

September is National Childhood Obesity Awareness Month.



## Exercise: Rx for Childhood Obesity



**Almost 20% of American children are obese, according to the CDC.** Significantly overweight children are at elevated risk for chronic health problems, including asthma, sleep apnea, elevated blood pressure and joint problems. Obese youngsters often suffer from self-esteem problems and from bullying.

**September is National Childhood Obesity Awareness Month,** an opportunity to learn strategies to help overweight children achieve and maintain a healthy lifestyle, which can help ensure they reach the right weight for their own body type. Remember, kids come in all shapes and sizes, and should not be put on strict weight loss diets while they are still growing. A child's weight is a concern when it rapidly changes, but not when they are growing steadily and predictably. Your health care provider can help you know the difference.

**Practice positive lifestyle habits with your children,** including healthy eating, sufficient sleep, positive self-talk and ample physical activity. Remember, children thrive on routine. Offer nutritious foods with a consistent daily pattern (say, breakfast, lunch, dinner and a snack) rather than allowing constant grazing.

**Children ages three through five years** should be active throughout the day and youngsters from ages six through 17 should be physically active at least 60 minutes daily. It's a challenge to limit your child's screen time, but it's crucial for weight control.



**Encourage participation in school or community sports activities** and share information with other parents about physical activity opportunities in your neighborhood's parks and community centers. And remember, children imitate adults, so add physical activity to your life. Encourage your kids to join you in activities you all enjoy.

## Grains: The Whole Truth



By Cara Rosenbloom, RD

**If you love oatmeal, brown rice and whole-grain bread, you're in luck.** Whole-grain foods are fiber-rich, loaded with vitamins and good for overall health.

**However, most Americans choose refined grains** (such as white bread or white rice) instead of nutrient-dense whole-grain options. What's the difference? All grains start out whole, with three nutrient-dense parts:

- Bran: contains fiber, B-vitamins and minerals.
- Germ: contains vitamin E, antioxidants and healthy, unsaturated fats.
- Endosperm: contains carbohydrate with some protein.

**Removing the bran and germ turns a whole grain into a refined grain product, such as white rice and white flour.** The problem? This refining process removes most of the fiber, vitamins, minerals, antioxidants and healthful fats from the grains, leaving mostly carbs behind.

**Statistics show that about 80% of consumers think whole grains are healthful.** Yet whole grains only account for about 16% of our total grain intake on any given day. If they are so nutritious, why aren't we eating them more often? It comes down to availability, convenience and habit.

**White bread, pasta, crackers and white rice are readily available at restaurants and grocery stores.** It may take a bit of effort to switch to more whole grains, but it's worth it for their health benefits. Studies show that eating about three daily servings of whole grains may help reduce the risk of developing heart disease, cancer and type 2 diabetes.

**Get more whole grains** by requesting whole-grain bread or brown rice at restaurants, and by adding these whole grains and pseudo-grains to your grocery cart: pot barley, brown or wild rice, sorghum, buckwheat, quinoa, oats, popcorn, millet and whole-grain wheat options, including wheat berries, farro, bulgur and freekeh.



September is  
Whole Grains Month.



# Headache Relief

**Tension headache is a common condition often triggered by our everyday physical activities and mental stressors.** Tension headache pain is mild or moderate in the head, scalp or neck, causing muscle tightness in these areas. It can become intense and last for hours.

## Common tension headache triggers:

- Ongoing physical or emotional stress.
- Too much alcohol or caffeine, chocolate and citrus fruits.
- Jaw clenching or teeth grinding.
- Eyestrain.
- Fatigue.
- Snoring or impaired sleep.
- Colds, flu or sinus infection.



## Besides pain medications, take these steps for relief:

- Get enough sleep, avoid skipping meals and try to pace yourself.
- If you're seated for long periods, stand up and stretch frequently.
- Apply a cold compress to relieve pain in the back of the neck or temples.
- Accumulate at least 150 minutes per week of moderate-intensity activity, such as brisk walking.
- Avoid medication overuse. Taking headache medications, including over-the-counter options, more than twice a week can increase the severity and frequency of your headaches.
- Try relaxation techniques, breathing meditation and other forms of tension relief to ease stress. Routinely strengthening and stretching the neck and shoulder muscles can significantly help.

## Seek prompt medical care if your headache

is sudden and severe or follows a head injury; is accompanied by fever, stiff neck, confusion, seizure, double vision, weakness, numbness or difficulty speaking; or gets worse despite rest and pain medication.

# Food Close to Home

By Cara Rosenbloom, RD

**Supporting local farmers has gained momentum in the past ten years.** Here's what you need to know about buying locally grown food.

**Local food is generally produced in your area or state.** It often tastes great because it's likely fresher than food that comes from more than 1,000 miles away. Plus, in-season food is usually available in surplus volumes, which means it may come at a good price.

**Ask about locally grown food in your grocery store,** and check your area for farmer's markets. Of course, that market may not have everything you need to stock your fridge. And if you live in the contiguous U.S., you're not going to find locally grown bananas or coffee beans. One of the limits of buying local is that not all communities have the habitat or farmland to grow or raise the ingredients they want.

**Check your local state growing guide** to see what's harvested in each season — it will differ based on where you live. For example, fresh blueberries are picked in April and May in Florida, but are picked in June through September in Oregon. Some foods are grown locally year-round, making them easier to access in all seasons. Tomatoes, peppers, mushrooms and cucumber can grow in indoor greenhouses, while herbs, lettuce and microgreens thrive in indoor vertical farms.

