

Bone-Building Exercises

By Elizabeth Smoots, MD

The saying “use it or lose it” applies not only to your muscles, but also to your bones. Low bone density, or osteoporosis, afflicts 54 million people in the U.S. To maintain bone mass and prevent osteoporosis, the National Institute of Arthritis and Musculoskeletal and Skin Diseases recommends the following physical activities for adults.

Weight-bearing exercises: The stress placed on bones during weight-bearing exercises stimulates bone formation and repair. Jogging, brisk walking with or without weights, stair climbing, step aerobics, racquet sports, and dancing are excellent activities for promoting stronger bones. Aim to get at least 150 minutes of moderate-intensity exercise or at least 75 minutes of vigorous-intensity exercise every week.

Resistance training: The pull of muscle against bone signals your bones to get stronger and denser. Weight-lifting machines, free weights, calisthenics and resistance bands are popular options. Include two to three sessions each week of at least moderate-intensity strengthening exercises of all major muscle groups.

Balance activities: They are especially important for older adults and can improve your balance and prevent falls. Walking on an unstable surface, such as a wobble board or foam mat, can help. So can shifting your body weight backward and forward while standing with both feet together or on one foot. Step-ups, lunges and walking backward are other ways to improve your balance. The martial arts practice of tai chi can help, too.

Older people and those with low bone density are at increased risk from activities that compress the spine, such as jumping, deep forward bending and heavy lifting. Consult your health care provider before increasing your level of exercise; ask if any physical activities are unsafe for you. Then get moving for healthier bones.



BEST bits



■ May is Asthma and Allergy

Awareness Month. Asthma and allergies have much in common. Although different ailments, they often occur together and allergy triggers are frequently linked to asthma symptoms. An allergic response occurs when your immune system detects a harmless substance, such as pollen, as an invader and releases chemicals, resulting in a stuffy nose, sneezing, watery eyes and other symptoms. For those with asthma, this reaction affects the airways and lungs, causing wheezing. **Asthma and Allergy Awareness Month** is an opportunity to learn about reducing exposure to pollen and other triggers for both ailments. Talk to your health care provider about medications, including new treatments, that can help asthma and/or allergy symptoms.



■ May is Skin Cancer and Prevention

Awareness Month. Skin cancer is the most common malignancy in the U.S. Every day, about 9,500 Americans are diagnosed with the disease. Most types of skin cancer, if found early, can be treated successfully, even potentially deadly melanomas.

Important: Check your skin regularly. Report any skin changes, especially changes in the shape or color of moles, to your health care provider. To help prevent skin cancer, the American Academy of Dermatology recommends seeking shade instead of sun bathing, wearing sun-protective clothing, and using a broad-spectrum, water-resistant sunscreen with an SPF of 30 or higher. Avoid tanning beds. Tanning is a sign of skin damage, not good health.



TIA's: Warning Strokes

A TIA (transient ischemic attack) happens quickly, causing stroke-like symptoms. TIAs can cause weakness or numbness on one side, vision disturbances, a severe headache, and difficulty speaking. These symptoms result from a temporary blockage of blood flow to the brain due to a blood clot which quickly dissolves or moves.

TIA symptoms often disappear in a few minutes (although they can last up to 24 hours).

But the quick return to feeling normal after a TIA doesn't mean the episode should be ignored. While a TIA doesn't cause permanent damage, it's a warning that a full-blown stroke could be ahead.

In fact, nearly one in five people who have a TIA suffer a stroke within 90 days, according to the American Stroke Association. What's more, when people who have experienced TIA symptoms are given appropriate imaging tests, scans reveal about two in five have had strokes instead of TIAs.

Call 911 immediately if you have TIA symptoms or head to an emergency room.

When possible, a comprehensive evaluation, including imaging of blood vessels in the head and neck, should be done within 24 hours of a TIA, according to Cleveland Clinic stroke specialists. A neurologist will use these, other tests, and your health history to assess your risk of a future stroke.

Good news: You can work with your health care provider to lower the risk of a future stroke by treating high blood pressure, controlling blood sugar if you have diabetes, keeping weight under control and not smoking.

Balance Lessons

Balance is key to performing your best at almost anything.

Whether you're playing sports, reaching for an item on a grocery shelf or just walking, balance is involved. It's your ability to manage your center of gravity, and stay upright — and it involves not only coordination between your muscles, but with your eyes and brain, too.

Whether you walk daily, hit the gym regularly to lift weights, or admit to being a couch potato, there are some simple but effective ways to improve balance. Harvard University balance experts advise using a few of these exercises two or three times a week for best results:

Practice standing on one leg. When you feel unsteady, switch to the other side. Repeat several times, until you feel muscle fatigue.

Stand up from a seated position using your legs only, not your hands. Repeat two to three times.

Balance Lessons, continued on the next page.

Make the Most of the Mediterranean Diet

By Elizabeth Smoots, MD

The Mediterranean diet is a sensible eating and lifestyle plan that has provided health and longevity for people in Italy, Greece and southern France for thousands of years. What benefits does it offer us today? Eating a modern version of the Mediterranean diet can help curtail some of the most common health issues in the U.S.

The Mediterranean diet emphasizes eating whole, unprocessed plant foods, such as fruits, vegetables, beans, whole grains, nuts and seeds. These foods are low in saturated fat and high in antioxidants and phytochemicals, which may help reduce inflammation. The diet also includes moderate amounts of fish, poultry, dairy and eggs daily or weekly. Red meat is limited.

The main source of fat is olive oil. Sweets and baked goods are eaten less frequently; fresh or dried fruit is a preferred dessert instead. Water is the most important beverage.

A study released in 2023 indicates nondietary lifestyle factors may play a role in the success of the Mediterranean diet. Researchers studied 110,000 middle-aged and older adults in

England, Scotland and Wales, who adopted the diet and lifestyle habits of the Mediterranean region. Their study followed participants for nine years.

The scientists analyzed the health effects of physical activity, relaxation, rest, and social activities in addition to diet. Researchers started off asking many questions: How often did participants eat meals with family and friends? How frequently did they participate in physical activities with other people, such as walking or sports? How often did they get together with family and friends? How much time did they take for relaxation? How many hours did they sleep? How often did they nap?



The results indicated that people who adhered most closely to the Mediterranean diet and lifestyle had the lowest risk of death from cancer or any cause. Specifically, they had a 28% reduced risk of death from cancer and a 29% reduced risk of death from any cause compared to those with the lowest compliance with the Mediterranean diet and lifestyle.

Scientists believe all of the diet and lifestyle habits that comprise the Mediterranean foodway work together to prevent disease.

The Truth About Weight Loss Supplements

By Cara Rosenbloom, RD

Balance Lessons, continued from page 2.

Walk heel to toe in a straight line. You will likely only be able to walk a short distance at first before you feel off kilter. With practice, balance will improve.

Take yoga or tai chi lessons. Both forms of exercise involve balance and stability.

Do bicep curls for balance. For a more challenging balance exercise, stand with feet apart. Hold a dumbbell in one hand while you lift the opposite leg off the floor, bent back at the knee, for a few seconds. Repeat with the other side.

If you have severe balance problems, or an orthopedic condition, talk to your health care provider before starting any new exercise routine.

TIP of the MONTH Mediterranean Diet and Alcohol

You may know that red wine is part of the Mediterranean diet, but it's not mandatory. When wine is consumed, it's used with meals in moderate amounts. The 2020-2025 Dietary Guidelines for Americans define moderate drinking as two standard drinks or fewer daily for men and one standard drink or less daily for women. A standard drink of wine is five ounces. Recent studies suggest there is no safe amount of alcohol to drink, and research is ongoing to determine if red wine should be included in the Mediterranean diet. Amounts above the recommendations may increase the risk of liver disease and breast cancer. If you don't drink, don't start.

Many weight loss products promise more than they can deliver. Those that “guarantee” fast weight loss may be hard to resist. Do they deliver what they promise? And are they safe?

Note: This article is about supplements, which are not the same as prescription weight loss drugs.

All dietary supplements, including those promising weight loss, are consumed by mouth and are not pharmaceutical medications. Common ingredients are vitamins, minerals, fiber, caffeine, herbs and other plants. They may claim they can build muscle or burn fat, but they are not a cure-all for overweight and obesity.



While dietary supplements don't require FDA approval, if a supplement is found to be unsafe, the FDA can issue warnings or request it be withdrawn from the market. The FDA can also act against companies that make false or unsupported claims to sell their supplements.

You also need to know that dietary supplement manufacturers rarely carry out clinical trials on these products. As a result, we have little scientific evidence to show that they work to aid weight loss.

Interactions with your medicines? Some supplements can cause problems if taken along with certain medicines. For example, antioxidants, such as vitamins C and E, might make some chemotherapy medicines less effective. Taking many different supplements can increase the risk of side effects, especially when taken with medications.

