



Total Wellness[®] BECOMING A TOTAL PERSON[®]

Volume XXII, Number 8

August 2014

Finding Relief for a Toothache

When your tooth is throbbing, you can't just grin and bear it. **Relieve pain with these tips:**

- ◆ See your dentist right away. Toothaches are most often caused by decay, but can also result from a cracked tooth, jaw misalignment, gum disease, or even a sinus infection.
- ◆ Steer clear of temperature extremes. Hot and cold drinks can intensify the pain when they reach your nerve endings.
- ◆ Take some aspirin, ibuprofen, or acetaminophen. Whatever analgesic you use for headaches should work for toothaches.
- ◆ Rinse with salt water. Rinse with one teaspoon of salt in an eight-ounce glass of lukewarm water after meals and at bedtime. The salt will not only soothe, but also draw out the fluids causing infection.
- ◆ Try ice. To reduce swelling, wrap ice cubes or an ice pack in a towel and place it outside your mouth on the area surrounding the offending tooth.
- ◆ Release some natural painkillers. Aerobic exercise will stimulate endorphins to relieve pain. If you don't feel like exercising or the pain worsens, listen to soothing music.

Save Your Smile with Dental Care

Oral health isn't important just so you can have a nice-looking smile and be able to eat corn on the cob. According to the American Academy of Periodontology and the Canadian Dental Association, good oral health is essential to your general health. **In fact:**

- ◆ Every tooth in your mouth has a role in speaking, chewing and maintaining proper alignment of other teeth.
- ◆ People with dentures or loose and missing teeth often have restricted diets since biting into fresh fruits and vegetables can be difficult and painful. This can contribute to poor nutrition.
- ◆ Most people report that a smile is very important to a person's appearance.
- ◆ Recent research indicates that periodontal disease is linked to a number of major health concerns, including heart disease, stroke, respiratory disease, osteoporosis and diabetes.

If you value your oral as well as your overall health, **here are several suggestions for maintaining good oral health:**

- ◆ Practice good oral hygiene. Brush your teeth and tongue at least twice a day and always before you go to bed. Floss every day to remove plaque and germs that you can't reach with your toothbrush. If you don't floss, you

miss more than one-third of your total tooth surface.

- ◆ Eat a well-balanced diet. Healthy food is good for your general and oral health. Avoid excess sugar, which is one of the main causes of dental problems.

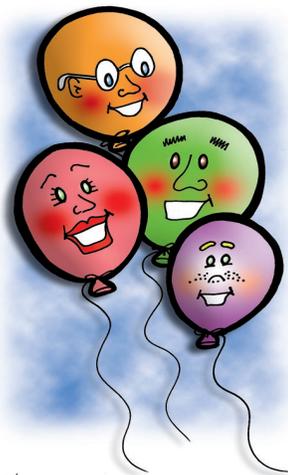
- ◆ Check your mouth and gums regularly.

Look for the warning signs of gum disease, including red, shiny, puffy, sore, or sensitive gums; bleeding when you brush or floss; or bad breath that won't go away. Report any of these warning signs to your dentist.

- ◆ Stop using tobacco products. Tobacco use is a major cause of tooth loss from gum disease and may lead to serious problems like oral cancer.

- ◆ Look for the seal. When buying oral health products, look for ones with the dental association's seal of approval.

- ◆ See your dentist regularly. Regular checkups and professional cleanings are the best way to prevent oral health problems. This is especially important if you have heart disease, diabetes, respiratory disease, osteoporosis, or a family history of periodontal disease.



For more information, visit the American Academy of Periodontology at www.perio.org.

Connect with a Fishing Getaway

Being with family and friends, relaxing, and being outdoors and close to nature are the primary reasons people spend time fishing. There's something about being at the edge of the sea, lake, or ocean, casting again and again, that makes them relax. Studies show that people who participate frequently in outdoor recreation like fishing are more satisfied with life overall. It offers a way to get away from the stresses of everyday life.