**The bottom line?** It's great to support locally grown food when you can. To learn more, search for **National Guide to Finding Local Food** at [sustainableagriculture.net](http://sustainableagriculture.net).



## Q: Prostate health advice?

**A:** Every year more than 170,000 men are diagnosed with prostate cancer, and more than 30,000 die from the disease. The main risk is age greater than 65; other risks are family history of prostate cancer and African American descent. The survival rate is high when prostate cancer is caught early.

**The American Cancer Society recommends** talking with your health care provider about the benefits and risks of prostate cancer screening starting at age 50 if you're at average risk and expected to live for at least ten more years. Men at increased risk should have the discussion at age 40 or 45, depending on level of risk. Screening can be done with a PSA blood test and digital rectal exam.

**The best ways to prevent prostate cancer** are to eat plenty of vegetables and fruit, lose excess weight and, with your provider's okay, get at least 150 minutes of moderate-intensity exercise, such as brisk walking, every week. — Elizabeth Smoots, MD



September is Prostate Cancer Awareness Month.

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# TS TOP SAFETY™

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September is National Preparedness Month.

## Building a Safe Room — Is It for You?

**Preparation is always great**, but in some parts of the country, it is a necessity for survival — especially if you live in an extreme weather area. You must always evacuate when instructed, but when there isn't time, where do you go? For some, a basement isn't an option.



That's where safe rooms come in, and FEMA has tips for building one:

**Research** what type of shelter best suits your needs: basement, in-ground or above ground.

**Ensure** the shelter meets FEMA's criteria to provide **near-absolute** protection in extreme weather events. That means it should withstand an EF-5 tornado with winds exceeding 200 mph.

**Hire** a professional to build a shelter or purchase a pre-manufactured building that meets the National Storm Shelter Association standards. **Tip:** if you decide to do it yourself, make sure that everything measures up to FEMA standards.

**Learn** more at [fema.gov](https://www.fema.gov) for information regarding storm shelters, standards and resources.

## Look Both Ways (and Up From Your Phone)

**Did you know?** Pedestrians accounted for 17% of all traffic fatalities in 2019, according to the National Safety Council, up 51% since 2009. Distraction could be a major factor in this rise, so put away the phone and headphones until you get to your destination. Other tips to stay safe while walking:

- ✓ Walk on the sidewalk or walk facing traffic if there is no sidewalk.
- ✓ Obey all traffic signs and signals.
- ✓ Cross at crosswalks. If there aren't crosswalks, make sure your and drivers' views aren't blocked, and never cross by the crest of a hill.
- ✓ Look left, right and left again before crossing. Make eye contact with oncoming cars — drivers can be distracted, too.
- ✓ Walk during the day; if you must walk at night, wear reflective clothing and carry a flashlight.



- ✓ Watch for cars entering or backing out of driveways and parking spaces.
- ✓ Supervise children, especially those younger than age ten, while walking near or crossing a street.

**Bottom line:** Look both ways and put away your phone while walking.

## Fall Prevention Awareness Week is September 22 to 28.

Clear obstacles in pathways at home and at work.



September is National Food Safety Education Month.

## Organic Food Safety

**The organic method of growing food appeals to many people**, but you need to take the same precautions when buying organic foods and preparing organic produce as you do with conventionally grown foods.



**Make sure that the organic products you purchase** have the USDA Organic seal. **Note:** *Natural* doesn't mean *organic*. It's not a term regulated by the federal government.

**Discard outer leaves of leafy vegetables** before eating to reduce contaminants.

**Wash all produce with warm water** before you eat it. While it's true that organic crops aren't grown with synthetic pesticides, they are cultivated with natural pesticides. They also use natural fertilizers, which could contain dangerous bacteria. Scrub hard or peel items, such as squash or potatoes. **Tip:** Always wash produce before peeling.

**When you shop for organic food**, buy in season to get the freshest produce available.



**Note:** Organic vegetables and fruits are more expensive than conventional foods, so keep your budget in mind. Also, the term organic refers to a growing method. It doesn't indicate nutritional quality. Eat any vegetables and fruits that you can access and afford, whether conventional or organic.



National Farm Safety and Health Week is September 19 to 25.

## Tractor Hazards

**Most farmworker injuries and deaths are caused by tractor incidents**, including overturns, runovers, power take-off systems or contact with tractor attachments, according to OSHA. When using a tractor, whether on the farm or even in your own backyard, be aware of these hazards and how to prevent injury.



### OVERTURNS

Overturns are responsible for 50% of tractor fatalities. Here's how to help prevent them:

- ✓ Avoid sudden sharp, high-speed turns and braking too quickly or unevenly.
- ✓ Use a rollover protector structure (ROPS) and seatbelt when operating a tractor.
- ✓ Slow down. Reduce speed while driving on rough roads and making turns.
- ✓ Don't drive a tractor straight up a slope or steep hill.
- ✓ Don't drive too close to a ditch or edge of a bank.
- ✓ Use the drawbar when pulling or towing. Hitching elsewhere can cause overturns.

**TIP:** OSHA has a wallet card (in English and Spanish) with information for agricultural workers on how to stay safe from COVID-19 and report workplace hazards.

### RUNOVERS

- ✓ Check the surrounding area before driving the tractor. Look out for small children.
- ✓ Never allow passengers on a tractor.
- ✓ Wear a seatbelt at all times.

### POWER TAKE-OFF (PTO) SYSTEMS or contact with tractor attachments

- ✓ Keep machine guards in place.
- ✓ Replace missing guards and shields, fix damaged parts and do not operate the tractor until they are repaired.
- ✓ Don't wear loose clothing, tie back long hair and tie shoelaces to avoid getting them caught in PTO rotating parts.
- ✓ Never step over a rotating PTO shaft.

