

Med-Sense Guaranteed Association

JOURNAL



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Pebbles in Your Plumbing

Have you ever heard that passing a kidney stone is more painful than giving birth? Each year, more than 1 million people in the U.S. rush to the emergency room with pain caused by a kidney stone.

Kidney stones are hard, pebble-like pieces of material that form in one or both kidneys. They're caused by high levels of certain minerals in your urine.

Stones vary in size from tiny crystals that can only be seen with a microscope to stones over an inch wide. Tiny stones may pass out of your body without your even noticing. With larger stones, you won't be so lucky. Stones that are larger than a pencil eraser can get stuck in the urinary tract—and that can really hurt.

Everyone is at some risk for developing kidney stones. "It is a very common condition," says Dr. Ziya Kirkali, a urologist at NIH. "One out of 11 individuals in the U.S. is affected by this disease."

Kidney stones can form at any age, but they usually appear during middle age (40s to 60s). Of those who develop one stone, half will develop at least one more in the future.

"Probably one of the most important reasons why people form stones is dehydration," Kirkali says. When urine is too concentrated, minerals can build up and form stones. "I can't over-emphasize the importance of drinking plenty of water, because that's the most effective way of preventing kidney stone disease."

Kidney Stone Clues

See your health care provider if you have any of these symptoms:

- **Sharp, severe pains** in your back, side, lower belly, or groin
- **Nausea and vomiting**
- **Blood** in your urine, making it look pink, red or brown
- **Constant need to empty your bladder**
- **Pain** when you urinate
- **Difficulty** urinating

During the warmest months of the year, you're at greatest risk of becoming dehydrated. "So it is really important to drink more than you usually drink during the cooler days or months," Kirkali says.

To detect kidney stones, your doctor may order lab or imaging tests. Lab tests look in urine

for blood, signs of infection, minerals (like calcium), and stones. Blood tests can also detect high levels of certain minerals. "About 80% of all stones are made of calcium oxalate," Kirkali says. Knowing what the stones are made of can help guide treatment.

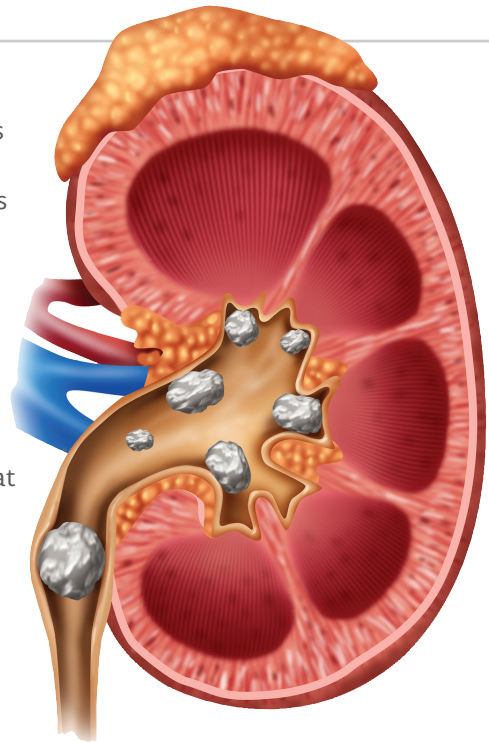
Treatment also depends on the stone's size and location. CT scans or plain X-ray imaging can help your doctor pinpoint the location and estimate the size of a kidney stone. Depending on what your doctor finds, you may be prescribed medicine and advised to drink a lot of fluids. Or, you might need a procedure to break up or remove the kidney stone.

There are different procedures for breaking up or removing kidney stones. One method delivers shock waves to the stone from outside of the body. Other strategies involve inserting a tool into the body, either through the urinary tract or directly into the kidney through surgery. After the stone is located, it can be broken up into smaller pieces.

Once you've had a kidney stone, you have an increased chance for having another. NIH-supported scientists are studying ways to prevent kidney stones from returning.

"We always tell our patients to drink more, but it's not so easy to really increase your fluid intake," Kirkali says. A new study is testing a method to encourage people to drink more fluids each day. Other NIH-funded studies are trying to unravel why some people seem more at risk of developing kidney stones. Still others are looking into how to better detect stones and treat them.

Don't let the pain of kidney stones send you to the emergency room. Keep hydrated! But if you develop any of the symptoms shown in the "Kidney Stone Clues" box, see your doctor right away.