To reap the benefits of a fishing getaway:

- Leave the stresses of the world behind you.
- If you go alone, use the time to refresh your mind and clear your head of deadlines, rush hours, and responsibilities. If only for a while, become one with nature and the universe.
- If you take along family and friends, purposefully use the time to reconnect and catch up with them. Strive to have quality time with them.
- Cherish the special moments and remember them so you can share them with your children later in life.
- Be safe. Pay attention to the weather. Protect against insects. Wear sunscreen and clothing to protect against sunburn. Use caution when casting lines. Wear personal flotation devices.

For more information, visit www.takemefishing.org.

Protect with Fall Prevention

You might be a well-coordinated person, strong and in control of your body, but you could still fall down. **Review these tips and hazards to refresh your memory on fall prevention:**

- Always dry the floor after spilling any liquid. Don't just wipe it up; wipe it dry.
- Watch where you're going so you can spot anything that could trip you up.
- Don't carry anything that blocks your vision of the walkway. Get help.
- Don't string a temporary cord across an aisle or walkway. If you have to do it, mark it clearly so others don't trip over it.
- Be aware of single steps and uneven surfaces.
- Don't run or rush through halls or aisles.
- Take steps one at a time and use the handrail.
- Never rock on the back legs of a chair.
- Be careful when you use a step stool to reach up to a shelf. Just falling one, two, or three feet can cause a serious injury.



Handy Advice for Fire Pit Use

- Don't overstock the wood pile. Burning wood can pop and spark. Keep combustibles away from the fire pit area.
- Keep an eye on the kids.
- Keep pets away from the fire pit or in the house.
- Never leave a burning pit unattended. Completely extinguish it at night.
- Clean ashes and debris from the fire pit regularly. *Tip:* Consider using a raised grate under the wood. It keeps wood from being completely soaked by rain.

Defend Your Home Against Mold

In nature, mold is a faithful servant of the earth, breaking down organic material in the environment. But when this fungus decides to move into your home, its services are anything but helpful. In combination with moisture, mold can wreak havoc to wood, Sheetrock and carpeting and trigger flu-like symptoms including headache, congestion, coughing, sneezing, watery eyes and throat irritation.

Here's how you can keep mold out of your home:

- Look for potential water leaks after heavy rains, high winds, or construction.
- Repair water leaks as soon as they occur and get professional help when needed.
- Install exhaust fans in the kitchen and bathrooms to provide adequate ventilation.
- Remove carpeting in areas prone to moisture, including kitchens, bathrooms and basements.
- Clean bathrooms with bleach regularly and keep all surfaces dry.
- When you discover mold, wipe the surface with bleach and replace moldy materials.

Keeping Your Cut Flowers Fresh

- ▲ Use a clean, colored-glass vase.
- ▲ Cut stem bottoms immediately before putting them in water.
- ▲ Use warm water since newly cut stems respond best to this temperature.
- ▲ Use commercial floral preservatives.
- ▲ Avoid putting flowers near fruit, especially apples. They emit gas that can cause flowers to wilt.
- ▲ Clean the vase completely and replace the water and preservative every three days.



Exercise Caution with Fitness Fiction

Whether you're gearing up for the football season, training for a marathon, or practicing for your next tennis match, you want optimal physical performance. While there are many tips and tricks for improving your edge, some of them can be more fiction than fact. **According to the University of Delaware, here are common myths:**

- *For a quick burst of energy, have a candy bar, soft drink, or some honey.* Sugar from these foods will enter the bloodstream quickly, but your body will release large amounts of insulin to clear this excess glucose from the blood, resulting in a rapid drop in blood sugar. This can leave you with dizziness, fatigue and hunger.
- *Muscle cramps are the result of insufficient salt intake.* In fact, cramps come from losing too much water through sweating. Taking salt tablets can actually make this condition worse because it draws more water out of muscles and into the stomach. Any salt you lose from sweating should be replaced by eating a healthy, balanced diet.
- *If you drink water while you exercise, it can slow you down and upset your stomach.* Drinking water will do neither. You should continue drinking plenty of water while you exercise to avoid dehydration. Drink 1½ cups of water before you exercise and a ½ cup every 10 to 15 minutes while you exercise.
- *If you're in good shape, you can work out at the same intensity in hot weather.* When you exercise in the heat, your body has to work harder no matter how fit you are. Reduce intensity and build up over a period of two weeks, and always drink plenty of water. Try breaking your workout into segments.

