts

Warts are noncancerous growths caused by a contagious virus. Common warts usually appear on the hands, and plantar warts appear on the bottoms of the feet.

Most common and plantar warts are harmless and will go away on their own with time. But, they may cause pain or embarrassment. As a result, many people would rather see them gone sooner rather than later.

## Wart basics

If you're not sure whether you have a wart, it's best to see your doctor. Some skin cancers can look like warts.

You can get warts from other people or from touching a surface that had the wart virus on it. The virus that causes warts is known as human papillomavirus (HPV). Children and teens get warts most often, but they can happen to anyone.



## Keep warts away

It's best to try and avoid getting warts in the first place. To help avoid warts, doctors say:

- Don't go barefoot in public showers, bathrooms, locker rooms, and around swimming pools. Wear flip flops or waterproof shoes.
- Don't share towels or personal items with others unless it has been washed.
- Wash hands regularly, including before and after eating, after using the bathroom, and after touching shared surfaces like doorknobs and ATMs.
- Finally, never pick at or scratch warts. This can spread the wart to other parts of the body.

## Medicines for warts

There are a few ways to help speed the healing process for warts and get rid of them sooner. They include:

- **Wart medicine:** Look for one that contains salicylic acid as the active ingredient. This medicine helps peel the wart off gradually. It can be purchased in a liquid or gel you apply to the skin, or in patches that stick on the wart.
- **Wart freezing sprays:** An over-the-counter wart freezing spray can help get rid of warts. The spray blisters the wart and the skin around it, allowing it to fall off in a few days.

- **Duct tape:** Some studies suggest that applying duct tape to the wart may help it go away. Put a small piece of duct tape over the wart and change the tape every couple of days. This may help peel the wart off.

Be patient with any wart treatment. It may take several applications before the wart goes away. If these home remedies aren't working, talk to your doctor. Most dermatologists offer stronger wart removal treatments when needed.

## A BETTER BEAT:

# Why AFib matters

Atrial fibrillation, or “AFib,” is an irregular or rapid heartbeat. It happens when the upper chambers of the heart don’t pump as they should. The American Heart Association says many people don’t realize that AFib can be an extremely dangerous condition. In fact, if AFib isn’t treated, it can lead to dangerous blood clots and stroke. It can also make the heart get weaker and enlarged, causing congestive heart failure.



### **Symptoms of AFib**

It can be hard to know whether you have AFib, because symptoms can be different for each person.

- Heartbeat that feels fast, irregular, “thumping,” or fluttering
- Feeling tired, weak or dizzy
- Shortness of breath and/or anxiety
- Sweating
- Feeling very fatigued during exercise
- Confusion
- Chest pain or pressure: This is also a sign of heart attack. Call 9-1-1 if you notice this symptom. If you think you could be having a heart attack, don’t wait. Get emergency medical help immediately.

It’s important to talk to your doctor about your AFib symptoms and how to manage them. Some conditions like diabetes and heart disease, or having a family history of AFib, mean you could be at higher risk for AFib.

### **Preventing AFib**

Like many heart conditions, the risk of AFib can be lowered by following a healthy lifestyle. This may include:

- Regular exercise
- A healthy diet low in saturated and *trans* fats, sodium (salt), and cholesterol
- Not smoking: if you smoke, get help quitting at [www.smokefree.gov](http://www.smokefree.gov)
- Getting checked for – and treating – high blood pressure (hypertension)
- Keeping cholesterol under control and getting regular cholesterol checks
- Working toward a healthy weight, if weight loss is needed
- Avoiding high amounts of alcohol and caffeine
- Treating obstructive sleep apnea, a sleep disorder that increases the risk of AFib.

### **Treating AFib**

Treatment for AFib will depend on a person’s health history and how severe the AFib is. Some people may need medications, such as blood thinners and drugs that reduce clotting. Some people can keep AFib under control with blood pressure medicine.

