



6 ways to save your identity

Every three seconds, someone in the United States becomes a victim of identity fraud. Make sure you don't become a statistic.

1. Secure personal and financial records in locked storage or behind a password on your computer or mobile device — whether at home or at work. “Familiar fraud” — when the victim knows the culprit — accounts for 14% of identity fraud.

2. Monitor all financial accounts at least weekly.

3. Don't use unsecured Wi-Fi (*at a coffee shop, library, airport, hotel, etc.*) to transmit personal or financial information.

4. When paying online, look for “https” and not just “http” at the start of a merchant's web address. Most browsers will also show a bright green box and padlock graphic in the address bar.

5. Don't overshare on social sites.

If you post too much information, an identity thief may find it, use it to answer “challenge” questions on your other accounts, and gain access to your money and personal information.

6. Review your three credit reports (*Experian, Equifax, and TransUnion*) at least once a year. Request a report from one every four months on a rotating basis.



For more information on identity protection, go to Apr.HopeHealth.com

Sources: Javelin Strategy & Research; Federal Trade Commission

Quick-Read!

Ch, ch, chia

Did you know you could eat the seeds used to grow Chia Pets? And that they are good for you? Pg. 2

Getting couch-potato pals to embrace exercise

How to get your friends into fitness — even if they don't want to try it. Pg. 3

From night owl to early bird

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Learning how to let go can save your relationships. Pg. 5

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Rethink drinking

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Fill up on fiber

Discover ways to add more fiber to your diet, helping you feel full longer. Pg. 8

“I don't have time' is the grown-up version of 'The dog ate my homework.'”

— Author Unknown



Ah, aromatics

Used as a flavor base for cooking, aromatic vegetables can enhance the taste of soups, stews, sauces, and other dishes, without adding fat, sugar, or salt. What's more, these savory staples boast many healthful qualities.



Carrots contain beta-carotene, which helps control the immune system and may reduce risk for certain diseases related to aging. Carrots are also a good source of fiber, vitamins C and B6, and potassium.

Celery is a source of potassium and vitamins A, C, and K. Celery also provides quercetin, which may help reduce inflammation and protect the heart.

Garlic may reduce atherosclerosis and the risk of stomach, colorectal, and prostate cancers.

Ginger is rich in antioxidants, such as 6-gingerol, believed to reduce nausea and symptoms of vertigo. Ginger also provides vitamin C, magnesium, and potassium.

Onions are high in allyl sulfides, which may help fight heart disease and cancer. Onions are a good source of inulin, vitamin C, fiber, folate, and manganese.

Peppers are a great choice for healthy skin and immune function. One red pepper delivers a day's worth of vitamins A and C.

Scallions provide fiber, potassium, and vitamin A.

Source: Academy of Nutrition and Dietetics

Ch, ch, chia

Chia Heads and Chia Pets were a fun craze a while back. Now, the seeds used to grow the silly-looking, "hairy" figurines are being advertised as health food.

Here's the 411 on chia: It's an edible seed from a desert plant called *Salvia hispanica*, a member of the mint family. It grows in Central America and dates back to Aztec cultures.

Rich in omega-3 fatty acids, chia seeds also contain fiber and niacin, as well as macrominerals calcium, phosphorus, and magnesium, and trace minerals copper and iron, manganese, molybdenum, and zinc.

You can eat chia seeds raw or prepared. Sprinkle ground or whole chia seeds on cereal, rice, yogurt, or vegetables. Chia seeds are very absorbent and develop into a gel when soaked in water.

You can also eat the sprouts. Try adding the sprouts to salads, sandwiches, and other dishes.

Source: Academy of Nutrition and Dietetics



Chocolate Chia Seed Pudding

- 2 Tbsp. cocoa powder • 2 Tbsp. unpacked brown sugar • 1/4 cup chia seeds
 - 1 cup nonfat milk
- Directions:** Mix cocoa powder and brown sugar in a bowl until no lumps remain. Fold chia seeds into the mixture. Pour milk into the bowl and stir. Let the mixture sit a few minutes before stirring again. Repeat resting and stirring a few times over the course of 20 minutes. Cover the bowl with plastic wrap. Refrigerate two hours to overnight. **Serves 2.** Per serving: 208 calories, 10 g fat (1.5 g saturated fat), 2.5 mg cholesterol, 56 mg sodium, 31 g carbohydrates, 12 g protein

Plan ahead for diet-destroying moments. If Tuesday is Treat Day at work, bring in your own tasty, healthy substitute instead of heading for the doughnuts.

