

# Med-Sense Guaranteed Association JOURNAL

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# CAN YOU RECOGNIZE A HEART ATTACK OR STROKE?

## What To Do When Every Moment Counts

How would you react to a medical emergency? When it comes to life-threatening conditions like heart attack or stroke, every minute counts. Get to know the signs and symptoms of these health threats. If you think you or someone else might be having a heart attack or stroke, get medical help right away. Acting fast could save your life or someone else's.

Heart disease and stroke are 2 of the top killers among both women and men in the U.S. Nationwide, someone dies from a heart attack about every 90 seconds, and stroke kills someone about every 4 minutes, according to the U.S. Centers for Disease Control and Prevention. Quick medical help could prevent many of these deaths. Fast action can also limit permanent damage to the body.

Heart attack and stroke are caused by interruptions to the normal flow of blood to the heart or brain—2 organs that are essential to life. Without access to oxygen-rich blood and nutrients, heart or brain cells begin to malfunction and die. This cell death can set off a series of harmful effects throughout the body. The changes ultimately lead to the familiar symptoms of a heart or brain emergency.

You might know the most common symptoms of heart attack: sustained, crushing chest pain and difficulty breathing. A heart attack might also cause cold sweats, a racing heart, pain down the left arm, jaw stiffness, or shoulder pain.

Many don't know that women often have different heart attack symptoms than men. For instance, instead of having chest pain during a heart attack, women may feel extremely exhausted and fatigued or have indigestion and nausea.

"Many women have a vague sense of gloom and doom, a sense of 'I just don't feel quite right and don't know why,'" says Dr. Patrice Desvigne-Nickens, an NIH expert in heart health.

The symptoms of stroke include sudden difficulty seeing, speaking, or walking, and feelings of weakness, numbness, dizziness, and confusion. "Some people get a

severe headache that's immediate and strong, different from any kind you've ever had," says Dr. Salina Waddy, an NIH stroke expert.

At the first sign of any of these symptoms, fast action by you, someone you know, or a passerby can make a huge difference. NIH-funded research has helped ensure that more people survive heart attacks and strokes every year. We now have medicines, procedures, and devices that can help limit heart and brain damage following an attack, as long as medical help arrives quickly.

If the heart is starved for blood for too long—generally more than 20 minutes—heart muscle can be irreversibly damaged, Desvigne-Nickens says. "You need to be in the hospital because there's a risk of cardiac arrest [your heart stopping]," which could be deadly. At the hospital, doctors can administer clot-busting drugs and other emergency procedures.

### **Know The Symptoms**

Don't hesitate to call 9-1-1 if you see these minute counts.

#### **Heart attack:**

- Chest pain or discomfort
- Pain, stiffness, or numbness in the neck, jaw, or shoulder
- Shortness of breath
- Cold sweat, nausea, dizziness

#### **Stroke:**

- Sudden numbness or weakness of the face, arm, or leg, especially on one side of the body
- Sudden severe headache, dizziness, or loss of consciousness
- Sudden difficulty with vision, balance, or coordination

With stroke, Waddy says, “The longer you wait, the more brain cells are dying,” and the greater the chance for permanent damage or disability.

Emergency treatment for stroke depends on the kind of stroke. The most common type, ischemic stroke, is caused by a clot that clogs a blood vessel in the brain. The clot-dissolving drug tPA works best when given soon after symptoms begin. NIH research shows that patients who received tPA within 3 hours of stroke onset were more likely to recover fully.

Other strokes are caused by a hemorrhage—when a blood vessel breaks and bleeds into the brain. “The patient can have a larger hemorrhage within the first 3 hours,” Waddy says. A hospital medical team can help contain the bleeding, so every moment counts.

Even if you’re unsure, don’t feel embarrassed or hesitate to call 9-1-1 if you suspect a heart attack or stroke. “You should not go get your car keys. Your spouse shouldn’t be driving you to the hospital,” advises Desvigne-Nickens. “The emergency crew is trained to treat these symptoms, and it could mean the difference between life and death.”

Heart attack or stroke can happen to anyone, but your risk increases with age. A family or personal history of

heart attack or stroke also raises your risk. But some risk factors for heart attack and stroke are within your control. Treating them can dramatically reduce your risk.

“If you have high blood pressure, high cholesterol, or diabetes, work with your doctor to get these conditions under control,” Waddy says. “Know your numbers [blood pressure, blood sugar, and cholesterol] and what they mean.”