## SAFETY CORNER

### Job Scam Alerts

**So, you're looking for a job?** And maybe you found what you think is the perfect fit — at least on paper. However, according to the FTC, there are many job scams out there. Here's how to spot one:



**Do your research.** Read online reviews. Search for the name of the company and the words **review** or **complaint**. Check out a company with your local consumer protection agency or your state attorney general.

**Don't pay anything to get a job.** Scammers may tell you that payment is for training, equipment or a certification, but legitimate employers won't charge you to be hired.

**Never give out personal information before you are hired.** Job scammers will ask for your personal information as soon as you reach out about the job. This includes credit card, bank account and social security numbers.



September is Sports Eye Safety Month.

## Playing Sports? 5 WAYS to Protect Your Eyes

**More than 25,000 people a year seek treatment for eye injuries related to sports**, according to Prevent Blindness. Most of these injuries can be prevented by following these five guidelines:

- 1 Wear appropriate polycarbonate safety goggles for racket sports, soccer and basketball. **Note:** Protective eyewear for sports should be labeled **ASTM F803 approved**.
- 2 Use batting helmets with polycarbonate face shields for youth baseball.
- 3 Wear helmets with full-face protection when participating in football and lacrosse.
- 4 Wear helmets and face shields approved by the U.S. Amateur Hockey Association when playing hockey.
- 5 Remember that regular glasses and contact lenses do not provide protection.



Learn more at [preventblindness.org](http://preventblindness.org).



## National Child Passenger Safety Week September 19 to 25.

To make sure your child's car seat is installed properly, find an inspection station in your area by visiting [nhtsa.gov/equipment/car-seats-and-booster-seats](http://nhtsa.gov/equipment/car-seats-and-booster-seats) or [seatcheck.org](http://seatcheck.org).

You can also call 1-866-SEAT-CHECK.



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# TP TOP PERFORMANCE®

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## Reclaim Your Time



**You don't have to move to a cabin in the woods, quit your job or give away everything you own** to lead a life with more enjoyment and freedom. Instead, take small steps toward reclaiming your most important asset: time.

**Schedule your own enjoyment.** It's easy to fill up your calendar with must-do items, and it can be satisfying to feel busy. But don't let that busy feeling rob you of time for other pursuits – time to exercise, reflect, enjoy friends and family, relax and have fun. Block off unscheduled time on your calendar that is for you alone, and protect it.

**Get rid of time-wasters.** Limit social media usage, news feed browsing, mobile gaming, streaming videos and other time-eaters. Surprise – you could reclaim an hour or more a day that you didn't realize you had.

**Change your routine.** Get up an hour earlier. Cook lunches and dinners ahead on the weekend. Split chores, shopping and errands with a friend or family member. Downsize wherever you can to regain precious minutes of free time.

**Above all, change your mindset.** Think of your time as a valuable possession, like money, and learn to protect it. Spend and give it intentionally, and *pay yourself* first, so you never feel like your time is in someone else's control.



## Hobbies Help You

**Too busy? Stressed? Overwhelmed? Get a hobby!** Adding another activity to your already-hectic life might sound crazy, but carving out time for an enjoyable pursuit can help you:

- **MANAGE** stress. Hobbies are a source of enjoyment and fun that help balance life and counteract negative stress. They also can be challenging, providing the good stress that drives you to achieve and accomplish more.
- **JOIN** in a community. Hobbies provide ways to meet people who share your interests and engage in a fun activity that brings people together.
- **STRUCTURE** your free time. Hobbies give you purpose and help you use your free time to do something fun, enriching and mentally or physically active.
- **STIMULATE** your mind. A hobby can help you learn and develop confidence, skills and knowledge.

**There's no right or wrong hobby.** Any structured activity that you like could become a hobby. Simply take the time to make it a regular part of your life.

## Making the MOST of Your EAP

**If your employer offers an Employee Assistance Program (EAP), it is a benefit you can use, just like your health or dental insurance.** An EAP helps employees and their families in dealing with life issues, including:

- Transitions such as divorce, a new baby, grief, loss or caregiving.
- Conditions such as stress, burnout, substance abuse, depression, anxiety, PTSD or eating disorders.
- Coping with difficult situations and people.

**Research shows that although companies have been offering EAPs for decades, many people do not use them.** EAP services offer low-cost counseling and advice, usually for issues that can affect performance and productivity on and off the job.

If your employer offers an EAP, your supervisor or human resources department can tell you how to access services. **A few things to keep in mind:**

- EAPs are staffed by professional counselors.
- EAP services may help increase productivity, reduce sick leave and lower the incidence of workplace accidents.
- EAP services are confidential. A supervisor may recommend you seek services, but he or she is not allowed to discuss your EAP use with coworkers.

When you face a life or work issue, even just a couple of EAP sessions can help you cope better.





# Help for Depression

**In the workplace, depression ranks very high among health problems.** Many workers fail to get help for their depression, and suffer unnecessarily.

**It's difficult to meet your goals and do your job well when you feel depressed.** Don't fall short of your potential or give up on your dreams. Recognize the symptoms of depression: persistent sad and hopeless feelings, extreme fatigue, lack of interest in professional and personal activities, appetite and sleep changes, or moodiness that lasts for several weeks.

**If your symptoms continue,** talk with your health care provider about treatment. Depression does not go away on its own.

**Most people with depression can feel better with medication, by working with a therapist, or both.** It can take time and patience to find the right medication and dosage and the right therapist. Talk with your provider if you feel like the treatment isn't working, so you can make adjustments.