GetMoving:

Getting couch-potato pals to embrace exercise

It's a touchy subject: Your friends complain about their weight, but they don't get enough exercise. How do you help get them off the couch and into those walking shoes without making them feel isolated or ashamed?

- Start a weight-loss competition within your circle of friends or office buddies. Encourage additional friends to join. Healthy competition is a great motivator.
- See if your friends would be interested in doing a 5K walk/run. Let them know that training is more enjoyable with a buddy.
- When you get together, suggest doing something active, but fun: walking on the beach, going for a bird-watching hike, or playing Frisbee in the park.
- If you work together, invite your friends to walk with you on your lunch hour. Good conversation makes the time fly by.

If you still can't motivate your friends, try the old-fashioned way: Next time they gripe about their weight or how they feel, ask if they would like to exercise with you. You may be pleasantly surprised by their reaction. Perhaps they just didn't know where to start.

Source: *HealthyWomen.org*

Giving triathlons a 'tri'

If you've ever thought about entering a triathlon but found the prospect too scary or overwhelming, you can start on a smaller scale — with family or friends.

You don't even have to make it a swim-bike-run contest. Combine any three activities for a fun "triathlon."

If you want to do the traditional swim-bike-run triathlon: Head to a fitness center or community center with a pool. Swim for a designated amount of time — say, five minutes. Can't swim? Try just moving around in the water. Next, head to the stationary bike. Bike for 10 minutes or to a certain distance (*perhaps a few miles*). Hop off the bike and take to the treadmill or track. Again, set a time or distance goal.

Other activities you could combine to make a "triathlon":

- Dancing
- Playing basketball
- Jumping rope
- Playing catch
- Short-distance dashes
- Pushups
- Situps
- Climbing stairs
- Jumping jacks

Raising the barre

You don't have to be a ballerina to check out barre-method classes, which are growing in popularity at fitness centers and dance studios around the country.

Barre-method classes use a ballet barre and dance movements, often combined with yoga and/or Pilates. The barre is used primarily for stability during more intense cardio and strengthening moves.

A barre workout may help to:

- Develop lean, long muscles
- Build a strong core
- Increase energy levels
- Improve posture
- Increase flexibility
- Relieve stress

The Whole You

Physical Health:

From night owl to early bird

If you're the type of person who burns the midnight oil, but really should get up at the crack of dawn, try these tips:

- Avoid workouts in the three to four hours before bedtime. Instead of wearing you out, physical activity can actually energize you, which can keep you awake later.
- Avoid caffeine for the few hours before you hit the sack.
- Stop hitting the snooze button on your alarm.
- Get enough sleep (*seven to nine hours*). Insufficient sleep has been linked to obesity; plus, if you get the right number of hours, you won't be so tempted to snooze come 6 a.m.
- Don't read in bed (*or watch television, browse social media, listen to music, or knit*). Associate your bed with sleep only.
- Don't overestimate your evening free time by making too many plans. This shortens the time you have for winding down.

To a certain extent, our bodies determine whether we're night owls or early birds. As you try these tips, be sensitive to what your body is telling you.



Source: National Sleep Foundation

Morning breath can be a rude awakening

Do you suffer from unpleasant breath when you get up from sleeping?

If so, you may want to try these suggestions to help minimize morning breath:

- Brush and floss before bed. Bacteria that cause bad breath feed on food particles left in your mouth.
- Gargle with a non-alcoholic mouthwash. Alcohol tends to dry the mouth, which can lead to unpleasant morning breath.
- Breathe through your nose. If you breathe with your mouth open, dust, allergens, and other particles floating in the air can collect in your mouth, which doesn't help to freshen breath.
- Add tongue scraping to your oral hygiene routine.
- Have regular professional teeth cleanings. Plaque buildup can release unpleasant odors.
- Watch what you eat: Foods such as garlic and onions negatively affect breath. Diets high in protein and sugar have also been associated with bad breath.

Source: American Dental Association

Don't be a slouch

Source: American Chiropractic Association

Many people have childhood memories of a parent snapping, "Sit up straight!" at the dinner table. In this case, parents really did know best. Incorrect posture can cause stiffness in the neck and back as well as muscle strain.

Because people are likely no longer reminding you about posture, here are some ways you can curb slouching:

- Avoid sitting or standing in the same position for a long time.
- If working at a computer, place the monitor at roughly an arm's length away.
- When standing, lean forward to balance your weight on the balls of your feet.
- Don't cross your legs when sitting.
- Stand straight and tall. • Suck in your stomach.

