

# OnTrack to Wellness

Brought to You by the NYC Transit HR Benefits Wellness Team

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El Boletín de salud y bienestar.

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## Todo lo que necesita saber sobre los antojos de alimentos

Por Cara Rosenbloom, RD

**¿Con frecuencia anhela papitas saladas o un chocolate dulce?** Las personas suelen anhelar alimentos no nutritivos que tienen un alto contenido de sal, azúcar o grasa (o una combinación de estos ingredientes).

**¿Es posible explicar los antojos?** Algunos investigadores presumen que deseamos alimentos que contienen nutrientes que le hacen falta al cuerpo, pero la ciencia no apoya esto plenamente. En su lugar, los antojos probablemente son el resultado de una combinación de factores que incluyen:

- Un alto nivel de estrés.
- Falta de sueño, lo que puede afectar los niveles hormonales.
- El negarse a sí mismo el consumo de ciertos alimentos.
- Asociaciones (como el antojo de palomitas de maíz en el cine).
- Cambios hormonales.
- Emociones — como la tristeza, que pueden resultar en comer por razones emocionales.
- Sed o deshidratación.



**Para combatir los antojos**, comience por consumir comidas que contengan suficiente proteína como para sentirse satisfecho. Hay estudios que indican que una cantidad suficiente de proteína (aproximadamente de 20 a 30 gramos por comida) puede disminuir los antojos hasta en un 60%. También cerciórese de mantenerse adecuadamente hidratado bebiendo agua a lo largo del día.

**Si surge algún antojo** cuando no ha dormido lo suficiente o está bajo mucho estrés, pruebe incorporar mejores hábitos en su estilo de vida, como por ejemplo apagar los dispositivos una hora antes de acostarse.

**La privación no da resultado para muchas personas que prefieren disfrutar de una porción pequeña de lo que se les antoja.** ¿Suena esto como algo que usted haría? De ser así, disfrute de sus alimentos favoritos conscientemente. Esto significa comer una porción razonable para satisfacer el antojo, y saborear cada delicioso bocado con todos sus sentidos.



## Entre en el ritmo del ejercicio acuático

**El ejercicio acuático ofrece beneficios especiales.** En primer lugar, sin importar lo que la actividad involucre, el practicarla en agua que le llega hasta el pecho toma un esfuerzo adicional. Y el ejercicio acuático de bajo impacto puede dejarlo sintiéndose calmado y revitalizado, no cansado o adolorido.

**¿Los beneficios de estar en buena forma física?** Inclusive los ejercicios más simples en la piscina — caminar hacia delante y hacia atrás en agua que le llegue hasta la cintura — puede mejorar el equilibrio y la flexibilidad y entrenar los músculos de la parte central del cuerpo, todo con ayuda de la resistencia del agua. El ejercicio acuático aeróbico lo ayudará a reducir la grasa corporal, perder peso y fortalecer su salud cardiovascular.

**Las clases en una piscina ofrecen una variedad de opciones de ejercicio.** Además de nadar largos de la piscina, uno puede realizar actividades en agua poco profunda o profunda que brindan sesiones de ejercicio que hacen trabajar los músculos vigorosamente, especialmente permitiéndole usar su rango de movimiento completo bajo el agua.

**Está recién comenzando con este tipo de ejercicio o tiene una movilidad limitada?**

Elija una clase introductoria y trabaje con el instructor para identificar sus metas de ejercicio y aprender la forma correcta. Si no sabe nadar bien, encuentre una clase que ofrezca rutinas en el extremo poco profundo de la piscina, como la caminata en el agua. A medida que su fuerza vaya creciendo, podrá aumentar el ritmo para una mejor forma física.

**Hable con su profesional de salud primero** si usted sufre de problemas de salud crónicos (por ejemplo, problemas del corazón, artritis, dolor de espalda, lesiones y obesidad), si está embarazada o está rehabilitándose de una lesión.

A photograph of a family (a man, a woman, and a child) enjoying a hike together on a wooden boardwalk. The man is carrying the child on his back.

**El 8 de junio es el Día de la salud y la buena forma física familiar**, un evento anual patrocinado por la Asociación Nacional de Parques y Recreación (*National Recreation and Park Association*). Es un excelente recordatorio que la diversión familiar, como por ejemplo andar en bicicleta, nadar y programas de ejercicio en parques locales y centros de la comunidad, puede desarrollar una buena salud. Fijese en los parques cercanos para informarse sobre actividades que su familia pueda disfrutar junta. Obtenga más información en [nrpa.org/events/family-fitness-day/](http://nrpa.org/events/family-fitness-day/).