A procedure known as electrical cardioversion may be performed when medications aren’t suitable. This is a non-surgical procedure that helps “reset” the heart’s rhythm. Other non-surgical procedures may also be discussed. In some cases, surgery may be needed. Only you and your doctor can determine what treatment is best for you.

# EAT OUT, EAT HEALTHY: Here's how

Many people find that eating at restaurants can be hard on the diet. Restaurants usually offer an array of high-fat, high-sugar, and deep fried foods that can be tough to resist. But, eating out doesn't have to be off limits.

Before choosing what to eat, you need to decide where to eat. One of the best ways to stay on the healthy track is to do some research first. Many restaurants offer calorie counts and other nutrition information on their website. Check out which foods fall within your diet with regards to calories and fat. This can help you steer clear of foods that may seem healthy, such as certain salads, but are actually loaded with calories.



And, making changes to dishes is a good way to get exactly what you want. Think about whether the restaurant:

- Will allow you to make substitutions without hassle or extra cost
- Uses healthier cooking methods, such as broiling, grilling, and baking instead of frying

**Once you've chosen your place, it's time to pick your plate.  
Follow these guidelines for a healthy and enjoyable meal:**



**Don't be afraid to ask questions.** Ask the server about how a dish is prepared and what comes with it. Does it come with butter or oil? Can these items be placed on the side or taken off completely?



**Eat slowly and watch portion sizes.** Many restaurant portions are big enough for two meals. Consider splitting your meal with another person if this is allowed. Or, ask the waiter to box half of your meal right away.



**If possible, ask for no salt to be added to your food.** And, just say "no" to the salt shaker on the table.



**Skip the pre-meal bread that often spoils your diet and appetite.** Ask for no bread to be brought to the table.



**Choose foods that taste good without being fried,** such as grilled chicken, seafood, and fresh vegetables.



**Watch out for drinks.** Many beverages, such as lemonade, juices, and alcoholic drinks, are high in calories. Stick to water and drink plenty of it before and during the meal. This may help stave off hunger.



**Be creative with dessert.** Don't look at the tempting dessert menu. Instead, ask for a bowl of fresh fruit if you're craving something sweet. Or, keep sugar-free mints or gum with you to pop in your mouth after dinner.

# 3 Key facts about stress

*With demanding jobs, caring for family, and worries about everyday events, many people feel stressed on a daily basis. Here are some things to remember:*



Learn how to manage stress



1. **You can't avoid all stress, all the time.** Although we'd like to live stress-free lives, it's normal to deal with stress from time to time. Even the most relaxed person will likely deal with stress sometimes, and our bodies are equipped to deal with small amounts of it. Rather than worry about stress, learn how to cope with it when it does arise.



2. **Stress doesn't have to be a bad thing.** A small amount of stress can help you be at your best, such as before a job interview or a speech. And, stress can help you out of dangerous situations. Adrenaline kicks in to help you survive in situations where you may need to flee. Your pulse speeds up, your brain kicks into high gear, and your muscles are ready to perform. This is known as the "fight or flight" response, and it can save your life.



3. **When you're stressed all the time, your health may suffer.** Though some stress is part of life, feeling stressed too often can take its toll. If you're dealing with high levels of stress every day, or the source of stress doesn't go away, this may become "chronic" stress. Chronic stress puts you at a higher risk of health problems, such as heart disease, diabetes, immune system problems, and more.

Look into these healthy ways to manage stress in your life:

- Make time for exercise. Just 30 minutes a day of walking has been shown to improve mood and help people cope with stress.
- Recognize when you're feeling stressed, and take action. If you feel stress, take a walk, try deep breathing exercises, or call a trusted family member or friend.
- Be open with your doctor. If stress is causing sleep problems, substance abuse issues, depression, anxiety, or other issues, tell your doctor. There are treatments available that can help you feel better.
- Step out of your comfort zone. Have never taken a yoga or tai chi class? A relaxing activity like this could be just what you need to cope with stress.

# Kids and concussions: What to know



Many kids get a bump or blow to the head while playing sports or other activities. If the hit is hard enough, a child can have a concussion, which is a type of traumatic brain injury.