Get Fit One Step at a Time

Want a simple way to put a spring in your step? Invest in a pedometer. This small, portable device can keep count of how many steps you take, giving you motivation to stay active throughout the day. **Here's how to improve your fitness with steps:**

- ✓ Choose the right one for you. Your pedometer should fasten securely, be easy to read while you're wearing it and be comfortable to wear all day long. Also make sure that the buttons won't get punched while it's on you.
- ✓ Clip it to your belt or waistband. Pedometers must be in a vertical, upright position to work properly, so don't stick it in your pocket. Position it directly over your hipbone instead. The lower you clip it, the more accurate the count should be.
- ✓ Fasten it securely. Stick a safety string through the pedometer's clip and your belt loop to keep it in place, or pin the string to your waistband with a safety pin. This will help prevent you from



dropping, damaging, or losing it.

- ✓ Track your current activity level. For one week, count how many steps you walk each day. Reset your pedometer to zero each morning and wear it all day long except in water. If you bicycle, attach it to your shoe. At bedtime, log your number of steps, any formal exercise you did and other activities that increased your activity level.
- ✓ Set yourself a daily step goal. Once you know your average number of daily steps, aim to increase this number by 20 percent each week. Experts recommend approximately 10,000 steps per day to maintain long-term health and avoid chronic illness. To improve your aerobic fitness level, make at least 3,000 of these steps fast ones.
- ✓ Plan little steps you can take. Look for every opportunity you can to add more steps to everyday activities. Instead of punching the remote, get up and change the channel. Instead of riding the escalator, walk up or down it. Instead of going through the drive-thru, get out to place your order.

Breathe Easy During Hay Fever Season

According to the American Academy of Allergy, Asthma and Immunology, allergies affect about 50 million people in the U.S.

If you're one of them, August may bring on a two-month period of wheezing, sneezing and watery eyes. Although allergies can't be cured, avoidance strategies can help, and symptom relief is available through over-the-counter and prescription medicines. Since allergies can trigger asthma – the chronic inflammation of bronchial tubes – it's important to take medicines regularly.

Taking steps to avoid pollen is smart. In addition to staying indoors when pollen counts are high, wear a paper mask outside to help keep allergens away. Few people wear them, but many can benefit from wearing an inexpensive pollen filter mask during hay fever season. They're especially helpful if you have to cut the grass or do other types of outdoor work.

Anything Is Possible

By Paul J. Meyer



Goal setting is simply writing down your dreams, crystallizing your thinking and then developing a plan with a deadline for their attainment. You can't stop a person who wants to go someplace. You can't beat somebody who won't be beaten. Setting goals will bring the right attitudes and confidence out of you, making anything possible.

Basically, there are four types of goals:

- ◆ The first type of goal is the most common: *short-range goals*. These goals range from today to six months from now. Focusing on the daily actions necessary to accomplish your goals will help you internalize the process.
- ◆ The second type of goal follows naturally from the first: *long-range goals*. Such goals range from one year to a lifetime and express your purpose for living.
- ◆ The third type of goal – *tangible goals* – are needs and wants, such as increased income, a certain trip with the family, etc. They are “tangible” because you can see and feel them, which is often helpful in the attainment of certain goals.
- ◆ The fourth type of goal, though often overlooked, is the most important: *intangible goals*. These are personal goals that affect your personal character and can be spiritual, mental, emotional, etc. Usually the attainment of intangible goals (for example, a change in a certain character trait) precedes the reaching of tangible ones.

Goals must be something you want personally if you ever expect to achieve them. Write your goals down no matter how silly they sound. Don't listen to inner voices that say, “*I can't do that.*” You can do absolutely anything you want! And don't allow the motivational blocks in your past to limit your dreams. If you are really willing to invest the time, money and effort required, then go for it! You have what it takes to accomplish your goals no matter what happens, no matter who criticizes, no matter whether you have the money or not, and no matter what you now lack in experience. When you set goals without setting arbitrary limits, you are free to move as far as you want to go.

Whatever it is you are aiming at – stick with it. *Goal setting can take your dreams and turn them into reality!*

Paul J. Meyer was a successful entrepreneur and author of personal and professional improvement programs, courses, and books, including his latest book, Forgiveness... The Ultimate Miracle. For more information, visit his website at www.pauljmeyer.com.