**Exercise has also been shown to help people with depression feel better.** Walk, run, swim, cycle, dance, play a sport or perform some other moderate-intensity activity for at least 150 minutes weekly. Mindfulness practices, such as yoga, tai chi or sitting in quiet reflection, can also aid depression treatment.

**The key to managing depression is to get help; don't go it alone.** Find the right combination of treatment and lifestyle change that works for you.

## When you feel stressed and crave comfort foods, reach for foods that are nutritious and provide steady energy.

As the changes begin to take effect, you'll regain the calm you've been craving.

- 1) Protein for breakfast and lunch helps maintain blood sugar and energy levels.
- 2) Complex carbohydrates (whole grains and lots of fruits and vegetables) increase serotonin in your brain, which has a calming effect.
- 3) Drink plenty of water. Even mild dehydration can affect your mood.
- 4) Avoid alcohol. As the calming effect subsides, alcohol can make you edgy.
- 5) Limit caffeine if you're sensitive to it.



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## Sleep, stress and overeating:



Michigan State University researchers found that a stressful workday causes people to overeat junk food in the evening. The researchers also found that good sleep the night before made people less likely to react to stress by overeating that night. Going to bed early and making sleep a priority might be your best defenses against stress-related eating.

## Lessons in Appreciation

**Studies show that people who appreciate life** have stronger relationships, better physical and mental health, more empathy, and even sleep better. Consciously replacing negative thoughts and self-pity with appreciation is one of the most powerful steps you can take toward satisfaction in your life and work. Try this:

**Start the day with gratitude.** Take a few moments before the day gets started to remember what you have to be thankful for in life. Consider listing them in an appreciation journal, so you can see how good life truly is.

### Jog your memory.

Keep items that remind you of the joy in your life. Display a family photo on your desk, save a note of thanks from a supervisor or coworker, or pin up a memento of a favorite trip or event.



**Go small.** It's easy to feel appreciative when momentous events happen, such

as a promotion, a new baby or a fun vacation. Daily gratitude, though, comes from little things – lying down in a comfortable bed after a long day, eating a delicious meal with family or friends, seeing a beautiful sunset or hearing a favorite song, for example. Slow down to notice the positive moments that occur on even a bad day, and stop to appreciate them.

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By Cara Rosenbloom, RD

**If you love oatmeal, brown rice and whole-grain bread, you're in luck.** Whole-grain foods are fiber-rich, loaded with vitamins and good for overall health.

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“Sometimes things aren't clear right away. That's where you need to be patient and persevere and see where things lead.” — Mary Pierce

## BEST bits



■ **Celebrate Healthy Aging Month in September with these ever-well reminders:** Staying positive in your attitude, actions and conversations is a major factor in feeling and aging well, studies show. If you aren't already, start walking; maybe enlist a favorite canine partner. Set up your annual medical screenings or dental checkup. Feeling depressed or can't sleep well? Visit your health care provider; both conditions are treatable.



■ **National Recovery Month in September** is sponsored by the Substance Abuse and Mental Health Services Administration (SAMHSA), now celebrating the gains made by those achieving and enjoying recovery. In its 31st year, SAMHSA helps enable those with mental and substance use disorders to live healthier lives. To learn more and access SAMHSA webinars, visit [recoverymonth.gov](http://recoverymonth.gov).



■ **Get ready for the 2021-2022 flu season.** Everyone should receive a yearly flu vaccine starting at age six months. Vaccination not only protects you from potential serious illness — it also helps reduce the strain on our health care systems. The safety of flu vaccines is backed by 50 years of extensive research. Get updates at [cdc.gov/flu/prevent/vaccinations.htm](http://cdc.gov/flu/prevent/vaccinations.htm).

■ **If you have trouble falling or staying asleep, here's news to help you snooze.** Regular exercise, even just a daily 20-minute walk, can help beat insomnia and improve your quality of sleep, according to the National Heart, Lung and Blood Institute (NHLBI). But work out or take a brisk walk five to six hours before going to bed. Exercising closer to bedtime can make it harder to fall and stay asleep.

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**Encourage participation in school or community sports activities** and share information with other parents about physical activity opportunities in your neighborhood's parks and community centers. And remember, children imitate adults, so add physical activity to your life. Encourage your kids to join you in activities you all enjoy.

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**Seek prompt medical care if your headache** is sudden and severe or follows a head injury; is accompanied by fever, stiff neck, confusion, seizure, double vision, weakness, numbness or difficulty speaking; or gets worse despite rest and pain medication.

dollars&sense

## Teach Your Teen Money Smarts

By Jamie Lynn Byram, PhD, AFC

**For children, the teenage years are the perfect time to learn about budgeting and living within their means.** In a few short years, your teen will make financial decisions on their own.

Below are ideas to get teens started on a financially healthy life:

- Establish a set allowance amount.
- Determine if your teen will need to do chores to earn the allowance.
- Give the allowance on the same day of every week.
- Use the allowance to teach money management, not to punish or reward.
- Determine if they have to save a portion each week.
- Discuss past spending mistakes and what was learned from them.
- Determine which expenses your teen must pay (e.g., gas, clothing, makeup, entertainment).
- Open a checking account to teach about daily spending and budgeting.
- Open a savings account for future goals and expenses. Teach how to use online services.
- Teach your teen about credit: scores, card statements, minimum payment, interest rates and total balance. Discuss paying more than the minimum payment or paying balances in full each month.

**Note:** If your teen works, learning money management is crucial, especially if they're saving for college or a big expense, such as a car.



