

Reversing Prediabetes

The CDC recently reported that one in three American adults has prediabetes, and most don't know they have it. Prediabetes often has no clear symptoms, so it often goes undetected until serious health problems show up.

Prediabetes is a serious disorder that raises the risk of developing type 2 diabetes, heart disease, stroke and generally poor health.

Risk factors for prediabetes include family history of diabetes and being overweight and inactive. Add smoking to the list — smokers are significantly more likely to develop diabetes than nonsmokers.

If you've been diagnosed with prediabetes, you can reverse it by lowering high blood sugar that can lead to type 2 diabetes. Lifestyle changes — and medication, if necessary — can bring sugar levels back to a healthy range.

Two steps to lower prediabetes risk:

- 1. Develop healthier eating habits.** Choose whole foods (such as vegetables, fruit, beans, fish, poultry, nuts and whole grains), while reducing the intake of highly processed foods and sweets. That can help you control or lose weight, and stabilize blood sugar levels.
- 2. Exercise moderately** (such as brisk walking) at least 150 minutes a week. Maintaining moderate weight loss and regular exercise can improve your body's use of insulin — the key to healthy blood sugar. More exercise, moderate or vigorous, is even better.

Young people are also at risk for developing diabetes early in life. Nearly one in five adolescents (ages 12 to 18) and one in four young adults (ages 19 to 34) are living with prediabetes, according to a 2019 CDC study. Higher rates were seen in youths who were male, obese or Hispanic.

Time to get tested? If you or your teens have any of the risk factors noted above, ask your health care provider about testing. Prediabetes can be targeted and reversed. Learn more at cdc.gov/diabetes/risktest/index.html.



November is
American
Diabetes Month.



BEST bits



■ **During Healthy Skin Month in November,** review these face-saving tips from the American Academy of Dermatology: Wash your face **gently** after you wake up and before going to bed to reduce bacteria buildup. No scrubbing; it can worsen acne and rosacea. Use a mild alcohol-free cleanser, rinse well and apply a daily moisturizer containing sunscreen.

To avoid premature skin aging and skin cancer, don't smoke and don't tan. Outdoors, always use sunscreen labeled **broad spectrum** and **SPF 30** (or higher).

Check for signs of cancer. Routinely look for spots that differ from others or that change, itch or bleed. See your provider if you spot something odd. Learn more at aad.org.

■ **In this time of COVID-19, getting your annual flu shot is more important than ever.** While there's no available COVID-19 vaccine, flu vaccination reduces your risk for hospitalization during the COVID-19 pandemic. At high risk for flu (and COVID-19) are people who smoke, have heart disease, diabetes, asthma or other chronic lung problems, as well as children, pregnant women and people older than 65. The CDC recommends the flu shot for everyone age six months and older. With both viruses circulating, it's especially important to get your flu shot as soon as possible. **Note:** People can get sick from the flu and COVID-19 at the same time (coinfection). Don't wait.



The Great American Smokeout is November 19.

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Bacterial vs. Viral — What's Bugging You?



Bacteria and viruses are microscopic organisms that can produce infections.

Both types of microbes can cause mild, moderate, severe and long-term diseases. The major differences?

Bacteria thrive in many different environments. Most are harmless; some help you digest food, destroy diseases and fight cancer cells. Infections caused by bacteria include strep throat, tuberculosis and urinary tract infections.

Viruses are smaller than bacteria and require living hosts — people, animals and plants — to multiply and survive. While some viruses are beneficial, others can invade your cells, attacking the liver, blood, respiratory and other systems resulting in widespread infectious diseases, such as common colds, chickenpox, COVID-19 and AIDS.

Determining whether a bacteria or virus is causing your symptoms can be confusing. Several ailments, such as pneumonia, meningitis and diarrhea, can be caused by either bacteria or viruses, and trigger similar symptoms (fever, vomiting, coughing) that prompt the immune system to eliminate infection.

Vaccines have drastically decreased viral diseases including polio, measles and chickenpox, and can prevent influenza, hepatitis A, hepatitis B, HPV and other infections. Vaccines work by stimulating the production of antibodies that help provide immunity against diseases.

Antibiotic drugs can kill bacteria but are not effective against viruses. Treating viral infections focuses on controlling symptoms as the infection runs its course.

Health organizations advise against using antibiotics unless there is clear evidence of bacterial infection. Overuse of antibiotics has contributed to widespread antibiotic resistance. Worldwide, 700,000 people die each year due to drug-resistant diseases, according to the World Health Organization.

Working from Home Reducing Loneliness



Working from home is growing — and so is loneliness.

Cigna's 2020 Loneliness Index, which surveyed 10,400 working adults, found more of them than ever — 61% — were lonely. And telecommuting may contribute to the problem.

Buffer, a social media management company, polled more than 3,500 people working from home and found the vast majority liked it. However, about 20% said they struggle with loneliness.

Loneliness raises the risk for depression, heart disease, diabetes and other health problems, according to Doug Nemecek, MD, Cigna's chief medical officer. The takeaway: Don't ignore it.

Tips for reducing loneliness working from home:

- Use video conferencing whenever possible to see colleagues.
- Take advantage of a flexible schedule to join an exercise class.
- At the end of your workday, turn off your computer and make a point to visit or call family and friends. Connect with friends and neighbors after work.
- Schedule socialization on your work calendar, including networking and virtual or in-person coffee dates.
- Pets aren't people but they do provide companionship and can help soothe loneliness. Walking a dog or visiting a dog park is an opportunity to see people during the day, too.

Note: Some activities may be prohibited or modified due to COVID-19.