TheWholeYou

EmotionalHealth:

Cell-phone safety tips to protect the kiddos

Roughly two-thirds of American kids between ages 10 and 19 have cell phones. If your youngsters have these mobile devices, or you're considering getting them, establish basic safety rules.

- **Don't talk to strangers.** Create a contact list so children know who is calling before they answer. Tell children to give the phone to a parent if a stranger calls. If a parent is not around, children shouldn't answer the call.
- **Don't text strangers.** Tell children to never text anyone they don't personally know.
- **Don't return a missed call unless** you recognize the number. It is most likely a misdial from a stranger.
- **Use phones only when appropriate.** Establish times when children can make and accept calls and texts. Off-limit times should include school hours and after bedtime. If your children drive, make sure they don't use their phones while driving.



How to know if friends are real friends

Real friends will care about you and stand by you through good times and bad.

Signs of real friends:

- They will tell you the truth even if it hurts.
- Even if you don't see one another often, when you do, it's like you have never been apart.
- They don't gossip about you or say anything behind your back.
- They know all of your "issues" but don't share them with anyone else.
- They listen to you rant and rave, and give you a shoulder to cry on.



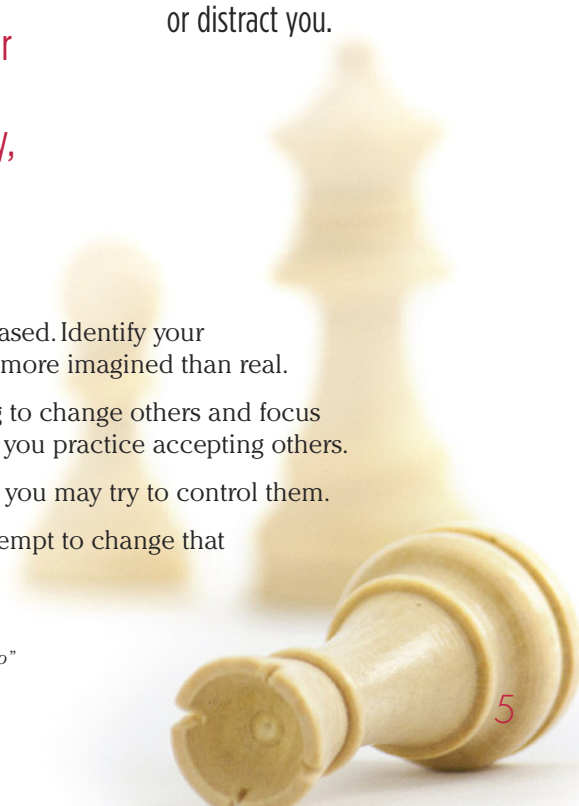
Feeling stressed? Channel your tension and energy into something productive and positive. De-clutter a room or scrub the floor. Doing something unrelated to the stress may help you process your feelings or distract you.

Controlling your control issues

If you try to control other people, you likely won't be successful at it, happy, or healthy. Instead:

- **Accept others as they are.** The more you accept others' quirks, annoyances, and "flaws," the less you'll feel the need to control them.
- **Face and process your relationship fears.** Most controlling behaviors are fear-based. Identify your relationship fears. Then, determine how real or significant they are. Usually, fears are more imagined than real.
- **Focus on overcoming your own weaknesses.** This will take your mind off trying to change others and focus your attention where it will have the most impact: yourself. Accepting yourself helps you practice accepting others.
- **Lower your expectations of others.** The more you expect from others, the more you may try to control them.
- **Realize you can't really control others.** Trying to control someone else is an attempt to change that person's very nature and spirit. Because another's true spirit cannot be changed — except by that person alone — your efforts are not only futile, but also harmful.

Source: Daniel A. Miller, author of "Losing Control, Finding Serenity: How the Need to Control Hurts Us and How to Let It Go"



FiscalFitness:

Stay safe from mortgage-relief scammers

If you're facing foreclosure on a home, you likely want professional help to prevent losing your house.

Many credible sources offer mortgage-relief assistance. Unfortunately, just as many scammers prey on desperate homeowners — taking their money without saving their homes. Scam artists may promise to reduce monthly mortgage payments or take other steps to save the home, but they don't deliver.

What you should know:

The Federal Trade Commission (FTC) has a rule to protect homeowners from scammers. The Mortgage Assistance Relief Services (MARS) Rule makes it illegal for companies to collect any fee until a homeowner actually receives and accepts an offer of relief from his or her lender. This means if you have a company help you, you don't pay until it gets you the result you want.