A circular logo with the text "observancia de salud" and a red apple icon.

## TDAH en adultos

El trastorno por déficit de atención e hiperactividad (TDAH) ocurre en aproximadamente un 8% de los niños y puede continuar hasta que la persona llega a ser adulta. Los síntomas típicos incluyen hiperactividad frecuente, impulsividad e incapacidad de concentrarse. Ponga a prueba sus conocimientos:

1. La causa exacta del TDAH no es clara.
  - Cierto  Falso
2. El TDAH es un trastorno bastante nuevo.
  - Cierto  Falso
3. En adultos que sufren de TDAH, los síntomas con frecuencia aumentan.
  - Cierto  Falso
4. El diagnóstico en adultos es difícil.
  - Cierto  Falso
5. El riesgo de TDAH puede aumentar si uno tiene parientes consanguíneos que sufren de TDAH.
  - Cierto  Falso



### RESPUESTAS:

1. **Cierto** — Las investigaciones sugieren que puede involucrar irregularidades en el sistema nervioso central durante el desarrollo de un niño.
2. **Falso** — Los síntomas de TDAH se publicaron inicialmente en *The Lancet* en el año 1902.
3. **Falso** — Los adultos suelen tener menos síntomas a medida que van envejeciendo, pero estos síntomas pueden de todos modos interferir con la vida cotidiana. Los signos incluyen impulsos incontrolados, como impaciencia y cambios frecuentes en el estado de ánimo.
4. **Cierto** — El TDAH puede no recibir tratamiento porque sus síntomas son similares a los que están causados por otras afecciones de salud mental, como por ejemplo la ansiedad.
5. **Cierto** — Otros riesgos incluyen nacimiento prematuro, lesiones cerebrales, y el que la madre del niño fume, consuma bebidas alcohólicas o tenga estrés extremo durante el embarazo.

**¿Le preocupan sus síntomas?** Busque a un profesional de salud que tenga capacitación y experiencia en pruebas y atención para adultos que sufren de TDAH. Obtenga más información en [add.org/adhd-test/](http://add.org/adhd-test/).

## ¿Se siente abrumado en casa?

Si llega a casa después del trabajo y tiene que hacer frente a lo que se siente como una montaña de responsabilidades del hogar, relaciones y niños, no es la única persona que se siente así. Una encuesta del Pew Research Center encontró que los padres que trabajan especialmente se sienten apresurados, cansados y estresados en todos los aspectos de la vida doméstica.



**No hay una fórmula mágica para encontrar el equilibrio entre el trabajo y la vida.**

No obstante, las sugerencias que se incluyen a continuación pueden ayudarlo a sentirse menos abrumado y a ser más capaz de disfrutar de su vida después del trabajo.

- **Haga ejercicio regularmente.** Enliste la compañía de su niño, de su pareja o de su perro para una caminata de 20 a 30 minutos de duración después del trabajo para relajarse. Mejorará su estado de ánimo, su energía y su forma física.
- **Establezca metas realistas para las tareas de la casa.** Nadie es perfecto. Decida qué es lo que absolutamente tiene que hacerse y lo que puede esperar.
- **Hable con su familia sobre las tareas del hogar.** Trabajen juntos con su pareja para distribuir las responsabilidades domésticas clara y equitativamente. Enséñeles a sus niños a que ayuden cuando sea posible.
- **No se exceda.** Si usted se programa demasiadas actividades de la comunidad o sociales, aprenda a decir **no** cuando le sea necesario.

“ El cuerpo oye todo lo que la mente dice. ”

— Naomi Judd

## Guía de pruebas para la detección y diagnóstico del cáncer para los hombres



El Mes de la salud de los hombres en junio es una oportunidad para obtener más información sobre las pruebas para el cáncer.

**Caso concreto:** El cáncer de próstata es el tipo más común de malignidad en los hombres (además del cáncer de la piel).

**¿Necesitan los hombres pruebas regulares de detección y diagnóstico del cáncer de la próstata si no tienen ningún síntoma o un riesgo elevado de cáncer de próstata?** Las pruebas de detección y diagnóstico incluyen un análisis de sangre para el antígeno prostático específico (PSA) y con frecuencia un examen de tacto rectal. La Asociación Americana del Cáncer (ACS por sus siglas en inglés) recomienda que los hombres hablen con sus profesionales de salud sobre las pruebas de detección y diagnóstico si:

- Tienen 40 años y el mayor riesgo de desarrollar la enfermedad por tener más de un pariente de primer grado (padre o hermano) que haya tenido cáncer de próstata a una edad temprana;
- Tienen 45 años y un riesgo elevado por ser afroamericanos y/o por tener un padre, hermano o hijo al que se le haya diagnosticado la enfermedad cuando tenía menos de 65 años.
- Tienen 50 años y un riesgo promedio y se anticipa que vivirán por lo menos otra década.

