

A Newsletter for Members of the Med-Sense Guaranteed Association • 2015

Better Nutrition Every Day *How to make healthier food choices*

We make dozens of decisions every day. When it comes to deciding what to eat and feed our families, it can be a lot easier than you might think to make smart, healthy choices. It takes just a little planning.

The food we put into our bodies is our fuel. It provides us with nutrients the vitamins, minerals, and other compounds our bodies need to function and thrive. Research shows that good food choices are especially important for children's growing bodies and minds. Smart choices have both immediate and long-lasting benefits for you and your family.

"My best advice is for parents to be good role models by eating healthy and being physically active with their children," says Janet de Jesus, a nutritionist at NIH. "Keep healthy foods around the house for meals and snacks. If you save desserts and treats for special occasions, it will be more special. Involve children in the meal planning and cooking, and they will be more likely to eat the meals."

"Parents can begin teaching their children about healthy eating from the day they are born," says Dr. Donna Spruijt–Metz, whose research at the University of Southern California focuses on preventing and treating obesity in minority youth. "Setting a good example is very important."

Try the GO, SLOW, WHOA approach to food. GO foods are great to eat anytime. They have lots of nutrients and are low in unhealthy fats, sugar, and calories. GO foods include fruits; vegetables; whole-grain cereals, breads, and pastas; fat-free or low-fat milk, yogurt, and cheese; fat-trimmed and lean meats; fish; beans; and water.



SLOW foods should be eaten less often. These include non-whole-grain bread, rice, and pasta; peanut butter; granola; pretzels; and fruit juices.

WHOA foods are only for once in a while—foods like french fries, doughnuts, whole milk, full-fat cheese, hot dogs, fried chicken, candy, and soda. (continued on page 2)

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"Healthier diets don't have to cost more, provided that you have the right attitude, make the right food choices, and try to cook at home," says Dr. Adam Drewnowski, a nutrition expert at the University of Washington in Seattle. With some planning, he says, you can prepare meals that are tasty, affordable, and nutrient rich.

Get the whole family to help slice, dice, and chop. NIH has developed several resources to help you learn how to cut unhealthy fats and calories (see the Web Links box). You might be surprised how easy healthy cooking and snacking can be.

Unfortunately, these days much of our food isn't eaten at home. It's eaten on the go. One easy way to eat more nutritiously is to pack healthy lunches—both for yourself and your kids.

"You can work with your child to make a lunch using whole-grain bread, wraps, or pita pockets filled with lean meats or cheese, vegetables, and nut butters or spreads, such as hummus," de Jesus says. "Pack vegetables such as carrots, snap peas and cucumbers, or any fresh fruit that's currently in season. Teens can learn to pack their own lunches with a healthy variety of foods."

If your kids buy lunch, talk to them about making healthy choices when buying food from the school cafeteria and vending machines. "Parents should encourage their children to choose the important food groups for lunch: a lean protein, fruit and vegetable, whole grains," de Jesus says. "If a salad bar is available, this is a great opportunity for kids to make their own salad with vegetables, lean protein, and even fruit."

If you have a busy day with your family planned, pack healthy snacks in a small cooler or tote bag before you leave. Consider water, fresh fruit, veggies, and low-fat cheese sticks. Pack small baggies with small portions of healthy nuts, whole-grain crackers, or a low-sugar cereal.

Fast-food restaurants can also be a challenge. Sometimes, fast food is your only option. Try making healthier choices, such as sandwiches without cheese, salads, sliced fruit instead of french fries, and grilled options instead of fried.

When you're grocery shopping, the Nutrition Facts label is a great resource to help you compare foods. It can help you confirm whether products marked with healthy-sounding terms really are healthy. For example, "low-fat" foods aren't necessarily healthy; they can be very high in sugar and calories.

Use the Nutrition Facts label to help guide you to limit the nutrients you want to cut back on, such as sodium and unhealthy saturated fat. You can also use it to make sure you're getting plenty of the nutrients you need, such as calcium and iron.

