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March 2013

Brought to you by: Holmes Murphy & Associates, Inc.

Reducing Vacation Stress

Whether it's to escape the cold, take the kids on spring break or visit family and friends, there's no doubt that March is a popular time of the year to travel.

As relaxing as it can be to spend some time away from your normal routine, taking a vacation can be stressful, too. Eliminate some traveling stress this year by following these tips:

- *Take advantage of technology* - Making use of the online airport check-in option means one less line to wait in once you get there, as do the self-service boarding pass kiosks. If you're driving, use your GPS to save time, rather than relying entirely on maps.
- *Give yourself extra time* - If it normally takes 35 minutes to get to the airport, make sure you add in enough extra travel time for things like getting stuck in a traffic jam, having your suitcase searched by security and grabbing a bite to eat before your flight. You'll be much more stressed if you miss your flight than if you have extra time waiting at the gate. For road trips, factor in time for bathroom breaks, getting gas, weather delays, meals and bad traffic.

- *Rent a car* - If you plan to do a lot of driving at your destination, or if you want to avoid putting all of your road trip miles onto your own vehicle, renting a car may be a good idea. You'll be able to go where you want, when you want. In addition, if you reserve a vehicle ahead of time, you may even get a discounted rate.



- *Schedule some down time* - It can be easy to get carried away with excursions and activities, so make sure you actually spend some vacation time relaxing.
- *Use sunscreen* - Nothing ruins a week on the beach like a scorching sunburn the first day. To make sure you're protected, use broad-spectrum sunscreen that protects against both UVA and UVB rays. Also, be sure to use sunscreen that is at least SPF 30 and water resistant.

National Poison Prevention Month

Thousands of people die each year due to unintentional poisoning, not only from drugs such as prescription painkillers, cocaine and heroin, but also from ingestion of standard household products. Shockingly, accidental poisoning cases that result in death most frequently occur in individuals aged 45 to 49, and least frequently in children under 15.

This month, practice poison prevention by reading the labels of all medications (including for seemingly harmless products like acetaminophen and ibuprofen) before using or giving to someone else, and by keeping all cleaning solutions and personal care products out of reach of children. In addition, if you accidentally ingest a medication or product, contact Poison Control immediately.

DID YOU KNOW

Every day, 87 people in the United States die as a result of unintentional poisoning, and another 2,277 end up in the emergency room.



Avoiding Common Workout Injuries

Diving headfirst into an intense exercise routine can be dangerous. Take care to ensure you're putting safety first in every workout. Here are some common exercise-induced injuries and ways to avoid them:

- **Knee pain** - This can be caused by not warming up first when running on a treadmill. Generally the pain comes from the hips and can be avoided by doing some simple warm-up exercises, such as a plank, or keeping your back and waist straight and bending forward at the hip. Knee pain can also result from bike seats being too far forward, which is common in spinning classes.
- **Shin splints** - Stretching or walking to warm up before running will help you avoid the ache of shin splints. Shin splints come from imbalanced calves (i.e., the shin is less developed than the muscle), and should become less frequent with regular exercise.

- **Sprains and strains** - Rolling an ankle or extending a joint too far can end painfully. Strengthen your joints before starting workouts that require quick movements and great flexibility. Flexing your joints away from you while using exercise bands can really help to strengthen joint muscles.



Ready, Set, Tax Time!

Whether you're hiring an accountant to do your taxes or tackling the task yourself, you need to prepare to ensure that your taxes are calculated correctly. If mistakes are made, you will have to file an amendment, which costs money and is time-consuming. Follow these tips to avoid filing incorrectly:

- Keep current and former employers and financial institutions aware of your current address. Anyone you did business with in a given tax year will need to mail tax forms to you.
- Make a list ahead of time of the documents that should be coming in the mail—Forms W-2 and 1098, receipts, etc. If you're especially organized, try making a list throughout the year that you add to when your job changes, you make a charitable donation, etc. When each form arrives, check it off the list and put it in a file specifically designated for tax information.
- If you are doing your taxes by hand, visit the IRS website to determine which form you need to file (1040EZ, 1040A, 1040, etc.). The IRS does not mail these forms, but you can download them for free on the IRS website.
- If you are hiring an accountant to prepare your taxes, explain your tax situation (mention if you're joint filing, if you've recently changed jobs, bought or sold a house, or made a significant charitable donation) and verify what documents you should be providing prior to the first meeting.