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, Chesterfield, MO on Friday, November 17, 2017 at 2:00 pm CST (3:00 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 November 17, 2017 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: _____, 2017.

Signature _____

Name (please print) _____

Please date and sign and return promptly to MSGA, 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 13, 2017

Date



Getting It Straight! Improving Your Posture for Better Health

Our bodies change as we age. These natural changes make it especially important for older adults to maintain good posture, strength, flexibility, and balance.

Sit up straight! This common request may have been how you first heard about posture, the way you hold your body. Posture isn't just about how you look. How you position yourself can help or hurt your health over your lifetime.

"Posture is not only about how well you sit, but how well you move and go about your daily life," says Dr. George Salem, an NIH-funded researcher at the University of Southern California who studies how movement affects health and quality of life.

How you hold yourself when you're not moving—such as when you're sitting, standing, or sleeping—is called static posture. Dynamic posture is how you position your body while you're moving, like walking or bending over to pick something up. "It's important to consider both static and dynamic components of posture," Salem says.

Posture can be affected by many things: your age, the situations you find yourself in, and your daily choices. For instance, children may have to adjust to carry heavy backpacks to school. Pregnant women move differently to accommodate growing babies.

Your posture involves your musculoskeletal system. This includes your bones, muscles, joints, and other tissues that connect the parts of your body together. It's what

provides form, support, stability, and movement to your body.

How you hold yourself can either align or misalign your musculoskeletal system. Throughout life, this system must adapt to the type of work you do, the hobbies you enjoy, how you use electronic devices, injuries, and even the kind of shoes you wear.

You may think that sitting with slumped shoulders or bending at your back instead of your knees sometimes won't hurt you. But small changes in how you hold yourself and move can add up over a lifetime.

Years of slouching wears away at your spine to make it more fragile and prone to injury. Holding your body and moving in unhealthy ways often leads to neck, shoulder, and back pain. In any 3-month period, about 1 in 4 adults in the U.S. has at least 1 day of back pain.

Poor posture can also decrease your flexibility, how well your joints move, and your balance. It can impact your ability to do things for yourself and increase your risk for falls. Slumped posture can even make it more difficult to digest the food you eat and breathe comfortably.

Some research suggests a link between posture and mental health as well. "Someone with depression may appear more closed

in, curved, and tend to look down," says NIH physical therapist Dr. Cris Zampieri. "When people feel anxious, they may raise their shoulders." Scientists are now exploring the connections between posture and how we think and process information in the brain.

"Older adults tend to adopt a progressively hunched posture," says Salem. "When shoulders continue to round forward over time, it creates excessive loading on the shoulder joint. This can create injury and limit the independence of older adults."

An extremely hunched posture, or hyperkyphosis, affects up to two-thirds of senior women and half of senior men. This posture has been associated with back pain, weakness, and trouble breathing. It can also limit everyday activities, like brushing your hair and dressing yourself.

Salem and other researchers have been studying the possible health benefits of yoga, particularly for older adults. Yoga is a mind and body practice that typically combines physical postures, breathing exercises, and meditation or relaxation. In one study, older adults with hyperkyphosis showed significant improvement and less rounded shoulders after a 6-month yoga program.



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Getting It Straight!, continued

“More people are participating in yoga,” Salem says. “We’re using innovative tools—like motion analysis with high-speed cameras and platforms that measure force—to understand what yoga is actually doing and how it’s targeting the biological processes of our body.” Ultimately, Salem says these findings will help therapists and yoga instructors design programs that are safe and effective for older adults. The team also plans to study other age groups and people with disabilities.

It’s never too early or late in life to work on improving your posture and how you move.

“One way to improve your posture is to be aware of it in the first place,” Zampieri says. “It’s important to take a look at your posture before it becomes a problem. Yoga, tai chi, and other types of classes that focus on body awareness and mindfulness can help you learn to feel what’s wrong in your own posture. They also help you connect your physical posture with your emotional state, offering benefits in both areas.”

Classes aren’t the only way to improve your posture. “Be mindful of your posture and how you’re moving,” Salem says. “Think about lifting your head,

pulling your shoulders back, and tightening your abdominal muscles in everyday situations.” Be aware of repetitive postures, like regularly lifting heavy objects, and holding positions for a long time, like sitting at a computer all day at work.