Get Ahead of GERD

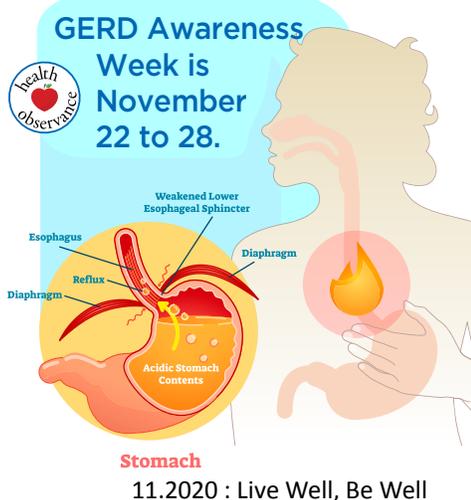
Don't let gastroesophageal reflux disease (GERD) get in the way of celebrating Turkey Day.

Thanksgiving is a time for family feasts — and overeating is often a part of the celebration.

Unfortunately, overindulgence in food and drink can trigger or worsen the symptoms for those with GERD, a common and often chronic condition. Symptoms include frequent heartburn, painful swallowing, nausea and regurgitation of acid.

You can get ahead of GERD and often help prevent it with these strategies:

- Over-the-counter medications, including antacids, H2 blockers (such as famotidine) and the more potent proton pump inhibitors (e.g., omeprazole and lansoprazole) can calm GERD symptoms. Take them only as needed; consult your health care provider.
- When you eat is important, too. Avoid eating at least two to three hours before bedtime. Commit to not overeating. Avoid greasy or spicy foods and overdoing caffeine and alcoholic drinks.
- Work on losing excess weight to decrease pressure on your lower esophageal sphincter muscles, which normally keep food from rising into your esophagus.
- If GERD symptoms persist, talk to your provider. You may need additional tests or treatments. Some medications may worsen the symptoms.



Charitable Giving You Can Afford

By Jamie Lynn Byram, MBA, AFC, MS

Opportunities to donate money are at every turn. And while helping others is a wonderful act, you need to make sure you are giving wisely. Consider these factors before you give:

Reputable charities have an IRS tax-exempt status; groups other than religious organizations must register to receive status.

Search online for nonprofit organizations. Sites such as Charity Watch and Charity Navigator report on the transparency of how charities are run. Make sure you know how much of your donation goes toward the organization's stated purpose.

Understand whom you want to help. Local charities usually serve local needs and have a strong tie to the community. Large charities work on a broader scale, making a national or global impact or funding research. Either way, all organizations should be transparent about where contributions come from and how they spend them.

You can give assets other than cash. You can transfer stocks to charities and physical assets such as vehicles. Check with the IRS for tax treatment of donated assets.

A final word on giving: Make sure you can afford to donate. If you carry revolving debt each month or can't meet your minimum financial obligations, consider donating your time while you get your budget on track. Often your time will be worth more than your money.

Vitamins and Minerals: Who Needs What

By Cara Rosenbloom, RD

eating smart



Every vitamin and mineral play a different role in the body, and they are all important. They support the health of our bones and teeth; are part of blood and tissue; and have roles in building hormones and supporting the immune system.

Most people can get the majority of their vitamins and minerals from food.

You can, too. At each meal, fill half your plate with fruits and vegetables, a quarter with whole grains and a quarter with protein-rich foods (legumes, fish, chicken, eggs, dairy, etc.).

Of course, healthy eating is hard to achieve every day. A low-dose multivitamin-mineral supplement may help boost your nutrition on days when you don't eat well. But they don't contain the protein, fiber and calories found in food, **so supplements can never replace a nutritious diet.**

Remember, you can have too much of a good thing. The more is better philosophy doesn't apply to vitamin and mineral supplements, since high doses can be harmful — especially for vitamin A, vitamin B₆, vitamin E and iron.

Supplements are beneficial for people with nutrient deficiencies, but there's little utility in taking them if you're already getting enough nutrients from food. Individual vitamin and mineral supplements are most useful when you have a specific deficiency as diagnosed by your health care provider, or if you fall into one of these categories:

- Women of child-bearing age need to take folic acid.
- Pregnant women require extra iron.
- Men and women over age 50 need vitamin D.
- Vegans and older adults require vitamin B₁₂.

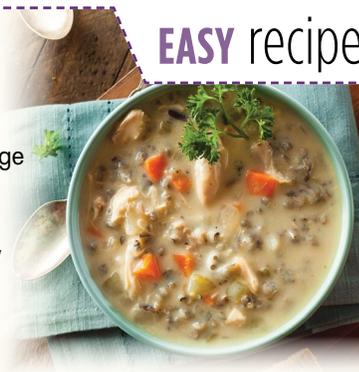


Important: Check with your health care provider or dietitian before taking supplements to ensure they won't interfere with the medications you take.

Turkey and Wild Rice Soup

EASY recipe

- | | |
|-------------------------------|--|
| 2 tbsp extra-virgin olive oil | 1 tsp salt |
| 1 onion, diced | 1 tsp each dried thyme and dried sage |
| 2 cloves garlic, minced | 8 cups low-sodium broth |
| 2 carrots, diced | ¾ cup wild rice |
| 2 stalks celery, diced | 3 cups cubed cooked leftover turkey (or chicken) |
| 1 cup mushrooms, diced | 1 cup 1% milk or milk alternative |
| 2 tbsp flour | 3 tbsp fresh chopped parsley |



Add oil to a large soup pot set over medium heat. **Add** onion, garlic, carrots, celery, mushrooms and flour, and stir until vegetables begin to soften, about 5 minutes. **Add** salt, herbs and broth and stir well. **Bring** to a boil. **Add** rice and cook for 30 minutes. **Add** turkey and cook 20-30 minutes more or until rice is tender. **Stir** in milk. **Add** salt and pepper to taste. **Serve** in bowls topped with fresh parsley.