Sunshine Salad

Salads are low in calories and high in nutrition. Take a break from those hearty, winter meals and let a little sunshine in with this refreshing salad.

- 5 c. spinach leaves (packed, washed and dried well)
- ½ red onion (sliced thinly)
- ½ red pepper (sliced)
- 1 cucumber (sliced)
- 2 oranges (peeled and chopped into bite-size pieces)
- 1/3 c. low-calorie vinaigrette dressing (15 cal./tbsp. or less)

Toss all ingredients together in a large bowl. Add dressing and toss again. Serve immediately.

Yield: 5 servings. Each serving provides 70 calories, 0g total fat, 0mg cholesterol, 180mg sodium, 3g dietary fiber, 2g protein and 9g sugar.

Source: www.usda.gov



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Eating Out Can Be Healthy

Though it may seem like an impossible feat, you can still maintain your diet while enjoying a meal out with friends and family.

Furthermore, it can still be an enjoyable experience. Since restaurants (especially fast food chains) tend to serve meals with more fat, salt and sugar than a meal prepared at home, it is important to understand what foods to avoid and which ones to select from the menu.

Foods to Avoid

There are many foods full of excess fat and calories that can destroy your healthy diet. Steer clear of these foods while dining out:

- Condiments such as salad dressings, cheese sauces, tartar sauce, gravy and guacamole
- Butter and cheese
- Fried foods such as chicken or French fries
- Beverages such as regular soda, whole milk and various alcoholic drinks

Foods to Try

To make healthier decisions while out enjoying a meal, try some of these foods to keep your diet on track and your waistline thin:

- Soups made with juices and broth versus cream
- Raw vegetables without a marinade

- Fresh fruit
- Steamed seafood
- Poached or boiled eggs
- Salads with low-calorie or fat-free dressing on the side
- Whole-grain breads and crackers
- Baked, boiled and steamed potatoes without sour cream, butter or cheese on top
- Roasted, baked, broiled and grilled meats and poultry
- Diet soda, low-fat or non-fat milk, or water
- Yogurt
- Whole wheat tortillas

General Suggestions

In addition to opting for healthier foods, there are many other things you can do as a restaurant patron to make your dining experience less fattening. First, order your food to go. Research suggests that Americans eat less at home on their own plates than they do in a restaurant. Plus, you can prepare a healthy side dish to accompany the meal you purchased from the restaurant. Also, avoid buffets whenever possible. They promote over-eating with so many choices and the option to return for seconds and thirds.

In addition, remember that you have the option to special order your meal. Ask the wait staff if the chef can prepare your vegetables with olive oil as opposed to butter, or bake your chicken breast instead of frying it.

Finally, one of the most important proactive approaches to healthy eating you can do is to watch your portion sizes. Restaurant portions are typically double what you would normally eat at home. Either request a smaller portion of the desired meal or ask the wait staff to wrap up half the meal right away and take it home to eat the next day.



Go Online...

Many restaurants, especially chains, post their menus on their websites. Visit the site before you go out to dine and select your meal. Then, when it's time to order, you will not be tempted to order a less healthy alternative because you have already decided what you are going to eat.

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Healthy Portion Sizes

Did you know that in the 1980s, a typical bagel had 140 calories and a 3-inch diameter? Today, a bagel averages 6 inches and is a whopping 350 calories! With 64-ounce fountain drinks, jumbo-size snacks, massive restaurant entrees and the ability to “up-size” fast food for pennies more, it is easy to get confused about proper portion size.

What is a Portion?

A portion is the amount of a specific food an individual eats for a meal or snack. Many factors affect food portions, such as age, gender, activity level, appetite, and where or when the food is obtained and eaten.

What is the Difference Between Portions and Servings?

