



FALL INTO THE GREAT OUTDOORS

We tend to think of summer as the time to get outside, but many families find fall to be an even better time for outdoor activities. Not only does it offer cooler days, but it also welcomes some activities that just do not work other times of the year. Following are a few family favorites.

Apple picking. A trip to an apple orchard is a great family activity, and a lot of orchards host special events and festivals to add to the fun. The bonus: lots of fresh apples to bring home.

Farm visits. Many farms make harvest time party time with special activities for kids and families, from hayrides and corn mazes to pumpkin picking.

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Leaf jumping. Mix chores with fun by making leaf piles and jumping in.

Zoo visits. This might not seem like a particularly fall-oriented activity, but autumn is a great time to visit a zoo. Not only will the crowds be reduced from the usual summer peaks, but some animals become more active as temperatures drop, so you might see something you would not see on warmer days.

Camping. Cooler nights make for better sleeping in a tent and sleeping bag, and for more enjoyable campfires. Whether you pitch a tent in the backyard or hike into the woods, you will find autumn is a great time for a camping trip.

Smart Facts

12%

is the growing annual rate of the travel and tourism industry.

70%

of tourists expect social distancing at attractions they visit.

46%

of travelers are afraid of contracting COVID-19 while taking public transportation.



GET YOUR HOUSE IN SHAPE THIS FALL

Spring cleaning gets a lot of attention every year, but fall cleaning can be every bit as important for keeping your house in shape. Plus, tackling a few jobs around the house now will make spring cleaning less strenuous and the winter months more pleasant.

As gardening author and editor Michelle Gervais wrote in *Fine Gardening*, "If you haven't finished battening down the hatches and tucking in everything for winter, you won't rest easily and spring will reveal a much bigger cleanup job than you expected."

One tip for getting this done, offered by [TheSpruce.com](https://www.thespruce.com), is to start by following the same checklist you use for spring cleaning – with the possible alternation that you might start with the outdoor chores so you can move indoors as the days get shorter and colder.

Regardless of the order you do them in, your jobs should prepare both your indoor and outdoor areas for the months ahead. Following are few tips for getting the job done.

Prepare your outdoor furniture. Your patio furniture is made to withstand the elements, but winters can be hard on it. If you can move furniture indoors, do so, making sure to clean it before you pack it away. If not, look into covering it so it will be protected from the worst of winter.

Care for garden tools. Before putting rakes, shovels, clippers and such away for the winter, make sure they're clean and in good shape. If you have time to sharpen them before putting away, you'll thank yourself in the spring.

Shut down the water works. Disconnect hoses and, if feasible, shut off water to outdoor spigots.

Check the water flow. Make sure gutters and downspouts are in working order. Clogging and freezing outside can create serious problems inside your home.

Check the HVAC. Reasonable people can debate the value of regular HVAC system check-up agreements, but there's no question that you should make sure your furnace is working well before winter rolls in. At the very least, replace the filter, clean all of your vents and fire up the furnace to make sure it works long before the nights get cold.

Replace smoke and carbon monoxide detector batteries. Those little plastic things hanging on the wall won't keep your family safe this winter if the batteries are dead. Put yourself on a regular replacement schedule.

Clean and switch ceiling fans. If you have ceiling fans, now is a good time to switch the direction they rotate and to make sure the blades are dust-free. You'll be happier and healthier if you do.



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BE A BETTER HEALTHCARE CONSUMER

For a long time, people with employer-provided benefits were pretty complacent about healthcare costs. In recent years, though, as more and more cost has shifted to patients and deductibles have gone up, employees have been encouraged to be better “healthcare consumers” in order to control costs as much as possible.

The problem is, healthcare consumers feel powerless to affect their costs. But they aren’t. By following a few guidelines, you can exert at least some control over how much you pay for care.

Know your plan. One of the best ways to limit costs is to know what your plan will and will not cover. Studying a benefits booklet isn’t exactly fun, but it does pay to be informed and to make sure you fully understand your options.

Stick with your network. Using caregivers in your plan’s network will almost always lower your costs.

Discuss costs. We traditionally have not asked caregivers, “What will this cost?” Now we should. If nothing else, it lets the caregivers know you’re sensitive to costs, and they might consider less-expensive care options or find other ways to limit costs.