Overcoming Overload at Work

You're up against a big deadline, the phone's ringing off the hook and you haven't seen the bottom of your desk in days. Does this sound familiar? If so, you may have a classic case of work overload. This job stress doesn't just affect how you feel at work, but can also strain your health, your family and your personal well-being. By learning to manage your time and stress level, you can successfully overcome overload on the job. **Here are some steps to get you started:**



- ☛ Schedule tasks in your planner by order of importance. Focus on high-priority work and make significant progress on these items before attending to minor details.
- ☛ Talk with your supervisor. Find out which tasks and deadlines take priority and your boss' expectations for your productivity level. Be honest if your work load is unrealistic.
- ☛ Learn to say “no.” Knowing the tasks and responsibilities that take priority in your job will enable you to say “no” to other requests.
- ☛ Identify time drains. For one week, keep a record of how you use your time to discover how it could be better spent.
- ☛ Minimize interruptions. Screen your calls and close your office door when you need to focus on a high-priority task.
- ☛ Read mail and E-mail at specific times. Sort mail according to its level of importance and then set it aside for later.
- ☛ Discern when to delegate. Delegate routine jobs and details that others can handle when you have too much to do.
- ☛ Focus. Instead of getting overwhelmed at all you have yet to do, focus on one thing at a time.
- ☛ Avoid unnecessary rushing. You'll make more mistakes that will take even more time to correct.
- ☛ Recharge. Don't skimp on sleep, exercise, or healthy eating. Avoid isolating yourself and spend time developing your relationships and interests outside work.

InSync® Moment #49 – Take Care of Possessions

Think about your possessions. Do you take care of them? Do you throw things out that could be repaired? Do you engage in preventative maintenance? Do you let things become moldy? How you take care of the tangible is a reflection of your appreciation. So take good care of your possessions.



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Homework Help

When parents take an active interest in their children's schoolwork, they show more interest in school and do better at it. They also develop confidence, responsibility and independence. **Here's how you can help with homework:**

- ▲ Plan a regular homework time. **Remind** kids when it's time to do homework and help them get started. Remain firm regardless of any protests or excuses. By being consistent, you'll facilitate consistent results.
- ▲ Be available to answer questions. You may want to read or work nearby while kids do their homework. Encourage them to try solving problems themselves first before they turn to you for help.
- ▲ Cheer them on. Speak specific words of praise often. After an especially challenging lesson or project, give kids a small reward, but avoid using rewards as a bribe.
- ▲ Post a study calendar. Kids can pencil in their homework times, due dates and test dates on it. For large projects, help them break them down into steps and write these steps on the calendar.
- ▲ Create a special notebook for logging assignments. Kids can write down what they're assigned each day, so they won't forget. This is also a good place for keeping a list of classmates' phone numbers to call when they need help.
- ▲ Keep in touch with teachers. Meet with your children's teachers to stay aware of the subjects they're learning, special projects and teachers' expectations.



Weighing the Risks in Life

The events of the last several years have changed the way many people think and act. They're making different choices about their lives. This may be explained by a theory scientists call the "principle of risk perception." The principle of risk perception states that people are far more fearful of what they feel they don't control than what they feel they do.

Tornadoes kill about 100 people every year, while bicycle accidents kill thousands. And yet, most people are far more fearful of tornadoes than bikes. It's the fear of the "uncontrollable" elements that ultimately reduces people's sense of control and in turn changes their choices.

The need to be in control is so powerful that people will actually make choices that reduce their safety in order to feel more in control. For instance, you're far safer flying in a commercial aircraft than you are driving on the highway. And yet, the average person is much more fearful of flying. The difference is that in your car you're the one at the controls, so you feel in control. This is why someone who is afraid to fly will think nothing of driving across the country even though driving is more dangerous.

Your sense of control is more important than your safety because feeling in control is required if you're to be a stable, complete and healthy person. Victor Frankl spent three years in German concentration camps. In 1945, he wrote the best-selling book, *Man's Search for Meaning*. He later said that the people who survived were those who maintained a sense of control over their situation. Numerous studies support Frankl's experience, showing a direct link between feeling in control and physical,

emotional and mental health.

