



October
2019

HEALTHY WEALTHY & WISE

BREAST CANCER AWARENESS

Know The Signs

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Don't be a Victim

School Daze?

Helpful hints to
help with homework

It's Time to Shred!

Win a high security
micro-cut shredder.

Details inside





INCREASE BREAST CANCER AWARENESS

This October, Lifestyle Innovations is proud to recognize National Breast Cancer Awareness Month. Did you know that breast cancer is the second most common kind of cancer in women and 1 in 8 women born today in the United States will get breast cancer in their life? It's important to have discussions with your physician to increase your knowledge of breast cancer and be aware of early warning signs.

The good news is that advances continue to be made with better screening and early detection, increased awareness, and improved treatment options. According to Breastcancer.org there are more than 3.3 million breast cancer survivors in the United States today.

ARE YOU AT RISK FOR BREAST CANCER?

Family history – If you have close relatives who've been diagnosed with breast cancer you have a higher risk of developing the disease.

Age – As you get older you are more at risk for breast cancer. For example, from age 30 to 39, the risk is 1 in 228. When you reach your 60s the risk increases to 1 in 29.

Gender – Both men and women need to be aware of breast cancer symptoms and do monthly breast self-checks to notice early signs of breast cancer.

Race – White women are slightly more likely to develop breast cancer than the African American women. Asian, Hispanic, and Native American women have a lower risk of developing and dying from breast cancer.

Diet and lifestyle choices – The World Cancer Research Fund reports that about 20% of all cancers diagnosed in the United States are linked to poor nutrition, body fatness, physical inactivity and excessive alcohol consumption.

Radiation therapy to the chest area – Radiation therapy as treatment for another type of cancer can considerably increase the risks for breast cancer.

WE WANT TO HEAR FROM YOU!

Send us an email for a chance to receive a High Security Micro-Cut Paper, CD and Credit Card Shredder. Five winners will be randomly picked and notified by November 15. Email your responses to: info@mymemberservices.org by October 31.

The winners of the George Forman 5-Serving Removable Plate Grill and Panini Press are Cathy S. of Elk Grove Village, Illinois; Sue K. of Avon, Indiana and Kathy S. of Fort Myers, Florida.

Enter
to
win

TIPS FOR HEALTHY SHOPPING

Healthy eating habits start with healthy shopping. Eating a balanced diet with plenty of fruits and vegetables can assist in lowering the risk of many health problems, like heart diseases, different types of cancers, type 2 diabetes, high blood pressure and obesity.

Having a well thought out list will allow you to stay focused on what you need and allow you to get in and out of the store quicker.

- Have a snack before you go shopping. This will help you avoid the temptation of impulse shopping.
- Stay on the outer perimeter of the store. This is where you will find fresh fruits and vegetables.
- Fill half your cart with fruits and vegetables. Select fresh when possible.
- Choose whole grains at least half of the time. Stay away from white breads and other baked goods.
- Enjoy fish twice per week. The American Heart Association suggests fatty fish like salmon, lake trout, sardines, and albacore tuna, all of which are high in omega-3s.
- Choose skinless poultry. Chicken skin contains loads of calories and saturated fat.
- Eat red meat no more than once or twice per week. Choose leaner cuts of meats, like sirloin, tenderloin, and eye of round.
- Reduce your intake of processed meats like salami, ham, corned beef, bacon, smoked salmon and hotdogs. They are all high in sodium.
- Choose low-fat or non-fat dairy products like low-fat milk, cheese, yogurt and salad dressings.
- Limit takeaway and convenience foods, like prepackaged macaroni and cheese, frozen chicken nuggets, corn dogs and packaged pizza. These are expensive, high in fat and sodium, and low in nutrition.



DID YOU KNOW?

Approximately \$15
of Junk Food:

13 oz. bag of tortilla chips



14.3 oz. package of cookies



2 liters of soda



1 pint of ice cream



1 loaf of white bread



Approximately \$15 of
Healthy Food:

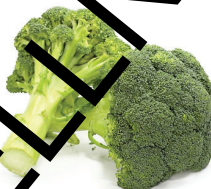
3 lb. bag of apples



2 lb. bag of carrots



2 lb. of broccoli



16 oz. jar of peanut butter



1 loaf of whole wheat bread



Things You Didn't Know About Grocery Shopping

- The average person spends close to 60 hours a year shopping.
- The average grocery store carries 42,200 items for you to select from when shopping.
- Bread is the number one item purchased.
- Bananas are the most popular fruit.
- Almost half of Americans buy groceries online.