“If you spend a lot of time in front of a computer, make sure you have a good setup,” says NIH physical therapist Dr. Jesse Matsubara. “It’s important that your workstation fits you the best it can. You should also switch sitting positions often, take brief walks around the office, and gently stretch your muscles every so often to help relieve muscle tension.”

The foundation of good posture is having a body that can support it. This means having strong abdominal and back muscles, flexibility, and a balanced body over your life. Another way to improve posture is to lose weight, especially around your gut. More than 2 out of 3 Americans are either overweight or obese. Extra weight weakens your abdominal muscles, causes problems for your pelvis and spine, and contributes to low back pain.

“It’s easy to develop suboptimal movement patterns after an injury or from years of pain,” Salem explains, “but people can learn to distribute

their weight evenly and balance their bodies again.”

It’s important to work with a doctor to find the types of physical activity that

Improve Your Posture

- **Be mindful of your posture** during everyday activities, like watching television, washing dishes, or walking.
- **Take frequent breaks** for stretching and moving your body in different ways.
- **Stay active.**
- **Maintain a healthy weight.**
- **Make sure work surfaces are at a comfortable height** for you, whether you’re working in an office, doing a hobby, preparing dinner, or eating a meal.
- **Wear comfortable, low-heeled shoes.**

can help you maintain your health and mobility. Talk to your health care providers if you feel pain, have an injury, or have had surgery. They can give you feedback on how you’re moving, help you avoid unhealthy movement patterns, and work with you to create a plan that’s best for you.



How to Spot Fake Prescription Drugs

The National Association of Boards of Pharmacy estimates that 1 to 2 percent of the drugs in North America are counterfeit and warns that the practice is on the rise. It offers these safeguards:

- **Don’t buy prescription drugs online** unless it’s through the website of a legitimate pharmacy.
- **Examine your medicine closely.** Look for runny coloring or shoddy logos on pills.
- **Watch for changes** in appearance, taste, or efficacy in the medicines you take.
- **Bring any medication that you suspect is counterfeit to your pharmacist or doctor right away.**

Stay Safe in Winter Weather

Any kind of storm—a hurricane, a blizzard, a severe thunderstorm—is scary. And the fear is realistic, considering the damage your home and your loved ones could suffer. Here's how to stay safe when the weather outside is truly frightful:

- **Prepare your home.** Keep some basic necessities handy: flashlights and candles, a battery-powered radio, extra food and water, and first-aid supplies.
- **Check your windows.** Make sure your windows shut securely. Close your shutters if you have them. Board your windows if you expect high winds, or tape them in an X shape to reinforce the glass. Leave windows slightly ajar as long as they won't flap and shatter.
- **Pick a secure location.** The basement is a common refuge, but be aware that you may be closer to gas and sewer lines than you want to be. If you don't have a basement, go to the lowest level of your house and pick an area with as many walls as possible between you and the outside.
- **Stay inside.** Once the storm hits, leaving your house can be extremely dangerous. Make sure all your pets are inside, and wait until the storm passes before venturing out.
- **Clean up.** When the storm is over, carefully check your house for damage. Dispose of anything that's soaked up water and can't be dried and cleaned. Look for water leaks, and use fans and dehumidifiers to remove moisture. Check for mold and clean it up as soon as you can. If you smell gas, leave your house and call 911 immediately.



What You Eat May Save Your Life



Can you avoid cancer through diet? There's some evidence that certain foods can cut your risk. Although there's no hard proof that the right diet will guarantee a long life free of cancer, chances are you'll be healthier longer if you include some of these choices in your everyday meals:

- **Berries.** These are a good source of antioxidants that protect your body against tissue damage and may help reduce your cancer risk. Blueberries are high in antioxidants. In addition, strawberries and raspberries contain ellagic acid, which may help to prevent cancers of the skin, bladder, lung, and breast.
- **Vegetables.** Cruciferous vegetables such as broccoli and cauliflower have been associated with a lower risk of lung, stomach, and colorectal cancers. Dark green, leafy vegetables (spinach, romaine lettuce, and kale) are high in fiber and antioxidants. The carotenoids in these vegetables appear to be effective in slowing the formation of some tumors.
- **Beans.** Add kidney beans, pinto, navy beans, chick peas, black-eyed peas, and lima beans to your diet. Legumes such as lentils and peas are high in fiber, which may help your body eliminate carcinogens. Fiber has also been shown to reduce cholesterol and lower the risk of heart disease.



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and helpful to you. While all the information contained herein is meant
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