Have you ever met someone with "issues"? How much control do you think this person feels on a daily basis? Probably very little. The less control people feel, the less that facts and reality factor into their decision-making process. The lower their control, the more their decisions are based on an emotional response rather than on rational, intelligent and well-thought-out decisions.

Of the many methods to increase your sense of control, I suggest you consider this one: *Stop focusing on what the worst-case scenario might possibly be and instead focus on what is most likely to happen.*

Panic is a result of the mind incessantly worrying about the worst thing that might happen. However, almost all of what people panic about never actually happens. A better decision is to invest your energy into planning for what's most likely to happen today. The odds are that today is going to be like most other normal days in your life.

By Mr. Per – America's Confidence Coach™ – who is one of those rare individuals who has both the powerful ideas of an original thinker and the energy of a performer. He has the gift of being able to see the issues of life, decipher them and then explain them in a way you can use. When not writing books and articles or appearing on TV, Mr. Per entertains corporate audiences from American Express to Walt Disney companies with his keynote speeches. For more information, call (407) 210-3666 or go to www.everydayknowledge.com.



Check the Dictionary

"The dictionary is the only place that success comes before work. Hard work is the price we must pay for success. I think you can accomplish anything if you're willing to pay the price."

– Vince Lombardi

Recognize Signs of Cataracts

Cataracts are the leading cause of blindness among adults in the United States, but they can be successfully treated. And while cataracts most often occur in people over the age of 55, they're sometimes found in younger people as well.

Currently, there's no proven way to prevent cataracts, and the exact cause of cataracts remains unknown. Doctors do know that cataracts result from a chemical change that takes place within the lens of the eye, which causes them to become cloudy. Age, heredity, injury and disease can all play a part in the formation of cataracts, and smoking, the use of certain medications and prolonged exposure to ultraviolet rays in sunlight are also risk factors.

According to the American Optometric Association and Prevent Blindness America, here are signs you may have a cataract:

- Blurred or hazy vision
- Feeling a "film" over the eyes
- Double vision in one eye
- Spots in front of the eyes
- Increased sensitivity to light or glare
- Needing to read with brighter light
- Poor night vision
- Dull or yellowed colors
- Many prescription changes
- Temporary improvement in near vision

The symptoms of cataracts are similar to those of other eye diseases, so if you experience them, visit your eye doctor for a proper diagnosis. If you do have cataracts and they interfere with your ability to perform everyday activities, your doctor may suggest surgery to remove the clouded lens and replace it with a new one.

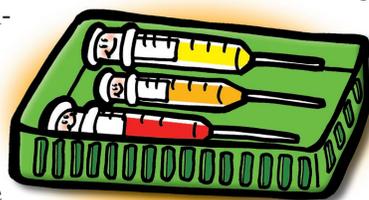
Are You Up-to-Date on Your Shots?

If you're a healthy adult, you may not think twice about immunizations. But according to the National Partnership for Immunization, getting the recommended adult immunizations is one of the most effective ways you can stay healthy. This is a general list but speak to your doctor for the most accurate information on immunizations.

- ❖ *Hepatitis A* – Recommended for adults who have chronic liver disease or clotting-factor disorders, who travel to countries where hepatitis A is common, who work in hepatitis A virus research labs or with hepatitis A-infected animals, who use injecting or non-injecting illegal drugs, or who are male and have sex with other males.
- ❖ *Hepatitis B* – Recommended for adults who are in certain high-risk groups, including health care workers, people with multiple sex partners, people who have recently acquired a STD, users of illegal injection drugs, men who have sex with other men, and household members and sexual partners of hepatitis B carriers.
- ❖ *Influenza* – Recommended for adults ages 50 or older; younger adults with chronic heart, lung, or liver disease, asthma, or other conditions; people with chronic illnesses; pregnant women in their second or third trimester; residents of long-term care facilities; health care workers and household contacts of those at high risk.
- ❖ *Measles-mumps-rubella (MMR)* – Recommended for all adults born after 1956 who have no medical history of receiving the vaccine or of having the disease, students entering college and vocational schools, health care workers and travelers to countries

where measles is common.