HEART HEALTHY RECIPE

BACON, CHICKEN AND SNOW PEAS STIR-FRY

Ingredients

- 2 Chicken breasts about 7 oz each, cubed
- 2 Tbsp cornstarch or arrowroot
- 4 oz Bacon chopped into bits
- 10 oz Sugar snap peas or snow peas
- 1/2 Tbsp olive oil
- 1/2 Cup chicken stock
- 1 Tbsp soy sauce or tamari for GF, coconut aminos for paleo Bacon, Chicken and Snow Peas Stir-Fry

Directions

- In a medium bowl, coat chicken cubes with 1 tbsp cornstarch. Set aside.
- In a small bowl, combine, chicken stock, soy sauce and 1 tbsp cornstarch. Set aside
- Heat olive oil in a non-stick skillet (or a wok if you have one!) on high heat. Brown bacon for 30 seconds to 1 minute (If you don't like your bacon crispy, skip this step and add bacon with the chicken). Add chicken to the skillet and stir-fry until chicken is almost cooked through (timing will depend on the bites' size but you need to make sure the chicken is still slightly pink). Remove from the skillet and set aside.



- Drizzle some additional olive oil if needed (it wasn't necessary for me), add snow peas and stir-fry for about 3 minutes or until cooked through but still crispy.
- Bring chicken and bacon back to the skillet and pour chicken stock mixture in. Bring to a boil and cook for about 1 minute or until the sauce has reduced by half and has thickened. Remove from heat and serve immediately.

Nutrition Facts

Amount Per Serving (1/3rd)
Calories 428 Calories from Fat 189

Total Fat	21g	32%
Saturated Fat	6g	30%
Cholesterol	122mg	41%
Sodium	821mg	34%
Potassium	876mg	25%
Total Carbohydrates	14g	5%
Dietary Fiber	2g	8%

Sugars	4g	
Protein	41g	82%
Vitamin A	310mg	21.4%
Vitamin C		70.9%
Calcium		4.8%
Iron		16.1%

*Percent Daily Values are based on a 2000 calorie diet.

Recipe found at <https://www.notenoughcinnamon.com/bacon-chicken-snow-peas-stir-fry/>



WEALTHY

THINK TWICE ABOUT COLLEGE EXPENSES

When it comes to college, your children might be making decisions that could be worth more than their first house! Mistakes can be costly. Graduating with too much debt can be harmful to a young person's financial future. According to the Federal Reserve, Americans now have more than \$1.4 trillion in unpaid education debt, with an average monthly payment (for borrower aged 20 to 30 years) of \$351!

It's important to work together with your children when making major financial decisions about college. Here's a check list to get you started:

- **Start talking now.** Let children know how much you can contribute to their college education and discuss your mutual goals.
- **Set goals.** Discuss the reality of what financial responsibilities your child will have for college after they graduate.
- **Assist with figuring out the total estimated cost.** Help your child understand how much it will cost to pay off his or her student loan using online loan calculators.
- **Educate your children.** Work with a financial professional to help your child understand how debt works and how student loan debt will impact his or her future.
- **Explain what debt is.** Don't enable your child to take on more debt than he or she can responsibly repay.
- **There is no financial aid for retirement.** Don't risk your own financial future by taking on more debt than your family can afford. The Consumer Financial Protection Bureau reports that people over the age of 60 owe an average of \$23,500 for student loans they took out for children's college tuition.



WHAT A THIEF CAN DO WITH YOUR IDENTITY

Your personal information can be used within minutes of being stolen. According to a 2018 online survey by The Harris Poll, nearly 60 million Americans have been affected by identity theft.

How Criminals Can Ruin Your Credit

- **Easy access.** It's very easy for a thief to gain access to your bank account and withdrawal your funds. Call your bank immediately if you notice that your debit card is missing. Be careful when you make a purchase with a check, your account number and routing information is accessible to anyone helping you with the purchase. A thief can gain access to your bank account with the right printing software.
- **Open a new credit card.** Criminals can obtain access to your credit cards and make charges online and you will never know till the bill comes in.
- **Steal your health care coverage.** Criminals are now using personal information to obtain medical treatment by using your health care coverage. Read your medical and insurance statements regularly. They can show warning signs of identity theft.
- **File your tax return.** Criminals can file a tax return in your name and have a refund check sent to them.
- **Discard personal documents.** One way to keep your personal information to yourself and out of the hands of thieves is to shred your personal documents.
- **Immediately report a stolen wallet or social security card.** If you notice that your wallet and/or social security card have been stolen, immediately contact <https://www.identitytheft.gov/Assistant#> to report the incident.

