



# Live Well, Work Well

August 2014



Brought to you by: **Ahart Insurance Services**

## Keep Your Cool in Hot Weather

## National Immunization Month

July and August are typically the hottest time of the year in most areas of the United States, and these months are often packed with long days at fairs and festivals, family vacations and numerous trips to the pool or lake. While you're out having fun in the sun, watch for signs of heat illness.

According to the National Weather Service, heat is one of the leading weather-related causes of death in the United States, with men more susceptible than women to heat illness because they sweat more. The elderly and children are also at higher risk if they are not careful in the sun.

Sweating is one of the body's key reactions to heat, but if you lose fluid from sweat that isn't replaced by drinking enough water, your body temperature can spike dangerously. When the temperature and humidity both rise, your body's ability to cool itself is also affected because sweat can't evaporate fast enough to cool your body.

Heat illness occurs along a spectrum, ranging from heat cramps and fainting to heat exhaustion and heat stroke, which is a life-threatening condition. Symptoms of heat exhaustion may include headache, dizziness, cramping, excessive sweating, pale and clammy skin, and rapid but weak pulse. If someone is suffering heat exhaustion, get him or her out of direct sunlight so he or she can cool down and rehydrate.

Heat stroke occurs when the body becomes so hot it loses its ability to cool itself. Heat stroke is typified by headache, dizziness, confusion, hot and dry skin, throbbing pulse, shallow but rapid breathing, and sometimes unconsciousness. If someone is suffering heat stroke, get medical assistance immediately.

Because summertime includes many fun activities out of doors, you don't want to miss out. Follow these guidelines to stay cool and safe in the sun:

- Drink water every 15 minutes, even if you don't feel thirsty, and limit intake of alcoholic and caffeinated beverages.
- Wear a hat and lightweight clothing, preferably cotton.
- Wear sunscreen to protect yourself from sunburn, which interferes with the body's cooling mechanism.
- Find shade or an air-conditioned building where you can take a break from the heat, especially during midday.
- Never leave a child unattended in a vehicle, even with the windows open.
- Let your body acclimate to the heat before attempting vigorous exercise.

Immunizations can protect you and your family against serious illnesses, including the flu, measles and tuberculosis. August is National Immunization Awareness Month, and this is the time to remind your loved ones about the importance of getting the recommended vaccines to keep everyone healthy. Visit the Centers for Disease Control and Prevention (CDC) website to get the immunization schedules for children and adults for 2014.

Although getting vaccinated is a vital part of preventing illness, children typically see the experience as a stranger in a white jacket poking them with a needle. Here are some tips to help make the trip to the doctor a little less painful:

- Bring a favorite toy or book for younger children.
- Hold an infant or small child in your lap, if possible, and bring along a favorite blanket to make him or her feel safe.
- Sing or talk to your child to soothe him or her while the vaccine is administered.

**All vaccines are approved by the Food and Drug Administration (FDA) for safety and effectiveness.**

---

## The Risks of Sitting

---

Some doctors are saying that sitting is the new smoking. According to the Mayo Clinic, sitting, like smoking, is a pervasive problem that harms your health. Approximately 80 percent of Americans work a non-active job, making all-day sitting a common condition.

Lengthy, non-interrupted sitting causes poor circulation and low calorie burn and is linked to various health problems, including obesity, hypertension, diabetes and cardiovascular disease, as well as stiffness, headaches and sluggishness.

Your job may require you to spend a considerable amount of time at a desk, or maybe you're fond of all-day movie marathons. Try these tips to sit less, move more and improve your health:

- Stand while talking on the phone or watching television.
- Try a walking or standing meeting at work.
- Stand up and stretch at least every hour.
- Wear a pedometer and find ways to add steps into your daily routine.
- Take the stairs when possible.
- Consider walking or biking when commuting to work or running errands.

## Retirement Savings 101



Saving for retirement is essential, and there are different types of retirement accounts you can use. A 401(k) is an employer-sponsored plan and is a popular way to stash money for retirement. Another common option is an individual retirement account (IRA), which you can open through a financial institution such as a bank. To start saving, set up an automatic monthly deposit into your retirement account. If you want to live comfortably in your golden years, don't make these common retirement-savings mistakes:

1. Not saving right now—a little now is worth much more in the future due to compounding interest. Don't wait to start saving.
2. Not knowing how much you need to retire. Hint: It could be as much as \$2 million.
3. Withdrawing early—you'll be hit with penalties, fees and taxes.
4. Ignoring high fees—know how much you're paying for account fees, and negotiate or switch accounts if necessary.
5. Not taking advantage of an employer match—if your employer offers to match a portion of your 401(k) contributions, save enough to get that match.

## Melon Salsa

Stay cool with this mouth-watering mixture of summer produce, and serve it up with grilled fish or chicken for a fun twist on the backyard cookout.

- 2 cups fresh melon, honeydew, cantaloupe or watermelon, seeded and chopped; use one kind or a combination
- 1 cup cucumber, peeled, seeded and chopped
- 1/4 cup red or white onion, chopped
- 2 tbsp. fresh cilantro, chopped
- 1 jalapeño, seeded and finely chopped
- 1/4 cup lime or lemon juice
- 1 tbsp. sugar

In a medium-size bowl, stir together all ingredients. Taste and season with more lime juice and sugar, if needed. Cover and chill for at least 30 minutes. Serve.

Yield: 12 servings. Each serving provides 15 calories, 0g of fat, 0g of saturated fat, 0mg of cholesterol, 0mg of sodium and 0g of fiber.

Source: USDA