Where to find legitimate help:

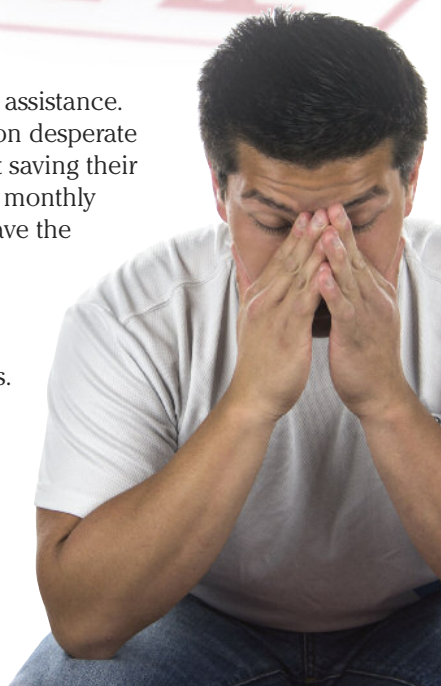
If you're having trouble paying your mortgage, or have received a foreclosure notice, contact your lender immediately. You may be able to negotiate a new repayment schedule.

You also may contact a credit counselor through the Homeownership Preservation Foundation (HPF). The nonprofit organization operates a national, 24/7, toll-free hotline (1-888-995-HOPE) with free, bilingual, personalized assistance to help at-risk homeowners avoid foreclosure.



For information on warning signs of mortgage-relief scammers, go to Apr.HopeHealth.com

Source: Federal Trade Commission



Financial factors when facing life changes

- **Getting married** — Walk through each other's attitudes toward saving and spending money. Get a handle on any debts each person may have.
- **A new child** — Build savings for short-term expenses and long-term needs. Review and update your insurance coverage (*life, health, and disability*) and wills (*to designate who will raise the child and handle finances in case of your death*).
- **A job loss** — Avoid withdrawing or borrowing money from your retirement savings. If you think you may have problems paying off debts (*such as your mortgage or the minimum due on your credit cards*), contact creditors immediately and attempt to work out a payment plan. You want to maintain the best possible credit record. Potential employers may review credit reports when you apply for a new job.



For financial factors during divorce and when a family member dies, go to Apr.HopeHealth.com

Source: Federal Deposit Insurance Corporation (FDIC)



To start investing, open a savings account. As you save money, figure out exactly what you should invest in and the costs involved — before you put your money into the investment.

The ABC of IRAs



Source: Choose to Save

If you contribute to a 401(k) or similar plan through your employer, you may think you'll be all set for retirement. But you may want to consider adding another revenue avenue to get you to your Golden Years destination.

Although employer-sponsored plans can make up a large portion of your nest egg, the accounts likely won't be enough to fund all your retirement needs. You may want to consider also putting money aside in an individual retirement account (IRA). Consult with a trusted financial professional about your particular situation.



For more on IRAs, go to Apr.HopeHealth.com

IssueInsight: Rethink drinking

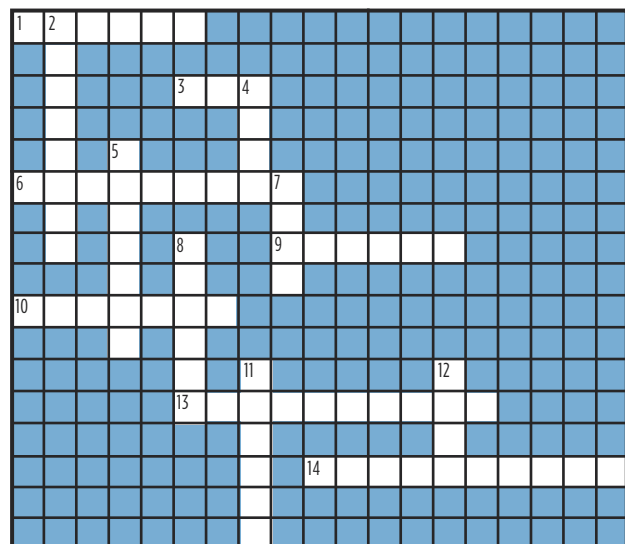
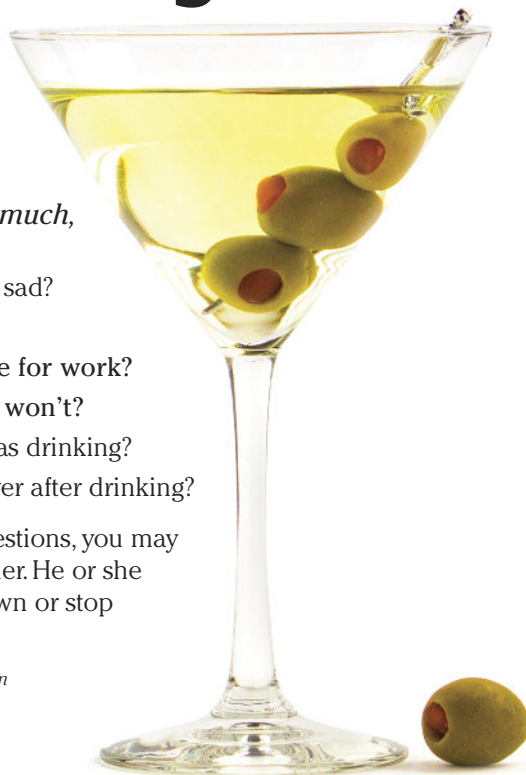
April is Alcohol Awareness Month. Being mindful of how much alcohol you consume and setting limits can keep you healthy.

