

# Live Well, Work Well

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Presented by Brown & Brown Benefit Advisors

## Fat Myths

When it comes to fat consumption, it often seems like there's a lot of noise and little agreement about how much (or how little) you should eat. This can be frustrating for people who are trying to be healthy and follow expert recommendations, and it's tempting to try to eliminate fat intake altogether and let the experts fight it out.

But is the amount of fat you eat really the issue? According to the Harvard School of Public Health, it's time to end the low-fat myth. Research has shown that the number of calories from fat that you eat, whether high or low, isn't really linked with disease. What really matters is the *type* of fat.

Unsaturated fats, which are found in nuts, avocados, fish and vegetable oils, are considered "good" fats. Some of these, like

omega-3 fatty acids, are considered essential fats that must be eaten regularly because the body cannot produce them internally.

Saturated fats, which are found in cheese, butter, red meat and some oils, have long been seen as a key culprit of heart disease and high cholesterol.

The American Heart Association, along with the Harvard School of Public Health, recommends limiting saturated fat consumption, but cautions against doing so by choosing products that replace fat with sugars and other refined carbohydrates.

In fact, a 2009 review published in the American Journal of Clinical Nutrition concluded that replacing saturated fats with carbs had no discernable benefits, while

replacing saturated fats with unsaturated fats reduced the risk of heart disease.

Finally, there are trans fats, found in heavily processed breads, baking mixes, shortening, snack foods and fried foods. For once, there is little disagreement—the overwhelming scientific consensus suggests that trans fats are dangerous. Last year, the Food and Drug Administration took the dramatic step of seeking to redefine artificial trans fats as "generally not recognized as safe."

As for obesity, the trend is clear: Over the past 30 years in the United States, the percentage of calories from fat in people's diets has gone down, but obesity rates have skyrocketed. This suggests that limiting fat intake is not a silver bullet for weight loss.

With the exception of trans fats, eliminating all fat to make your overall diet healthier is a bad idea. The key to a healthy diet, including fat intake, has always been balance.

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## Stroke Awareness Month

Stroke is among the leading causes of death in the United States and is a major cause of adult disability. There are two types of strokes that cause damage to the brain by stopping blood flow: ischemic and hemorrhagic. Ischemic strokes are caused by a blood clot, while hemorrhagic strokes are caused by ruptured blood vessels.

If the stroke occurs in the brain's right side, the left side of the body and face will be affected, which could produce paralysis, vision problems and inquisitive behavior. A stroke occurring on the left side of the brain may produce paralysis on the right side of the body, speech or language problems and slow, cautious behavior.

The chance of having a stroke approximately doubles for each decade of life after age 55. Gender, ethnicity and heredity have also been found to be determining factors in the likelihood of suffering a stroke. However, there are preventive measures you can take to reduce your risk of stroke, including eating a healthy diet, maintaining a healthy weight, getting enough exercise, reducing alcohol consumption and not smoking.

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# Pilates 101

Pilates is a style of exercise that has recently surged in popularity. It builds flexibility, muscle strength and endurance in your body's core.

Its inventor and namesake Joseph Pilates developed the system in the first half of the 20<sup>th</sup> century. Drawing on bodybuilding, yoga and gymnastics, Pilates refined his system while held in an internment camp during World War I. Having access to only bare-bones equipment, he designed a crude series of resistance machines, and even today, some Pilates equipment resembles furniture that might be found in a prison hospital. After the war, he immigrated to the United States and opened a studio in New York City, where he taught until the 1960s.

Despite its relative newness on the fitness scene, Pilates has been embraced for the emphasis it puts into improving coordination and balance, as well as developing strong arms, legs, hips, back and abdominal muscles.

People of all fitness levels can enjoy the benefits of Pilates, and it can be an integral part of a total fitness program. Pilates allows for different exercises to be modified for difficulty ranging from beginning to advanced. Intensity can be increased over time as the body conditions and adapts to the exercises.

A word of caution, however, when looking for a Pilates studio or trainer: There is no mandatory accreditation process for Pilates instruction, and anyone with no prior training can offer "Pilates" to the public. To find a qualified instructor in your area, check with local gyms and don't be afraid to ask about background training and apprenticeships.

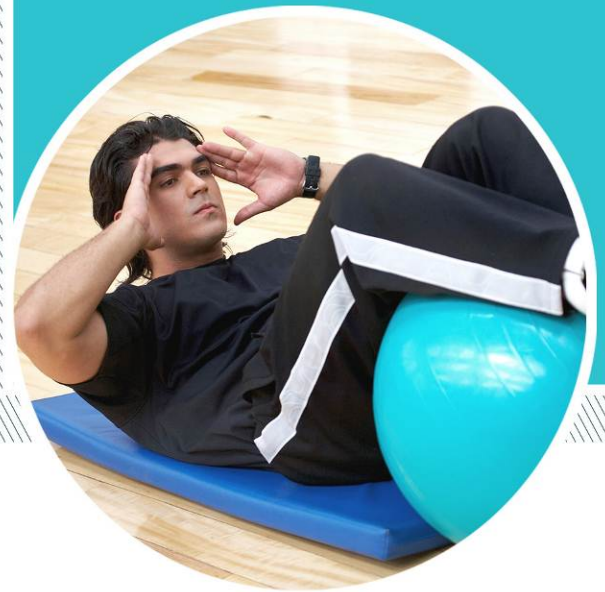
# Emergency Savings



No one can predict the future, but it's a pretty safe bet that everyone will run into unforeseen expenses. If an expense is large enough, it can put an unprepared person into the position of having to borrow money or withdraw investments to cover costs.

Emergency savings accounts are an incredibly helpful precaution to guard against uncertainty. Using extra money from paychecks, you should make regular deposits until you have built up a sum large enough to cover your expenses through a prolonged emergency, such as major medical bills, car repairs or the loss of a job. Most experts recommend saving enough to cover at least three months' worth of bills and living expenses.

An emergency savings account has the added benefit of generating interest—even if you stop making contributions, money will still be added. With a fully funded account, you can handle unexpected expenses worry-free.



# Sensational Six-Layer Dinner

This delicious casserole brings full restaurant flavor for a fraction of the cost (\$1.03 per serving). For a variation, use peas or corn instead of green beans, or use your favorite cream soup instead of tomato soup.

- 2 medium potatoes, sliced
- 2 cups sliced carrots
- ¼ tsp. black pepper
- ½ cup onion, sliced
- 1 pound ground beef, browned and drained
- 1½ cups green beans
- 1 can tomato soup

Lightly grease a baking dish, or spray with cooking spray. Layer ingredients into the dish in the order listed. Cover dish and bake at 350° F for 45 minutes or until tender and thoroughly heated. Remove cover and bake an additional 15 minutes.

Yield: 6 servings. Each serving provides 260 calories, 6g of fat, 2.5g of saturated fat, 65mg of cholesterol, 480mg of sodium and 3g of fiber.

Source: USDA

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