Serves 6. Per serving:

205 calories | 17g protein | 7g total fat | 1g saturated fat | 4g mono fat | 1g poly fat | 22g carbohydrate | 4g sugar | 4g fiber | 445mg sodium

Stay in Touch

Keep those questions and suggestions coming!

Phone: 800-871-9525

Fax: 205-437-3084

Email: PBeditor@ebix.com

Website: www.personalbest.com

Executive Editor: Susan Cottman • Advisers: Patricia C. Buchsel, RN, MSN, FAAN; Jamie Lynn Byram, MBA, AFC, MS; Eric Endlich, PhD; Mary P. Hollins, MS, JD, CSHM; Kenneth Holtyn, MS; Reed Humphrey, PhD; Gary B. Kushner, SPHR, CBP; Diane McReynolds, Executive Editor Emeritus; Zorba Paster, MD; Charles Stuart Platkin, PhD; Cara Rosenbloom, RD; Elizabeth Smoots, MD, FAAFP; Margaret Spencer, MD • Editor: Aimie Miller • Designer: Heather Burke

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EXPERT advice — Eric Endlich, PhD

Q: What is bipolar disorder?

A: **Bipolar disorder (formerly manic-depression)** is a mood disorder that tends to run in families, affecting approximately 3% of the population. It typically begins in adolescence or early adulthood, less commonly in childhood (or in women during pregnancy and the months following childbirth). Manic or less severe hypomanic episodes — often alternating with depressive episodes — are characterized by symptoms such as:

- Elated or irritable mood.
- High energy levels.
- Decreased sleep.
- Loss of appetite.
- Rapid speech.
- Racing, disjointed thoughts.
- Feeling especially important.
- Reckless behaviors.



Similar symptoms can be caused by drugs or hormonal conditions, so getting an accurate diagnosis is important. Severe, untreated episodes of mania or depression can trigger suicidal tendencies or psychotic symptoms. Bipolar disorder can often be managed effectively with medication and psychotherapy; some people find regular exercise helps, too.

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- 2. Encrypt all devices** — laptops, personal computers, smartphones, tablets, routers, backup drives and cloud storage.
- 3. Backup and secure files.** Store all important files on an external hard drive or cloud so you're covered if the unthinkable happens.
- 4. Require strong passwords.** Make sure passwords contain at least 12 characters that are a mix of numbers, upper- and lowercase letters and symbols. **Note:** Your employer may require you to change your password periodically and take other preventive measures.
- 5. Use multifactor authentication,** which means that you require additional steps beyond logging on with a password.

To learn more, search for **cybersecurity** at ftc.gov.



Volunteering makes a difference in others' lives, and it can boost your health, too. Whether it's helping your community, animals, elders, the arts, the environment or anything else, volunteering is linked to multiple health benefits. NIH research revealed volunteering can help depression and stress, helps ease hypertension, boost memory and may even increase longevity. Learn more at volunteermatch.org.

TIP of the MONTH

Sunshine Vitamin

Most vitamins and minerals can be found in a wide array of foods, but vitamin D is the exception, since it's found in relatively few foods (notably milk and fish). It can also be made by the body when sun rays hit the skin. After multivitamins, vitamin D is the most popular supplement taken in America. That's because some people don't get enough vitamin D from foods, or live in cold climates where they don't get enough vitamin D from the sun. Ask your health care provider to test your vitamin D levels to see if a supplement is needed.

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How to Deal with Debt Collectors

Do you understand how debt collection works? If a debt collector contacts you, knowing your consumer rights is critical. There are two reasons debt collectors will contact you:



1. A creditor uses an in-house collector or hires a debt collector or attorney to collect past-due debts.
2. A debt collection agency buys past-due debt from a creditor at a discount and intends to collect the full amount from you.

Here's how to make sure your rights are protected:

- ✓ **Ask for verification of the debt.** Collectors are required to give you certain information about the debt, including the name of the creditor and the outstanding balance. Also ask creditors to make any promises or agreements in writing. You may not have legal recourse on verbal agreements.
- ✓ **Don't give too much information.** Any details you give can be used to collect the debt. Don't share banking information, especially if you question the legitimacy of the collector. Use a third-party payment option or money order to make payments.
- ✓ **Watch out for scams.** A legitimate collector will have a website. Ask for their website address. If they refuse, use caution.
- ✓ **Negotiate.** Collectors who still own the debt may be willing to negotiate a lower payoff or offer a lower interest rate.

Knowing your rights is key to successfully pay off past debts. Learn more at [ftc.gov](https://www.ftc.gov).



Charitable Giving You can Afford

Opportunities to donate money are at every turn. And while helping others is a wonderful act, you need to make sure you are giving wisely. Consider these factors before you give:



- 1 **Reputable charities have an IRS tax-exempt status;** groups other than religious organizations must register to receive status.
- 2 **Search online for nonprofit organizations.** Sites such as Charity Watch and Charity Navigator report on the transparency of how charities are run. Make sure you know how much of your donation goes toward the organization's stated purpose.
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A final word on giving: Make sure you can afford to donate. If you carry revolving debt each month or can't meet your minimum financial obligations, consider donating your time while you get your budget on track. Often your time will be worth more than your money.