**Lo bueno:** El índice de supervivencia a 5 años para el cáncer de próstata que no está propagándose es de casi el 100%.

**Nota:** Debido a que el cáncer de la próstata usualmente crece lentamente y, si un hombre está gravemente enfermo y no se anticipa que viva por 10 años más, las pruebas de detección y diagnóstico y el tratamiento podrían no estar indicados.

**¿Qué hay de las pruebas para otros cánceres?** El cáncer colorrectal se puede prevenir con exámenes regulares, como una colonoscopia y una prueba de ADN fecal. La ACS recomienda que los hombres comiencen a hacerse pruebas colorrectales de detección y diagnóstico a partir de los 45 años de edad o antes, dependiendo de sus requerimientos individuales. Asimismo, hable con su profesional de salud sobre pruebas para el cáncer de la piel.



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Helping You Be Your Best. ....

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## Make Your Tablet **Work for You**

**About half of U.S. adults own tablets**, according to a 2018 Pew Research Center survey. If you have a tablet, are you tapping into its full potential? Try reaching beyond its e-reader and entertainment modes. For example:

- ▶ **Choose apps that work for you.** Apps are available that take and save notes, sync files quickly between your tablet and your computer, create multimedia presentations, and manage your calendar and to-do lists.
- ▶ **Stay visually connected.** The larger screen on a tablet makes it ideal for participating in webinars, attending videoconference calls, and viewing multimedia presentations.

▶ **Get organized.** Set up your tablet's home screen so your work-related apps are front and center. That way, you're less tempted to open the entertainment apps every time you turn it on.

▶ **Add on.** A portable keyboard, headphones, a sturdy case and an extra charger are small investments that will have big payoffs in increased productivity, especially when you're traveling, telecommuting or working on multiple projects at once.



**Consider this scenario:** You're working on a task that demands your full attention and creativity. You've been at it for an hour, but you're getting nowhere. During that hour you also:

- ✓ Responded to 7 urgent email messages.
- ✓ Received several IMs (instant messages) from a coworker asking questions.
- ✓ Glanced at several calendar reminders about meetings scheduled today.
- ✓ Checked social media.
- ✓ Responded to a request to review a report draft ASAP.

Being faced with constant demands on your attention requires the ability to focus. During intense concentration, we tend to achieve our best ideas and our highest productivity.

### **3 ways to focus today:**

- 1. Turn off your phone** (if possible), and close all programs and messaging apps unrelated to your current project.
- 2. Inform others.** Tell coworkers you'll be unavailable for an hour. Mark it on the group calendar if necessary.
- 3. Work with purpose.** Continue until you achieve your objective.

“It's not that I'm so smart, it's just that I stay with problems longer.”  
— Albert Einstein

## Safety Tips for Working in **Hot Weather**

**If you're working outdoors this summer**, use these tips to stay healthy and safe in the heat:

**Hydrate.** Drink at least 1 cup of water every 15 to 20 minutes you are sweating in the heat. Avoid caffeine, sugar, carbonated beverages and alcohol.

**Cover up.** Wear breathable, loose-woven fabrics that shield you from the sun.

**Acclimate slowly.** Build up to heavy work in hot weather, and give your body time to adjust.

**Take breaks.** Rest in the shade or a cool area when possible.

**Stay alert to signs of heat-related illness in yourself and your coworkers.** These may include heavy sweating, light-headedness, pale or flushed complexion, nausea, dizziness and confusion, clammy skin, and muscle cramps.

**If someone exhibits symptoms of heat-related illness, get them to a cool area to rest and drink water. Also, alert a supervisor.**



# Protect Your Privacy Online

Lately it seems as though **cybercrime dominates the news every week**. Unfortunately, most cases of cybercrime and online privacy breaches come from user error. The best security software and procedures in the world won't work if you proceed without caution when you're connected.

## Shield your data:

- 1 Log off or lock your computer every time you leave it unattended.
- 2 Never share your passwords with anyone.
- 3 Choose strong passwords, and never use a password for more than one device, site or service. One password creation tip is to choose a sentence you can remember, such as, "My favorite dessert is apple pie." From this statement choose the first letter of each word, mix up uppercase and lowercase letters, and include a number and a symbol.
- 4 Use 2-step authentication if it's offered for your email client, bank or other online service. This requires you to enter both a password and a code that's texted or sent to you on a special device to log on.
- 5 Use public connections sparingly. Don't bank, do sensitive work or share private information over an open Wi-Fi connection, such as in an airport or a coffee shop.



