



# live well, work well

February 2013

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## Fiscal Cliff Deal: The Good and the Bad

On Jan. 1, 2013, the House of Representatives voted on and approved the Senate's proposed solution for avoiding the so-called fiscal cliff that was predicted to happen when the tax cuts enacted by the Bush administration expired.

Whether the fiscal cliff deal will boost or put a damper on the country's economy is a subject of much debate.

Highlights of the fiscal cliff deal include:

- Permanent extension of Bush-era income tax rates for individuals earning \$400,000 (or \$450,000 if married) or less annually
- For individuals earning more than \$400,000 (or \$450,000 if married) annually:
  - The Bush-era income tax rates will expire, meaning their tax rates will rise from 35 percent to 39.6 percent
  - The capital gains and dividend tax rates will increase to 20 percent from 15 percent
  - The two new Medicare taxes, enacted in the Affordable Care Act, for high income earners are permitted
- Permanent rates for the Alternative Minimum Tax (AMT)
- The AMT is indexed for inflation

- Continued extension of unemployment benefits for one year for the long-term unemployed
- Extension of several expired "temporary" tax breaks for individuals for one or two years



- Expiration of the two-percentage point Social Security payroll tax cut, increasing the rate from 4.2 percent to 6.2 percent
- Estate taxes rise from 35 percent to 40 percent on amounts to over \$5 million dollars (indexed from 2010).

While the full effects of the deal remain unknown, some economists are saying that the permanent decrease in taxes will likely increase consumer spending and optimism. Others contest that the changes in tax rates could slow the economy and reduce growth.

## Feb. 14 is National Donor Day

Donating isn't just for the wealthy—almost anyone can donate organs, tissue, marrow, platelets, blood and plasma, and it doesn't cost a thing.

For National Donor Day this year, set up a blood drive or bone marrow registry drive in your community, or register as an organ, tissue or marrow donor.

While the number of blood transfusions increases by 9 percent each year, only 5 percent of eligible donors donate blood. Since blood cannot be manufactured, the only way to gain blood for transfusions is through blood donation. Your blood donation will save lives.

### DID YOU KNOW

**Eighteen people will die each day waiting for an organ.**

**While many organs can only be donated by deceased donors, others can come from living donors as well.**



## Staying Hydrated in the Winter Months

While staying hydrated is important year-round, it's especially difficult in the winter months. Cold weather can make your skin dry and flaky, and can make drinking water seem like a chore. Follow these tips for staying hydrated this winter:

- Make your water taste better - Try infusing it with fresh fruit (lemon slices, berries, cucumber slices, etc.) and keeping a full pitcher handy in the fridge.
- Eat plenty of fruits and veggies - Apples are made up of about 84 percent water, while tomatoes are 94 percent water.
- Mix up cold, hot and room temperature drinks - Try having a cup of hot tea in the morning, drinking ice water with meals and placing a water bottle next to

your bed for middle-of-the-night cravings.

- Take water with you - It is easy to stop at a soda machine when you're out and about, but taking water bottles with you (in your purse, car, etc.) may help you avoid giving in to sugary drinks.



## Be Frugal – Do It Yourself

There's more to thrift than just shopping sales. If you save 50 cents on a bag of potatoes, but then spend \$20 getting fast food because you don't make time to cook, you're not getting ahead. Increase your independence and save money in the long run. Learn how to do the following things:

- Garden - Grow your own fruits and veggies. Go all-out and grow squash, potatoes, tomatoes and more, or start small by cultivating your own fresh herbs.
- Cook and bake - Stop wasting your money on eating out. Plan your meals at the beginning of the week, get groceries and stick to your plan. Pick up a few cookbooks at the library—whether you're looking for quick meals, healthy snacks or sumptuous desserts, there's a cookbook to meet your needs.
- Can and preserve - Buy produce in bulk when it's in season or on sale, or grow your own. Can or preserve it for later in the year when produce costs skyrocket.
- Sew, knit or crochet - Hiring a seamstress for alterations can be expensive. Giving up on your favorite pair of jeans because the button falls off is just unnecessary, and even the simplest curtains can be costly. Sewing, knitting and crocheting are excellent ways to get exactly what you're looking for without spending a lot of money.
- Household repairs - While some things are best left to professionals, others can be done by pretty much anyone—learn to unclog drains, re-caulk showers and fix squeaky doors and you'll save yourself a big chunk of change.

## Quinoa & Black Bean Salad

Quinoa is a grain that provides all nine essential amino acids, making it a complete protein. It is cholesterol- and gluten-free as well. This quinoa and black bean salad is a healthy lunch option.

- ½ c. dry quinoa
- 1 ½ c. water
- 1 ½ tbsp. olive oil
- 3 tbsp. lime juice
- ¼ tsp. cumin
- ¼ tsp. ground coriander
- 2 tbsp. cilantro, chopped
- 2 medium scallions, minced
- 1 can (15 oz.) black beans, rinsed and drained
- 2 c. tomato, chopped
- 2 medium bell peppers (1 red, 1 green), chopped
- 2 fresh green chilis (or to taste), minced
- Black pepper (to taste)

Rinse quinoa in cold water. Boil water in saucepan, add quinoa. Return to boil. Simmer until water is absorbed, 10 to 15 minutes. Cool 15 minutes. Meanwhile, mix olive oil, lime juice, cumin, coriander, chopped cilantro and scallions in small bowl. Set aside. Combine chopped vegetables with black beans in large bowl. Set aside. Once quinoa has cooled, combine all ingredients and mix well. Cover and refrigerate until serving.