Consider these safeguards when shopping for and using weight loss supplements:

- **Research your weight loss supplement before buying.** Check credible websites, such as those run by the U.S. Office of Dietary Supplements and the National Center for Complementary and Integrative Health. Also keep in mind that the FDA doesn't regulate supplements.
- **Always consult your health care provider before taking any supplement.** This is especially important if you have health problems, take prescription medications, or are pregnant or breastfeeding. Your provider may prescribe a supplement if you have a vitamin or mineral deficiency.

Tuscan Tuna and Bean Salad

EASY recipe

- | | |
|--|--|
| 1 can (15 oz.) no-salt-added white kidney, navy or cannellini beans, drained | 1 red onion, thinly sliced |
| 2 cans (5 oz. each) albacore or skipjack tuna, drained | 3 tbsp extra-virgin olive oil |
| 1 cup cherry tomatoes, sliced in half | 3 tbsp fresh lemon juice |
| 2 tbsp capers | 6 cups mixed greens |
| | ½ cup fresh chopped basil or flat leaf parsley |
| | Pinch each salt and pepper |



In a large bowl, combine beans, tuna, tomatoes, capers and onion. **Drizzle** with oil and lemon juice, and toss to combine. **Scatter** mixed greens on a platter and add the tuna mixture on top. **Garnish** with herbs, salt and pepper, and serve.

Makes 4 servings. Per serving: 290 calories | 21g protein | 12g total fat | 2g saturated fat | 8g mono fat | 2g poly fat | 26g carbohydrate | 2g sugar (0g added sugar) | 8g fiber | 356mg sodium

Stay in Touch

Keep those questions and suggestions coming!

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EXPERT advice — Elizabeth Smoots, MD

Q: What is dyspepsia?

A: **Dyspepsia is the official term for an upset stomach or indigestion.** The symptoms include discomfort or a burning sensation in the upper abdomen. Feelings of fullness early in a meal or long after the meal can occur. Other symptoms include upper abdominal bloating or a feeling of nausea. Belching, vomiting or heartburn happen less often.

Causes of indigestion: Eating too much or too quickly can cause dyspepsia. Common culprits include gastroesophageal reflux disease, spicy or fatty foods, caffeine, alcohol, obesity, eating close to bedtime, and smoking. Other possible causes include irritable bowel syndrome, ulcers, celiac disease, gallstones, pancreatitis, stomach cancer, diabetes and pregnancy.

When to seek medical care: Get a medical evaluation if your symptoms last longer than two weeks. Contact your health care provider right away if the pain is severe or you have weight loss, recurrent vomiting, black stools, vomiting blood, trouble swallowing, weakness or fatigue. Call 911 immediately if you have chest pain lasting more than a couple minutes, shortness of breath, sweating or pain radiating to the arm, neck or jaw.

5 Outdoor Lightning Precautions

Did you know? About 40 million lightning strikes happen each year in the U.S., according to the CDC. Outdoor work or recreational activities can put you at higher risk of being hit by lightning, although the odds in any year are less than one in a million. Another surprising fact from the CDC: About one-third of lightning injuries happen indoors.

Nevertheless, in a lightning storm, the best way to stay safe is to stay inside. However, if you are caught outdoors, follow these safety rules:

Find a safe enclosed shelter as soon as you hear thunder. Safe places can be homes, offices, buildings or hardtop cars with the windows rolled up. Avoid open spaces, picnic pavilions, porches, gazebos and baseball dugouts. Stay in a safe shelter for 30 minutes after the last sound of thunder.

Never lie flat on the ground in a storm. Instead, crouch down with your head between your knees.

Avoid tall structures, hilltops, lone trees, bodies of water, power lines, fences and concrete floors or walls. Lightning can travel through any metal wires or bars in concrete walls or flooring.

Separate from a group to reduce the number of injuries if lightning strikes.

Avoid touching anything metal, including farm equipment, motorcycles, bicycles and golf carts.

Stay indoors until weather forecasts announce the storm has ended.

Most deaths from lightning happen in the summer, especially in July. If you are with someone who is struck by lightning, call 911 immediately and follow instructions for helping the person until EMTs arrive. Learn first aid and CPR.

Good to know: Nearly 90% of people struck by lightning survive, according to the CDC.



May is High Blood Pressure Education Month. Knowing your blood pressure levels could save your life. High blood pressure (hypertension) affects one in three Americans and is one of the leading causes of death in the U.S. It's often called the silent killer because hypertension may not cause any obvious symptoms until a heart attack or stroke occurs. Make sure you get your blood pressure checked regularly by your provider. Although hypertension is dangerous, it's highly treatable with lifestyle changes, such as regular exercise and cutting back on salt, as well as medication. **Note:** It's important to take your blood pressure medications every day and don't stop them unless your health care provider says it's okay to do so.

EASY recipe

Tuscan Tuna and Bean Salad

1 can (15 oz.) no-salt-added white kidney, navy or cannellini beans, drained

2 cans (5 oz. each) albacore or skipjack tuna, drained

1 cup cherry tomatoes, sliced in half

2 tbsp capers

1 red onion, thinly sliced

3 tbsp extra-virgin olive oil

3 tbsp fresh lemon juice

6 cups mixed greens

½ cup fresh chopped basil
or flat leaf parsley

Pinch each salt and pepper

In a large bowl, combine beans, tuna, tomatoes, capers and onion.

Drizzle with oil and lemon juice, and toss to combine. **Scatter** mixed greens on a platter and add the tuna mixture on top. **Garnish** with herbs, salt and pepper, and serve.



Makes 4 servings. Per serving: 290 calories | 21g protein | 12g total fat | 2g saturated fat | 8g mono fat | 2g poly fat | 26g carbohydrate | 2g sugar (0g added sugar) | 8g fiber | 356mg sodium

Immunity Support on Your Plate

If you've read a headline that mentions *immune boosting*, don't believe the hype. The idea of boosting the immune system with supplements or specific ingredients is misleading and scientifically inaccurate. It isn't a medical term.



Boosting immunity implies an overactive immune system, which is linked with autoimmune diseases, such as lupus or multiple sclerosis. Overactivity is as harmful as immune system underactivity.

Support your immune system instead. Build meals with a variety of foods to get nutrients, including zinc, iron, selenium, protein and omega-3 fats, as well as vitamins C, D and E. They are critical for the growth and function of immune cells.

Make your plate five ways:

- 1. Get extra vegetables and fruit.** They should fill half of your plate at every meal. Fresh, frozen and canned are all great choices.
- 2. Add protein from fish, chicken, dairy, tofu or beans.** The building blocks of protein (amino acids) are essential for T-cell function, which protects the body against bacteria and viruses.
- 3. Choose nuts and seeds.** Include Brazil nuts for selenium; walnuts and flax for omega-3 fats; pumpkin seeds for zinc; and almonds or sunflower seeds for vitamin E.
- 4. Look for vitamin D.** It's found in fish, milk, fortified plant-based beverages and eggs. If you don't eat any of these foods or get much sun, ask your health care provider if you need a vitamin D supplement. Night shiftworkers have lower serum vitamin D levels than day workers, according to the NIH.

It's also important to minimize highly processed foods, such as soft drinks, candy, fast food and salty snacks. These foods lack nutrients and can impair the production of immune cells and antibodies. Bring nutritious food from home. Avoid vending machines, 24-hour restaurants and meal delivery.



Avoid Doom Scrolling

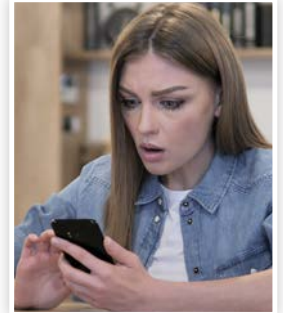
Doom scrolling (also known as doom surfing) — searching for and reading article after article filled with bad news — isn't healthy. Constantly scrolling through bad news can trigger sadness, anxiety or anger and contribute to headaches and lost sleep.

What's more, finding differing information about medical crises or worrisome topics can be confusing and result in even more doom scrolling and information overload.

Try these tips to avoid, or reduce, doom scrolling:

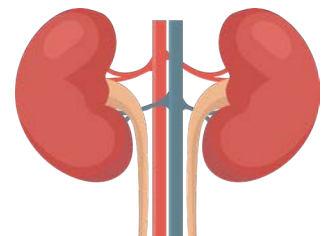
- Go on a doom scrolling diet; check the news just once or twice daily.
- Avoid surfing for varying opinions on medical news. Use reputable sources, such as the CDC and the National Institutes of Health.
- Take a 24-hour respite from technology. It's a good way to see how much calmer you can feel when you unplug and unwind.

As a shiftworker, it's important to reduce distractions that make it hard for you to fall and stay asleep. Keep your phone and other devices out of your bedroom so you won't be tempted to check the news. Odds are, you won't miss out on anything, and you'll sleep more peacefully.