TOP DOLLAR TIP: Subscription Boxes

Having a difficult time deciding what to buy for friends and loved ones? Subscription boxes offer a budget-friendly way to try products before making full-size purchases. Most boxes offer monthly subscriptions with four to six sample-size products.



Contents include food, home, hobbies, and personal grooming products. You can also get boxes for pets for the animal lovers in your life. Most boxes cost \$10 to \$20 a month. Subscribers can customize their boxes to suit their preferences. Subscriptions can be both physical and digital, such as newspapers and magazines. Search online for **subscription boxes** to learn more.

TOP **DOLLAR** DICTIONARY: Right of Survivorship

Right of survivorship is a phrase that designates what happens to co-owned property after one of the owners dies. The property can be real (e.g., real estate) or personal property (e.g., vehicles). Once an owner dies, ownership of the remaining property passes to the surviving tenants, by the right of survivorship. The passing of ownership occurs outside of probate, and co-owners can be related or unrelated.



401(k) Catch-up Contributions

Are you a late starter saving for retirement through your employer plan? Catch-up contributions can help you make up for lost time. If you're 50 or older, you can make a catch-up contribution. For 2020, the annual amount is \$6,500.

Take this mini-refresher course:

- A defined contribution plan allows employees to contribute from their paycheck either before or after taxes.
- The contributions go into an account and the employee can select the type of investment depending on plan options.
- Employers may offer a matching contribution to employees who contribute to 401(k) plans.

Important things to remember:

- This contribution amount is for 401(k) plans other than a SIMPLE 401(k), 403(b), SARSEP, and governmental 457(b) accounts.
- Elective deferrals are not treated as catch-up contributions until they exceed the limit of \$19,500 in 2020. There may also be other annual tests.
- Catch-up contributions must be made before the end of the plan year.

Catch-up contributions can help you with your taxes. If a person contributes the full \$26,000 in 2020 to their 401(k) account, they will reduce their taxable income by \$26,000. For a person in the 24% tax bracket, that is \$6,240 in tax savings.

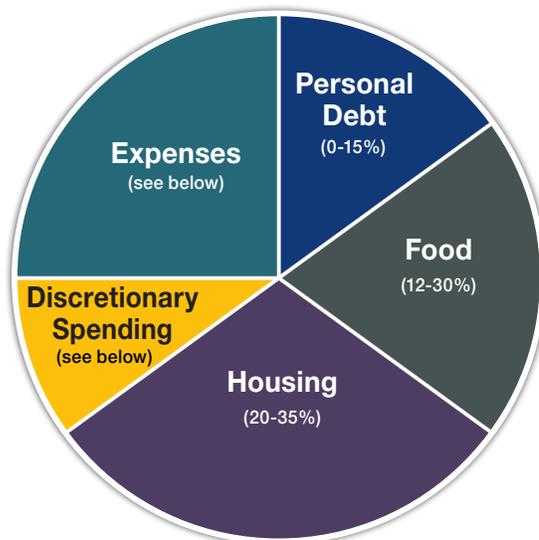
Bottom line: If you are 50 or older, take advantage of the catch-up contribution.



Breaking Down Your Budget

How much of your income should go toward groceries?
How much for clothing or personal care?

Answers will vary household to household, depending on individual circumstances. Below is a pie chart that offers a breakdown of percentages by category.



Expenses and Discretionary

Taxes	(8-20%)	Entertainment and Vacations*	(2-10%)
Saving and Investments	(6-20%)	Clothing	(1-10%)
Health Care	(2-8%)	Gifts and Contributions*	(1-10%)
Utilities	(4-7%)	Personal and Misc. Items*	(2-5%)
Insurance	(2-10%)		
Transportation	(3-10%)		

***Discretionary**

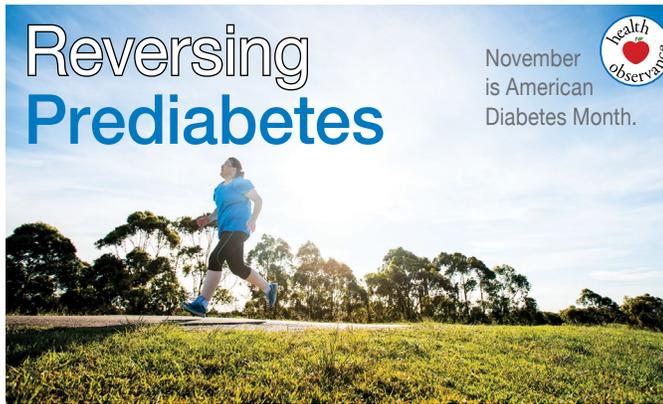
Consumers usually spend the most of their budgets on housing and groceries. To avoid becoming house poor, keep your housing budget to less than 35% of your income. This includes PITI (principal, interest, taxes, and insurance). Food will vary by family size, but 25% is a good target.

The remaining areas are flexible, depending on individual circumstances, but keeping debt payments to below 15% and discretionary spending to 10% are generous targets.

Again, all the ratios are tied to individual situations (aside from housing, experts stress that this amount should not go over 35%). If you have a lot of revolving debt, minimize personal spending so you can use the extra money to pay off debt. If you have zero debt, it's fine to add vacations and entertainment.



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Risk factors for prediabetes include family history of diabetes and being overweight and inactive. Add smoking to the list — smokers are significantly more likely to develop diabetes than nonsmokers.

If you've been diagnosed with prediabetes, lifestyle changes — and medication, if necessary — can bring sugar levels back to a healthy range.

