



## PREPARING FOR COLD WEATHER.

**Cold weather illnesses and how to avoid them.** We often think of fall and winter as cold and flu season, and those illnesses certainly spike during the colder months. But those aren't the only illnesses that increase when the temperatures decrease. Following are a few typical cold-weather illnesses, and some things you can do to prevent them or, at least, lessen their impact.

**Cold, flu, sore throat and strep throat.** These standard cold-weather illnesses seem to be lurking everywhere after the first of October, but that doesn't mean illness is inevitable. Following the protocols we've all learned for avoiding COVID-19 (washing hands, covering coughs and sneezes, wearing masks, etc.) will help to protect against these more common illnesses. Also, getting a flu vaccine seems to be especially important this year.

Sources: <https://mcr.health/2019/12/18/common-fall-winter-health-problems/> Accessed 2 September 2020.

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**Arthritis.** Certainly, arthritis isn't a seasonal illness, but its symptoms can be exacerbated by cold weather and a drop in barometric pressure. Fend off increased aches by keeping your body as warm as possible, wearing scarves, gloves and thicker clothing.

**Asthma.** Cold, dry air puts extra pressure on people with asthma, as do allergens that might be lurking in furnaces until they kick on for the first time. If you have to be outside, cover your mouth and neck with warm clothing; indoors, try opening windows for a while when first turning on the furnace.

## Smart Facts

**18 MILLION**

flu-related medical visits were made in the last flu season.

**3 DAYS**

is the usual length of the common cold.

**22 MILLION**

school days are lost each year because of the common cold.

Sources: <https://www.advisory.com/daily-briefing/2020/05/05/flu-update>. Accessed 2 September 2020.  
<https://www.webmd.com/cold-and-flu/qa/how-long-do-colds-usually-last-and-do-they-require-medical-care>. Accessed 2 September 2020.



## COVID AND THE COLD.

One of the saving graces of the arrival of COVID-19 in the United States earlier this year was the fact that warm weather wasn't far behind. As a result, we were able to move outdoors for socializing and exercising and open windows for increased ventilation when we're indoors. Pop-up restaurants and open-air gatherings became common, and we found ourselves spending more time in parks, walking through our neighborhoods and, generally, getting outside.

Now, with cold weather coming, those of us living in the colder parts of the country will find it a little harder to take such measures. Experts predict that could lead to a new jump in COVID-19 infections. But there are things you can do to reduce the impact of going indoors.

**Double down on basic COVID-19 avoidance techniques.** Some of us have become a little weary with ongoing anti-virus activities such as hand-washing, mask-wearing and social distancing. But this is not time to stop. Experts say those activities will be especially important as we head indoors. So, when the temperature drops, revisit those measures: Stay six feet apart, wear a mask, wipe down surfaces often and avoid crowded spaces.

**Increase ventilation.** Stagnant air allows the virus to linger, which means it can wait for you to breathe it in. So, open windows and doors to increase air flow, and plug in a portable air purifier if you have one.

**Avoid dry air.** Dry air creates favorable conditions for virus infections, so humidifiers can be helpful indoors.

**Move on.** The longer you spend in an enclosed space with others, the greater your chance of contracting the virus. Try to limit the time you spend near others in indoor spaces.

**Limit your circle of contacts.** Staying around the same people helps you manage the unknown, controlling your exposure to people who have been exposed to the virus.

Certainly, many of these measures will require being colder than we might like. For example, Virginia Tech engineering professor Linsey Marr suggests that she might have winter gatherings in her garage with the "door open and a heat lamp, with hats and gloves and maybe bundled in sleeping bags."

Sure, it's a chilly way to gather, but it beats spreading COVID-19.



*"One expert suggests holding gatherings in the garage with the door open and a heat lamp, with hats and gloves and maybe bundled in sleeping bags"*

Sources: <https://www.theatlantic.com/family/archive/2020/08/winter-us-coronavirus-pandemic-dangerous-indoors/614965/>. Accessed 3 September 2020.  
<https://hartfordhealthcare.org/about-us/news-press/news-detail?articleid=27912&publicid=395>. Accessed 3 September 2020.



# REVIEW YOUR EMPLOYEE BENEFITS.

## How to do a benefits check-up

For many of us, the last time we really thought seriously about our benefits was the last time we took a new job. Sure, we're supposed to think about them every year during Open Enrollment, when we have the chance to make changes, but – let's be honest – most of us just say, "No changes" and move on. But doing an annual review of your benefits is a good idea. Of course, you can do it any time, but it makes sense to do it before Open Enrollment so you can make any changes you deem necessary. The following are some things to consider as you do your review.

