



SAFE OUTSIDE EXERCISE IN THE HEAT OF SUMMER.

BY RACHEL SAVIEO

After a very long winter, warm temperatures naturally make outdoor activities hard to resist. But when it gets hot and humid, prepare your body to avoid dehydration, heat exhaustion, and heat stroke that can happen from overdoing summer exercise.

These simple precautions can help ensure you enjoy your time in the sun:

- **Acclimate yourself.** It can take up to 14 days to adjust to temperature change. If an upcoming event will happen in the heat of the day, prepare by training during the hottest part of the day. Of course, routine outdoor exercise is best done in the cooler morning or evening hours.

Source: WebMD. webmd.com/fitness-exercise/features/exercising-in-the-heat#1. Accessed 22 May 2018.

IN THIS ISSUE

- 2 Saving Early for the Holidays
- 3 Healthy Cost Control
- 4 Harvest of the Month: Green Beans

- **Stay hydrated.** Drink fluids throughout the day to maintain good hydration. For a moderate summer workout, drink 20 ounces of water two hours before exercise, then at least eight ounces just before getting in the heat, then a gulp every 15 to 20 minutes during exercise.
- **Slow down.** When the temperature is over 90 degrees, go slower and don't push yourself for a personal record.
- **Use common sense.** It seems obvious, but when talking about being active in hot weather, the importance of wearing light, breathable clothing and applying sunscreen cannot be overstated. Wait for a cooler day to try a new activity so you can see how your body reacts.

Smart Facts

EVEN A 3%

drop in hydration level can cause fuzzy thinking, "brain fog," and a slower metabolism.

ABOUT 3/4

of your brain is water; when dehydrated, it shrinks in volume.

2 LITERS

per day is the most common recommendation of daily water intake.



SAVING EARLY FOR THE HOLIDAYS .

BY MEGAN MILLER

With summer here, the last thing on our minds is winter, snow, and the holiday season. But maybe it shouldn't be. Holiday spending in 2017 saw its biggest increase since 2010, and the National Retail Federation said, "the results were even better than anything we could have hoped for." If this trend continues, it may be in our best interest to plan ahead.

Though the thought seems scary, a little effort now can go a long way later. In fact, if you start putting \$50 per week into savings in July, you would have \$1,250 by Christmas! Or if you save \$25 instead, you would have \$625; still a good chunk of change.

Here are some easy tips to try for holiday preparation:

- **Be aware of your everyday spending.** The first step is understanding where your money is going. From here, not only is it much easier to create a budget, but you can likely find areas you can cut back.
- **Find hidden income sources around your house.** Who doesn't have "stuff" lying around they don't use anymore (or need for that matter)? Sort through it and have a garage sale, sell it online, or visit a local consignment shop.
- **Try to decrease monthly bill payments.** This is another area where you may be able to save. Ask yourself if you can lower cable plans (or drop altogether), drop a gym membership and exercise outside or in your home, or cancel your land line if you have a cell phone.
- **Take on a side job.** Consider getting a temporary gig. Rent a home or room through Airbnb, drive for Uber or Lyft, walk dogs, or house sit; these all give you great flexibility while earning extra cash!
- **Brown bag it.** What you save by cooking compared to the cost of dining out has been increasing. Try to cook more dinners at home, bring your lunch to work, and cut back on the lattes.

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Selecting just one of these, and starting today, can be a game changer for your holiday season. Other points to consider include: creating a budget so you know exactly how much you can spend, spreading out purchases over several months instead of one big blow to your bank account, and establishing realistic expectations with everyone you have to buy for. Happy Holidays!

Sources: Money Talks News. moneytalksnews.com/12-ways-saving-500-for-the-holidays/. Accessed 21 May 2018.

Go Banking Rates. gobankingrates.com/saving-money/holiday/40-ways-save-money-over-holidays/. Accessed 21 May 2018.

National Retail Federation. nrf.com/media/press-releases/holiday-retail-sales-increased-55-percent-2017-exceeding-nrf-forecast-and. Accessed 21 May 2018.

HEALTHY COST CONTROL.