Pay attention. It’s easy to just pay what you see on the bottom line when you receive healthcare bills and EOB forms. But you should review bills and EOBs carefully, making sure the numbers match up and understanding that some studies have suggested that as much as 80 percent of medical bills include errors. If you see something questionable, ask your provider to explain it.

Price shop on medications. You have a virtually endless array of options when it comes to getting discounted prescriptions. Tap into any card, website or source you can to get the best deal. The good news? Many pharmacies are making it easier by offering their own programs to rival third-party discounters. Also: Always ask about generics.

Take advantage of flex spending. While pre-tax health-spending accounts won’t lower the actual cost of care, they will soften the overall impact healthcare has on your pocketbook.

Get preventive care. Staying healthy is the most cost-effective approach to your health. Besides, most preventive care is fully covered these days.

Save the ER for emergencies. The emergency room is just about the most expensive part of the hospital. Save it for real emergencies, choosing to see your primary care provider or an urgent care facility for less-than-emergency care.



Ovarian Cancer Awareness Month

Because there is no early screening test for ovarian cancer, it is imperative that women pay attention to possible symptoms. The problem is that some symptoms can seem like normal aches and pains ... but if they persist, a doctor should be consulted. The good news? Ovarian cancer has a 93% five-year survival rate if it is detected and treated early. Learn more [here](#).

HARVEST OF THE MONTH: TOMATOES

The tomato seems pretty simple, but, in many ways, it simply isn't what it seems.

For example, most of us accept that the tomato technically is a fruit, but we might not expect to learn that it's considered a berry. And although we know it comes in a variety of colors, we could be surprised that it was a yellow tomato from South America that initially captured Europe's attention. In fact, pomodoro, the Italian word for tomato, translates to "golden apple."

But the most surprising fact might be that, a few hundred years ago, Europeans considered the tomato to be poisonous. A number of factors contributed to this belief – from the fact that the acid in tomatoes heightened the danger of lead poisoning contracted from eating off of pewter plates to inaccurate medical research – but it persisted long enough to make its way with early settlers to North America, where the tomato was known as the "poison apple."



Needless to say, we resolved those fears and now recognize the tomato as a healthy part of our diet, packed with vitamins and agents that help to address problems like heart disease and cancer. Adding to the tomato's popularity is the fact that it is tasty, readily available and easy to use. But that leads to one more tidbit some will find surprising: Tomatoes should never be stored in the refrigerator. Instead, keep them stem-side down (to protect against moisture and bacteria) at room temperature. Kept that way, a fresh tomato will stay good for about a week.



Recipe: Vera Cruz Tomatoes

Ingredients:

- 4 firm, ripe tomatoes
- 3 slices of bacon
- ¼ cup chopped onion
- 8 ounces fresh spinach, stems snipped
- ½ cup sour cream
- ¼ teaspoon hot pepper sauce
- Salt to taste
- ½ cup shredded Mexican cheese blend

Directions:

Preheat an oven to 375° and grease an 8x8 inch baking dish. Cut tops from tomatoes, removing seeds and membranes, and then place tomato shells upside down on paper towels to drain. Cook bacon in a large, deep skillet over medium-high heat, turning occasionally, until evenly browned (about 10 minutes). Drain the bacon slices on a paper towel-lined plate (reserve drippings), then crumble bacon and set aside. Return 2 tablespoons of drippings to skillet and cook onion in the drippings until tender (about 5 minutes). Stir in spinach; cook and stir until wilted (about 2 minutes). Remove from heat. Stir in sour cream, crumbled bacon and hot pepper sauce. Turn tomato shells right-side-up, sprinkle with salt and fill evenly with bacon and spinach mixture. Place tomatoes in prepared baking dish and bake until hot (20 to 25 minutes). Remove and top evenly with shredded cheese. Return to the oven and bake until cheese is melted (about 5 minutes).

Nutrition Information:

CALORIES: 262; PROTEIN: 9.9G; CARBOHYDRATES: 9.7; FAT: 21.3G; SODIUM: 378MG; DIETARY FIBER: 2.9G; SUGARS: 4G; CHOLESTEROL: 43.1MG

Sources: Accessed August 3, 2022

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