Two steps to lower prediabetes risk:

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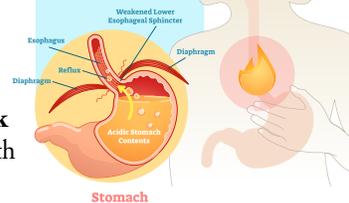
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Feeling Grateful: Stress Reliever?

Practicing thankfulness regularly can become a life preserver in stressful situations. Here's how:

- 👉 **You can feel bad and still be grateful.** It's okay to feel stressed when you experience a setback. Try to see your current difficulties as part of a bigger picture that includes good and bad — and be grateful for the good.
- 👉 **Know it's temporary.** Gratitude provides a foundation that stands even when negative circumstances seem to overtake your life. Realize that challenging times will pass, and the positive aspects of your life and your skills and talents will see you through.
- 👉 **Choose to be grateful for what's right in your life.** It's a healthier attitude than always wanting what is lacking. This shift in perspective can help you feel calmer, more satisfied overall and more immune to stress.

“Joy is the simplest form of gratitude.”
— Karl Barth



How to Talk to Your Supervisor

Talking to your boss effectively takes preparation and good communication:

- **Rehearse** what you want to say in your mind or out loud with a friend.
- **Establish the purpose of your conversation** — are you asking for something, communicating information, giving a status update or delivering bad news?
- **Place yourself at the center** of what you say by making “I” statements, such as “I think” or “I’ve noticed.” Statements that start with “you” sometimes put people on the defensive.
- **Note your body language.** Avoid fidgeting, looking at the floor or looking at a mobile device. Instead, make eye contact and keep your posture confident and relaxed.
- **Listen well.** Be open to what your supervisor says. Take notes if it helps.
- **Stay calm.** When you need to discuss a difficult issue, wait until you feel comfortable enough to talk without anger or frustration. Deliver your message calmly to show you have thought through the problem.
- **Be a problem solver.** Present your ideas, thoughts and possible methods for improvement, instead of complaining.



Get the Most From Your Break



Research shows we spend more than half our waking hours sitting. It's no wonder, with sit-down jobs and lots of personal screen time. All that chair and couch time raises our risk of heart disease, type 2 diabetes, cancer and early death. One way to reverse this trend is to **get up and move.** For example, turn your lunch break into an exercise session. You'll help protect your health, and you might fend off afternoon sleepiness.

Ideas for break-time movement:

-  **Walk or run.** Head outside for a short, brisk stroll or jog. Dress appropriately for the weather and wear comfortable shoes designed for your activity.
-  **Climb stairs.** Try your stairs at home, if you have them, or substitute with a hill.
-  **Create a home gym.** Even a treadmill or hand weights in a corner of your living room provide opportunities for a quick exercise session.
-  **Bike or inline skate.** Hop on your wheels and get some fresh air. Always wear a helmet and yield to pedestrians.
-  **Stretch and strengthen.** Use fitness bands or roll out a yoga mat. Work on stretching and toning your major muscle groups.

Note: Get your health care provider's okay before trying a new physical activity or if you have a health condition.

The Ergonomics of Pushing and Pulling

Sometimes it may be necessary to push or pull a load. In general, it is easier and safer to push rather than pull a load. Here's how to push and pull, safely and ergonomically:

Pushing and Pulling:

» Before you move the load, assess its weight, the slope and condition of the surface area you will need to cover, obstacles in your path and what tools you need to move it (furniture sliders, hand trucks, etc.). **Rule No. 1: If you can't push with your weight, get help.**

» Use good body mechanics while pushing or pulling: Tighten stomach muscles, bend knees, keep back straight and use your legs, not your back.

» Wear shoes with good traction and keep your feet spread apart.

» Square up the load to avoid twisting your body.

Pushing:

» Keep your back straight, bend your knees a bit and keep your ears, shoulder and hips in line.

» Lean toward the object and use your legs and body weight to move it.

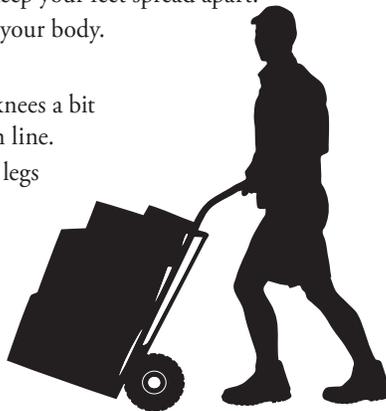
» Take small steps.

Pulling:

» Face the object and bend your knees.

» Double-check your path and walk backwards while facing the object.

» Lean back, keeping your arms straight to avoid using your back.



Cybersecurity Confidential

Whether you work on a computer or you use one for games and hobbies, you know that even one cybersecurity breach can put your work, identity and privacy at risk. The FTC offers these basics to help reduce the chance of a cyber attack. Always employ these basic measures for your desktop, laptop, tablet and smart devices:

- 1 **UPDATE** your software. Set automatic updates so you don't forget.
- 2 **ENCRYPT** all devices — laptops, personal computers, smartphones, tablets, routers, backup drives and cloud storage.
- 3 **BACKUP** and secure files. Store all important files on an external hard drive or cloud so you're covered if the unthinkable happens.
- 4 **REQUIRE** strong passwords. Make sure passwords contain at least 12 characters that are a mix of numbers, upper- and lowercase letters and symbols. **Note:** Your employer may require you to change your password periodically and take other preventive measures.
- 5 **USE** multi-factor authentication, which means that you require additional steps beyond logging on with a password.

To learn more, search for **cybersecurity** at [ftc.gov](https://www.ftc.gov).

Talking Turkey

Many people say that deep-fried turkeys are delicious.