BY JOHN THOMAS

Amid all of the uncertainty about health care, we know one thing: Costs keep going up. As a result, it's essential that you do all you can to control healthcare expenses. Here are a few tips for saving:

- **Location, location, location.** Going to the emergency room is expensive. If your medical need is not an emergency, your doc's office is cheaper; and a quick-care clinic might cost even less.
- **Price check.** There's no standard pricing in health care. Costs for lab work, imaging services, basic procedures, and other services can vary widely. Check prices with a few providers before choosing one.
- **Pharmacy shopping.** A lot of healthcare dollars get spent in the pharmacy. Soften the blow by shopping around, choosing generics, asking for "samples" from the doctor's office, and looking online for discount coupons.
- **Prevention.** Take advantage of coverage for preventive services, which are usually free, by getting regular check-ups.
- **Challenging questions.** Most of us don't want to challenge a doctor, but the next time your doctor suggests a test, try asking if the tests are absolutely necessary. If it's just a precautionary measure that can be put off without any risk, you might be better off saving your money.
- **Wiggle room.** Healthcare providers are often willing to negotiate costs or payment terms, especially if you're paying the bill yourself.
- **Bill review.** A lot of medical bills include errors. You might save money by checking them carefully.
- **Be flexible and save.** Flexible spending accounts and health savings accounts can help you save on taxes.
- **Good health.** Of course, the best way to reduce healthcare costs is to stay healthy.



July is Juvenile Arthritis Awareness Month

Believe it or not, even kids can get arthritis. The Arthritis Foundation has designated July as Juvenile Arthritis Awareness Month. There is progress being made to treat Arthritis, but there is still more to do to cure this painful and debilitating disease. Learn more at www.arthritis.org/warriors.

Source: Arthritis Foundation. arthritis.org/warriors/. Accessed 22 May 2018.

HARVEST OF THE MONTH: GREEN BEANS

BY JENNA MEARS

When we think green beans, we often think of mashed potatoes and meat—it's a comfort food! Green beans are a part of the legume family, with more than 130 varieties of them. They are the third most popular garden plant behind tomatoes and peppers, likely because they are easy to grow and care for.

Green beans are rich in proteins, healthy carbs, and dietary fibers. They also contain vitamins B, C, and K. These vegetables must be cooked before eaten!

How to Select

Green beans should be crisp and firm without any soft spots or signs of discoloring. You can buy them fresh in the produce section, frozen, or canned.

How to Store

Store fresh green beans in a refrigerated plastic bag. If you're going to store them for very long, put a paper towel in the bag to absorb any extra moisture. Too much moisture makes green beans spoil quicker.



How to Prepare

Green beans contain poisonous amounts of lectins when eaten raw, but cooking kills these harmful proteins. One way to prepare green beans is to blanch them quickly in salted, boiling water. When finished, the green beans will turn bright green. Transfer them to an ice bath, pat them dry, and dress them with olive oil and lemon.

Source: LA Times. latimes.com/food/la-fo-green-beans-s-story.html. Accessed 18 May 2018.



Recipe: Green Bean Salad

Ingredients:

2 lb. green beans, trimmed
3 ears corn, husked
 $\frac{1}{2}$ small red bell pepper, finely chopped
1 small red onion, finely chopped
 $\frac{2}{3}$ cup black olives, halved and pitted
 $\frac{1}{3}$ cup chopped fresh basil
 $\frac{1}{4}$ cup extra-virgin olive oil
3 Tbsp lemon juice
3 Tbsp balsamic vinegar
2 cloves garlic, minced
Hot sauce, to taste
Salt and fresh ground pepper, to taste

Directions:

1. Heat a large pot of water until boiling. Fill another large pot half full with ice water. Blanch about half the green beans in the boiling water just until tender, 1 to 2 minutes.
2. Remove beans with a slotted spoon and plunge into the ice water. Transfer to a large bowl. Repeat with the remaining beans.
3. Return the water to a boil. Add corn and blanch until tender but still crisp, about 3 minutes. Drain and immediately plunge into the ice water. Cut the kernels off the cobs.
4. Add the corn to the beans in the bowl. Add bell pepper, onion, olives, basil, oil, vinegar, lemon juice, and garlic; toss to mix well. Season with hot sauce, salt, and pepper.

Nutrition Information:

PER SERVING: 153 calories, 3g protein, 9g fat, 146mg sodium, 18g carbohydrates, 5g fiber, 7g sugar, 64mg calcium

Source: Eating Well. eatingwell.com/recipe/247947/green-bean-salad-with-corn-basil-black-olives/. Accessed 18 May 2018.