When reading the label, start at the top. Look at the serving size. Next, look at the calorie count. Then move on to the nutrients, where it lists the amount and daily values experts recommend.

Remember that what you might eat as one portion can be multiple servings. For example, if you eat one bag of chips but the label says there are 3 servings in a bag, you need to multiply all the numbers on the label by 3 to find out how many calories you just ate.

Sometimes it can be hard to find healthy food choices when shopping locally. People in some communities have been working together to make it easier to find healthy foods in their neighborhoods.

For instance, in some neighborhoods, people have joined together to tend community garden plots. "Learning to garden, planting rooftop gardens, box gardens, or small planters can provide some easy growing veggies like tomatoes right at home," Spruijt-Metz says. "Another possibility is finding a fruit and vegetable truck that would be willing to come to the neighborhood."

Take time to build healthy eating decisions into every aspect of your family's life. If you're a parent or guardian, start talking with kids at an early age about health and nutrition. And practice what you preach. Make healthy food choices yourself so you can set a good example for your kids.

"Food provides our bodies with needed nourishment. Teaching children to read labels while shopping as they get older is a good way to help them learn to shop for healthy foods," Spruijt-Metz says. "Teaching them to cook simple, tasty, and healthy meals when they're young is a skill that will stay with them throughout their lives."

This article was reprinted from the National Institute of Health's NIH News in Health, September 2015. For more information, visit: http://newsinhealth.nih.gov

NOTICE of ANNUAL MEETING of MEMBERS

The Annual Meeting of the Members of the Med-Sense Guaranteed Association will be held at 16476 Wild Horse Creek Road on Tuesday, December 1, 2015 at 12:00 pm CST (1:00 pm EST) for election of Directors and for the transaction of such other business as may properly come before the meeting of any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY Med-Sense Guaranteed Association December 1, 2015 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF MED-SENSE GUARANTEED ASSOCIATION

The undersigned member of the Med-Sense Guaranteed Association does hereby constitute and appoint the Secretary of the Med-Sense Guaranteed Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the Med-Sense Guaranteed Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

- (1) FOR (), or to () WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Don Breckenridge Jr., Bart Bouchein, and John Clark.
- (2) In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy when properly executed will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: ______, 2015.

Signature _____

Name (please print)

Please date and sign and return promptly to 16476 Wild Horse Creek Road, Chesterfield, Missouri 63017 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri

October 29, 2015 Date

MSGA College Scholarship Information

Scholarship Description

The scholarship program is designed to provide education financial assistance to members of the MSGA and/ or a legal dependent or household relative of a member. If the member's MSGA membership status is terminated before the scholarship award is paid, the applicant be disqualified.

Scholarship awards are based on applicant's:

- Essay
- Community Involvement
- Work history

Eligibility Criteria

- Applicants must be high school of senior rank or currently enrolled in a 2 or 4-year college or university.
- Applicants are only eligible if a member of the MSGA and/or legal dependent or household relative of such a member.
- You must have a minimum 2.0 GPA.

Application Process

Fill out and sign the scholarship application and send it back to MSGA. You may also include one optional letter of recommendation from a professor, employer, or character reference.

Deadline

December 10, 2015 is the deadline for all completed applications to be submitted. MSGA's Scholarship Committee will review applications after this date. The award(s) will be made in for 2016.

If You Get an Award

If you win an award, you will be required to provide a letter at the end of your scholarship period to update the selection committee on your academic progress and/or enhancement of your skills.

Permission

By applying for a scholarship, you agree that if an award is granted, your name and the name of the university you attend, may be made public for promotional purposes.

Send your completed application to:

Med-Sense Guaranteed Association 16476 Wild Horse Creek Road Chesterfield, MO 63017

All information is confidential.

An anonymous screening committee will choose the award recipient(s).

Student Scholarship Application Form 2015

Please print the following information clearly. Mail your completed application, with signature/s, and an optional letter of recommendation, to the address at the bottom of this application. An incomplete application will not be considered.

