

Med-Sense Guaranteed Association JOURNAL

INSIDE THIS ISSUE

Sweet Stuff - How Sugars and Sweeteners Affect Your Health

5 Ways to Help Kids Develop Healthy Habits

Annual Meeting Proxy

Nursing School Gifting Program

Med-Sense Member Perks



Sweet Stuff

How Sugars and Sweeteners Affect Your Health



in the American adult diet come from added sugars. That's about 22 teaspoons of added sugar a day. Sugars are usually added to make foods and drinks taste better. But such foods can be high in calories and offer none of the healthful benefits of fruits and other naturally sweet foods.

Sugar-sweetened beverages like soda, energy drinks, and sports drinks are the leading source of added sugars

Most of us love sweet foods and drinks. But after that short burst of sweetness, you may worry about how sweets affect your waistline and your overall health. Is sugar really bad for us? How about artificial or low-calorie sweeteners? What have scientists learned about the sweet things that most of us eat and drink every day?

Our bodies need one type of sugar, called glucose, to survive. "Glucose is the number one food for the brain, and it's an extremely important source of fuel throughout the body," says Dr. Kristina Rother, an NIH pediatrician and expert on sweeteners. But there's no need to add glucose to your diet, because your body can make the glucose it needs by breaking down food molecules like carbohydrates, proteins, and fats.

Some sugars are found naturally in foods, such as fruits, vegetables, and milk. "These are healthful additions to your diet," says Dr. Andrew Bremer, a pediatrician and NIH expert on sweeteners. "When you eat an orange, for instance, you're getting a lot of nutrients and dietary fiber along with the natural sugars."

Although sugar itself isn't bad, says Rother, "sugar has a bad reputation that's mostly deserved because we consume too much of it. It's now in just about every food we eat."

Experts agree that Americans eat and drink way too much sugar, and it's contributing to the obesity epidemic. Much of the sugar we eat isn't found naturally in food but is added during processing or preparation.

About 15% of the calories

in the American diet. Juices naturally contain a lot of sugar. But sometimes, even more is added to make them taste sweeter.

"Juices offer some vitamins and other nutrients, but I think those benefits are greatly offset by the harmful effects of too much sugar," says Bremer.

Over time, excess sweeteners can take a toll on your health. "Several studies have found a direct link between excess sugar consumption and obesity and cardiovascular problems worldwide," Bremer says.

Because of these harmful effects, many health organizations recommend that Americans cut back on added sugars. But added sugars can be hard to identify. On a list of ingredients, they may be listed as sucrose (table sugar), corn

sweetener, high-fructose corn syrup, fruit-juice concentrates, nectars, raw sugar, malt syrup, maple syrup, fructose sweeteners, liquid fructose, honey, molasses, anhydrous dextrose, or other words ending in “-ose,” the chemical suffix for sugars. If any of these words are among the first few ingredients on a food label, the food is likely high in sugar. The total amount of sugar in a food is listed under “Total Carbohydrate” on the Nutrition Facts label.

Many people try cutting back on calories by switching from sugar-sweetened to diet foods and drinks that contain low- or no-calorie sweeteners. These artificial sweeteners—also known as sugar substitutes—are many times sweeter than table sugar, so smaller amounts are needed to create the same level of sweetness.

People have debated the safety of artificial sweeteners for decades. To date, researchers have found no clear evidence that any artificial sweeteners approved for use in the U.S. cause cancer or other serious health problems in humans. But can they help with weight loss? Scientific evidence is mixed. Some studies suggest that diet drinks can help you drop pounds in the short term, but weight tends to creep back up over time. Rother and other NIH-funded researchers are now working to better understand the complex effects that artificial sweeteners can have on the human body.

Studies of rodents and small numbers of people suggest

that artificial sweeteners can affect the healthful gut microbes that help us digest food. This in turn can alter the body’s ability to use glucose, which might then lead to weight gain. But until larger studies are done in people, the long-term impact of these sweeteners on gut microbes and weight remains uncertain.

“There’s much controversy about the health effects of artificial sweeteners and the differences between sugars and sweeteners,” says Dr. Ivan de Araujo of Yale University. “Some animal studies indicate that sweeteners can produce physiological effects. But depending on what kind of measurement is taken, including in humans, the outcomes may be conflicting.”

De Araujo and others have been studying the effects that sugars and low-calorie sweeteners might have on the brain. His animal studies found that sugar and sweeteners tap differently into the brain’s reward circuitry, with sugars having a more powerful and pleasurable effect.

“The part of the brain that mediates the ‘I can’t stop’ kinds of behaviors seems to be especially sensitive to sugars and largely insensitive to artificial sweeteners,” de Araujo says. “Our long-term goal is really to understand if sugars or caloric sweeteners drive persistent intake of food. If exposed to too much sugar, does the brain eventually change in ways that lead to excess consumption? That’s what we’d like to know.”

Some research suggests that the intensely sweet taste of artificial, low-calorie sweeteners can lead to a “sweet tooth,” or a preference for sweet things. This in turn might lead to overeating. But more studies are needed to confirm the relative effects of caloric vs. non-caloric sweeteners.

“In the long run, if you want to lose weight, you need to establish a healthy lifestyle that contains unprocessed foods, moderate calories, and more exercise,” Rother says.

When kids grow up eating a lot of sweet foods, they tend to develop a preference for sweets. But if you give them a variety of healthy foods like fruits and vegetables early in life, they’ll develop a liking for them too.

“It’s important for parents to expose children to a variety of tastes early on, but realize that it often takes several attempts to get a child to eat such foods,” says Bremer. “Don’t give up too soon.”