Warning Signs of Identity Theft

- Did you know that your membership has you covered when it comes to identity theft? The first step is to sign up for coverage. For specific details, log on to the website listed on your membership card.
- Here are a few signs to watch out for to ensure your identity is safe.
- You notice unusual withdrawals from your bank account.
- Collection agencies start calling you about a past due debt that you know is not yours.
- Your credit application is rejected, and you know you have good credit.
- You receive a change of address confirmation card in the mail from the US Postal Service, and you have not changed your address.
- Your regular bills are no longer coming in the mail.
- You get increased direct mail and phone solicitations for expensive items.
- Your health carrier rejects your legitimate medical claim because you have surpassed your benefit limit.
- Unusual charges on your credit cards are showing up.
- The IRS denies your tax return.
- A company you do business with has a data breach.

12 TIPS TO AVOID SCAMS

The best way to defend yourself against identity theft is to be able to recognize when someone is trying to steal your identity. The Federal Trade Commission reported that in 2017 more younger people reported losing money to fraud than older people – but when people aged 70 and older had a loss, it was a much higher median loss than other groups. Protect yourself and your family, and reduce your risk of being caught in a scam by following these simple suggestions.

1. Assertiveness and awareness.

Help raise awareness of scams that you notice. Always communicate with elderly friends or relatives about any scams that you have encountered.

2. Keep your personal documents locked up.

Put away your Social Security card, passport and other important legal documents. Never carry your social security card in your wallet. Only trust a close family member with the location of your documents.

3. Don't open the door.

Never open the door if you're not expecting someone or don't recognize the person. Call 911 immediately if you are concerned for your safety.

4. Read your emails carefully.

Don't click on links or open attachments in emails if you don't know the sender.

5. Be concerned if you are asked to pay a bill by using a gift card.

A common technique used by thieves is to request payment with a retail gift card like Walmart, Target or iTunes. Never pay a bill with a gift card. Retail gift cards can't be traced, and thieves can make immediate purchases. You will never see your money again.

6. Use local repair businesses for home repairs.

Get recommendations from friends and family for experienced repair people when you need home repairs made. Never hire a random person who comes to your door.

7. Never share personal identifiable information.

Sometimes the scammer finds names or other identifying information via social media, making it easier for him to gain access to your personal information.

8. Be careful on social media and dating apps.

According to the FBI, romance scams accounted for \$230 million in losses in 2016. Scammers tend to target older women, often widows.

9. No need for quick decisions.

Watch out for high pressure sales tactics and take your time when it comes to making big decisions and purchases.

10. Pay close attention to phone calls.

Be cautious if you receive a phone call informing you that you have won something. Never give out your sensitive information over the phone, including your full name, mailing address, Social Security Number, bank routing number, credit card or debit card number.

11. The IRS will never call you and demand immediate payment.

If you receive a phone call from the IRS demanding immediate payment, hang up immediately. This is a sign of an imposter posing as an IRS representative. The IRS will always correspond with you via US Mail.

12 Watch your bank account and credit card statements.

If you receive a phone call or email from your bank or credit card company telling you that you owe them money, immediately hang up and contact your bank or credit card company directly. Watch your accounts for any unusual activity.



WISE

5 Benefits of Reading to Your Kids

A recent survey found that 50 percent of parents with kids under the age of 12 are not reading to their kids every day. The survey also reported that the same families had less than 20 books in their home. Study after study has shown the benefits of parents reading to their kids. Here are few reasons why you might want to consider adding reading time to your kids' daily routine.

- 1. Reading together is a great way to bond.** Setting time aside every day will give you and your kids something to look forward to at the end of a hectic day.
- 2. Enhanced self-esteem and communications skills.** Kids will begin to pick up new words and expand their vocabulary. This will help them be more successful in the classroom.
- 3. Improved listening skills.** When you read stories to your kids, they become better listeners, an important aspect of developing communication skills.
- 4. Learn about the world and different characters.** Reading will enable them to hear about different places, people and cultures.
- 5. Quality time can mean fun time.** Having that one on one time with your kids lets you feel like a kid again. Have fun, laugh, and enjoy your kids.