## Additional precautions:

- ❖ Don't open attachments to, or click on links in, emails. Some scams use logos, names and email formats that look official and mimic real sites. Think twice before you click — on anything. Trusted email addresses you communicate with can also be spoofed and armed with malicious programs (malware).
- ❖ Never provide private information via email or text messages. Legitimate companies, financial institutions and government agencies will never ask you for information that way.
- ❖ Avoid clicking on links in social media postings or online advertisements. These often take you to a malicious site or install malware on your computer. Social media sites are also targets of viruses that steal passwords.

# Working Well Across Age Differences



**Age differences in the workplace can sometimes be a source of strength.** Try these strategies to take advantage of the age gaps at work:

**Learn by example.** Different age groups bring varied opinions, skills, values and past experiences to their jobs. Each age group can learn from those both younger and older than themselves, and each contributes to the workplace as a whole.

**Focus on commonalities.** For example, focus on your mutual commitment to your job or the ways your skills and knowledge balance and complement each other.

**Look beyond labels.** Everyone has something to offer regardless of their birth year.



## How Often Do You Use Your Smart Device?

**People spend more than 4 hours per day on their mobile devices,** according to several studies. Are you wondering about your own smartphone use?

**There's an app for that.** You can get a smartphone app that tracks how many times and for how long you use your device. Search for "phone usage tracker apps 2019" to learn more. And check your device — it may already have one installed that meets your needs.

**By running a smartphone app** that tracks how many times and for how long you log onto your device, you can see how often you distract yourself by interacting with your phone.

**The point?** Become more intentional in your digital interactions, instead of picking up your phone every time you're bored, in a lull between activities or waiting. Consider downloading a mobile time tracking app, and start noticing how you spend your downtime. Instead of relying on your mobile device whenever you have time to fill, go outside, read a (paper) book, have coffee with a friend or just watch the world go by.

**Smart breaks?** A study from the Draugiem Group, a social networking company, found that the top 10% of its most productive employees took regular breaks during their most intense, concentrated work. And they took these breaks away from computers and other electronic devices. While break schedules vary among workplaces, they are important regardless of when you take them. Use them to recharge — you'll feel better and more alert. And you will accomplish more.



The **Smart Moves Toolkit**, including this issue's printable download, **The Heat is On**, is at [personalbest.com/extras/19V6tools](http://personalbest.com/extras/19V6tools).

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Safety Around the Clock. ....

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June is Safety Month.

## QuikQUIZ™ How Are Your Safety Smarts?

It's time to test your safety knowledge.

### 1 To protect yourself from data breaches, you should:

- use complicated passwords and change them often.
- respond immediately to emails that state you have a data breach.
- monitor credit and debit cards as well as bank accounts.
- execute a and c.

### 2 Driving safely through a construction zone safety is everyone's responsibility, be safe, and:

- make sure headlights are turned off to avoid glare.
- obey road crews, signs and work zone speed limits.
- drive quickly through the area to get out of the way.
- perform a and b.

### 3 Hard hats can protect you from impact, electrical shock and burn hazards. According to OSHA, hard hats need to:

- have a hard outer shell to absorb the shock of a blow and resist penetration.
- be water resistant and slow burning.
- have a shock-absorbing lining that incorporates a headband and straps to suspend the shell from 1 to 1¼ inches away from the head.
- provide all of the above.

### 4 When driving in rural areas, you may have to share the road with slow-moving farm vehicles, so it's wise to:

- yield to wide farm vehicles when they are traveling opposite of you.
- pay attention and look for unmarked access roads where drivers can enter the roadway.
- get out of the way as quickly as possible even if it means passing in a no-pass zone.
- implement a and b.

### 5 If you come across an aggressive dog, it's best to:

- feed it a treat.
- look the dog in the eye and pet it.
- look away and stand still with your side facing the dog.
- run and scream loudly for help.



## SAFETY CORNER

### Keep Your Wheels Out of Thieves' Hands

You know the basics when it comes to protecting your vehicle from theft — keep valuables out of sight, lock the doors, don't leave your keys in the vehicle and don't leave it running unattended, but criminals are now using high-tech methods to steal.

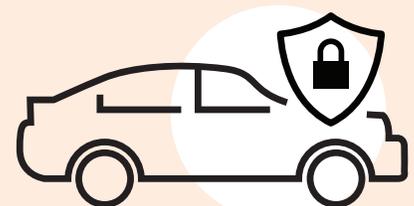
Here are some ways you can thwart sophisticated vehicle thieves:

**Secure your vehicle's Wi-Fi.** Hackers can use your Wi-Fi to access your vehicle's electronic controls. Keep your software updated and secure your Wi-Fi with a strong password.