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By Cara Rosenbloom, RD

eating smart

**Supporting local farmers has gained momentum in the past ten years.** Here's what you need to know about buying locally grown food.

**Local food doesn't always have a predetermined distance,** but it's generally accepted that it's produced within your area or state. From fresh produce to locally raised meat, choosing local has several benefits. It helps create jobs and economic growth in your community, helps the environment by decreasing the carbon footprint, and builds relationships between food growers and consumers.

**Local food often tastes great** because it's likely fresher than food that comes from more than 1,000 miles away. Plus, in-season food is usually available in surplus volumes, which means it may come at a good price.

**Ask about locally grown food in your grocery store,** and check your area for farmers markets. Of course, that market may not have everything you need to stock your fridge. And if you live in the contiguous U.S., you're not going to find locally grown bananas or coffee beans. One of the limits of buying local is that not all communities have the habitat or farmland to grow or raise the ingredients they want.



**Check your local state growing guide** to see what's harvested in each season — it will differ based on where you live. For example, fresh blueberries are picked in April and May in Florida, but are picked in June through September in Oregon. Some foods are grown locally year-round, making them easier to access in all seasons. Tomatoes, peppers, mushrooms and cucumber can grow in indoor greenhouses, while herbs, lettuce and microgreens thrive in indoor vertical farms.

**The bottom line?** It's great to support locally grown food when you can. To learn more, search for **National Guide to Finding Local Food** at [sustainableagriculture.net](http://sustainableagriculture.net).



## Farro Salad with Chive-Citrus Vinaigrette

EASY recipe

- |  |                               |
|--|-------------------------------|
| 1 cup farro (substitute wheat berries, pot barley or quinoa) | 3 tbsp orange juice           |
| 1 carrot, diced  | 3 tbsp extra-virgin olive oil |
| 1 stalk celery, diced  | 1 tbsp rice wine vinegar      |
| 1 red pepper, seeded and diced                               | ¼ tsp salt                    |
| 1 cup cooked green peas                                      | ¼ cup freshly chopped chives  |
| 4 cups baby spinach or kale                                  | ¼ cup salted sunflower seeds  |
|  | 2 tbsp dried cranberries      |



**Cook** farro according to package directions. **Remove** from heat, rinse to cool and add to a large serving bowl. **Add** carrot, celery, pepper, peas and spinach to the bowl. **Toss** well. **In** a small bowl, whisk together orange juice, oil, vinegar, salt and chives. **Pour** dressing over salad. **Sprinkle** with sunflower seeds and cranberries. **Toss** and serve.

**Makes 6 servings. Per serving:** 244 calories | 8g protein | 10g total fat | 1g saturated fat | 6g mono fat | 3g poly fat | 33g carbohydrate | 6g sugar | 8g fiber | 185mg sodium

## Stay in Touch

Keep those questions and suggestions coming!

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## EXPERT advice — Elizabeth Smoots, MD

### Q: Prostate health advice?

September is Prostate Cancer Awareness Month.



**A:** Every year more than 170,000 men are diagnosed with prostate cancer, and more than 30,000 die from the disease. The main risk is age greater than 65; other risks are family history of prostate cancer and African American descent. The survival rate is high when prostate cancer is caught early.

**The American Cancer Society** recommends talking with your health care provider about the benefits and risks of prostate cancer screening starting at age 50 if you're at average risk and expected to live for at least ten more years. Men at increased risk should have the discussion at age 40 or 45, depending on level of risk. Screening can be done with a PSA blood test and digital rectal exam.

**The best ways to prevent prostate cancer** are to eat plenty of vegetables and fruit, lose excess weight and, with your provider's okay, get at least 150 minutes of moderate-intensity exercise, such as brisk walking, every week.

## Building a Safe Room — Is It for You?

September is National Preparedness Month.



**Preparation is always great**, but in some parts of the country, it is a necessity for survival — especially if you live in an extreme weather area. You must always evacuate when instructed, but when there isn't time, where do you go? For some, a basement isn't an option. That's where **safe rooms** come in, and FEMA has tips for building one:

**Research** what type of shelter best suits your needs: basement, in-ground or above ground.

**Ensure** the shelter meets FEMA's criteria to provide **near-absolute** protection in extreme weather events. That means it should withstand an EF-5 tornado with winds exceeding 200 mph.

**Hire** a professional to build a shelter or purchase a pre-manufactured building that meets the National Storm Shelter Association standards.

**Tip:** If you decide to do it yourself, make sure that everything meets FEMA standards.

**Learn more at [fema.gov](http://fema.gov)** about storm shelters, standards and resources.



## TIP of the MONTH Cooking Grains

**Some whole grains, such as pot barley and farro, can take up to an hour to cook.** Save time by making double batches and freezing leftover cooked grains. When ready to use, simply microwave or steam with some water until hot. You can also buy quick-cooking grains that take less than 20 minutes to prepare. Try oats, quinoa, bulgur, buckwheat, teff, millet and parboiled brown rice.

# TD TOP DOLLAR<sup>®</sup>

Helping You Make the Most of Your Money.

9.2021

**Note:** Due to production lead time, this issue may not reflect the current COVID-19 situation in some or all regions of the U.S. For the most up-to-date information visit [coronavirus.gov](https://www.coronavirus.gov).