During a concussion, the brain bumps against the inside of the skull. This can cause changes in the way the brain works and can lead to long-term problems.

## **How do I know if my child had a concussion?**

Many people mistakenly think that if the child doesn't "black out," then they're okay. Although losing consciousness is a sign that a concussion is likely, it's not the only way to know. A concussion can happen even if the child never loses consciousness. Look for:

- Nausea and vomiting
- Dizziness
- Blurred vision
- Sensitivity to light
- Tiredness

Some kids don't show symptoms right away. If your child suffered a hit to the head, look for these problems that can occur days or weeks after a concussion:

- Trouble concentrating or problems with schoolwork
- Headaches
- Memory problems
- Confusion or changes in behavior
- Changes in their movement, coordination or walking

Anything that seems unusual after a blow to the head should be checked by a doctor.



## **What to do after a concussion**

Right after the injury, the child should:

- Stop the sport or activity.
- Get medical help immediately.
- Lie down on back with head and shoulders slightly raised while waiting for help to arrive.

Parents or adults should watch the child's breathing and whether they stay awake. If the child isn't breathing or doesn't have a pulse, begin CPR.

## **Returning to sports or activities**

The brain needs time to heal after a concussion. If the child starts activities too soon, they are more likely to have another concussion and to suffer more serious brain damage. Ask the child's doctor when they can gradually begin physical and mental activities again.

## **Preventing concussions**

To prevent a brain injury like a concussion, make sure your child:

- Wears a helmet during all contact sports, such as football, or in cases where a fall could happen, such as while biking, skating, horseback riding, and skiing.
- Wears a seatbelt and/or has the right car seat for riding in a vehicle.

Concussions can happen to the best athletes with the most careful parents. If it happens to your child, remember to give the child's brain plenty of time to rest and recover. This can help avoid long-term problems down the road.

# Where does the money go?

Regular expenses are a necessary part of life. In your household, you probably have a certain amount of money coming in and a different amount going out.

Even if you have a rough idea of how much you spend, tracking your monthly expenses can help you find out a lot about your money. Small amounts here and there can quickly add up. For one month, write down everything you spend on bills, food, gas, clothes, and any other purchases — even your morning latte. Then, you can look for ways to cut back on unnecessary costs. Money you have left at the end of the month can be saved for an emergency fund or for future needs.



MONTHLY EXPENSES



INCOME +

- SALARY .....  
- EXTRA INCOME .....



EXPENSES -



ELECTRIC

..... ✓



WATER

..... ✓



FOOD

..... ✓



CREDIT CARD

.....



HOUSE

..... ✓



AUTO

.....



OIL

..... ✓



PHONE

..... ✓



INTERNET

.....



MEDICAL

.....



TRANSPORTATION

.....



SAVINGS ↓

.....

# Make the most of your commute

A commute is just a part of life for many working people. But whether you spend that time on a bus, train, or in a car, your commute doesn't have to be a low point in your day. Instead, use that time to make your day better! Try these tips:

- **Practice relaxation.** If you're not driving, try doing some meditation or guided imagery. You can purchase scripts and songs for your phone or other device to listen to.
- **Stay cool while driving.** If you're driving, listen to peaceful music and focus on slow, deep breaths. Breathe in through the nose and out through the mouth. This can help relieve "road rage" while you focus on driving.
- **Wait for work time.** Don't check email or do other work tasks before you've arrived at work. Instead, stay "unplugged" for a more relaxing start to your day. This is especially important if you're driving!
- **Exercise your brain.** An audiobook or podcast can help you feel productive during this down time. Some mobile phone apps and podcasts can even help you learn a new language.



## Commuter-friendly snacks

If you're starving by the time you walk through the door each night, you can end up overeating or reaching for the first bag of chips you see. Hold off your hunger by packing a snack for your ride home:

- An ounce of nuts, such as almonds, cashews, or walnuts
- A cup of fresh berries and a piece of string cheese
- Baby carrots or celery with hummus
- Plenty of water to stay hydrated, fight fatigue, and curb hunger