**Think beyond the paycheck deduction.** Often, the first question any of us ask about a benefit is, "What's it going to cost me every month?" While that's a fair question, it's a short-sighted one if it's the only one you ask. So, when you evaluate your benefits, think about other costs. With health coverage, for example, think about deductibles, co-pays and out-of-pocket limits. With retirement accounts, think about how much the company matches and, therefore, how much money you're missing out on if you don't deduct at least as much as the company will match. With life or disability insurance, think about what it would cost if you bought it on the open market.

**Think about portability.** You might love your job and think you'll be there forever, but things change. So be aware of benefits that can travel with you if you leave, and don't bet long-term security on benefits – like, disability insurance, for example – that could go away if you leave a job.

**Think about your age and life stage.** The benefit options you chose when you started with your firm might not still be the best choice for you now. Be sure you've made adjustments to reflect changes in your family, for example. Especially be aware that, if

you're under 26, you can choose to be on your parents' health insurance, but, after that, you have to have your own coverage. Also, consider your overall health. A young person with few medical issues might opt for one kind of health coverage, for example, while someone who is getting older or who has some chronic conditions might need something different.

**Take advantage of opportunities.** Flexible Spending Plans, employee charitable-giving matches, and other lower-profile benefits might escape your attention, but they should be assessed because, in some cases, missing out on them means passing on financial gain through tax breaks and employer cash.

Certainly, this isn't everything you should think about as you assess your benefits, but this will give you a good head start on doing an annual review. The bottom line? Don't put your benefits on auto-pilot. You might be spending more than necessary or missing out on great opportunities. If you have questions, talk to your HR team or your employer's benefits provider.

Sources: <https://money.usnews.com/money/personal-finance/articles/2017-06-22/how-to-evaluate-an-employee-benefits-package>. Accessed 2 September 2020.  
<https://fitadvisors.com/how-to-review-your-employee-benefits/>. Accessed 2 September 2020.



## National Fire Prevention Week, Oct. 4-10

Each year, fire departments are called to more than 350,000 home fires. With proper precautions and care, the vast majority of those fires could be prevented. Many of them start as a result of unattended stoves, faulty Christmas tree lights, smoking-related accidents and other controllable factors. Learn more at <https://www.nfpa.org/Public-Education/Staying-safe/Preparedness/Fire-Prevention-Week>.

# HARVEST OF THE MONTH: SQUASH

Apparently, Americans like squash: The U.S. imports more squash than any other country, with the vast majority of it coming from Mexico... which makes sense, as Mexico is where squash was first domesticated as a crop.

Of course, one reason for squash's high sales numbers might be the fact that the word "squash" actually refers to a wide variety of fruits (yes: squash is technically a fruit), from acorn squash to zucchini squash. Squash is separated into two groups, summer and winter squash, and go by names like butternut, spaghetti, buttercup, scallop and yellow.

Popular varieties for the coming months include those under the winter squash umbrella, such as pumpkins, butternut, acorn and spaghetti squash. Each has its own characteristics, but there are some consistent characteristics. To choose the best winter squash, look for good, sturdy fruits, with few soft spots, bruises or mold. A good winter squash will feel heavy for its size, and should have a pleasant aroma. Once you've found a good one, store it in cool, dark and dry space until you're ready to eat it.



Sources: <https://aghiresh.com/15-squash-facts/>. Accessed 2 September 2020.  
<https://www.serious-eats.com/2017/11/winter-squash-shopping-guide.html#:~:text=Choose%20one%20that%20feels%20heavy,squash%20of%20the%20same%20size>. Accessed 2 September 2020.



## Recipe: Baked Spaghetti Squash

### Ingredients:

- 1 spaghetti squash, halved lengthwise and seeded
- 2 tablespoons vegetable oil
- 1 onion, chopped
- 1 clove garlic, minced
- 1½ cups chopped tomatoes
- ¾ cup crumbled feta cheese
- 3 tablespoons sliced black olives
- 2 tablespoons chopped fresh basil

### Directions:

Preheat oven to 350°. Lightly grease a baking sheet. Place spaghetti squash with cut sides down on the prepared baking sheet, and bake 30 minutes in the preheated oven, or until a sharp knife can be inserted with only a little resistance. Remove squash from oven and set aside to cool enough to be easily handled. Meanwhile, heat oil in a skillet over medium heat. Cook and stir onion in oil until tender. Add garlic; cook and stir until fragrant, 2 to 3 minutes. Stir in tomatoes and cook until they are warmed through. Use a large spoon to scoop the stringy pulp from the squash and place in a medium bowl. Toss with the vegetables, feta cheese, olives and basil. Serve warm.

### Nutrition Information:

**CALORIES: 147.4; FAT: 9.8G; CARBS: 12.8G; DIETARY FIBER: 1G; CHOLESTEROL: 16.7MG; SODIUM: 268.8MG; SUGAR: 2.7G**