**Use a vehicle tracking system.** Install a tracking device that is easily accessed through a phone or mobile app.

**Protect your key fob.** Prevent would-be thieves from intercepting and replicating signals from your key fob by keeping it in a key fob protective pouch.

**Install an anti-theft device,** such as a car alarm, steering wheel lock or kill switch.



Answers on back.

# Secondary and Dry Drowning: Signs and Symptoms

Dry and secondary drowning are 2 different conditions that can cause similar symptoms or signs.

**Dry drowning** happens soon after someone exits the water — when a person takes in a bit of water through the mouth or nose, causing the airway to spasm and close up.

**Secondary drowning** happens when water gets into the lungs and causes swelling or inflammation. Both can be fatal. Symptoms can take up to 24 hours to appear.

**While these conditions are rare**, it's important for parents to recognize the signs and seek medical treatment if any occur, especially if your child had to be rescued from the water.

## What to look for:

- Gagging or coughing persistently after swimming.
- Increased trouble breathing, including rapid, shallow breathing.
- Chest pain.
- Extreme sleepiness.
- Irritability or an unusual change in behavior.
- Vomiting.

**To prevent dry and secondary drowning**, make sure your child is supervised at all times near the water (including the bathtub), wears flotation devices and learns to swim.



## WORKING SOLO: The Basics

Alone on the job presents a unique set of challenges, but you can stay safe by following these guidelines:

**ASSESS** your workplace's hazards. Know what tasks are deemed permissible by your employer during lone work.

**FOLLOW** your employer's and OSHA's safety training and guidelines.

**DON'T** hurry through any tasks, especially if it involves working at heights or with hazardous materials.

**CHECK** in with someone before, during and after you are finished with work.

**ASK** to schedule high-risk tasks for when another worker is there and can help in an emergency.

**KNOW** where the panic or emergency button is located (if appropriate). **Tip:** Carry a personal alarm or 2-way radio in addition to your cell phone.

## QuikQUIZ™: How Are Your Safety Smarts?

**Answers:** 1. d, 2. b, 3. d, 4. d, 5. c

## Camping CAUTIONS

Camping is a fun way to enjoy the great outdoors. But, before you go, read this helpful advice:

**Do your homework.** Make sure the area where you want to stay allows camping and that campsites are safe and monitored by park rangers or security. If you choose a public campground, check for security features, such as nightly patrols, security cameras and security gates and fences. Also, watch the weather forecast to avoid potential problems.

**Know your neighbors.** Introduce yourself to other campers. They may be able to help out in emergencies and let you know if someone tampers with your gear.

**Use your own security devices.** If your RV or camper doesn't have a built-in security system, consider setting up motion lights to deter crime and critters. Pull down shades in campers and RVs to keep valuables concealed. Store food out of reach of wildlife. To keep food from hungry bears, use a bear-resistant container to store food or get more information at [bearsmart.com/play/securing-food-garbage/](http://bearsmart.com/play/securing-food-garbage/).

**Follow campfire and campground rules.** Keep buckets of water and blankets (stop, drop and roll) nearby. Put out your fire and don't go to sleep or leave the campfire when coals or embers are still hot. Visit the National Park Service at [nps.gov/articles/campfires.htm](http://nps.gov/articles/campfires.htm) to learn more.



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# SW SHIFT WORKER™

Achieving a Healthy Balance.

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## EXERCISE: *How Much is Enough?*

**Get moving!** It's 1 of the best steps you can take to improve your health and fend off some of the conditions that tend to affect shiftworkers, such as diabetes, obesity and heart disease. Plus, it can help you sleep better and feel more energized at all hours.

**So how much exercise do you need?** Review these federal physical activity guidelines:

**Adults age 18 to 64 need at least 150 to 300 minutes of moderate-intensity aerobic activity every week.** Try 30 minutes daily 5 days a week. Moderate-intensity activity includes brisk walking, cycling at a moderate pace or similar activities.

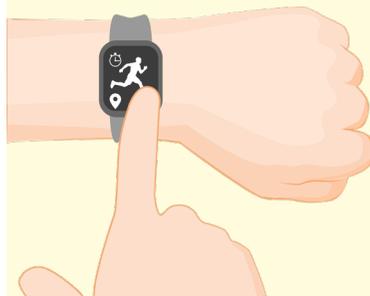
**As your fitness level increases, you can choose instead to do vigorous-intensity aerobic activity for 75 minutes.** This might include jogging, running, fast cycling, high-intensity fitness classes, etc. Try 20 minutes on 3 days and 15 minutes on the 4th day.