Take Care of Your Kidneys

Your kidneys are small organs, but they perform many important functions: removing wastes and excess fluids, helping regulate blood pressure, and keeping certain nutrients, including potassium and calcium, balanced in the body.



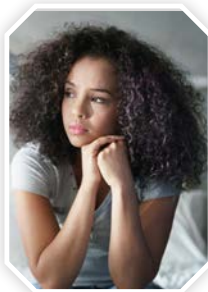
One in three adults is at high risk for kidney disease, according to the National Kidney Foundation. Having other common health conditions, including type 2 diabetes and high blood pressure, increases the risk and so does a family history of kidney failure and being age 60 or older.

Kidney health tips:

- ❖ Be careful with over-the-counter nonsteroidal anti-inflammatory drugs (NSAIDs), such as ibuprofen and naproxen. If taken for a long time, NSAIDs can cause kidney damage, the National Institute of Diabetes and Digestive and Kidney Diseases warns.
- ❖ If you have diabetes or hypertension (which can damage kidneys), work with your health care provider to keep those conditions controlled well.
- ❖ Eat a healthy diet, exercise regularly and see your provider for scheduled check-ups, including a check of kidney health.
- ❖ If you have any symptoms of kidney problems (including difficulty urinating, swelling in your face, legs or abdomen; bloody or foamy urine; fatigue or unusual thirst), contact your provider.

Q: How do I know if I have depression?

A: We all get sad or down on occasion, but true depression lasts for at least two weeks, with symptoms occurring almost daily. Research is ongoing regarding a possible link between shiftwork and a risk of developing depression.



For an official diagnosis, you must experience loss of interest or pleasure in most activities, or a consistently down mood, plus at least four of the following symptoms:

- Increased or decreased appetite, or unplanned weight loss.
- Fatigue or low energy.
- Sleeping too much or too little.
- Difficulty concentrating or making decisions.
- Being noticeably slower in thoughts and movement.
- Feeling worthless or guilty.
- Frequent thoughts of death or suicide (if so, contact crisis or emergency services immediately).

Good news: Most people improve with medication and/or psychotherapy, especially cognitive-behavioral therapy. Exercise, meditation and sunlight (or full-spectrum artificial light) can sometimes help as well.

— Eric Endlich, PhD

Online Banking 101

By Jamie Lynn Byram, PhD, CFP, AFC, MBA

Online banking involves using a computer or mobile device to transfer money, make deposits, pay bills, view your bank balances and other banking activity.

Online banking has several advantages:

- You save time, gas and postage when you pay bills.
- Online banks are open 24/7. As a shiftworker, you can check your balance and make transfers via an app or online anytime and anywhere.
- With real-time updates, fraud alerts, notifications and encryption, online banking can make personal finance easier.

And it has some disadvantages:

- If you don't have a strong, reliable connection, you could have difficulty doing your banking.
- Not all payments can be made online; writing checks or paying in person may still be necessary.
- Resolving account issues may be difficult if the bank doesn't have brick-and-mortar branches.

Note: Always make sure you use a secure connection. Check your devices regularly for malware, and keep your security apps updated.



Get Wise to Exercise

Whether you prefer a brisk walk, yoga session or bike ride, there are so many benefits to exercise.

It can help reduce your risk of developing heart disease, type 2 diabetes and certain cancers; can help improve your mental health; keeps bones and muscles strong as we age; improves sleep; and may help with weight control.

If you exercise just to lose weight, you may be aiming for an outcome you can't fully control.

Even when you eat well and exercise, the number on the scale can fluctuate. Instead of focusing solely on body weight, focus on inspiring numbers you can control more. For example:

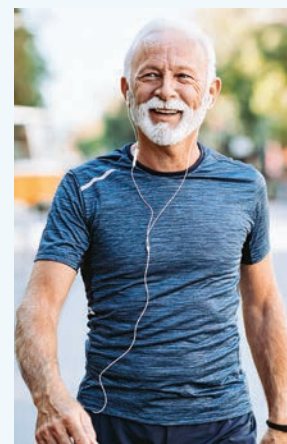
- How long can you exercise? With frequent practice, you will slowly increase your amount of activity.
- How many steps do you take daily? Use an app to count steps, and gradually increase your number.
- How many repetitions of an exercise can you do? Start with a few sit ups, push-ups or bicep curls, and build on that number.

After a few weeks, you will start to see progress. If your weight goes down and your clothes fit better, that's great. But even if they don't, exercise still helps improve your well-being. That alone is worth the effort.

Aim for at least 150 minutes of moderate-intensity exercise per week, such as brisk walking. Spread activities throughout the week.

Tip: Exercising more than the 150-minute minimum brings additional benefits. Add some muscle-strengthening activities at least twice a week.

Your first step: Meet with your health care provider to figure out the best exercise plan for you.



The Smart Moves Toolkit, including this issue's printable download, **Take the Pressure Off**, is at personalbest.com/extras/24V5tools.

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Renting an **Electric Vehicle**

Whether you want to test drive an electric vehicle (EV) before you buy or want to use one on vacation, renting an EV is a great way to satisfy your curiosity.

Important things to keep in mind:



As an experienced driver, it may seem silly to think you need an owner's manual to use an electric car. However, electric vehicles operate differently from gasoline vehicles. Take time to read the manual to learn how to open the doors, start the car, and operate other features, such as the windshield wipers.

Electric vehicles use a battery for power, which means you need to charge it. Before leaving the lot, determine the distance you will drive, your destination and charging station locations.

Electric vehicles have specific ranges that they can travel on a full charge. At [epa.gov](https://www.epa.gov), you can find ranges for each vehicle make and model to determine how far you can travel. Locate charging stations before you leave so you can stop for a charge when you need to.

There are three types of charging stations:

- ❖ Type 1 are home chargers and can take days (3 to 5 miles per hour) to fully charge your EV.
- ❖ Type 2 chargers are the most common and typically can charge at 20 miles per hour.
- ❖ Type 3 chargers add approximately 10 to 20 miles per minute.

College **Debt** Strategies



Student loans serve a necessary role in helping students obtain college degrees. However, for various reasons, the burden of these loans can be financially crippling. Here are factors to consider:

Cover the interest. If your minimum payment doesn't include the accrued interest on your loan, the interest could be capitalized into principal on the loan, making your loan balance increase (negative or reverse amortization). Make sure you include the interest accrued each month.

Enroll in autopay. Government loans and many private loans offer a 0.25% reduction in interest rates for using autopay. This is a smart and easy way to reduce your loan interest. Enrollment instructions should be on the loan provider's home page or in the payment section.

Staying on top of your loans is a must. Keep any mail you receive from your loan provider. Also take substantive notes if you speak with anyone by phone. Include the reason, date and time, the names of people you speak with, and other pertinent information.

Deduct the interest. Depending on your filing status and income, you can deduct up to \$2,500 of your student loan interest from your tax return (reported on Schedule 1). Check [irs.gov](https://www.irs.gov) annually for updates on deduction amounts.

Consult the Department of Education at studentaid.gov for new payment plan options and changes to current loan forgiveness programs. The website includes a loan simulator that can help you select the best repayment strategy for you.

TOP **DOLLAR** TIP: TRACK LOAN INTEREST RATES

Did you know you can use online calculators to help you track loan rates for buying a home? These tools are excellent resources for understanding how much home you can afford and allow you to input your specific information (state, home price and credit score) to see what type of lending rate you may qualify for. The Consumer Financial Protection Bureau ([consumerfinance.gov](https://www.consumerfinance.gov)) updates its calculator weekly.



Extended Warranties



Almost all products have warranties (assurances that the product will work as promised and that certain steps will be taken to rectify problems). Extended warranties, maintenance agreements and buyer protection plans are offered by sellers for covered components of products for a specified period. These types of warranties are purchased separately from the product and act like insurance. Include warranties when you comparison shop. The longer the warranty and the more it covers, the better.

Extended warranties are generally overpriced and may not cover everything that could go wrong. Extended warranties aren't a good choice when buying electronics because the products rarely have problems beyond the warranty period.

When shopping for an extended warranty, pay attention to these features:

What is covered? Using a car as an example, are all the car parts included (engine, transmission, axles)? What about basic needs, such as oil changes, tire rotation, and new brakes? Compare the warranty price with the cost of repairing the vehicle.

How long is the warranty valid? Check to see if the manufacturer's warranty overlaps with an extended warranty. If the answer is yes, does it make sense to purchase an extended warranty?

Research the stability of the company issuing the warranty.

If the company goes out of business, you may be stuck with a worthless warranty.

Check clauses in the warranty agreement. Some warranties include depreciation clauses that reduce the amount covered based on the product's age.

Tip: The money you save by not buying unnecessary warranties can go in your emergency fund.

Q: Is vacation insurance necessary?