Personal Information

Applicant Name:			
Home Address:			
City:		State:	Zip:
Home/Cell Phone: ()		
Email:			
			(continued on next page)

Academic Information (Fill out the section that applies to you)

If you already attend a university or college:

University/College Name:	Major:			
Current GPA: out of				
If you are in high school and plan to attend a university or college:				
Anticipated University/College:	Intended Major:			
High School Rank: out of	High School GPA: out of			
Essay Please explain how this scholarship will help you to obtain your academic and future professional goals. (Limit to 200 words. Use a separate piece of paper if needed):				

Where committee will send your scholarship money, if awarded

University/college you are, or will be, attending:		
Name of financial aid contact person:		
Financial aid contact address:		
City	State:	Zip:
Phone: ()		

Signature

I certify that the statements herein are true to the best of my knowledge and grant permission for the information contained herein to be shared with the scholarship selection committee.

Applicant Signature:	Date:
Parent/Guardian:	Date:
(If applicant is under 18)	

Return your completed application to: Med-Sense Guaranteed Association, 16476 Wild Horse Creek Road, Chesterfield, Missouri 63017-5071

Health Tips

Take one step to lose weight

Want to lose weight? Step onto a scale every day. That may seem like obvious advice, but it's supported by the results of a study reported on the Live Science website.



In the study, researchers challenged 162 people to reduce their weight by 10 percent over the course of the year. They weren't given any specific advice, but about half the participants were given scales and told to check and record their weight every morning.

Although few of the participants in either group achieved their goal of losing 10 percent of their body weight, 29 percent of those given scales succeeded in losing at least 5 percent, but only 11 percent in the scale-free group lost as much. In addition, participants given scales managed to maintain their weight loss for a second year.

The researchers have theorized that checking weight once a day may help people pay more attention to what they eat (and how much), and reinforce positive weight-loss behaviors like skipping dessert.

Control your appetite after your workouts

Does a good workout leave you feeling hungry for a snack—or a meal? Don't sabotage your exercise efforts. Remember these tips for dealing with the munchies:

- Drink some water. Thirst sometimes masquerades as hunger. Take a drink of water or some other non-caloric beverage to rehydrate and fill your stomach.
- Plan ahead. Prepare a healthy snack before your workout. Some fat-free yogurt or a tuna sandwich on whole-grain bread will fill you up without undoing the benefits of exercise.
- Eat before. Have a modest meal 30-60 minutes before exercising. This can stave off pangs of hunger afterward.
- Slow down. Take a more moderate approach to working out. You can get good results at a lower intensity, and you won't feel like you're starving afterward.

Protect your hearing

Excessive noise in the workplace (or anywhere else, for that matter) can damage your hearing.

The Medicine Net website warns that you risk hearing loss under these noisy conditions:

- You need to shout so that people an arm's distance away can hear you.
- Your ears begin to hurt from the volume.
- Your ears are ringing.
- You suffer temporary hearing loss after being subjected to constant loud noise.

Two-minute walks improve your health

Exercise keeps you healthy. Fortunately for busy people, exercise doesn't have to mean working out at the gym or running a marathon.

A study reported on the Science Daily website found that that adding just two minutes of walking per hour to your routine can extend your life expectancy.

Scientists at the University of Utah School of Medicine discovered that taking a two-minute walk once an hour was associated with a 33 percent lower risk of dying.

Even brief walks add up to a substantial benefit when taken often during the day. The scientists emphasize that these walks should be an addition to a moderate exercise habit, not a replacement for one. It's a step in the right direction.



Membership Services Office 16476 Wild Horse Creek Road Chesterfield, MO 63017

Give yourself a break

An ergonomic workstation isn't enough to prevent musculoskeletal discomfort.

You also need to take frequent breaks. Because comput-

er-intensive tasks can strain the neck, shoulders, back, and eye muscles, experts recommend taking a five-minute break every hour to prevent a lot of the discomfort you may experience from excessive computer work.



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For information regarding your membership and association services, call or write:

Membership Services Office Med-Sense Guaranteed Association 16476 Wild Horse Creek Road Chesterfield, MO 63017

1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all the information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

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