- ❖ *Meningococcal* – Recommended or required by many colleges for incoming students, especially for those living in dormitories.
- ❖ *Pneumococcal* – Recommended for all adults ages 65 or older; younger adults with diabetes or chronic heart, lung, liver, or kidney disorders; residents of nursing homes and other long-term facilities; Alaska Natives and certain American Indian populations.
- ❖ *Tetanus-diphtheria (Td)* – Recommended every 10 years as a booster for all adults who have already received an initial series of three shots.
- ❖ *Varicella (Chickenpox)* – Recommended for adults who have not been previously vaccinated or who have no reliable history of having had the disease, teachers of young children, day care workers, residents and staff in institutional settings, nonpregnant women of childbearing age, military personnel, students living in dormitories, international travelers, health care workers, and family members or household contacts of immunocompromised persons or young children.



For more information, visit *The National Partnership for Immunization's* website at www.partnersforimmunization.org or call the CDC National Immunization Hotline at 1-800-232-2522 (English) or 1-800-232-0233 (Spanish).

Treating Kids with ADD

Dr. Edward Hollowell of Harvard Medical School says that using medications for attention deficit disorder (ADD) properly can be as effective as wearing eyeglasses for a child with nearsightedness. Hollowell, author of *Driven to Distraction*, also says that an hour of exercise each day is highly recommended for kids with ADD.

Wet Your Whistle with Tasty Drinks

The following are several recipes for drinks, shakes and coolers to enjoy this summer:

• Peaches and Cream Shake

2 ripe peaches or 4 canned unsweetened peach halves; 1 ripe banana, peeled; 1 cup skim milk; 8 oz. nonfat plain yogurt; ½ tsp. vanilla; 5 ice cubes

Combine all ingredients in a blender and process until smooth and frothy. Makes four servings.

• Quick Dreamsicle Drink

½ cup skim milk; ½ cup orange juice; ½ tsp. vanilla extract

Combine all ingredients and stir. Serve over crushed ice. Makes one serving.

• Yogurt Cooler

½ cup nonfat plain yogurt; ¼ cup white grape juice; ½ cup honeydew or cantaloupe; 1 ice cube

Combine all ingredients in a blender and process until smooth. Makes one serving.

• Summer Sparkling Punch

1 cup unsweetened orange juice; 1 cup unsweetened apple juice; 1 cup mint tea; 2 cups club soda

Combine orange juice, apple juice and tea. Add club soda just before serving. Makes four servings.

• Sunrise Punch

1 quart unsweetened pineapple juice; 1 quart unsweetened orange juice; 1 quart sparkling water or club soda

Garnish with orange slices and mint sprigs. Makes 16 servings.

Pamela Smith is a Registered Dietitian and nationally known radio and TV host. For more information, call 1-800-896-4010 or visit her website at www.pamsmith.com. Her book, *The Energy Edge*, gives power points to have energy for life!



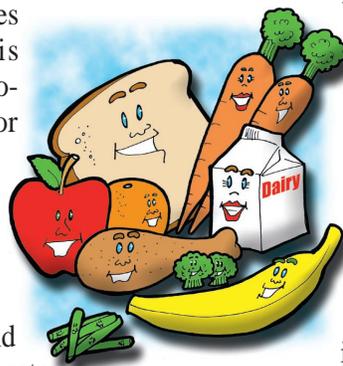
Choosing Snacks Wisely

Many people grew up with a “three square meals a day” mentality, thinking snacks are harmful. Yet the truth about snacking is this: Wisely chosen snacks are a necessary part of a healthy diet – not a special treat or an afterthought.

One of the biggest health mistakes you can make is to starve throughout the day, saving up calories for the evening. This throws off your metabolism and sets you up for binge-like eating.

Above all else, remember that your body was created to survive. It reads long hours without food as starvation and will slow your metabolic rate to preserve your valuable muscle mass. Then it plays a trick on itself and turns first to the muscle mass for energy and last to your fat stores.

Several small meals deposit less fat than one or two large meals, even if you eat the same amount of the same foods. And smaller, more frequent meals will create more energy, leaner bodies and better blood chemistry. Power snacking prevents plummeting blood sugar levels that leave you grouchy and craving sweets.