A: Before the pandemic, vacation insurance didn't seem necessary. However, our current world makes vacation insurance a wise choice in some instances. Consider the following when planning your next trip:



- Does your trip allow for flexibility?
- Does your destination hotel or event allow for cancellations, refunds or rescheduling?
- Do you care for family members who may have a change in health status or a medical event that would alter your plans?
- Do you have a job that could impact your ability to take time off?
- Does your destination or event offer alternative options in case of weather events?

If any of the above apply to you, vacation insurance is a wise choice. When shopping for vacation insurance, compare policies as you would any other purchase. You can submit policy requests online. You can choose from policies that cover specific types of vacation risks, or a comprehensive policy that lumps most risks together.

Look at the types of coverage offered and potential upgrades. Most vacation insurance policies cost about 5% to 6% of your trip costs. Consider medical travel insurance, especially for travel abroad. Make sure to read and understand your coverage and what your financial responsibilities will be.

TOP DOLLAR DICTIONARY: Cash Management Account



A cash management account (CMA) is a nonbank cash account that combines features of checking and savings accounts along with investments. CMAs are managed online and allow you to transfer funds between other accounts, including brokerage accounts. CMAs earn higher interest rates than traditional savings accounts. Savings accounts offer approximately .01%, and CMAs offer 5% (as of February 2024). Your money is secure in a CMA because the provider transfers your cash to a partnered bank that is FDIC-insured, extending the coverage to your account. Some CMAs offer coverage on balances higher than the standard \$250,000 due to their access to multiple banks. FDIC coverage is limited to \$250,000, per customer, per ownership category (sole account, joint account, etc.), per bank. Because CMAs transfer money to multiple partner banks, a customer could have \$250,000 insured at multiple banks, raising the total amount of money insured. A potential downside to CMAs is personal customer service. Because CMAs are managed online, face-to-face interaction isn't available.



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The Truth About Weight Loss Supplements

By Cara Rosenbloom, RD



Many weight loss products promise more than they can deliver. Those that “guarantee” fast weight loss may be hard to resist. Do they deliver what they promise? And are they safe?

All dietary supplements, including those promising weight loss, are consumed by mouth and are not pharmaceutical medications. Common ingredients are vitamins, minerals, fiber, caffeine, herbs and other plants. They may claim they can build muscle or burn fat, but they are not a cure-all for overweight and obesity.

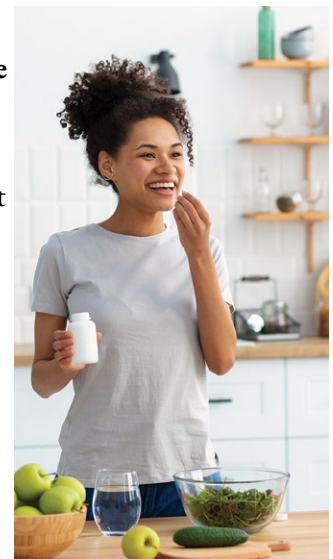
While dietary supplements don't require approval by the FDA, if a supplement is found to be unsafe, the FDA can issue warnings or request it be withdrawn from the market. The FDA can also act against companies that make false or unsupported claims to sell their supplements.

Dietary supplement manufacturers rarely carry out clinical trials on these products. As a result, we have little scientific evidence to show that they work to aid weight loss.

Interactions with your medicines? Some supplements can cause problems if taken along with certain medicines. For example, antioxidants, such as vitamins C and E, might make some chemotherapy medicines less effective. Taking many different supplements can increase the risk of side effects, especially when taken with medications.

Research your weight loss supplement before buying. Check credible websites, such as those run by the U.S. Office of Dietary Supplements and the National Center for Complementary and Integrative Health. Also keep in mind that the FDA doesn't regulate supplements.

Always consult your health care provider before taking any supplement. This is especially important if you have health problems, take prescription medications or are pregnant or breastfeeding. Your provider may prescribe a supplement if you have a vitamin or mineral deficiency.




TIA's: Warning Strokes

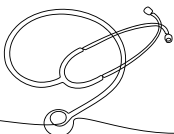
A TIA (transient ischemic attack) happens quickly, causing stroke-like symptoms. TIAs can cause weakness or numbness on one side, vision disturbances, a severe headache, and difficulty speaking. These symptoms result from a temporary blockage of blood flow to the brain due to a blood clot which quickly dissolves or moves.

TIA symptoms often disappear in a few minutes (although they can last up to 24 hours). But the quick return to feeling normal after a TIA doesn't mean the episode should be ignored. While a TIA doesn't cause permanent damage, it's a warning that a full-blown stroke could be ahead.

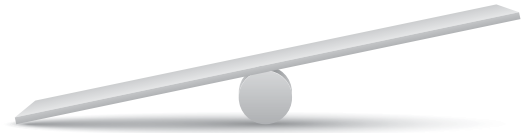
In fact, nearly one in five people who have a TIA suffer a stroke within 90 days, according to the American Stroke Association. What's more, when people who have experienced TIA symptoms are given appropriate imaging tests, scans reveal about two in five have had strokes instead of TIAs.

 Call 911 immediately if you have TIA symptoms or head to an emergency room. When possible, a comprehensive evaluation, including imaging of blood vessels in the head and neck, should be done within 24 hours of a TIA. A neurologist will use these, other tests, and your health history to assess your risk of a future stroke.

Good news: You can work with your health care provider to lower the risk of a future stroke by treating high blood pressure, controlling blood sugar if you have diabetes, keeping weight under control and not smoking.



Balance Lessons



Balance is key to performing your best at almost anything. Whether you're playing sports, reaching for an item on a grocery shelf or just walking, balance is involved. It's your ability to manage your center of gravity, and stay upright — and it involves not only coordination between your muscles, but with your eyes and brain, too.

Whether you walk daily, hit the gym regularly to lift weights, or admit to being a couch potato, there are some simple but effective ways to improve balance. Harvard University balance experts advise using a few of these exercises two or three times a week for best results:

- **Practice standing on one leg.** When you feel unsteady, switch to the other side. Repeat several times, until you feel muscle fatigue.
- **Stand up from a seated position using your legs only, not your hands.** Repeat two to three times.
- **Walk heel to toe in a straight line.** You will likely only be able to walk a short distance at first before you feel off kilter. With practice, balance will improve.
- **Take yoga or tai chi lessons.** Both forms of exercise involve balance and stability.
- **Bicep curls for balance.** For a more challenging balance exercise, stand with feet apart. Hold a dumbbell in one hand while you lift the opposite leg off the floor, bent back at the knee, for a few seconds. Repeat with the other side.

If you have severe balance problems, or an orthopedic condition, talk to your health care provider before starting any new exercise routine.

If your posture needs improving, get moving. Harvard experts note posture can be improved with a few simple, regular balance-specific workouts that build core strength and loosen tight muscles. Pilates and yoga are examples that can help.



Ease Sunday Night Anxiety

By Eric Endlich, PhD



Sunday night should come and go like any other night of the week, but for many people, it's the occasion for the Sunday scaries. This spike in anxiety, often affecting sleep and moods, may be triggered by:

- Dread of returning to work or school on Monday.
- Worries about being able to complete tasks well or on time.
- Feeling overwhelmed by weekday demands.
- Weekend behaviors, such as sleeping late, or heavy eating or drinking, that may hamper readjustment to the weekday schedule.
- Brainstorm solutions if you are concerned about a valid issue; if your worries are groundless, distract yourself with engaging activities.
- Avoid checking work-related messages on Sunday night, if possible.
- Prepare your lunch, select your outfit and map out your schedule in advance.
- Stay active, eat nutritious meals and try something calming (e.g., yoga, meditation or a nature walk) over the weekend.
- If you need help, consult your health plan, employee assistance program or health care provider for a psychotherapy referral.

To prevent this pattern from repeating week after week, here are some strategies to help get your anxiety under control:

- Give yourself things to look forward to on Sunday night and Monday morning.
- Go to bed early enough to ensure that you can sleep seven to nine hours by Monday morning.



The **Smart Moves Toolkit**, including this issue's printable download, **Take the Pressure Off**, is at personalbest.com/extras/24V5tools.

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MAKE A GREAT PLATE.

Cut the zucchinis into equal halves so they cook evenly.

Zucchini Boats

INGREDIENTS

4 small **zucchinis**, halved lengthwise

2 cups **grape tomatoes**, halved

1 can (14 oz.) **chickpeas**, drained and rinsed

1 tbsp **extra-virgin olive oil**

½ tsp each dried **oregano**, **thyme** and **salt**

½ cup **shredded mozzarella**

2 tbsp **shredded Parmesan**

2 tbsp fresh chopped **parsley**



DIRECTIONS

Preheat oven to 400°F. **Line** two baking sheets with parchment. **Use** small spoon to hollow out center of zucchini; set aside flesh. **Place** zucchini, zucchini flesh, tomatoes and chickpeas on baking sheets. **Drizzle** with oil, oregano, thyme and salt. **Bake** 20 minutes. **Stuff** zucchini boats with zucchini flesh, chickpeas and tomatoes. **Sprinkle** evenly with cheeses. **Bake** 10 minutes. **Top** with parsley and serve.