## Q: Tips for discussing finances?

**A:** Knowledge and communication are necessary for a healthy relationship with your significant other, especially in personal finance. Follow these practices to build a strong foundation:



- 1. Communicate.** Schedule weekly meetings to review upcoming expenses (trips, dining out, etc.) to plan financially for costs. Each person will understand financial expectations for the household budget, avoiding surprises.
- 2. Create a budget.** Keep a spending diary for at least three weeks to see where money is going. Build your budget from there.
- 3. Know your goals.** Each person must know the other's financial desires. Think about short-term, intermediate and long-term goals. Consider each person's goals and try to consolidate them into a list of three to four for each category. Post the goals in a prominent location for frequent reminders.
- 4. Pay attention to emotional triggers.** Are there words or behaviors that cause an emotional response? Spend time processing the possibly whys. Consider if therapy would help with processing any financial triggers. Understanding and processing why we spend can lead to healthier communication and relationships.
- 5. Prepare for conversations.** Money can be a challenging topic. Think through and make a list of questions you would like to ask before you talk. Be thorough and specific.
- 6. Trust but verify.** If the relationship is new but headed for a legal commitment, ask for copies of credit reports and financial statements. If you are entering a committed relationship that could have legal and financial components, no information should be off-limits.

## Find Hidden Fees

Financial surprises can often be a good thing — an unexpected discount or sale, for example. Hidden fees, on the other hand, are frustrating, unwanted costs we would rather avoid.



One source of potentially hidden fees are investment accounts. Watch out for:

- 1 Expense ratio** — what it costs to manage the fund expressed, as a percentage. This usually applies to mutual funds. So, if your account earned 9% but had a 2% expense ratio, you only earned 7% on your shares.
- 2 Custodian fees** — usually part of retirement accounts. They cover costs associated with IRS regulations.
- 3 Annual fees** — also charged by retirement accounts.
- 4 Commissions** — payments brokers typically receive on their services that are passed on to you.
- 5 Load fees** — applied to buying and selling shares. You pay front-end load fee when you purchase shares, and a back-end fee is charged when you sell shares. Look for no-load mutual funds to avoid load fees.
- 6 Advisory fees or management fees** — presented as a percentage of total assets. They cover the wealth strategies given by management.

In 2021, the U.S. Securities and Exchange Commission renewed its commitment to clarify these costs for investors, stating their intention to “focus on firms that have practices or business models that may create increased risks that investors will pay inadequately disclosed fees, expenses or other charges.”

## TOP DOLLAR TIP: IMPULSIVE SPENDING

**Are you an impulsive spender?** Follow these tips to curb unnecessary spending:

- ✓ **Make a list for all shopping**, including online. It sounds simple, but shopping without any thought beforehand can lead to mindless spending.
- ✓ **Set a dollar limit** for what you are able and willing to spend.
- ✓ **Include judgment-free money in your budget.** Allow room for nonessentials so that you don't feel deprived, which can trigger impulse purchases.
- ✓ **Be mindful of your mood.** Emotional spending usually exacerbates problems.



## TOP DOLLAR DICTIONARY: HELOC

A **home equity line of credit (HELOC)** is a type of home loan that allows a borrower to open up a line of credit using their home as collateral. With a HELOC, your bank or lender will give you a line of credit for a certain amount, such as \$150,000. And you can use as much as you'd like, up to that \$150,000, if and when you want. It's a good choice for homeowners because it gives them the option to use the line of credit if they need it without having to pay interest if they don't.

**Most HELOCs are set up behind an existing first mortgage** as a source of funds to pay down revolving debt or for home improvements and other household costs. A HELOC provides flexibility at a relatively low interest rate. However, one disadvantage of HELOCs is that they have an adjustable interest rate tied to the prime rate, so the rate can fluctuate as much as the Federal Reserve allows it to (it varies by state).



## Caution: Payment Apps

**Peer-to-peer payment apps that allow people to pay one another without cash or cards have grown wildly popular.** These mobile apps allow people to send funds to others for free. The money transfers typically in one to three days, and some offer an instant transfer for a modest fee. Most apps use unique identifiers, such as usernames, phone numbers or email addresses.



**Peer-to-peer apps are safe; however, there are features that users should know.** If you send money to the wrong person, recourse typically isn't available. You are at the mercy of the recipient to get your money back. Make sure you have the correct user account. If you want to send money to your friend, and there are hundreds of people with the same name, send a friend request and wait for the person to accept to verify you have the intended user. If you are buying an item from someone and using an app to pay them, you have no recourse if they don't send your purchase. In situations where you are buying from people or businesses you don't know, use a payment platform that offers purchase protection and dispute resolution.

**Also, be sure to use a unique password** and, if available, turn on the facial recognition feature as an extra layer of protection. Another protective measure is to enable the **find my phone** feature, allowing you to erase information held on your phone if lost or stolen.

## Keep an Eye on Your Credit

**Monitoring your credit report allows you to know what potential creditors see when making financial decisions about you.** You can obtain one report for free annually from each of the national credit bureaus (Equifax, TransUnion, and Experian) at a secure, federally authorized site, [annualcreditreport.com](http://annualcreditreport.com).



**Your credit report has four sections:** identifying information, credit history, public records and inquiries.

**Identifying information** includes current and previous addresses, date of birth, telephone numbers, driver's license number, your employer's name. Look at it closely for accuracy.

**Credit history** lists each account you own, including the name of the creditor and the account number. Many creditors may have multiple accounts, or if you move, they transfer your account to a new location and assign a new number.

**Other information in this section includes:**

- ❖ The type of credit (installment, such as a mortgage or car loan, or revolving, such as a credit card).
- ❖ Whether the account is in your name alone or with another person.
- ❖ The total amount of the loan or credit limit.
- ❖ The remaining balance.
- ❖ The monthly payment amount.
- ❖ The status of the account (open, inactive, closed, paid, etc.).
- ❖ The payment history.