If you choose to deep fry your holiday turkey, use these guidelines to do it safely:

 **Place the fryer away from house on a level surface**, leaving two feet between the propane tank and burner.

 **Select a turkey that is under 12 pounds** and make sure turkey is completely thawed and dry before frying. (Ice and water can cause flare-ups.)

 **Do not overfill fryer with oil.** **Tip:** Consider an oil-less fryer.

 **Wear safety goggles** and oven mitts.

 **Keep an ABC** or grease-rated fire extinguisher nearby.

 **Turn off fryer before submerging turkey in oil.** Turn on fryer again after turkey is submerged.

 **Watch oil temperature while frying.** If the oil begins to smoke, turn off the fryer.

 **Never leave a fryer unattended** and keep children and pets away from it at all times.

 **Turn off burner**, remove and cover pot when finished. Let the oil cool before disposing of it.



SAFETY CORNER

National Drowsy Driving Prevention Week is November 1 to 8.



Sleep Apnea

Sleep apnea is a sleep disorder that disrupts breathing during sleep. It is serious and can be life-threatening if not treated. Symptoms can include loud snoring, gasping or choking during sleep, excessive sleepiness during the day, morning headaches, irritability and difficulty concentrating. Untreated, it can make it difficult to stay awake, focus and react quickly, affecting your safety and potentially the safety of others. If you have any of the above symptoms, seek medical attention.



Dress for Safety Success

You may not realize it, but what you wear to work can create a safety hazard. Take these examples of what **NOT** to wear:

»» **Drawstrings, hooded apparel, scarves** or untucked shirt tails can get caught in rotating machinery or equipment. Tuck in shirts and avoid wearing scarves and items with drawstrings and hoods.

»» **Tears, holes or loose clothing** can get caught in equipment or on furniture, causing accidents or injuries.

»» **Shoes with high heels** or slippery soles can be a hazard in many environments.

»» **Loose jewelry**, such as necklaces and bracelets, can pose an entanglement hazard. **Caution:** Long hair can also get entangled. Best bet: Pull back your hair and don't wear jewelry.



WHAT TO WEAR:

»» **Required PPE** for your job.

»» **Layers of warm, breathable clothing** and water-repellent outerwear when working outdoors in cold weather.

»» **A warm hat and gloves** while working outdoors.

»» **Shoes or boots with good traction** for work indoors and out.



Snow Shoveling SAFETY

While shoveling snow can be great exercise if you are healthy and fit, there are some risks to those who are older or who have heart problems. Schedule a checkup with your health care provider now and take these precautions before and during snow shoveling:

Dress properly. Wear light, breathable layers, such as cotton or silk under a water-repellent coat, a warm hat and warm, water-resistant gloves. Wear thick socks with waterproof boots and slip-resistant soles.

Stretch before shoveling to prevent muscle injury. Always stretch before exercising — snow shoveling is no exception.

Push, don't lift, the snow. If you must lift, do it properly — squat with legs apart, knees bent, back straight and heels down. Lift with your legs, not your back. Do not twist your back. Scoop small amounts at a time and walk to where you want to dump it.

Work slowly and take frequent breaks to drink water and stay hydrated.

Stop if you experience chest pain or shortness of breath and seek immediate medical attention.



The **Smart Moves Toolkit**, including this issue's printable download, **5 Ways to Stop Winter Weight Gain**, is at personalbest.com/extras/20V11tools. 11.2020

The Art of Negotiation

Effective negotiation is a valuable skill to develop at work and in other areas of life. Here are some basic principles of good negotiating:

Give a little to get a little. Successful negotiation involves compromise. For example, when approaching a person for help on a project, think about that person's needs or desires as well. For example, can you mention to a supervisor what a great job the person did helping out? Or perhaps the person has a big job coming up that you can contribute to.

Know your deal breakers. Before you start negotiating, know what you must have and what you can live without. Giving in on lesser points may ensure you get what matters most to you.

Build rapport with the person you want to convince. Negotiating is most often successful when both parties start from common ground.

Remember: Meet people halfway and they're more likely to come through for you.



Straighten up.

Ohio State University researchers found that people who slouched down and slumped forward in their chairs while working described themselves as having less professional confidence than those who sat up straight. The way you hold your body can greatly affect your concentration, confidence and performance. Try sitting up a little straighter today, and see how you feel.



Returning to Work



Whether you're coming back to work following family, medical, maternity or short-term disability leave, here are some ways to ease your transition.

Meet with your supervisor to discuss these issues before your first day back:

- Any physical limitations and your health care provider's orders following surgery or an illness.
- Workplace adaptations you might need, such as a modified workstation, wheelchair ramp or a private place to breastfeed or pump.
- Work expectations, goals, schedules and timelines.

Get mentally and physically prepared:

- Get reacquainted with your short- and long-term goals, or set new ones.
- Be patient; the first few days or weeks might be difficult as you readjust.
- Be open. Realize that your coworkers must also adjust to a shift in workflow upon your return.
- Be positive. List your strengths and what you enjoy about your job to help you stay motivated.

Take returning to work after a long absence one day at a time.

Monday, Monday

Got the Monday morning blues?

For those who typically take a weekend break from work, here's how to brighten your Monday back on the job:

- **Plan ahead.** Before leaving work on Friday, plan your first Monday morning task. By using your morning energy for something productive first thing, you will set a positive tone for the rest of the week.
- **Lower your expectations.** After a long weekend or a vacation, don't expect to catch up on everything in a day. Set realistic goals for what you can achieve on Monday, and create a schedule that will leave you feeling accomplished rather than frustrated.
- **Reward yourself.** Plan a fun, after-work activity on Monday, such as spending time on a hobby or watching your favorite TV show.