Here are several suggestions:

- Plan your day to include three meals and three to four snacks (one mid-morning, one or two mid-afternoon and one bedtime snack). By planning to eat the right foods at the right times, you can gain freedom from the constant battle that can rage between your appetite and your eating, lack of eating, or compulsive eating.
- Stock your kitchen with healthful and wise snack combinations. Keep your snacks ready by placing one portion in a sealable storage bag in your refrigerator or pantry. Tuck them in your briefcase or purse to take with you when you go to work or school.
- Watch out for many of the fat-free snack foods that are high in calories and low in nutrition. Instead, select healthy snacks such as fresh fruits, baked tortilla chips with fat-free bean dip, half of a cinnamon raisin bagel with light cream cheese and all-fruit spread, a small pop-up can of tuna with whole-grain crackers, or light popcorn with two tablespoons of freshly grated Parmesan cheese.

YUMMIEBEES

Makes 8 servings, 6 each

- 1 cup natural peanut butter
- 2 Tbsp. honey
- 2/3 cup nonfat dry milk powder
- ½ cup Grape Nuts cereal or wheat germ
- ground cinnamon, as needed
- sliced almonds, as needed
- toothpicks

In a food processor, mix together peanut butter and honey. Add milk powder and cereal or wheat germ. Process until mixture is smooth and forms into a ball. Cover a plate with wax paper. Using one teaspoon at a time, shape the mixture into bee-shaped ovals. Place on the plate. Dip a toothpick in cinnamon and press gently across the top of the “bees” to make stripes. Place an almond in each side of the “bee” for wings. Chill.

From Pamela Smith's *Healthy Living Cookbook*. Visit www.pamsmith.com for more information.

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Publisher: Ronnie Marroquin

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Illustrations by RMS Graphics

Editorial Advisory Board: *Bill Anderson, Ph.D., and Richard Jackson, M.D., F.A.B.F.P., and Pamela Smith, R.D.*

This newsletter is not intended to provide medical advice on personal wellness matters, which should be obtained directly from your physician.

ISSN 1072-4788

financial and safety

Easy Savings Ideas

Try these savings ideas that can add up to \$166 a month:

- Save 50 cents a day in loose change.
- Drink 12 fewer cans of soda a month to gain \$6.
- Instead of cappuccino, have 20 cups of coffee to save \$40.
- Avoid late fees and save up to \$60.
- Eat out two times less per month for \$30 in savings.
- Borrow instead of buying a CD or book and gain \$15.

Cut Costs at Elite Eateries

Many elite restaurants are now offering discounts and reservations online. **Visit these websites to find out more:**

- www.dinnerbroker.com – Approximately 750 restaurants offer online reservations and discounts.
- www.restaurant.com – Gift certificates for \$50 cost you only \$25. Place the certificate in with the payment of your bill.

When Off-Road Adventures Call

The popularity of four wheel drive vehicles means that more Americans than ever before are driving off the road into rough, hilly and dangerous terrain. It's not your usual Sunday afternoon drive, but one that takes skill, knowledge and smarts, according to Bob Burns of Land Rover North America.

Burns recommends visiting a four wheel drive area where you can meet members of off-road clubs and join them on a few outings. **Experienced off-roaders recommend the following driving techniques:**

- Before going on private property, get permission. On public land, check the rules of the facility.
- Drive slowly and gently, so you're less likely to damage the land or your vehicle. This allows you time to see upcoming terrain and judge which technique and gearing to use.
- Carry basic equipment. Take a cell phone, water, gloves, shovel, tire gauge, food, warm clothes, sleeping bag and first-aid kit.
- Learn your vehicle's ground clearances and approach/departure angles.
- Visualize your vehicle to determine whether you can go under a tree branch or through a narrow pass. Have a partner get out and guide you in tight places.
- Keep wheels straight as you descend a hill, so you won't roll over. Don't destabilize the vehicle with quick braking as you go downhill.

Ways to Improve the Air You Breathe

When air is polluted, it's not only a threat to the environment, but also to your lungs. **The American Lung Association recommends the following ways to improve the air you breathe:**

- Drive to several locations in one trip.
- Choose transportation alternatives – carpool, walk, cycle, or use public transportation.
- Maintain your vehicle.
- Purchase products with a reduced emissions label.
- Use electric or man-powered lawn care equipment.

For more information, visit the American Lung Association at www.lungusa.org.