KEEP STUDENTS SAFE



Now that school is in session, drivers need to remind themselves to watch out for children near bus stops or schools. Students will be walking, riding their bikes and using crosswalks for safety assistance. Drivers need to take the extra time to slow

down and follow the school zone laws. According to the Transportation Research Board, 25,000 children are injured every year in school zone accidents.

Driving Guidelines Near Schools

- **Don't rush.** Remember the speed limit can be anywhere between 15 - 25 mph in most school zones.
- **Expect delays in school zones.** Leave a few minutes early to account for delays when school is in session.
- **Eliminate distractions.** Keep your eyes on the road, not your phone. Some cities have banned cell phones in school zones with expensive fines for offenders.
- **Always stop.** Look for children on sidewalks and in crosswalks before continuing.
- **Watch for blind spots.** Check for children on sidewalks, in driveways and around your vehicle before backing up.
- **Look out for cyclists.** Children and parents on bikes can be excited, distracted and not paying attention to their surrounding. Always ensure 3 feet between your car and the cyclist.
- **Stop when the bus stops.** It is against the law to pass a stopped school bus. Eight students were killed in 2017 when they were either loading or unloading their bus. This number is double the number from the previous school year.
- **Discuss the dangers of speeding with your teen driver.** Car crashes are the leading cause of death for teens in the United States. Nearly one in four fatal crashes involving teen drivers happen after school hours, between the hours of 3 to 7 p.m.



Get On Board With Homework

What do you do when your child needs a little help with their homework? What if you're not available or it's a subject you don't feel comfortable helping them with? Homework is a good way for kids to practice what was taught in class. Parents should regularly check in with their kids, ask how their homework assignments are going and if they need any assistance. According to the National Education Association, homework is important. NEA research shows that children who spend more time on regularly assigned, meaningful homework do better in school.

Sometimes just knowing when it's time to get your child the extra help they need is crucial for their well-being and success. Children don't always know how to ask for help. Parents can be proactive by reaching out to a teacher, counselor or school principal to find out where the challenges might be and how they can help at home.

Try one of these websites next time you and your child need a little homework help.

- **www.ixl.com** – offers practice skills for students in grades K through 12 in Math, English Language Arts, Science, Social Studies and Spanish. Students can track their performance and get feedback on areas for improvement.
- **www.khanacademy.org** – provides short lessons in the form of YouTube videos. Additional resources are also available for teachers.
- **www.spellingcity.com** – presents fun phonics games for kids to help them improve their reading and spelling. Independent study and word testing opportunities for every subject and grade level are available.
- **www.tutor.com** – 24/7 online tutoring services with assistance in more than 40 subjects including Math, Science, Social Studies, English, AP® Support, Foreign Languages and Business. Tutoring sessions take place in an easy-to-use online classroom session.



5 BENEFITS OF READING:

1. **Mental Stimulation.** Just like any other muscle in the body, the brain requires exercise to keep it strong and healthy.
2. **Stress Reduction.** When you start reading a good book, it can help you relieve stress from home, work and personal relationships.
3. **Knowledge.** Reading can fill your mind with new and different information. The more knowledge you have, the better equipped you are to tackle the challenges life throws at you.
4. **Improved Focus and Concentration.** When reading a book, all your attention is focused on the story. You can lose yourself in every detail you're reading and the rest of the world can just melt away.
5. **Better Writing Skills.** The more reading you do the better writer you will become. You will be exposed to a variety of different writing styles that can begin to influence your own style of writing.

STARTING A BOOK CLUB MAY BE YOUR ANSWER

Do you need an excuse to start reading a book? Joining a book club or starting your own could be the answer. Book clubs are great for finding out about new books, meeting new people and making time to do something that you enjoy.

How to Start a Book Club

- Develop the purpose of the book club
- Determine if it will be an online or in person book club
- Make a list of people you want to invite
- Spread the word
- Pick a convenient time and location to meet
- Come up with a few ground rules for the group, like staying on topic when speaking and respecting the authority of the moderator

Life is an adventure! Whether it's spending quality time with friends, expanding your horizons, or ensuring your family's well-being, you should live every day to its fullest, and Lifestyle Innovations is here to help!

As an Association Member, you have access to a variety of programs and services designed to empower you in every aspect of your life, including healthcare, family and financial issues. You also have the opportunity to purchase upgraded memberships which include Association Insured Benefits.

If you have any questions regarding your Membership, **call 855-253-4160.**



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