A portion is the amount of food you choose to eat. There is no standard or correct portion size. A serving is a standard amount (issued by the USDA) used to give advice about how much to eat, and to identify how many calories and nutrients are in a particular food. This is the information located on the

nutritional label of a food product (serving size).

For example:

You eat a sandwich with two slices of bread.

- The nutrition label on the bread states that the serving size is one slice.
- Your portion is two slices, which equals two servings.

Healthy Portion Sizes

For a general idea of the amount of food you should be consuming, use the following recommendations:

- A serving of meat is about 2 or 3 ounces—about the size of the palm of your hand.
- One serving of grains is equal to one slice of bread, one ounce of cereal, or half a cup of pasta or rice.
- A serving of fruit or vegetables is equal to one piece of fresh fruit or vegetable, half a cup of chopped, or $\frac{3}{4}$ cup of either juice. In general, it's not as necessary to be vigilant about vegetable and fruit intake, as any amount is healthy—just be aware of the sugar content in fruit.
- The USDA recommends you make at least half your plate fruits and vegetables, along with lean protein and whole grains.

Assuming a 10-inch dinner plate, these photos show healthy portion sizes:



Break Down Your Meal

It might be easier to figure out how much you are consuming if consider what you are about to eat. For example, here is how you would break down a spaghetti dinner:

Spaghetti Noodles –

Your portion: 2 cups

Serving size: ½ cup

Number of pasta servings: 4

Tomato Sauce –

Your portion: 1 cup

Serving size: ½ cup

Number of sauce servings: 2

Meatballs –

Your portion: 6 ounces

Serving size: 2 ounces

Number of meatball servings: 3

Don't forget to calculate any appetizers, drinks or side dishes you consume with your meal as well. For example:

Garlic Bread –

Your portion: 2 slices

Serving size: 1 slice

Number of bread servings: 2

Soft Drink –

Your portion: 24 ounces

Serving size: 12 ounces

Number of beverage servings: 2

The USDA website provides guidelines for serving size and recommended servings per day of each food group. The recommended servings depend on age and gender, but here are some general guidelines for adults:

- **Vegetables:** 2.5-3 cups per day
- **Fruits:** 2 cups per day
- **Grains:** 3-4 ounces per day
- **Protein:** 5-6 ounces per day
- **Dairy:** 3 cups per day

Based on these guidelines, that one sample meal would have satisfied protein and pasta recommended servings for the entire day.

When taking into account other meals, snacks, and beverages consumed throughout the day, it is easy to see why so many Americans overeat.

Try to keep your daily intake within the general guidelines set by the USDA. Your portions do not have to match the standard serving size— they can be smaller or larger. However, the amount you eat throughout the day should match the total amount of food that is recommended.

MyPlate

The USDA created MyPlate to replace the traditional food pyramid, to make it easier for Americans to make healthy food choices. If you find it difficult to adhere to the recommended daily servings, try focusing on these MyPlate guidelines instead:

- Make half your plate fruits and vegetables.
- Make at least half your grains whole grains.
- Go lean with protein.
- Switch to fat-free or low-fat dairy.

Tips for Choosing Sensible Portions

When eating out

- Choose a small- or medium-size portion. If out for dinner,

see if you can have the lunch portion.

- If the main dish portions are larger than you want, order an appetizer or side dish instead, or split the main entrée with a friend.
- Never force yourself to keep eating. When you are full, stop. Take the rest home and enjoy it as a meal the next day.
- Stay away from “all-you-can-eat” buffets.

At home

- Every so often, measure out the typical portion of foods you eat often, using standard measuring cups. This will help you estimate the portion size—and you'll likely be surprised to find out exactly how much you are eating.
- Use a smaller plate for your meal. People tend to eat more out of habit when it's on a bigger plate.
- Put sensible portions on your plate at the beginning of the meal, and don't go back for seconds. Chances are, if you sit back and let your meal digest, you will find you are satisfied in about 10-15 minutes.

Did You Know...?

The USDA website www.choosemyplate.gov provides extensive information about healthy eating, proper portion sizes and recommended daily food intake customized to your age, gender and activity level.