Makes 8 servings. Per serving: 250 calories | 14g protein | 10g total fat | 4g saturated fat | 2g mono fat | 3g poly fat | 27g carbohydrate | 2g sugar | 5g fiber | 522mg sodium

Mediterranean White Bean Salad

EASY | RECIPE

Ingredients:

2 cans (15-oz.) **unsalted white beans**, drained and rinsed
1 large **tomato**, diced
1 **English cucumber** diced
1 **red pepper**, seeded and diced
2 **green onions**, minced
1 cup fresh chopped **parsley**
¼ cup fresh chopped **mint**
2 tbsp **extra-virgin olive oil**
1 **lemon**, zest and juice
2 tsp **za'atar spice blend**
¼ tsp **salt**



Method:

In a large bowl, mix beans, tomato, cucumber, pepper, green onions, parsley and mint. **In** a small bowl, stir together oil, lemon zest, lemon juice, za'atar and salt. **Pour** dressing over salad and toss to coat. **Add** salt to taste.

Optional: Serve topped with crumbled feta cheese and crispy pita chips.

Makes 6 servings. Per serving:

210 calories | 11g protein | 6g total fat | 1g saturated fat | 4g mono fat | 1g poly fat |
38g carbohydrate | 3g sugar | 11g fiber | 145mg sodium

Ejercicios para fortalecer los huesos

Por Elizabeth Smoots, MD

El dicho “úselo o piérdalo” se aplica no solo a los músculos, sino también a los huesos. Realice las siguientes actividades para mantener la masa ósea y prevenir la osteoporosis.

Ejercicios con pesas: La tensión que estos ejercicios ejercen sobre los huesos estimula la formación y reparación ósea. Trotar, caminar a paso ligero con o sin pesas, subir escaleras, ejercicio aeróbico con escalones, deportes de raqueta y bailar son excelentes actividades para promover huesos más fuertes. Trate de hacer al menos 150 minutos de ejercicio de intensidad moderada o al menos 75 minutos de ejercicio de intensidad vigorosa cada semana.



Entrenamiento de resistencia: La tracción del músculo contra el hueso indica a los huesos que se vuelvan más fuertes y densos. Las máquinas de levantamiento de pesas, las pesas libres, la calistenia y las bandas de resistencia son opciones populares. Incluya de dos a tres sesiones cada semana de ejercicios de fortalecimiento de por lo menos intensidad moderada de todos los grupos musculares principales.



Actividades de equilibrio: Pueden mejorar su equilibrio y prevenir las caídas. Caminar sobre una superficie inestable, como una tabla de oscilación o una alfombrilla de espuma, puede ayudar. Lo mismo se puede lograr cambiando su peso corporal hacia atrás y hacia adelante mientras está de pie con ambos pies juntos o sobre solo un pie. Las subidas de escalones, las estocadas y caminar hacia atrás son otras maneras de mejorar su equilibrio.



Consulte a su profesional médico antes de aumentar su nivel de ejercicio; pregunte si alguna actividad física no es segura para usted. Luego, póngase en movimiento para tener huesos más saludables.

La verdad sobre los suplementos para bajar de peso

Por Cara Rosenbloom, RD



Muchos productos para bajar de peso prometen más de lo que pueden brindar. Aquellos que “garantizan” una pérdida de peso rápida pueden ser difíciles de resistir. ¿Brindan lo que prometen? ¿Y son seguros?

Todos los suplementos dietéticos, inclusive aquellos que prometen pérdida de peso, se consumen por vía oral y no son medicamentos farmacéuticos. Los ingredientes comunes son vitaminas, minerales, fibra, cafeína, hierbas y otras plantas. Pueden afirmar que pueden desarrollar músculo o quemar grasa, pero no son una panacea para el sobrepeso y la obesidad.

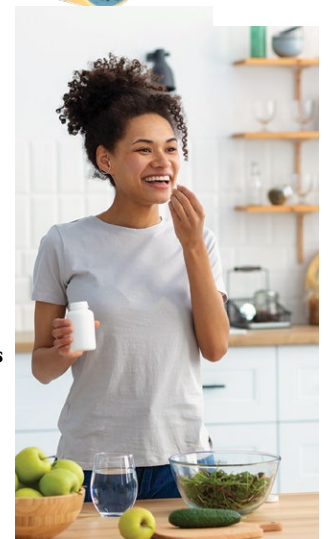
Si bien los suplementos dietéticos no requieren la aprobación de la FDA, si se descubre que un suplemento no es seguro, la FDA puede emitir advertencias o solicitar que se retire del mercado. La FDA también puede tomar acción contra las empresas que hacen afirmaciones falsas o sin fundamento para vender sus suplementos.

Los fabricantes de suplementos dietéticos rara vez llevan a cabo ensayos clínicos con estos productos. Como resultado, tenemos poca evidencia científica para demostrar que funcionan para ayudar a la pérdida de peso.

¿Interacciones con sus medicamentos? Algunos suplementos pueden causar problemas si se toman junto con ciertos medicamentos. Por ejemplo, los antioxidantes, como las vitaminas C y E, podrían hacer que algunos medicamentos de quimioterapia sean menos efectivos. El tomar muchos suplementos diferentes puede aumentar el riesgo de efectos secundarios, especialmente cuando se toman con medicamentos.

Investigue su suplemento para la pérdida de peso antes de comprarlo. Consulte sitios web confiables, como los administrados por la Oficina de Suplementos Dietéticos de los Estados Unidos (U.S. Office of Dietary Supplements) y el Centro Nacional de Salud Complementaria e Integrativa (National Center for Complementary and Integrative Health). También tenga en cuenta que la FDA no regula los suplementos.

Siempre consulte a su profesional médico antes de tomar cualquier suplemento. Esto es especialmente importante si tiene problemas de salud, toma medicamentos recetados o está embarazada o amamantando. Su profesional médico puede recetarle un suplemento si tiene una deficiencia de vitaminas o minerales.



Ataques isquémicos transitorios: Advertencia de derrame cerebral


Un AIT (ataque isquémico transitorio) ocurre rápidamente, causando síntomas similares a los de un derrame cerebral.

Los AIT pueden causar debilidad o entumecimiento en un lado, trastornos de la visión, un dolor de cabeza intenso y dificultad para hablar. Estos síntomas son el resultado de un bloqueo temporal del flujo sanguíneo al cerebro debido a un coágulo de sangre que se disuelve o se mueve rápidamente.

Los síntomas de un AIT a menudo desaparecen en unos pocos minutos (aunque pueden durar hasta 24 horas).

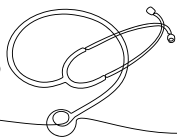
Pero el rápido regreso a sentirse normal después de un AIT no significa que el episodio deba ser ignorado. Si bien un AIT no causa daño permanente, es una advertencia de que un derrame cerebral en toda regla podría estar por ocurrir.

De hecho, casi una de cada cinco personas que tienen un AIT sufre un derrame cerebral en un plazo de 90 días, según la Asociación Americana de Accidentes Cerebrovasculares (American Stroke Association). Es más, cuando a las personas que han experimentado síntomas de AIT se les hacen pruebas de imágenes apropiadas, los escaneos revelan que aproximadamente dos de cada cinco han tenido derrames cerebrales en lugar de AIT.

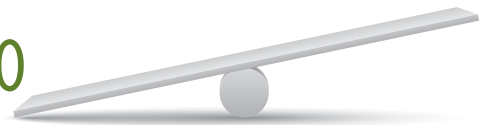
 **Llame al 911 de inmediato si tiene síntomas de AIT o vaya a una sala de emergencias.**

Cuando sea posible, se debe realizar una evaluación integral, que incluya imágenes de los vasos sanguíneos de la cabeza y el cuello, dentro de las 24 horas posteriores a un AIT. Un neurólogo usará estas imágenes, otras pruebas y su historial médico para evaluar su riesgo de sufrir un derrame cerebral en el futuro.

Buenas noticias: Usted puede trabajar con su profesional médico para reducir el riesgo de un derrame cerebral futuro con el tratamiento de la presión arterial alta, el control del azúcar en la sangre si tiene diabetes, manteniendo su peso bajo control y no fumando.



Lecciones de equilibrio



El equilibrio es clave para rendir al máximo en casi cualquier cosa. Ya sea que esté practicando deportes, tratando de alcanzar un artículo en un estante de la tienda de comestibles o simplemente caminando, el equilibrio está involucrado. Es su capacidad para controlar su centro de gravedad y mantenerse erguido, y no solo implica la coordinación entre los músculos, sino también con los ojos y el cerebro.