You can also prepare for a medical emergency, to some degree. A hospital may not have access to your medical records when you arrive. Keep important health information handy, such as the medicines you’re taking, allergies, and emergency contacts. It would be important for the medical team to know, for example, if you’ve been taking anticoagulants to help prevent blood clots; these blood thinners put you at increased risk of bleeding. You might consider carrying an NIH wallet card that lists heart attack symptoms and has room for your personal medical information.

NIH researchers are studying new drugs and procedures to help the heart and brain repair themselves and improve organ function. “But there is absolutely nothing that will save both your time and health as well as prevention,” says Dr. Jeremy Brown, director of NIH’s Office of Emergency Care Research. Studies show that making healthy lifestyle choices can help prevent these medical emergencies from happening in the first place. Eat a healthy diet rich in protein, whole grains, and fruits and vegetables, and low in saturated fat. Get regular physical activity and don’t smoke.

“I think one of the most important things we can do is to take a basic CPR and first aid course,” recommends Brown. “We know the majority of cardiac arrests happen outside of hospitals and of that many, many can be saved if we get people with basic training on the scene quickly. An ambulance can never get there as quickly as a citizen passing by.”

Whether or not you’re trained to offer help, if you see someone having symptoms of a heart attack or stroke, call for help immediately.

“If you’re even thinking about calling 9-1-1, you should call,” Desvigne-Nickens says. “Yes other conditions can mimic the signs and symptoms of a heart attack or stroke, but let the emergency physician figure that out in the emergency room.”

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neck, back, or one or both arms or shoulders

the face, arm, or leg, especially on one side of

confusion

e, speech

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

# THE DOS AND DON'TS OF EFFICIENT FAT-BURNING

If you're reading this, chances are pretty good that you don't have a metabolism that lets you eat as much as you want without ever gaining an ounce. Maybe, like me, you're even at the other extreme, where it seems like all you have to do is smell the foods you love to start packing on the pounds. Does this mean you're doomed to a lifetime of munching on carrot sticks with fat-free dressing while watching your hollow-legged friends enjoy their pasta and chocolate cheesecake? Not at all.

There are lots of things you can do to turn your body into an efficient fat-burning machine, and they don't include depriving yourself of foods you love, resorting to unhealthy gimmicks or taking expensive "fat-melting" supplements that fail to deliver what they promise. All you have to do is avoid a few common mistakes, and include some simple ways to boost your daily calorie burn.

## Metabolism DON'TS

- **Don't reduce your calorie intake too low.** The fact that you gain weight easily is proof that your body likes to shift into fat-storage mode at the drop of a hat, and going too low on calories is one of the easiest ways to trigger that reaction (often referred to as starvation mode). Don't fall for the mistaken idea that the less you eat, the more you'll lose—that's just not how your body works. Staying within your recommended calorie range will keep your internal furnace stoked so that you have more capacity to burn stored fat.
- **Don't skip meals.** Going too long between meals affects your body chemistry in ways that can make weight loss more difficult. Most people can manage their hunger and avoid cravings and overeating by spreading out their calories into four to five small, well-balanced meals or snacks during the day. Try not to go more than four to five hours without eating something.
- **Don't short yourself on shut eye.** More research is showing that chronic sleep deprivation plays a significant role in weight gain. Your body needs plenty of "down time" for the internal housekeeping that keeps your metabolism in good working order. The occasional late night won't hurt you, but consistently sleeping just one hour less than you need may slow down your weight loss considerably.

## Metabolism DOs

- **Build muscle!** This is the most important action you can take to maintain a high metabolic rate while trying to lose weight. Strength training prevents you from losing a lot of muscle along with the fat

you lose when dieting. If you don't strength train regularly, up to 30 percent of the weight you lose could be muscle tissue. Considering that a pound of muscle burns about 3 times more calories per day than a pound of fat even when you're sitting still (and up to 15 to 20 times more calories per minute when you're physically active), you can see the problems this can cause. If you lose 20 pounds of weight (and 30 percent of that weight loss is muscle—seven pounds), you'll be slowing your metabolism and your fat burning capacity down by a significant amount. A simple strength training program done twice a week can limit your muscle loss to almost zero, and keep your metabolism running high.