Rudeness spreads.

A study in the *Journal of Applied Psychology* found that people who witnessed rude language and interactions were more likely to act rudely themselves. When people witness bad behavior, they may start to feel hostile and act badly in turn. Being polite isn't just nice; it's key to having a healthy, productive workplace.

Note: Due to production lead time, this issue may not reflect the current COVID-19 situation in some or all regions of the U.S. For the most up-to-date information visit [coronavirus.gov](https://www.coronavirus.gov).

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SW SHIFT WORKER

Achieving a Healthy Balance.

11.2020

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Quitting Pays Off

If you use tobacco, make the Great American Smokeout on **Thursday, November 19 the day you quit smoking**. Setting cigarettes aside is one of the best steps you can take for your overall health.

Here are just a few ways quitting smoking will benefit you:

Better health — You'll lower your risk of conditions that may affect shiftworkers more than the general population, such as heart disease and type 2 diabetes. According to the American Lung Association, your risk of having a heart attack begins to drop as soon as two weeks after your last cigarette, and one year after quitting your added risk of coronary heart disease is half that of someone who continues to smoke.

Money saved — The average price of a pack of cigarettes in the U.S. is \$6.28. If you need a little motivation, check out the savings calendar at smokefree.gov/quit-smoking/why-you-should-quit/how-much-will-you-save. What will you do with that extra cash?

Improved sleep — Shiftworkers often have sleep problems, and research suggests smoking can add to them. Nicotine withdrawal overnight may rob you of restful sleep and make you more tired during the day. Plus, the breathing problems, coughing and other health issues smoking causes can keep you from getting necessary quality sleep.

Make November 19 your quit date, and kick cigarettes out of your life for good.



Seasonal Affective Disorder

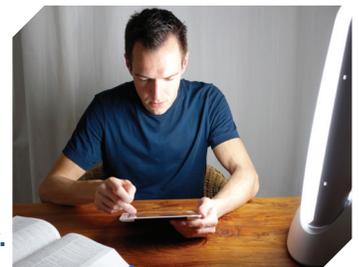
Seasonal affective disorder (SAD) is a type of depression that tends to surface in the fall and winter. People who have SAD are affected between September and April. SAD symptoms peak in December, January and February. Symptoms disappear during spring and summer's longer days.

Studies suggest shiftworkers may be at higher risk for depression and anxiety, and working shifts sometimes means you commute in the dark and get little sunlight in the winter.

SAD symptoms may include:

- ✓ Feeling sad, anxious or empty.
- ✓ Feeling tired and low energy.
- ✓ Feeling guilty, negative, worthless or helpless.
- ✓ Having trouble concentrating, focusing and making decisions.
- ✓ Being irritable, short tempered, impatient and restless.
- ✓ Sleeping too much or too little.
- ✓ Losing interest in activities you usually enjoy.
- ✓ Gaining or losing weight.
- ✓ Suicidal thoughts (considered a medical emergency).

If you're experiencing any of these symptoms in the winter, talk to your health care provider. Seasonal affective disorder is treatable with light therapy, medications and talk therapy.



Daylight Saving Time Ends

Time to fall back! Turn your clock back one hour, as the first of November marks the end of Daylight Saving Time (DST) in the time zones that observe it. Be aware that any time change can make you feel groggy and a bit off the first few days. Try to get some extra sleep and avoid taking on extra commitments during this first week of standard time.

Q&A: Sleep Inertia

Sleep inertia is something every shiftworker should know about because it can affect your safety and health. Get the facts:

Q: What is sleep inertia?

A: Sleep inertia is still feeling sleepy or very groggy after waking up.

Q: Why is sleep inertia a problem?

A: Sleep inertia can make you unable to do simple tasks. If you have sleep inertia, you might move around and perform actions, but you aren't aware of what you're doing or able to react quickly or make decisions. This can pose a safety hazard whether you're at work, driving or at home doing anything that requires full attention and focus.

Q: What causes sleep inertia, and how long does it last?

A: Sleep inertia results when you're awakened during the rapid eye movement (REM) stage of sleep. It usually lasts about 30 minutes, but can last longer.

Q: How do I prevent sleep inertia and stay safe?

A: There are several steps you can take:

- ➔ Get up and go to bed at the same time every day, even on days off.
- ➔ Make gradual changes to your sleep schedule when you change shifts. Keeping to a regular sleep routine helps prevent sleep disturbances that can worsen sleep inertia.
- ➔ Avoid caffeine, alcohol and vigorous exercise too close to bedtime.
- ➔ Avoid napping for too long, as this can take you into REM sleep and make inertia more likely. Keep naps under 30 minutes.
- ➔ Set the alarm earlier. Give yourself time to awaken fully from sleep and shake off inertia before you attempt to drive or do other complex tasks.
- ➔ Exercise first thing. Do some vigorous movement to clear your head.
- ➔ Go to bed earlier. Allow yourself enough time in bed to get seven to nine hours and complete your sleep cycles.



Everyone who uses an alarm to wake up will likely experience sleep inertia occasionally. If you consistently wake up groggy, don't feel rested, or have trouble falling or staying asleep, talk to your health care provider.



Sleep and sickness. In a study published in the journal *Sleep*, people wore a device that tracked how long and how well they slept. University of California, San Francisco researchers then sprayed a live cold virus into the participants' noses. They discovered that the people who slept six hours or fewer per night were four times more likely to catch the cold than those who slept seven or more hours. **To prevent colds**, wash your hands, avoid infected people and make sleep a priority.