The key to good health is eating a well-balanced diet with a variety of foods and getting plenty of physical activity. Focus on nutrition-rich whole foods without added sugars. Get tips on healthy eating and weight control at <http://win.niddk.nih.gov>.

This article is reprinted from the National Institutes of Health’s NIH News in Health. For more information, visit: <https://newsinhealth.nih.gov/>

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Med-Sense Guaranteed Association will be held at 16476 Wild Horse Creek Road, Chesterfield, Missouri 63017, on Friday, November 30, 2018 at 2:00 p.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

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

PROXY

Med-Sense Guaranteed Association November 30, 2018 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 President of 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 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, 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: _____, 2018.

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 26, 2018
Date

MSGA Investing In Your Future



The Nursing School Gift Program

The US faces a growing challenge as the demand for nurses out paces the supply and MSGA is doing its part to help with solutions.

The path to becoming a registered nurse requires successful graduation from one of the nearly 2,000 nursing programs in the US. However, the cost of the education can be a serious impediment for aspiring nurses. Costs vary depending on the school, type of nursing degree program, geographic location, and more. Community colleges may cost anywhere from \$3,000 to \$5,000 per year and a private 4-year college can cost more than \$20,000 per year.

MSGA has contributed to nursing school scholarship programs to help ease the financial burden nursing students face. Through the Nursing School Gifting Program, we at MSGA have been able to decrease the financial burden for hundreds of students and help them achieve their educational goals. We are certainly proud to have been able to touch the lives of so many students.

MSGA would like to congratulate the recipients of the Nursing School Gifting Program at St. John's School of Nursing in Springfield, Illinois.



Pictured from left: Jennifer Newbold, Kaitlyn Walters, Miranda Baker, and Gracie Reynolds.

Not Pictured: Haylee Shrake

New Member Benefits

Med-Sense Guaranteed Association is proud to offer these new benefits to it's members -

Hertz Car Rentals

Hertz is proud to provide car rental savings to the MSGA members.

Benefits Include:

- Everyday savings of up to 25% off for business and leisure travel.
- Bonus savings when combining promotional coupons letting you save even MORE!
- Receive complimentary membership in our award-winning loyalty program, Hertz Gold Plus Rewards.

Join Hertz Gold Plus Rewards

FREE to join! With Hertz Gold Plus Rewards reserving a car has never been easier, faster or more rewarding:

- Earn points toward free rental days.
 - Skip the counter and go straight to your car.
 - Sign up for Carfirmation notifications and receive email or text alerts to know what car you will be driving and where it's located.
 - Drop off the car at the return location and have a receipt emailed. There's no need to wait for the representative.
 - Exchange points for miles or points with many of our travel partners.
-

MailMyPrescriptions.com

Affordable Prescriptions. Delivered To Your Door.

MailMyPrescriptions.com® is a full-service pharmacy located in Boca Raton, Florida. Our mission is to reduce the cost of prescription drugs for the uninsured and under-insured. We do this by offering our prescription drugs at acquisition cost, instead of using list price derived discount pricing. Our average customer saves over \$1,000 per year by transferring their prescriptions to our pharmacy service.

- 1. Shop Drug Prices:** Browse our website or ask for a quote by phone. All prices are guaranteed.
- 2. Order Prescriptions:** All orders must be placed over the phone (800-964-9654) with a licensed pharmacy staff member.
- 3. Special Perks:** Provide your (Association Code) to get free shipping on your first four orders, and 2x loyalty points.
- 4. Coordination of Care:** Our licensed pharmacy staff will coordinate new prescriptions with your doctors or transfer prescriptions from your current pharmacy.
- 5. Fast Delivery:** Your prescriptions will arrive within 5 business days from being shipped.

This is not insurance. MailMyPrescriptions.com Pharmacy is currently pending approval to ship prescription drugs to AL, and MI.

To check the status of these pending approvals please visit: www.mailmyprescriptions.com/licensure-and-compliance

New Member Benefits (Continued from page 8)

Life Line Screening

In less than an hour, you can be screened with painless, non-invasive, advanced ultrasound technology for stroke and other disease prevention in the convenience and comfort of your own community.

- **Affordable Discounts for (MSGA) Members! Stroke, Vascular Disease and Heart Rhythm Package** – \$135 for members Includes screening for Stroke/Carotid artery, Atrial Fibrillation, Abdominal Aortic Aneurysms and Peripheral Arterial Disease.
- **Complete Wellness Package** – \$125 for members Includes screening for Stroke/Carotid artery, Abdominal Aortic Aneurysms, Peripheral Arterial Disease and Osteoporosis.
- **TAKE ADVANTAGE OF YOUR SAVINGS.** The discount will automatically be applied to your appointment.

ASPCA Pet Health Insurance

With ASPCA Pet Health Insurance, you can choose the care you want when your pet is hurt or sick and take comfort in knowing they have coverage.

How it works:

- Visit any vet, specialist, or emergency clinic you like and pay your bill.
- Submit claims your way - online, by mail, or by fax
- Have reimbursements directly deposited into your bank account or mailed.

Your premium will depend on the coverage you choose, your geographic location, and the species, breed, and age of your pet. But don't worry - you can get the right pet insurance plan at a price that's right for you with our customizable options.

American Hearing Benefits

American Hearing Benefits is a convenient hearing benefits program which provides access to free hearing consultations and significant discounts on hearing aids through our nationwide network of hearing professionals. As an MSGA member, you and your family are entitled to the following hearing savings through American Hearing Benefits:

- Free annual hearing consultations for you and your family
- Free one year supply of batteries
- One year of free office visits
- Free Deluxe Warranty Plan, including loss and damage
- 60-day trial period
- Financing plans available



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 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.