To figure out if you're drinking too much, ask yourself:

- Do I drink alone when I feel angry or sad?
- Does my drinking worry my family?
- Does my drinking ever make me late for work?
- Do I ever drink after telling myself I won't?
- Do I ever forget what I did while I was drinking?
- Do I get headaches or have a hangover after drinking?

If you answered "yes" to any of these questions, you may want to talk with your healthcare provider. He or she can tell you whether you should cut down or stop drinking altogether.

Source: National Institute on Alcohol Abuse and Alcoholism



Crossword Workout —

Find out how well you know the health topics covered in this issue of the newsletter.

ACROSS

- How often you should monitor all financial accounts
- Abbreviation for the agency that helps protect homeowners from mortgage-relief scammers
- Don't use unsecured Wi-Fi to transmit this type of information
- A real friend doesn't do this
- Barre exercise may improve this
- Two-thirds of American kids between ages 10 and 19 have these (*two words, no space*)
- Avoid borrowing money from this type of savings if you lose your job

For the crossword puzzle answer key, go to Apr.HopeHealth.com



Tool Box Your Source for Cool Tools & Resources

Go to Apr.HopeHealth.com to find:

- More information on mortgage-relief scams, IRAs, and financial factors to consider during a divorce and when a family member dies
- A video on five ways to protect your identity — simple steps that can keep your name and financial information safe
- An identity theft risk-assessment quiz to help you determine how vulnerable you are to someone stealing your name and information
- "Taking Charge: What to Do if Your Identity is Stolen," a booklet that details the steps you can and should take if you become a victim of identity theft
- A home wireless safety checklist that shows you what you need to do to keep your wireless Internet network safe from hackers
- A dental IQ test to find out how well you know your mouth and how you should care for your teeth
- The Crossword Workout answer key

Scan the Quick-Response Code with your smartphone.



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If you have a question or comment on a story, or suggestion for topics you'd like to see covered in a future issue of the newsletter, leave a comment on the Facebook page.

The information in this publication is meant to complement the advice of your healthcare providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

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DOWN

- One of the three credit-reporting agencies
- An edible seed from a desert plant called *Salvia hispanica*
- A good source of beta-carotene
- To curb slouching, don't cross these when sitting
- A food that may negatively affect breath
- Add more fiber to your diet this way
- Most controlling behaviors are based in this

HOPEHealthLetter

Weight Management:

Fill up on fiber

High-fiber foods fill you up. But, because they are usually low in calories, they don't fill you out.

Both men and women should try to consume 20-35 grams of fiber daily. You can get fiber from fruits and vegetables; dried peas, lentils, and beans; whole grains such as brown rice and barley; and whole-grain breads and cereals.

High-fiber tips:

- Choose fruit rather than juice.
- Use meat as a side rather than your main dish.
- Look for breads with at least 2 grams of fiber per slice. Also look for whole-grain flour listed as the first ingredient.
- Leave skins on potatoes, veggies, and fruits when possible.
- Add crushed bran cereal, ground flaxseed, or wheat bran to meatloaf, baked goods, and casseroles.

Note: *Slowly* add more fiber to your diet. And, drink more fluids. Focus on drinks with no caffeine or alcohol, like water. This may help your body adjust and help fiber do its job.

Source: "Getting More Fiber in Your Diet" Hope Health Quick-Read™ brochure

"Life may not be the party we hoped for; but while we're here, we should dance."

— Author Unknown

"A true friend never gets in your way unless you happen to be going down."

— Arnold Glasow

"The amount of sleep required by the average person is five minutes more."

— Wilson Mizner

"Progress always involves risks. You can't steal second base and keep your foot on first."

— Frederick B. Wilcox