**Public records** list financial data, such as bankruptcies, judgments and tax liens. These items drastically hinder your credit.

**Inquiries list everyone who asked to see your credit report.** Inquiries are divided into two sections. Hard inquiries are ones you initiate. Soft inquiries are from companies that want to send promotional information to a prequalified group or current creditors who are monitoring your account.



The Smart Moves Toolkit, including this issue's printable download, **Help Prevent Medical Errors**, is at [personalbest.com/extras/21V9tools](http://personalbest.com/extras/21V9tools).

# SW SHIFT WORKER™

Achieving a Healthy Balance. ....

9.2021

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## Snoring: No Joke

**Snoring is much more than an annoyance.** If you snore, this article can help you take steps to protect your health and safety.



**What causes snoring?** Snoring can result from several factors, including nasal obstruction from a stuffy nose or abnormal nasal tissue, poor muscle tone in the throat and tongue, excess weight and a large soft palate or uvula (the dangling tissue at the back of the throat).

### What problems does snoring cause?

- ✓ **Fatigue:** Snoring can cause you to sleep restlessly and wake up often, so you never reach the deeper stages of sleep and you don't feel rested.
- ✓ **Breathing problems:** Loud snoring accompanied by periods when breathing stops for up to ten seconds can be a sign of **sleep apnea**. Other signs of sleep apnea include waking up with a dry mouth and sore throat, excessive sleepiness, chronic headaches and irritability.
- ✓ **Heart and circulatory issues:** Chronic snoring can lower oxygen levels in the blood and put a strain on the heart, raising the risk of high blood pressure, heart attack and stroke. It can also constrict blood vessels in the lungs.

**What can you do?** Tell your health care provider if you chronically snore, especially if you struggle with tiredness and other symptoms. Treatment includes lifestyle changes, such as quitting smoking and losing weight. Sleep apnea can be treated with a machine worn during sleep that adjusts the pressure in the airway.

**If you snore,** take it seriously.



**Can smartphones make you less smart?** University of Texas at Austin researchers asked nearly 800 participants to take a test on a computer with their smartphone either on the desk next to them facedown and turned to silent or stowed away out of sight in another room. Those with the phones in another room performed significantly better on tests, leading researchers to suggest that even the presence of a mobile device lowers concentration and cognitive ability. For better focus and clearer thinking, put your device away.

## QuikQuiz™: Sleep Aids

**Night hours associated with shiftwork can make falling and staying asleep a challenge.** You may turn to sleep aids for help. Test your knowledge about these powerful medications:

1. If a sleep aid is available over the counter (OTC) without a prescription, it's safe to take.  
 True  False
2. The active ingredient in OTC sleep aids is the same one in allergy medications.  
 True  False
3. Natural sleep remedies are better for you than prescription sleep aids.  
 True  False
4. You should not use sleep aids for more than two weeks.  
 True  False

### Answers:

1. **False** — OTC sleeping pills can cause dependency and side effects, plus some are combined with pain relievers and other medications that could be harmful to some people.
2. **True** — Most OTC sleep aids contain **diphenhydramine**, an antihistamine used to treat allergies. While diphenhydramine does make people drowsy, it also isn't good to take it for more than two weeks. It can cause daytime drowsiness, dizziness, confusion and dry mouth, and it may contribute to poorer-quality sleep.
3. **False** — While natural sleep aids, such as **melatonin** and **valerian**, may help people fall asleep, get your health care provider's okay before using them. The FDA doesn't regulate supplements, so natural sleep aids may vary in terms of dosing, active ingredients, safety, effectiveness and quality.
4. **True** — Medical professionals recommend not using any sleep aid for more than two weeks. If your sleep problems persist, talk to your health care provider about treating the underlying cause of your insomnia rather than trying a different sleeping pill.





## Night Driving 101

**Most crashes or near-misses happen from 4 to 6 a.m., midnight to 2 a.m. and 2 to 4 p.m.,”** according to the National Sleep Foundation. Take extra precautions while driving at night to stay safe:

**Get enough sleep.** The best antidote to unsafe night driving is getting seven to nine hours of sleep every day. Consider supplementing daytime sleep with a nap before you leave for the night shift.

**Carpool with other shiftworkers.** You can take turns driving, so the most alert person is behind the wheel. Also, having someone to talk to during the commute can help you stay alert.

**Know your limits.** If you are too drowsy to be safe, pull over someplace safe, such as a fast-food restaurant, 24-hour grocery store or rest area. Take a break and do some exercises, drink water or rest until you feel alert enough to drive. If you can, call for a ride.

**Driving at night can be safe** if you take precautions and take good care of yourself. Remember, no destination is worth risking an accident.

## Flu Alert

**Flu season is starting.** Here’s what you need to know about the flu:

**It’s not just a cold.** The flu causes more severe respiratory symptoms and fatigue, a higher fever and more body aches. The recovery time is longer than for a cold. Even an uncomplicated case of the flu can lead to several days of lost work time and fatigue that lasts for two weeks.