- **Stay as active as possible.** The more you use your muscles, the more calories you will burn. Moderate exercise like walking can burn three to six times more calories per minute than sitting still, and high intensity exercise like interval training can burn more than 12 times as much. Likewise, the more you vary your daily activity and exercise, the more you keep your body on its fat-burning toes.
- **Don't just sit there.** If you're watching TV or sitting at your desk, get up frequently to do a few exercises. Keep those resistance bands and dumbbells nearby at all times—you can fit a complete strength training workout into the commercial breaks of a one-hour TV show. Ditch your chair and sit on a stability ball (or a stationary bike), instead—even fidgeting can help!
- **Exercise in the morning or in frequent bouts.** Both strength and cardio exercises boost metabolism by increasing your calorie burn even after your session

is done. You can get the most out of this perk by starting your day with a workout or by incorporating multiple exercise sessions into your day. Longer or intense workouts have a greater “after burn” but even a 15-minute walk will make a difference.

- **Try interval training.** The harder you work, the more calories you will burn both during and after exercise—plus your fitness level will really improve. Studies show that exercising as intensely as you can, for at least 10 minutes per day, produces the best results. Interval training is an effective way to increase the intensity and duration of your workouts without running yourself into the ground or risking injury.
- **Include mental exercises.** One of the most important (but least recognized) factors in keeping your metabolic fires well stoked is managing stress effectively. Chronic stress disrupts the hormones that regulate everything from appetite to fat storage,

and can defeat even the best exercise and eating plans. The more effort you put into recognizing and handling stress, the better off you’ll be. Include some time in your schedule every day for relaxation exercises, yoga, journaling, and other stress management activities.

### And Most Importantly...

Make exercise and healthy eating fun! Experiment frequently with new exercises and recipes, or anything that keeps you interested and adds some spice to your program. But don’t stop there—the more variety you can put in your diet and your exercise routine, the more stimulating it will be, which makes it easy to put your best efforts forward and get a major metabolic return on your investment.

Article reprinted from [SparkPeople.com](http://SparkPeople.com)



# FEELING THE BURN?

You've probably felt it. After a meal, a burning sensation rises through your chest, or up to your throat. This feeling can come from reflux: when acid and food rise up from the stomach into the esophagus, which is the tube that connects your stomach to your throat.

Occasional reflux is normal. Most people may not even feel it. Sometimes it's mild, with occasional heartburn after large meals. Reflux can also cause coughing, wheezing, or problems swallowing.

Anyone can experience reflux. But reflux two or more times a week for a few weeks may be gastrointestinal reflux disease (GERD). GERD affects around 20% of people in the U.S. at some point in their lives.

"Reflux becomes GERD when the symptoms start to negatively affect someone's daily quality of life," says Dr. John Pandolfino, an expert on reflux at Northwestern University.

GERD usually isn't dangerous. But it can cause discomfort, pain, and fear of eating, Pandolfino explains. Severe GERD can damage the lining of the esophagus, which can raise the risk of esophageal cancer. Although that risk is low, people should discuss reflux symptoms with their doctor.

Fortunately, there are many options for treating reflux and GERD. Some lifestyle choices may simply prevent it. For example, certain foods can trigger reflux in some people. See the Wise Choices box for tips to reduce reflux.

One of the most effective treatments for GERD is weight loss. In Pandolfino's clinic, people with GERD are automatically assigned a health coach who helps them with diet and lifestyle changes.

"We help them lose about 10 to 15 pounds, and then see if we can get them off their medication," he says. "Our success rate has been very good. We can get about a third of people off medication when they lose a little bit of weight. And about 50% experience a dramatic improvement in their symptoms."

But medications can still help many people with GERD. They work in different ways, and you may need a combination to control your symptoms.

Doctors often first recommend antacids to relieve heartburn and other mild symptoms. Drugs called H2 blockers may provide relief if an antacid alone isn't enough. These can stop your stomach from making acid in the short-term.

A type of drug called proton pump inhibitors (PPIs) may be recommended if other drugs don't help control your reflux. PPIs reduce the amount of acid the stomach makes. They're very effective. But people who take PPIs for a long time or in high doses may be more likely to have side effects. Sometimes, the benefits of these medications can outweigh the side effects. Talk with your doctor about the long-term use of medications for GERD.

If GERD persists despite drugs and lifestyle changes, surgery to strengthen the opening between the stomach and esophagus may be an option. This is especially useful when reflux is caused by a physical problem, like a hernia. A hernia happens when an organ squeezes through a weak muscle in your body.

Researchers are working on developing less-invasive procedures for people who need surgery. Pandolfino and other researchers are also looking for better ways to use existing tests to choose treatments.