**Combine aerobic activity with muscle-strengthening exercises** on 2 or more days per week. These might include using weights, strength training machines, resistance bands or your own body weight as you work your legs, hips, back, abdomen, chest, shoulders and arms.

**Remember, the fitness program you are most likely to stick with is the one that fits your lifestyle and schedule.**



**People with prediabetes can protect their hearts by walking more.** (Prediabetes is diagnosed when blood glucose levels are moderately high but not high enough to be diagnosed as diabetes — 100 mg/dL to 125 mg/dL.) People who took 2,000 more steps daily lowered heart disease risk by 10% for 1 year, and the risk dropped by another 8% for every additional 2,000 steps per day.



**Consider using a fitness tracker, and challenge yourself to walk more.**

## Tired Eyes?



**Are you bleary eyed?** The combination of spending hours looking at a computer or mobile device, working under artificial lighting and driving in the dark can lead to tired, dry eyes.

*Watch out for these symptoms:*

- ✓ Headaches while using a computer or mobile device, or shortly after.
- ✓ Dry, irritated, burning or watery eyes.
- ✓ Increased sensitivity to light.
- ✓ Blurred vision or trouble focusing.
- ✓ Trouble refocusing when you change from looking at something close up (such as a computer screen) to something at a distance.
- ✓ Losing your place while looking from a screen to copy.
- ✓ Discomfort with wearing contact lenses or feeling as though your glasses aren't helping.

*Get relief with these tips:*

- ✓ Wear sunglasses during daytime driving.
- ✓ Follow the **20-20-20 rule**: After every 20 minutes on a computer or tablet, look 20 feet in front of you for 20 seconds.
- ✓ Blink frequently to keep eyes moist, especially while looking at a screen.
- ✓ Wear the eye protection required by your job. This can reduce eye dryness and irritation from environmental exposure.
- ✓ Get plenty of sleep. Fatigue can make eyes feel gritty, tired and irritated.
- ✓ Ensure your workspace is adequately lit.

**If your vision changes noticeably or eye discomfort persists, talk to your health care provider.**



## Smoking and depression:

If someone is suffering from depression, it can make quitting smoking much harder. Most smokers feel down for a short time after quitting, but researchers think some people with depression may smoke to feel better or that smokers might be more prone to depression. Don't let depression symptoms keep you from quitting. Seek help for your depression so you can kick the habit and do what's best for your health.

## QuikQuiz™ — Arthritis: How Much Do You Know?

About 54 million American adults have been diagnosed with arthritis from all walks of life, including shiftworkers. Test your knowledge of this disease and its risk factors. You might be surprised at what you learn.

TRUE FALSE

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Arthritis only affects older people.            |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. There is more than 1 type of arthritis.         |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Arthritis is a natural part of growing older.   |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Arthritis doesn't affect people's jobs.         |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. Exercise is good for people who have arthritis. |

**1. False.** Two-thirds of people with arthritis are under the age of 65, including 300,000 children.

**2. True.** There are 3 main types of arthritis. **Osteoarthritis** is the most common, and involves a breakdown of joint cartilage associated with being overweight or obese, aging and a history of joint injury and overuse. **Rheumatoid arthritis** causes inflammation of the membranes around joints and is considered an autoimmune condition. **Juvenile arthritis** affects children under 16.

**3. False.** Arthritis is believed to be at least partly inherited, so you may not be able to completely prevent it. However, you can reduce symptoms by staying active, maintaining a healthy weight and protecting your joints.

**4. False.** Arthritis limits physical activity more than heart disease, cancer or diabetes, according to the National Arthritis Foundation.

**5. True.** Exercise can reduce arthritis symptoms. Plus, staying at a healthy weight and keeping your joints flexible with exercise may help prevent osteoarthritis.

## Depression: Know the Signs

**Depression is more than just temporarily feeling sad or down.** It is a real illness, with a wide range of symptoms that can affect people differently. For example, some may feel anxious or irritable, be unable to sleep and have no appetite. Another might sleep all day, overeat and feel tired.

**If you experience depression symptoms** for 2 weeks or more (even if you're not completely certain), get help from your health care provider.

### Red flags for depression:

- ▶ Feeling sad or empty.
- ▶ Irritability, anxiety, guilt, hopelessness.
- ▶ Loss of interest in activities the person used to enjoy.
- ▶ Trouble concentrating, focusing and remembering.
- ▶ Overeating or eating too little.
- ▶ Sleeping too much or not enough.
- ▶ Frequent aches and pains, headaches, digestive problems.
- ▶ Tiredness that does not go away even with adequate sleep.
- ▶ Calling in sick to work frequently.
- ▶ Thoughts or talk of suicide, suicide attempts.