Ya sea que camine a diario, vaya al gimnasio regularmente para levantar pesas o admita ser un adicto a la televisión, hay algunas formas simples pero efectivas de mejorar el equilibrio. Los expertos en equilibrio de la Universidad de Harvard recomiendan usar algunos de estos ejercicios dos o tres veces por semana para obtener mejores resultados:

- **Practique pararse sobre una pierna.** Cuando se sienta inestable, cambie al otro lado. Repite varias veces, hasta que sienta fatiga muscular.
- **Levántese desde una posición sentada usando solo las piernas, no las manos.** Repite dos a tres veces.
- **Camine tocándose el talón con el otro pie en línea recta.** Es probable que solo pueda caminar una corta distancia al principio antes de sentirse fuera de equilibrio. Con la práctica, el equilibrio mejorará.
- **Tome clases de yoga o tai chi.** Ambas formas de ejercicio implican equilibrio y estabilidad.
- **Flexiones de bíceps para el equilibrio.** Para un ejercicio de equilibrio más desafiante, párese con los pies separados. Sostenga una mancuerna en una mano mientras levanta la pierna opuesta del piso, doblada hacia atrás en la rodilla, durante unos segundos. Repita con el otro lado.



Si tiene problemas graves de equilibrio o una afección ortopédica, hable con su profesional médico antes de comenzar cualquier nueva rutina de ejercicios.

Si su postura necesita mejorar, póngase en movimiento. Los expertos de Harvard señalan que la postura puede mejorarse con algunos entrenamientos simples y regulares específicos para el equilibrio que desarrollen la fuerza de los músculos de la parte central del cuerpo y aflojen los músculos tensos. Pilates y yoga son ejemplos que pueden ayudar.

Alivie la ansiedad del domingo por la noche



Por Eric Endlich, PhD

La noche del domingo debería ir y venir como cualquier otra noche de la semana, pero para muchas personas, es la ocasión para los temores dominicales. Este aumento en la ansiedad, que a menudo afecta el sueño y los estados de ánimo, puede ser desencadenado por:

- Miedo a volver al trabajo o a la escuela el lunes.
 - Preocupaciones por poder completar tareas bien o a tiempo.
 - Sentirse abrumado por las demandas de los días laborables.
 - Comportamientos de fin de semana, como dormir hasta tarde, o comer o beber mucho, que pueden dificultar el reajuste al horario de los días laborables.
 - Manténgase activo, coma comidas nutritivas y pruebe algo calmante (por ejemplo, yoga, meditación o una caminata por la naturaleza) durante el fin de semana.
 - Si necesita ayuda, consulte con su plan de salud, programa de asistencia al empleado o profesional médico para obtener una derivación para psicoterapia.
- horas para el lunes por la mañana.
- Piense en soluciones si le preocupa un problema válido; si sus preocupaciones son infundadas, distráigase con actividades atractivas.
 - Evite revisar los mensajes relacionados con el trabajo el domingo por la noche, si es posible.
 - Prepare su almuerzo, seleccione su atuendo y planifique su horario con anticipación.

Para evitar que este patrón se repita semana tras semana, aquí hay algunas estrategias para ayudar a controlar su ansiedad:

- Dese cosas que esperar el domingo por la noche y el lunes por la mañana.
- Acuéstese lo suficientemente temprano como para asegurarse de poder dormir de siete a nueve

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Exercise and Feel Good

Some say regular physical activity is the best medicine for the body, brain and emotional well-being. It releases chemicals that help reduce stress and improve sleep, mood and mental clarity — which all lead to a more positive outlook.

How much exercise does it take? Not a lot. The standard exercise guidelines for health protection: Get at least 150 minutes of moderate-intensity physical activity weekly. You can meet this goal in any increments, such as ten minutes. Exercise at a pace that elevates your heart rate; this helps lower cortisol, a hormone linked to stress and anxiety. **Note:** Any amount of activity is beneficial, but more is better.

Also, many studies have shown that yoga, tai chi and other mind-body exercises can significantly improve overall health. They provide a sense of focus and dedication that transfers into all aspects of your life.

If you're tempted to skip physical activity for a day or two, remember that exercise is the key to your overall health and well-being. And it's never too late to start.

Finding the right balance of fluid intake can improve sleep and overall health, according to the Sleep Foundation.

Drinking too many fluids in the evening, including plain water, can result in waking up frequently for sleep-disrupting trips to the bathroom. But going to bed dehydrated can cause dry mouth, headaches and muscle cramps. Drink fluids mostly during the day (or night if you work shifts) and a not-too-large glass of water if you are very thirsty before bed. Being well-hydrated may also decrease your risk of atrial fibrillation and other cardiac arrhythmias because your electrolytes are more likely to be in balance.

Mind-Body Connection

Our emotional and physical health are deeply intertwined. That's why if the body senses change in emotion or signs of danger from the brain (e.g., stress, anxiety), it may respond with a rush of hormones, increased blood pressure and other side effects that eventually could lead to chronic conditions.

Emotional changes often result from life events, even happy ones, such as a new job. You may not even realize you're overwhelmed until the physical symptoms appear. Take steps to stay healthy, inside and out:

- 1 Express your emotions positively with a creative pursuit, physical activity or by talking to someone you trust, such as a counselor.
- 2 Focus on life's positives. It helps you cope with stressful events and cherish what's important.
- 3 Try meditation or breathing exercises to help you identify your emotions and deal with them healthily to create resilience.
- 4 Eat nutritious foods, exercise, sleep seven to nine hours daily — and have fun.
- 5 Talk to your health care provider to rule out physical conditions or medications that could be affecting your health.



Go on a Digital Diet

Most adults and teens rely on smart devices, such as phones, laptops and tablets, for work, social media and entertainment. However, heavy use has been linked to health problems, including sleep disorders, anxiety and depression, as well as repetitive stress conditions.

The American Psychiatric Association has identified these warning signs of heavy technology use:

- Using it to escape responsibilities.
- Being bombarded with messages.
- Discontinuing many other interests.
- Disregarding relationships.
- Failing to reduce using it.

To downsize your daily use:

- Set boundaries for plugged-in time.
- Identify networking activities to omit.
- Post away messages and a response schedule.
- Avoid texting when you walk, eat or take a break.
- Unplug to enjoy other pastimes.



Digital tools are designed to make life easier, not to dominate it.

Keep Your Grip

Our hands are indispensable. We need them nearly every waking moment. Hand grip and strength may also indicate general health, future mobility or risk for heart attack.

A study measured the grip strength of 140,000 adults ages 35 to 70 for four years. Those who had declining grip strength had a 17% increased risk of dying from a heart attack. It seems a stronger grip suggests more muscle mass in general, perhaps resulting from increased activity and overall health. Another study of 20,000 older men linked weak grip strength to lack of mobility, as seen in slow walking.

To improve your grip, exercise your hands and wrists. Examples:

Hand squeezing:



- 1 Squeeze a soft stress ball between the fingers and thumb of one hand; hold it for 30 to 60 seconds. Repeat with your opposite hand.
- 2 Wet a small towel and wring out the water using both hands. Repeat several times.

Wrist stretching:

- 1 Hold the fingers of one hand with your other hand, pulling the hand back gently until you feel the stretch; hold 5 to 10 seconds. Repeat by switching hands.



- 2 Begin with hands up and thumbs positioned outward. Keeping your fingers and thumb straight, move thumbs across your palms and then back to the starting position. Repeat movement several times.

Try These Email Tamers

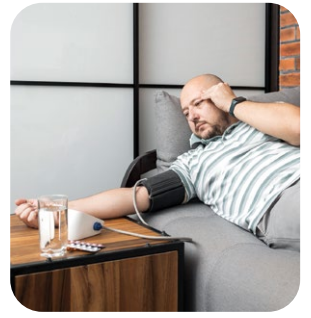
Is email overwhelming you? As much as it helps us, it's easy to waste time and energy on work email. Here are three basic strategies to help manage your mail and stay productive.

1. **Check email only at three or other set times, such as first thing each workday, after a midday break and an hour before quit time; each time you check, allot 30 minutes to respond, read or file.** This helps you avoid constant interruptions that disrupt your focus on high-value projects. Inform coworkers and others about your preference.
2. **Try the two-minute rule.** If the email will take fewer than two minutes to read and reply to, deal with it as you read it, even if it's not a high priority. For more involved email, flag or add it to a to-do list. If you're not the best person to handle the request or subject in the message, forward the email and delegate the task.



3. **Keep your inbox as clear as possible to avoid getting behind.** Send email to folders such as Action, Waiting, Archives and FYI only and use the two-minute rule to quickly file items that don't require prompt action.

Coping with Chronic Health Problems



Being diagnosed with a chronic or long-term health condition, such as diabetes, arthritis, asthma or COPD, can be stressful and discouraging. How will it change your lifestyle and future?