Yield: 6 servings. Each serving provides 208 calories, 5g total fat, 1g saturated fat, 0mg cholesterol, 284mg sodium, 7g total fiber, 9g protein, 34g carbohydrates and 619mg potassium.

Source: [www.nhlbi.nih.gov](http://www.nhlbi.nih.gov)

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# Heart Disease

Heart disease is a common term for coronary artery disease. It is the number one cause of death in both men and women over the age of 60 in the United States.

## Causes

Heart disease is caused by atherosclerosis – a buildup of plaque in the inner walls of the arteries – which narrows, slows or blocks the flow of blood to the heart.

## Risk Factors

Controllable risk factors for heart disease include:

- High blood pressure
- High LDL cholesterol
- Type 2 diabetes
- Smoking
- Being overweight or obese
- Lack of physical activity
- Using illegal drugs, such as cocaine or speed

## Warning Signs

The symptoms you experience depend on the type and severity of your heart condition. Common signs and symptoms of heart disease include:

- Shortness of breath
- Dizziness
- Chest pain or discomfort

- Heart palpitations
- Weakness or fatigue

Call your doctor if you begin to have new symptoms or if they become more frequent or severe.

## Treatment

The goals of treatment for heart disease are to relieve symptoms, control or reduce risk factors, stop or slow further damage to the arteries and prevent and treat cardiac events. Treatment includes:

- Self-care and prevention
- Medications
- Procedures to open blocked or narrowed arteries or to bypass them
- Cardiac rehabilitation

## Self-Care and Prevention

- Get regular medical check-ups.
- Don't smoke.
- Maintain a healthy weight.
- Take medications as prescribed.
- If you are at a higher risk for heart disease, ask your

doctor about low-dose aspirin therapy.

- Watch for signs of diabetes and see your doctor if you have any symptoms.
- Follow a diet low in saturated fats, trans fats and cholesterol.
- Limit sodium intake to 1,500 to 2,400 milligrams per day.
- Exercise regularly.
- Manage stress by practicing relaxation techniques.
- Drink alcohol in moderation. Check with your doctor to find out if and how much you may drink.



## Did You Know...?

The most common heart attack symptom is chest pain or discomfort. But women are more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea, vomiting and back or jaw pain.

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# Heart Disease Risk Quiz

- 1. What's your blood pressure?**
    - a. Below 120/80 **(0)**
    - b. Between 120/80 and 140/90 **(+1)**
    - c. Above 140/90 **(+3)**
    - d. Don't know **(+1)**
  - 2. What's your cholesterol?**
    - a. HDL ("good cholesterol) above 50, LDL ("bad" cholesterol) below 130, triglycerides (fat levels in the blood) less than 150 **(0)**
    - b. Any of the following: HDL below 50, LDL above 130, triglycerides above 150 **(+2)**
    - c. Don't know **(+1)**
  - 3. How often do you eat fried foods?**
    - a. Once a month **(+1)**
    - b. Several times a month **(+2)**
    - c. Never **(0)**
  - 4. Does anyone in your family have heart disease?**
    - a. Yes, my mother had problems before age 65, or my father before age 55 **(+2)**
    - b. No **(0)**
    - c. Don't know **(+1)**
  - 5. On a typical weekend night, you:**
    - a. Have one glass of wine or beer **(+1)**
    - b. Have more than one glass of alcohol **(+2)**
    - c. Skip the alcohol **(0)**
  - 6. How many cigarettes have you smoked this week?**
    - a. None **(0)**
    - b. Just a few **(+3)**
    - c. Half a pack or more each day **(+8)**
  - 7. How many colors were in your last meal?**
    - a. 1 – for example, chicken and rice **(+2)**
    - b. 2 to 4 – some vegetables **(+1)**
    - c. 4 or more – for example, a salad and some vegetables **(0)**
  - 8. How do you feel after climbing three flights of stairs?**
    - a. Fine or even energized **(0)**
    - b. Winded **(+1)**
    - c. Who knows? I never climb stairs **(+2)**
  - 9. What's your body mass index (BMI)?**
    - a. 18.5 to 24.9 **(0)**
    - b. 25 to 29.9 **(+1)**
    - c. 30 or above **(+2)**

(to find out your BMI, visit [www.nhlbisupport.com/bmi](http://www.nhlbisupport.com/bmi))
- Results:**  
**0-2:** You are on the right track to preventing heart disease. Exercise, eating right, and avoiding cigarettes can help prevent 80 percent of heart disease.  
**3-7:** One or two harmful habits can increase your chances of developing heart disease. Simply knowing your risk factors is also important to reducing your risk, especially if you need to reduce your cholesterol or blood pressure.  
**8 or higher:** Get to the doctor! Make the commitment to one healthy behavior change, such as quitting smoking or exercising.