The good news: Depression is treatable, usually with a combination of medication and talk therapy.

## Online Resources for Shiftworkers



**One of the best ways to succeed** at shiftwork is to use reliable resources to help you boost your safety, health and productivity. We recommend:

**American Diabetes Association**  
([diabetes.org](http://diabetes.org))

This national nonprofit association promotes diabetes prevention and treatment.

**American Heart Association**  
([heart.org](http://heart.org))

The AHA is the nation's leading nonprofit advocate for improving heart health.

**MyPlate.gov**  
([myplate.gov](http://myplate.gov))

MyPlate is the USDA's online resource for nutrition guidelines.

**National Institute for Occupational Safety and Health**  
([cdc.gov/niosh](http://cdc.gov/niosh))

Provides information about work safety. You can also link to the informative, free publication "Plain Language About Shiftwork" through the NIOSH site.

**National Institutes of Health**  
([nih.gov](http://nih.gov))

Find science-based information on nearly any medical condition. Click on the "Health Information" tab for consumer information.

**National Sleep Foundation**  
([sleepfoundation.org](http://sleepfoundation.org))

This organization is the nation's leading nonprofit advocate for more and better sleep. It also offers information for shiftworkers.

**One caveat:** Never substitute information you read online for your health care provider's expert advice and care. Your provider knows you best.



The **Smart Moves Toolkit**, including this issue's printable download, **Eating the Mediterranean Way**, is at [personalbest.com/extras/19V5tools](http://personalbest.com/extras/19V5tools).

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## Big Budget Busters and

### *How to Fix Them*

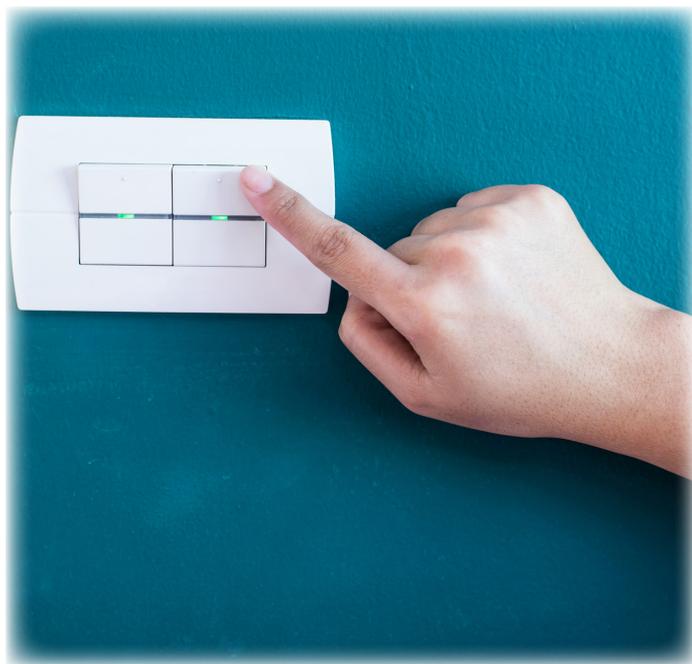
Do you feel like you have tightened your budget as much as possible but you still need money? Your budget may have money leaks that you've never thought about. Review this list to see if you are wasting money unintentionally.



**Streaming apps:** Do you subscribe to multiple streaming apps to cut cable costs? Are you paying for multiple services that offer the same shows? Look at all of your streaming subscriptions. Can you cancel 1 or more of them?

**Emergencies:** No one intentionally plans for something bad to happen. But things inevitably go wrong — hence the need for an emergency fund. Stash 3 to 6 months of necessary living expenses in a separate account. When life strikes, you have money to handle the costs instead of wrecking your budget with unexpected expenses.

**Utilities:** Are appliances or gadgets plugged in that you rarely use? Do you leave lights on in rooms you aren't using? Do you leave the television on for background noise? All of these use electricity that you pay for each month. Develop ways to cut down on use and see your power bill decrease.



## Teach your Teen How to Survive Financially in College

**Sending your child off to college can introduce a host of concerns.** Finance doesn't have to be 1 of them. Here are a few tips to remember before your child starts packing:

**Budget.** Create a budget to practice with in the summer before your child goes to college. Think through the expenses they will be responsible for at school. If you plan to give them a monthly allowance for expenses, practice a month or so in advance and have them pay for actual expenses. Food expenses will be 1 of the most important categories to manage. Have them buy food for themselves out of their income so they can understand what they can afford.