For example, you may need to:

- Cope with pain or discomfort from your symptoms.
- Manage your condition and practice self-care.
- Adjust to new limitations.
- Cope with feeling frustrated or depressed.

First, take control of getting healthier. If you approach your condition with knowledge and confidence, you will adapt to it more easily. Ask your health care provider specific questions, including how to do more in-depth research from trusted resources. Learning to properly manage your condition can help control or reverse the symptoms.

Examples: Learn about your medications and how and when to use them. If you have arthritis or chronic pain, explore physical therapy to learn proper exercises that can help protect or enhance your strength. If you have diabetes, learn what affects your blood-glucose level.

Fit your treatment plan into your daily life. The right combination of self-care, medications, exercise and eating right is crucial to lifelong health. Stick to positive health choices even when you start feeling better.

Raise your personal comfort level. Choose activities that can also help manage stress and negative emotions. For example, you might include yoga, meditation, listening to music, volunteering and spending quality time with good friends.

Maintain relationships that provide support and understanding of your lifestyle; avoid people and situations that add stress.

Get help for depression. Feeling negative at times when dealing with a chronic condition is normal. But if you frequently feel lonely or hopeless, talk with your family and friends, your health care provider, a mental health care professional or join a support group for your condition.

Coordinate your health care services. When seeing multiple providers, such as a specialist for lung disease or heart failure, keep a record of who they are and the services they provide. Ask your primary health care provider to help coordinate your various treatments and overall care.



The **Smart Moves Toolkit**, including this issue's printable download, **Take the Pressure Off**, is at personalbest.com/extras/24V5tools.

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Lockout/Tagout: What's It All About?

Have you heard of lockout/tagout (LOTO)? When a machine — electrical, hydraulic or mechanical — can unexpectedly engage during service and maintenance, the action of the device must be blocked. Electrical sources must be de-energized and locked in the off position to prevent injuries from hazardous energy.

Without such a blockout or lockout, workers can be killed; they can be electrocuted or crushed; and they can lose fingers, hands and arms. Simply turning off a machine isn't enough if there's the potential for someone to turn it on, the potential for a short in the switch to restart power, or the potential for a sudden energy burst.

Locks (for lockout) are the first line of defense for those who are involved in maintenance, repairing, cleaning, servicing and adjusting machinery. Warning tags (for tagout) supplement the use of locks.

Participate in all LOTO training and refresher programs offered by your employer. Learn safety procedures for any new piece of equipment.



**National Safe Boating Week
is May 18 to 24.**

Lightning Precautions

Did you know? About 40 million lightning strikes happen each year in the U.S., according to the CDC. Working outside or outdoor recreational activities can put you at higher risk of being hit by lightning, although the odds in any year are less than one in a million. Another surprising fact from the CDC: About one-third of lightning injuries happen indoors.

Nevertheless, in a lightning storm, the best way to stay safe is to stay inside. However, if you are caught outdoors, follow these safety rules:

Find a safe enclosed shelter as soon as you hear thunder. Safe places can be homes, offices, buildings or hardtop cars with the windows rolled up. Avoid open spaces, picnic pavilions, porches, gazebos and baseball dugouts. Stay in a safe shelter for 30 minutes after the last sound of thunder.

Never lie flat on the ground in a storm. Instead, crouch down with your head between your knees.

Avoid tall structures, hilltops, lone trees, bodies of water, power lines, fences and concrete floors or walls. Lightning can travel through any metal wires or bars in concrete walls or flooring.

Separate from a group to reduce the number of injuries if lightning strikes.

Avoid touching anything metal, including farm equipment, motorcycles, bicycles and golf carts.

Stay indoors until weather forecasts announce the storm has ended.

Most deaths from lightning happen in the summer, especially in July. If you are with someone who is struck by lightning, call 911 immediately and follow instructions for helping the person until EMTs arrive. Learn first aid and CPR.

Good to know: Nearly 90% of people struck by lightning survive, according to the CDC.



May is Building Safety Month.

High-Rise Building Safety

How can you take responsibility for your own safety when you work or live in a high-rise building?

- 1 LOCATE** all exits, fire exits and stairwells on your floor and know where they go.
- 2 STUDY** your building's evacuation plans.
- 3 KEEP** exits and stairwell doors unlocked and clear of furniture, boxes and clutter that could obstruct them. Report any broken lights or need for other upkeep.
- 4 LISTEN** carefully and follow all instructions in an emergency or practice drill.
- 5 CALL** 911 to provide your location in case you are trapped.



SAFETY CORNER



Heatstroke

It's hot and your coworker starts acting confused and says he feels nauseated — normal? **No.** These are symptoms of heatstroke. Take the following symptoms seriously, call 911 immediately, get the person to a cooler place, and reduce the person's temperature with cool cloths and ice. Do not give fluids.

Heatstroke symptoms:

- Dizziness
- Nausea and vomiting
- Confusion
- Hot, dry skin
- Flushed skin
- Rapid breathing and pulse
- Throbbing headache
- Hallucinations
- High body temperature
- Slurred speech

To learn more, visit [cdc.gov/disasters/extremeheat/warning.html](https://www.cdc.gov/disasters/extremeheat/warning.html).

Pressure Washers: Use Caution

Pressure washers are often used on the job site and at home for deep cleaning. However, water under high pressure can lead to serious injuries. Follow this advice to use pressure washers safely.

- ➔ Always read manufacturer's instructions and warnings before using.
- ➔ Wear eye and hearing protection while using the washer.
- ➔ Wear sturdy, rubber-soled shoes, long pants and long-sleeved shirts and gloves while using the washer.
- ➔ Always plug a properly grounded pressure washer into a properly grounded receptacle. **Tip:** Always test the ground fault circuit interrupter (circuit breaker or outlet) before using a pressure washer.
- ➔ Keep feet, hands and other body parts away from the water stream.
- ➔ Never point the sprayer at anyone, including yourself.
- ➔ Don't use a pressure washer near electrical wires or equipment.
- ➔ Don't attempt to move an object with the water spray.
- ➔ Don't use a gasoline-powered pressure washer in an enclosed space.
- ➔ Never let children use a pressure washer.



May is Bicycle Safety Month.

Choose the Right Helmet

Bicycle helmets have come a long way in protecting your head against severe head injury, including the 2007 introduction of the Multi-directional Impact Protection System (MIPS), for helmets. The MIPS is a thin liner inside the helmet that allows the outer shell to slide a few millimeters across the skull on impact. This reduces the rotational force and energy transferred to the head, protecting further against concussions.

When choosing the correct helmet, here are some guidelines:

Check the labels. Make sure it is U.S. Consumer Product Safety Commission certified, meaning that it was tested for safety, and meets the federal safety standard. You can also check for labels that state the helmet is ASTM, Snell or ANSI certified. **Note:** MIPS adds an extra level of protection.

Get the right fit. A bike helmet should be snug but not too tight. It should sit level on your head and no more than an inch above your eyebrows. Test the fit by pushing the helmet side to side and front to back and give it a twist. The helmet should only move a little. Adjust straps or knob to loosen or tighten.

Take proper care of your helmet. Store it away from direct sunlight and in a room that doesn't get too hot or cold. Clean your helmet by wiping it with a cloth. You can use warm water and a mild soap, but never soak your helmet.

Replace your helmet. Follow the manufacturer's guidelines. Helmets should be replaced after one impact even if you don't see any damage. You should also replace if you see any cracks, deterioration or if there is any other damage. **Note:** The Consumer Product Safety Commission recommends replacing your helmet five to ten years after you buy it, based on amount of use and condition.



May is Motorcycle Safety Month.

Car Drivers: What You Need to Know about Motorcycles

Sharing the road with motorcycles takes awareness and understanding. Use the following six strategies to reduce injuries and fatalities on the road.

- 1 Check for blind spots and check again.
- 2 Keep a safe distance.
- 3 Understand that motorcyclists may need to adjust their position within a lane.
- 4 Don't always trust turn signals.
- 5 Give yourself time to stop.
- 6 Learn the **SEE** strategy, which is a space management system that will allow you to avoid collisions. **SEARCH** to scan and identify factors that could create risk; **EVALUATE** the roadway and decide what to do and **EXECUTE** (carry out) the action.



The Smart Moves Toolkit, including this issue's printable download, **Take the Pressure Off**, is at personalbest.com/extras/24V5tools.

5.2024

Bloqueo/etiquetado: ¿De qué se trata?

¿Ha oído hablar del bloqueo/ etiquetado? Cuando un máquina, ya sea eléctrica, hidráulica o mecánica, puede activarse inesperadamente durante el servicio o mantenimiento, es necesario bloquear la acción del dispositivo. Las fuentes de energía eléctrica deben estar desconectadas y trabadas en la posición desactivada para evitar las lesiones causadas por la energía peligrosa.

Sin ese bloqueo o cierre, los trabajadores pueden morir, pueden ser electrocutados o resultar aplastados, y pueden perder dedos, manos y brazos.