Thanksgiving Day is also Family Health History Day, November 26

— a time to learn about your family's health history. Diseases, including diabetes, heart attack, stroke and cancer, can run in families. A recent survey showed 96% of Americans believed knowing their family health history is important, but only a third have tried to document it. Get started at https://www.cdc.gov/genomics/famhistory/knowning_not_enough.htm.



End-of-Year Checkup

Like others, you probably started this year resolved to eat better, slim down or look into possible health concerns. But as the year is winding down, you may have found you put off those good intentions or slipped back into old habits.

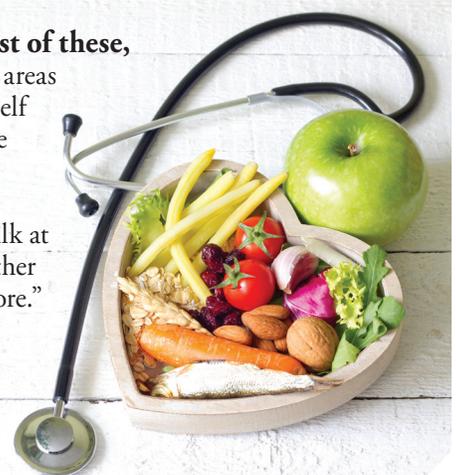
Reflect on your year. What can you check off on this list?

- I follow a schedule for routine screenings with my health care provider.
- I get at least 150 minutes or more of moderate-intensity exercise (such as brisk walking) a week.
- I do strength-building exercises two to three times a week.
- At every meal, I fill half of my plate with fruits and vegetables and split the rest between whole grains and protein.
- I have reduced the amount of sodium and sugar in my diet.
- I don't use tobacco (or I am seeking help for quitting), and I either limit or don't use alcohol.
- I usually get seven to nine hours of quality sleep a day.
- I feel generally positive and hopeful.
- I have a network of friends for mutual support and fun.
- I relax and find quiet time most days.

If you checked most of these, great job!

If you see areas to improve, ask yourself each day, "What's one thing I can try now?" Keep your one thing specific, such as, "Walk at track on Tuesday" rather than just "Exercise more."

What can you do today?



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Turkey and Wild Rice Soup

EASY recipe

- | | |
|-------------------------------|---|
| 2 tbsp extra-virgin olive oil | 1 tsp salt |
| 1 onion, diced | 1 tsp each dried thyme and dried sage |
| 2 cloves garlic, minced | 8 cups low-sodium broth |
| 2 carrots, diced | $\frac{3}{4}$ cup wild rice |
| 2 stalks celery, diced | 3 cups cubed cooked leftover turkey
(or chicken) |
| 1 cup mushrooms, diced | 1 cup 1% milk or milk alternative |
| 2 tbsp flour | 3 tbsp fresh chopped parsley |



Add oil to a large soup pot set over medium heat. **Add** onion, garlic, carrots, celery, mushrooms and flour, and stir until vegetables begin to soften, about 5 minutes. **Add** salt, herbs and broth and stir well. **Bring** to a boil. **Add** rice and cook for 30 minutes. **Add** turkey and cook 20-30 minutes more or until rice is tender. **Stir** in milk. **Add** salt and pepper to taste. **Serve** in bowls topped with fresh parsley.

Serves 6. Per serving:

205 calories | 17g protein | 7g total fat | 1g saturated fat | 4g mono fat | 1g poly fat | 22g carbohydrate | 4g sugar | 4g fiber | 445mg sodium

Oven-Roasted Cauliflower with Turmeric

EASY | RECIPE

Ingredients:

- 2 tbsp **olive oil**
- 1 tsp **ground turmeric**
- 2 tbsp **nutritional yeast**
- 2 tsp **ground cumin**
- ½ tsp **salt**
- 1 large head **cauliflower**, cut into **florets**
- 2 tbsp chopped **fresh parsley**

Method:

- 1. Preheat** oven to 400°F. Line a baking sheet with parchment paper.
- 2. Whisk** together oil, turmeric, nutritional yeast, cumin and salt in a large bowl.
- 3. Add** cauliflower to bowl and toss to coat.
- 4. Arrange** cauliflower in single layer on lined baking sheet.
- 5. Roast** until golden brown and just tender, about 20 to 25 minutes.
- 6. Sprinkle** with parsley. Serve hot.



Makes 6 servings. Per serving:

86 calories | 4g protein | 6g total fat | 1g saturated fat | 4g mono fat | 1g poly fat |
8g carbohydrate | 2g sugar | 4g fiber | 238mg sodium

MAKE A GREAT PLATE.

Fuel your day with this healthful and protein-packed meal.

Savory Quinoa Brunch Bowls

INGREDIENTS

- 1 cup quinoa
- 1 tbsp extra-virgin olive oil
- 1 clove garlic, minced
- 1 bunch kale, spinach or Swiss chard leaves, shredded
- $\frac{1}{8}$ tsp salt
- $\frac{1}{4}$ cup jarred roasted red peppers, chopped
- 4 hard-boiled eggs, sliced
- $\frac{1}{4}$ cup hummus

DIRECTIONS

Boil quinoa in 2 cups water for 15 minutes; fluff with fork. **Add** oil to large frying pan set over medium heat. **Add** garlic, kale and salt. **Stir-fry** about 3-4 minutes, until wilted. **To** each of 4 soup bowls, add quinoa, then top with kale, red pepper, egg and 1 tbsp of hummus. **Serve** warm.

Makes 4 Servings. Each: 375 calories • 18g protein • 14g total fat • 45g carb
6g sugar • 8g fiber • 314mg sodium • 2g saturated fat • 8g mono fat • 4g poly fat