"Reflux is such a mixed bag of symptoms and complications. We'd like to be able to better tailor therapy based on these studies," he says.

## Ways to Reduce Reflux

- **Maintain a healthy weight.** *Even a bit of weight loss can help reduce reflux.*
- **Avoid your personal trigger foods.** *Some people have foods that make their reflux worse. These can include acidic foods, chocolate, or alcohol.*
- **Don't smoke.** *Smoking can cause more acid to enter the esophagus.*
- **Manage stress.** *Stress and anxiety can make reflux feel worse.*
- **Stay upright.** *Don't lie down for 2 or 3 minutes after a meal.*
- **Raise the head of your bed.** *If you have reflux at night, raise the head of your bed by 6 to 8 inches.*
- **Talk to your doctor, if you have reflux twice or more per week.**

*This article is reprinted from the National Institutes of Health's NIH News in Health.*

# 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 22, 2019 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 22, 2019 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: \_\_\_\_\_, 2019.

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 15, 2019  
Date





A black graduation cap with a red tassel sits on a blue book. A rolled white diploma tied with a red ribbon lies in front of it on a wooden surface. The background is a white brick wall.

# Gifts & Scholarships

Rawpixel/Shutterstock.com

## What types of scholarships and gifts does MSGA provide?

The value of higher education has never been more significant than it is now. Unfortunately, the cost of higher education has continued to increase year over year, making it difficult for families to afford. We understand and we're here to help. At MSGA, we strive to lessen the financial burden for students and their families by offering educational scholarships to individual members and gifts to nursing schools.

As we continue our commitment to improving member's lives, we continuously look for opportunities to support educational institutions in health, wellness and nursing. Each year, when given the opportunity to further help the community outside of our scholarship program, we provide financial gifts to select charities and nursing schools.

Below is information on our Nursing School Gift Program and the MSGA Scholarship Program.

## The Nursing School Gift Program

As part of our mission in improving our member's overall health, MSGA actively seeks to help students studying to become future nurses. Between 2015 and 2019, MSGA provided a total of \$375,000 in gifts to St. Louis University School of Nursing, St. John's School of Nursing and the College of St. Mary's under our 'Nursing School Gift Program'. These gifts have enabled the chosen institutions to provide scholarships to a number of their own nursing students who might otherwise not have been able to complete their studies due to financial stress.

MSGA worked with St. Louis University to establish the MSGA Nursing Scholarship Fund and gifted a total of \$75,000 in 2017, \$25,000 in 2018 and \$25,000 in 2019 into this fund. The Go Further Scholarship initiative via St. Louis University has a matching program that doubled the impact of the gifts. Thanks to donations from MSGA and the matching funds, the scholarship fund grew to \$250,000 and is awarded to those nursing students who show financial need and academic success.

Located in Omaha, Nebraska, the College of Saint Mary is a Catholic women's university which has an outstanding nursing program. MSGA provided \$75,000 in 2017, \$25,000 in 2018 and \$25,000 in 2019 to the school which in turn has provided 25 students with \$5,000 scholarships.

St. John's School of Nursing is located in Springfield, IL and offers upper division bachelor nursing degree programs to those who have already completed their liberal arts and science courses at other institutions. The St. John's School of Nursing is associated with the Hospital Sisters of St. Francis and offers students hands on experience to accompany their nursing program. Since December 2015, MSGA has provided a total of \$125,000 to the St. John's School of Nursing to be used for student scholarships.

# THE MSGA SCHOLARSHIP PROGRAM

In addition to the Nursing School Gifting Program, MSGA provided \$5,000 college scholarships to 70 students in the fall of 2019. The MSGA scholarships are available to students in any field. Applications and referral letters were reviewed by our selection committee. The committee looked at community involvement, work history, and overall GPA. In addition, applicants must have demonstrated how the funds would be used to help their academic success.

Applicants are limited to MSGA members and their immediate families.