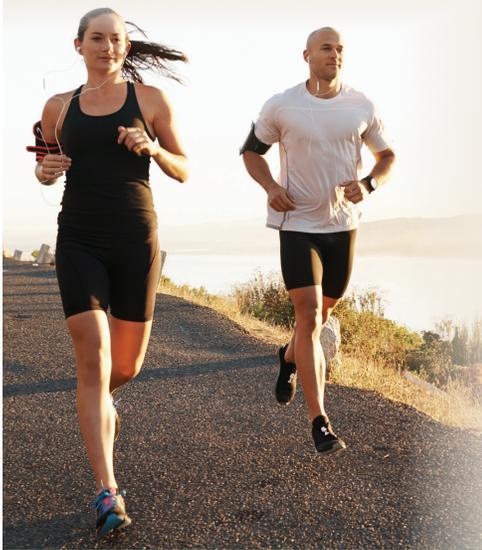
**It can be dangerous.** The flu can lead to complications, such as pneumonia, bronchitis and infections of the ears and sinuses. Some of these complications can be life-threatening.

**It’s very contagious.** The flu is spread through person-to-person contact and coming in contact with droplets from sneezing or coughing, and then touching your nose, mouth or eyes. People are contagious 24 to 72 hours after contracting the flu and can remain contagious for up to five days after symptoms appear. Wash your hands frequently during flu season.

**It’s preventable.** The best way to avoid the flu is to get a flu shot. The shot takes two weeks to take effect, so get it as soon as you can. Talk to your health care provider’s office today about getting the flu shot. And get vaccinated for COVID-19 if you haven’t already.



## Best Times to Exercise



**While there has been some evidence showing that morning workouts are best,** this advice is mostly geared toward people who work nine to five. If you are working a day shift, exercising first thing will energize you for the day ahead and allow you to get physical activity in before the day gets busy.

**However, if you work nights or rotating shifts, the advice may be a bit different.** The one rule is: Exercise when it feels best for you and when it fits your schedule. That might be right after you wake up, so you get energized for your shift. It might be on a break during work, at the end of your shift or an hour or two before you settle down to sleep.

**There’s no wrong time to exercise,** although experts do recommend that you stop being physically active at least an hour before bed, so you sleep better. Also, don’t eat a heavy meal right before or after exercising to avoid stomach upset. If you’re hungry before you work out, have a light snack instead.

**Aim for at least 150 minutes weekly of moderate-intensity physical activity** to help control your weight, improve your sleep and boost your overall health.



The Smart Moves Toolkit, including this issue’s printable download, **Help Prevent Medical Errors,** is at [personalbest.com/extras/21V9tools](https://personalbest.com/extras/21V9tools).

9.2021

# Farro Salad with Chive-Citrus Vinaigrette

**EASY** recipe

1 cup farro (substitute wheat berries,  
pot barley or quinoa)

1 carrot, diced

1 stalk celery, diced

1 red pepper, seeded and diced

1 cup cooked green peas

4 cups baby spinach or kale

3 tbsp orange juice

3 tbsp extra-virgin olive oil

1 tbsp rice wine vinegar

¼ tsp salt

¼ cup freshly chopped chives

¼ cup salted sunflower seeds

2 tbsp dried cranberries



**Cook** farro according to package directions. **Remove** from heat, rinse to cool and add to a large serving bowl. **Add** carrot, celery, pepper, peas and spinach to the bowl. **Toss** well. **In** a small bowl, whisk together orange juice, oil, vinegar, salt and chives. **Pour** dressing over salad. **Sprinkle** with sunflower seeds and cranberries. **Toss** and serve.

**Makes 6 servings. Per serving:** 244 calories | 8g protein | 10g total fat | 1g saturated fat  
6g mono fat | 3g poly fat | 33g carbohydrate | 6g sugar | 8g fiber | 185mg sodium

# Autumn Kale and Apple Soup

# EASY | RECIPE

## Ingredients:

- 1 tbsp **extra-virgin olive oil**
- 1 small **onion**, chopped
- 1 clove **garlic**, chopped
- 6 cups **kale**, stemmed and chopped
- 4 cups no-salt-added **broth**
- ¼ tsp **salt**
- 1 large **apple**, peeled, cored and chopped
- ¼ cup plain **Greek yogurt**
- Freshly ground **black pepper**



## Method:

**Add** olive oil to a large pot set over medium heat. **Add** onion and garlic, cook three minutes. **Add** kale, broth, salt and apple. **Bring** to a boil and cook ten minutes. **Use** an immersion blender (or transfer in batches to regular blender) to purée until smooth. **Garnish** with a dollop of yogurt and fresh black pepper.

## Makes 4 servings. Per serving:

129 calories | 6g protein | 4g total fat | 0.5g saturated fat | 3g mono fat | 0.5g poly fat |  
21g carbohydrate | 8g sugar | 6g fiber | 62mg sodium

# MAKE A GREAT PLATE.

Try this high-protein dish for brunches, lunches and breakfast-for-dinners.

## Breakfast Pita Pizzas

### INGREDIENTS

4 **whole-grain pitas**, naans or **flatbreads**

1 tbsp **unsalted butter**

8 large **eggs**

1 cup **bell pepper**, chopped

½ cup **Parmesan cheese**, grated

½ cup **fresh basil**, chopped

**Salt** and **pepper** to taste



### DIRECTIONS

**Set** oven to broil. **Line** two baking sheets with foil. **Place** pitas on baking sheets. **Add** butter to nonstick skillet over medium heat. **Crack** eggs and whisk well in small bowl. **Pour** eggs into pan. **Push** eggs around with spatula and continue cooking until thick with no liquid remaining. **Divide** eggs, tomato, bell pepper and cheese equally onto each pita. **Broil** 5-6 minutes until cheese melts. **Remove** from heat; sprinkle with basil, salt and pepper. **Cut** into slices and serve.

**Makes 4 servings. Each:** 406 calories • 24g protein • 17g total fat • 41g carb • 4g sugar • 6g fiber • 650mg sodium