El tan sólo apagar una máquina no es suficiente si existe la posibilidad de que alguien la active, la posibilidad de un corto circuito en el interruptor de la energía de puesta en marcha, o la posibilidad de un pulso de energía súbito.

Las cerraduras (para bloqueo) son la primera línea de defensa para aquellos que están involucrados en el mantenimiento, reparación, limpieza, mantenimiento y ajuste de maquinaria. Las etiquetas de advertencia (para el etiquetado) complementan el uso de candados.

Participe en todos los programas de capacitación y actualización ofrecidos por su empleador. Aprenda los procedimientos de seguridad para toda nueva pieza de equipo.



Del 18 al 24 de mayo se celebra la Semana nacional de la navegación segura.

Precauciones contra los rayos

¿Sabía usted? Según los CDC, cada año ocurren alrededor de 40 millones de rayos en los EE.UU. El trabajar al aire libre o las actividades recreativas al aire libre pueden ponerlo en mayor peligro de ser alcanzado por un rayo, aunque las probabilidades en cualquier año son menos de una en un millón. Otro dato sorprendente de los CDC: alrededor de un tercio de las lesiones causadas por rayos ocurren en interiores.

Sin embargo, en una tormenta eléctrica, la mejor manera de mantenerse seguro es permanecer adentro. No obstante, si lo sorprenden al aire libre, siga estas reglas de seguridad:

Busque un refugio cerrado y seguro tan pronto como escuche truenos. Los lugares seguros pueden ser casas, oficinas, edificios o automóviles de techo rígido con las ventanas cerradas. Evite espacios abiertos, pabellones para picnic, porches, glorietas y refugios de béisbol. Permanezca en un refugio seguro por 30 minutos después del último sonido de trueno.

Nunca se acueste en el suelo durante una tormenta. En lugar de eso, agáchese con la cabeza entre las rodillas.

Evite las estructuras altas, las cimas de colinas, los árboles aislados, los cuerpos de agua, las líneas eléctricas, las vallas y los pisos o las paredes de concreto. El rayo puede viajar a través de cualquier cable o barra metálica en paredes o pisos de concreto.

Sepárese de un grupo para reducir el número de lesiones en caso de caer un rayo.

Evite tocar cualquier metal, inclusive equipos agrícolas, motocicletas, bicicletas y carritos de golf.

Manténgase en el interior hasta que los pronósticos meteorológicos anuncien que la tormenta ha terminado.

La mayoría de las muertes por rayos ocurren en el verano, especialmente en el mes de julio. Si usted está con alguien alcanzado por un rayo, llame al 911 inmediatamente y siga las instrucciones para ayudar a la persona hasta que lleguen los paramédicos. Aprenda primeros auxilios y reanimación cardiopulmonar.

Es bueno saberlo: Según los CDC, casi el 90% de las personas alcanzadas por un rayo sobreviven.



Mayo es el Mes de la seguridad en la construcción.

Seguridad en edificios de gran altura

¿Cómo puede asumir la responsabilidad de su propia seguridad cuando trabaja o vive en un edificio de gran altura?

- 1 LOCALICE** todas las salidas, salidas de incendio y escaleras en su piso y sepa adónde van.
- 2 ESTUDIE** los planes de evacuación de su edificio.
- 3 MANTENGA** las salidas y las puertas de las escaleras sin llave y sin muebles, cajas y desorden que podrían obstruirlas. Reporte cualquier luz rota o necesidad de otro mantenimiento.
- 4 ESCUCHE** atentamente y siga todas las instrucciones en una emergencia o simulacro de práctica.
- 5 LLAME** al 911 para proporcionar su ubicación en caso de que esté atrapado.



LA ESQUINA DE LA SEGURIDAD



Insolación

Hace calor y su compañero de trabajo comienza a actuar confundido y dice que siente náuseas, ¿es esto normal? **No.** Estos son síntomas de golpe de calor o insolación. Tome en serio los siguientes síntomas, llame al 911 inmediatamente, lleve a la persona a un lugar más fresco y reduzca la temperatura de la persona con paños fríos y hielo. No dé líquidos.

Síntomas de golpe de calor o insolación:

- Mareos
- Náuseas y vómitos
- Confusión
- Piel seca y caliente
- Piel enrojecida
- Respiración y pulso rápidos
- Dolor de cabeza palpitante
- Alucinaciones
- Alta temperatura corporal
- Habla lenta y dificultosa

Para obtener más información, visite [cdc.gov/disasters/extremeheat/warning.html](https://www.cdc.gov/disasters/extremeheat/warning.html).

Lavadoras a presión: Sea precavido

Las lavadoras a presión se utilizan a menudo en el lugar de trabajo y en casa para la limpieza profunda. Sin embargo, el agua a alta presión puede conducir a lesiones graves. Siga este consejo para usar lavadoras a presión de forma segura.

- ➔ Lea siempre las instrucciones y advertencias del fabricante antes de usarlas.
- ➔ Use protección para los ojos y los oídos mientras usa una lavadora a presión.
- ➔ Use zapatos resistentes con suela de goma, pantalones largos y camisas de manga larga y guantes mientras usa la lavadora.
- ➔ Siempre enchufe una lavadora a presión correctamente conectada a tierra en un receptáculo correctamente conectado a tierra. **Sugerencia:** Pruebe siempre el interruptor del circuito de falla a tierra (disyuntor o tomacorriente) antes de usar una lavadora a presión.
- ➔ Mantenga los pies, las manos y otras partes del cuerpo lejos del chorro de agua.
- ➔ Nunca apunte el rociador hacia nadie, incluido usted mismo.
- ➔ No use una lavadora a presión cerca de cables o equipos eléctricos.
- ➔ No intente mover un objeto con el chorro de agua.
- ➔ No use una lavadora a presión a gasolina en un espacio cerrado.
- ➔ Nunca permita que los niños usen una lavadora a presión.



Mayo es el Mes de la seguridad con las bicicletas.

Elija el casco adecuado

Los cascos de bicicleta han avanzado mucho en la protección de la cabeza contra lesiones graves en la cabeza, incluida la introducción en 2007 del Sistema de Protección contra Impactos Multidireccionales (MIPS por sus siglas en inglés) para cascos. Este sistema es un revestimiento delgado dentro del casco que permite que la carcasa exterior se deslice unos milímetros por el cráneo cuando ocurre un impacto. Esto reduce la fuerza rotacional y la energía transferida a la cabeza, protegiendo aún más contra las conmociones cerebrales.

Para elegir el casco correcto, aquí le ofrecemos algunas pautas:

Revise las etiquetas. Asegúrese de que esté certificado por la Comisión de Seguridad de Productos de Consumo de los Estados Unidos, lo que significa que fue probado para la seguridad y cumple con la norma de seguridad federal. También puede comprobar si hay etiquetas que indiquen que el casco está certificado por ASTM, Snell o ANSI. **Nota:** El MIPS añade un nivel adicional de protección.

Consiga el ajuste correcto. Un casco de bicicleta debe quedar ajustado pero no demasiado apretado. Debe estar nivelado sobre la cabeza y no más de una pulgada por encima de las cejas. Pruebe el ajuste empujando el casco de lado a lado y de adelante hacia atrás y hágalo girar. El casco solo debe moverse un poquito. Ajuste las correas o perilla para aflojar o apretar.

Cuide adecuadamente su casco. Guárdelo lejos de la luz solar directa y en una habitación que no se caliente ni se enfríe demasiado. Limpie su casco frotándolo con un paño. Puede usar agua tibia y un jabón suave, pero nunca remoje el casco.

Reemplace su casco. Siga las directrices del fabricante. Los cascos deben ser reemplazados después de un impacto, incluso si no ve ningún daño. También debe reemplazarlo si ve grietas, deterioro o si hay cualquier otro daño. **Nota:** La Comisión de Seguridad de Productos de Consumo recomienda reemplazar su casco de cinco a diez años después de comprarlo, según la cantidad de uso y condición.



Mayo es el Mes de la seguridad de las motocicletas.

Conductores de automóviles: Lo que necesitan saber sobre las motocicletas

El compartir el camino con las motocicletas requiere percepción y comprensión. Utilice las siguientes seis estrategias para reducir las lesiones y muertes en los caminos.

- 1 Compruebe si hay puntos ciegos y vuelva a comprobarlo.
- 2 Mantenga una distancia segura.
- 3 Comprenda que los motociclistas pueden necesitar ajustar su posición dentro de un carril.
- 4 No siempre confíe en los indicadores de dirección.
- 5 Dese tiempo para detenerse.
- 6 Aprenda la **ESTRATEGIA** que constituye un sistema de gestión del espacio que le permitirá evitar colisiones. **BUSCAR** para escanear e identificar los factores que podrían crear riesgo; **EVALUAR** los caminos y decidir qué hacer y **EJECUTAR** (llevar a cabo) la acción.