**Limit entertainment.** Teach your child to plan ahead how much entertainment they can afford. Either break out their entertainment budget into a weekly amount or go by a specific number of nights out they can manage.

**Live with others.** Having a roommate can help with finances and with loneliness. Having an extra person or 2 or 3 can lower living expenses a good bit. Decide up-front what expenses will be split and how.

## TOPDOLLAR DICTIONARY:

### Unsubsidized Loans

**Unsubsidized loans are available to undergraduate and graduate students; there is no requirement to show financial need.** Your school determines

the amount you can borrow by considering the cost of attendance and other financial aid you receive. For an unsubsidized loan, you are responsible for paying the interest during all periods. If you choose not to pay the interest while you are in school and during grace, deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (your interest will be added to the principal amount of your loan).



# Recover Financially from a **Disaster**

**It's almost impossible to fully plan for a natural disaster.**

So, what can you do?

**Store insurance information** electronically in case your home is damaged.

**Have a list of people** to call in an emergency. This list should include insurance agents and any companies you have accounts with.

**Also, store account numbers and policy numbers** electronically so you're not trying to remember 16-digit account numbers while dealing with shock and grief.

**Emergency funds are also crucial.** If disaster strikes, having funds set aside for essential items and services while you're waiting for insurance claims to process can ease the chaos.



**If you are impacted by a disaster, take these steps:**

- 1. Contact** your insurance company. Begin a claim as soon as possible. Ask for all correspondence to be sent electronically; it may be difficult to receive postal mail. Also, take pictures of your property and store them electronically.
- 2. Call** your mortgage company as soon as you can. Damage to your home does not suspend or eliminate your payments.
- 3. Contact** other debt companies (credit card or auto lenders) as soon as possible to inform them of your situation, especially if your income is affected and you can't pay bills.
- 4. Register** for assistance with FEMA. Visit [disasterassistance.gov](http://disasterassistance.gov) for help.
- 5. Call** your utility companies and other service providers if your home is unlivable from damage. Suspend services until you can move back in.



## Traveling Solo

**Traveling alone can give you freedom:**

You decide how late to sleep, when to eat and you control your activities. One downside: added fees for single travelers. Here are a few tips to lower costs if you are booking for one.

**Use home exchange sites.** Staying in someone's home is usually cheaper than a hotel. An added benefit is that you can cook meals instead of eating out. Wi-Fi is another plus; many hotels charge hefty

daily fees for Wi-Fi. If staying in someone's home doesn't appeal to you, consider independent hotels. Some independent hotels offer smaller rooms for solo travelers at discounted rates.

**Get a single-occupancy room.** Double occupancy isn't the only way to go. Many hotels and cruise lines have single-occupancy rooms, commonly called studios. Studios are smaller than regular rooms but offer the same amenities.

**Skip expensive calling plans.** Most carriers charge a high premium for international calls. Don't bother with call plans and use an app that lets you call and text loved ones for free. Search online for the most common apps.

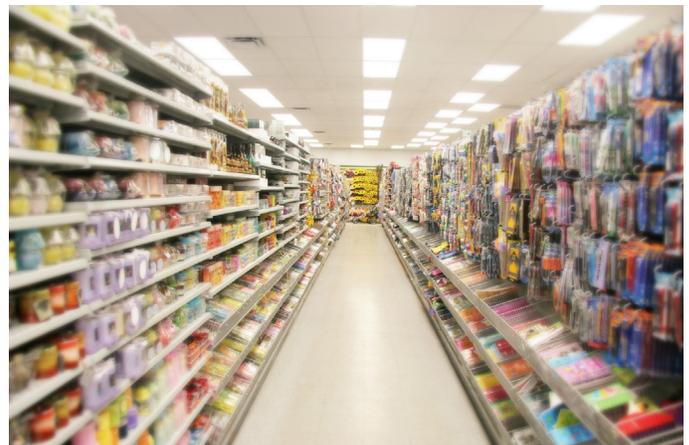
**Eat like the locals.** Shop for easy meals at the local grocery or farmers market. Picnic in a nearby park or on a sidewalk bench. You'll enjoy your surroundings and catch more of the local sights.

## Top Dollar Tip: Store vs. Name Brand Goods



**Does it matter if you buy name brand or generic goods?**

It depends. Across the board, consensus seems to be that items such as baking goods (flour, baking soda, sugar) are the same regardless of the name on the label. Other items such as ice cream and coffees often depend on your preferences. Save your money on one-ingredient items and splurge on your favorite specialty foods.



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