## **We are proud to recognize the students who were awarded with MSGA Scholarships for the 2019-2020 school year:**

Ryan Thompson

Lauren Nicole Dillon

Margaret Chinaza Ekechi

Brianna Rondero

Schuyler Sices

Elise Kathryn Lorow

Erin Ravenel

Bekunmi Ayomikun

Joshua Brian Quinn

Chioma Ajaero

Patricia Lennon

Lorie Ann Fisher

Laura Perez Massague

Alexis Beets

Joseph Royle

Elizabeth Ann Sherry

Brooklyn Johnson

Brett Thomas Johnson

Jasmine Housel

Santiago Avila

Hamzah Khan

Itallee Vessels

Emily Valerie Carbo

Brooke Elaine Covert

Saily Marudwar

Kenneth Joseph Kern

Heather Daniels

Robert Fields

Alaina Claire Bigelow

Leigh Callaway

Lucy Monde Chibesa

Alyssa Hudson

Alisa Yost

Nathan Marcus Irwin

Qionte Marce Johnson

Victoria Ayeni

Anna Beth Wehr

Alexander Sergei Hetzel

Natalie Joy Hamilton

Jeri Goldberg

Franklin Valdese Ngoue Ngoue

Beatrice Dibashi

Mahnoor Qureshi

Audrey Elizabeth Johnson

Jonathan Armijo

Britnee Elizabeth Marshall

Rebekka Broyles

Daniel Aweda

Sydney Mae Stephan

Huzaifah Khan

Adebola Olayemi

Hadija Hussein Omar

Jodi Lynn Evans

Caleb Robinson Tucker

Emily F. Gonzalez

Caylin Duenas

Anulika Prisca Emelife

Pamela Anyichie

Nkechinyere Odinma

Jayden Andrew Glasscock

Yecheskel Francis

David Chan Yang Kim

Joseph Wylie

Kinsella Taylor

Oluwatoyin Bukkola Ojikutu

Rufus I Agbonyi

Christiana Toriola

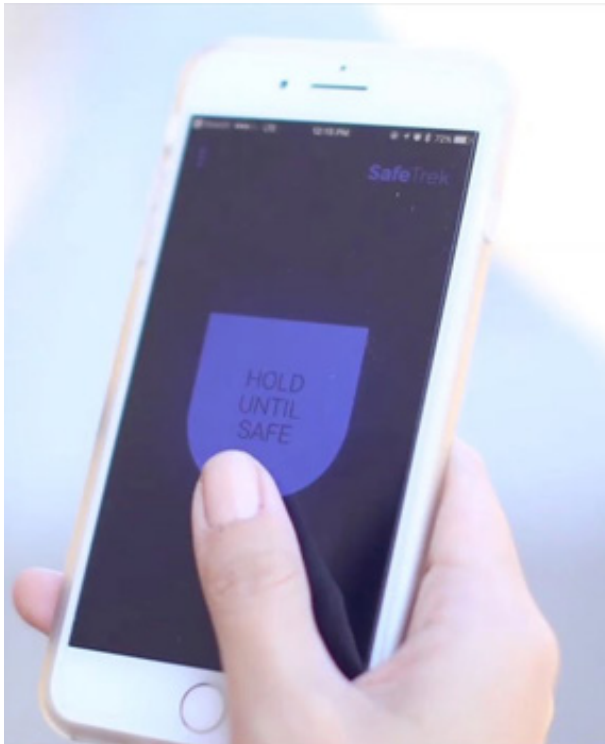
Amari Grevious

Maria Corpuz

Taylin Johnson

# NOONLIGHT

FORMERLY SAFETREK



**To protect and comfort people so they can live freely**

**We live in a big, unpredictable world. You never know what will happen or when you will need to dial 911. With Noonlight, first responders are just a touch away!**

Noonlight is a mobile platform built to handle emergency situations. An alarm can be initiated manually by the user or through automatic triggers such as a car crash. The app instantly connects to a dispatcher who can track the user's real-time location and send emergency personnel.

Log in at [medsensemembers.com/my-account/](https://www.medsensemembers.com/my-account/) for more information.



Users signal an emergency using a trigger button. The user can hold the button as long as they feel unsafe or tap it quickly, like a panic button, for instant help.



Noonlight accesses GPS location services to send your real-time location. Users can opt to release your location only when the app is open.



Certified dispatchers notify police of your exact location when the button is released. Users can enter a 4-digit pin within 10 seconds if they feel safe and the police response will be cancelled. Dispatchers will also contact you via text to check your status.

## Integrates With:

- ✓ Alexa
- ✓ Google Home
- ✓ Nest Protect
- ✓ Lyft
- ✓ Uber
- ✓ Crash Detection
- ✓ Apple Watch
- ✓ Fitbit (Coming Soon)
- ✓ Wyze (Coming Soon)

And more!

Log in at [www.medsensemembers.com/my-account/](https://www.medsensemembers.com/my-account/) for more information.



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.

