

A MONTHLY HEALTHLETTER FROM THE WELLNESS COUNCIL OF AMERICA



SHOULD I TRY TO BE IN A BAD MOOD?!

In a word, no. Although you shouldn't strive to be in a bad mood, don't beat yourself up if you happen to be in one. Rather, accept it and acknowledge that even bad moods can have their upswings.

Also, it's important to recognize the difference between a temporary bad mood and a more serious problem. An intense and long-lasting negative mood could indicate depression. If you can't shake feelings of negativity and despair, contact your doctor right away.

Are Bad Moods Good News?

THE SURPRISING HEALTH BENEFITS OF OCCASIONAL GRUMPINESS

If you're like most, you consistently and consciously strive to maintain a good mood. When you're in a good mood, you feel happy and at ease with your surroundings. Further, positive moods and emotions have health benefits like decreased chance of developing depression and lower blood pressure. Of course, a constant, never-ending good mood is not realistic, nor possible. Feelings of sadness or gloom are inevitable. But, you shouldn't let this get you down, as science reveals that bad moods have benefits of their own.

BAD MOOD BENEFITS

A bad mood can:

Enable you to make better decisions. Your mood affects the way your brain processes information. When all is good, you're probably not as apt to analyze or

challenge the status quo. Moreover, when you're overly cheerful, you may be more likely to engage in unhealthy, "celebratory" behaviors like drinking too much, overeating and/or overspending. On the other hand, temporary negative emotions can encourage slower, more systematic cognitive processing and decision making.

Help prevent long-lasting feelings of sadness or depression. Science shows that accepting negative feelings as opposed to ignoring or trying to hide them can help you feel better over the long run. After all, you'll never be able to get over a negative feeling (like not getting that job you wanted) until you acknowledge that you feel sad and disappointed about it.

Boost memory and awareness. A study published in the *Journal of Experimental Social Psychology*

compared shoppers in bad moods with shoppers who were in good moods. The shoppers in bad moods were better at recalling details of items they had seen earlier in the day. Scientists suggest that bad moods may cause people to be more skeptical and careful when analyzing their surroundings.

Enable you to gain perspective and learn from mistakes.

When you're in a bad mood you often question and think about the situation you're in. This form of analyzing can help you gain understanding and control.

Fuel motivation. Research shows that people in a negative mood are more likely to stick with a difficult task compared to people in neutral moods. Experts posit that when you're cheerful you may not feel the need to push yourself.



INGREDIENTS:

2 large bunches of fresh kale,
finely chopped (about 10 cups)

2 cups cooked barley

1 15oz. can of beans of choice,
drained and rinsed

½ cup chopped fresh basil

½ cup sun-dried tomatoes, chopped

3 green onions, sliced (green and
white parts...no waste!)

⅓ cup pitted Kalamata olives,
chopped

3 Tbsp capers, optional

¼ cup extra virgin olive oil

2 lemons, juiced

2 cloves garlic, minced

1 Tbsp dried oregano, optional

DIRECTIONS:

Whisk together last four ingredients and set aside. Combine barley, beans, basil, sun-dried tomatoes, green onions, olives, and capers if using. Toss with the dressing and season to taste with salt and pepper. Let sit for at least 20 minutes to let flavors meld.

SERVES: 6

BARLEY & BEAN SALAD

with Lemon, Basil, and Sun-dried Tomatoes

This hearty salad is perfect as a main dish or as a side.



Dr. Ann
WELLNESS

With formal training in nutrition and medicine, plus hands-on experience as a mother of four and family physician, Dr. Ann is a unique nutrition expert for the real world.

The whole food ingredients found in Dr. Ann's recipes are the right foods for health and vitality. Nutritional excellence naturally follows.

For more, visit DrAnnWellness.com.

SUPERSTAR FOOD OF THE MONTH: *Barley*

Barley is a sleeper superfood. This exceptionally versatile, intact whole grain food is equally exceptional for boosting health. Thanks to its mother load of fiber (3 times more than oats!), as well as its hefty dose of magnesium, B vitamins, and selenium, barley is arguably one of the best foods around for lowering cholesterol, preventing heart disease, and combating type 2 diabetes.

Enjoy it more!



BUILD A BETTER BOWL

How to Create the Perfect Salad

Summer is a great time to nosh on some healthy and refreshing salads. And despite what many may think, salads can make for a tasty and delicious side or main dish. Follow these fail proof tips:

» **ACE YOUR BASE WITH DARK, LEAFY GREENS.** Dark leafy greens like spinach, kale, swiss chard, watercress, arugula and romaine are packed with nutrients, serving up antioxidants, vitamins and minerals. Leafy greens are also packed with fiber (so they'll help you feel fuller for longer) and extremely low in calories—one cup usually has around 35 calories. Experiment with different leafy greens and mix and match to your heart's content.

» **PILE ON THE PRODUCE.** Punch up the nutrition and flavor of your bowl by adding any type of fruit or veggie. Strawberries and blueberries pack hefty doses of vitamin A and C along with a nice hit of sweetness and texture. Or add some seasoned and cooked asparagus or Brussels sprouts for a warm and hearty addition. Get creative and experiment with new combinations to keep your taste buds guessing—radishes and red onions, beets and berries, peppers and mushrooms—the sky is the limit!

» **MAKE IT POP WITH PROTEIN.** A lean and healthy protein delivers taste and texture and will help ensure you feel full and satisfied. Proteins such as grilled chicken breast, shrimp, tuna, beans and eggs are excellent choices that will give you sustained energy throughout the day.

» **ADD SOME HEALTHY FAT FOR TASTE AND NUTRIENT ABSORPTION.** Scientists from Purdue University found that pairing your salad with healthy fats (like avocado or an olive oil-based dressing) can help with the absorption of vitamins and nutrients in greens and veggies. This is because many nutrients found in vegetables are fat soluble and can't be fully absorbed by the body unless they're accompanied with some fat. Try making your own dressings at home (mix some extra virgin olive oil with balsamic vinegar) or look for salad dressings with a healthy oil base (olive oil, avocado oil, canola oil) that don't have too many additives and are low in sugar and sodium.



16 STRATEGIES TO **REDUCE** *and* **ELIMINATE** CREDIT CARD DEBT



TRY THIS!

Credit.com offers a payoff calculator.

You can enter your balance, interest rate and monthly payment and it will show you how long it will take to pay off your debt at that rate. You can also see how much you should increase your payment to pay off your balance faster.

<https://www.credit.com/tools/credit-card-payoff-calculator>

1. Focus on one card.

If you have several cards with balances, you may feel as though you're making no progress month over month. Consider zeroing in on one card to pay off. You may have to pay only the minimum on other cards to do it, but bringing at least one card to zero will give you a feeling of accomplishment.

2. Try making a few payments a month.

Most of us are on tight budgets and can only pay the minimum amount due, but try your hardest to make an extra payment two or so weeks after the due date

(maybe after you get paid and have a little extra cash).

3. Take your credit cards out of your wallet.

This will help you from adding to your balances and making spontaneous purchases. Stowing your cards away will help ensure you use them only when it's absolutely necessary.

4. Cash in some investments.

Most credit card companies charge more in interest than what you could get with even the riskiest of investments. Cash in an investment to pay off

your highest interest rate debt.

5. Call your credit card company and ask them to match the offers you've gotten from competitors.

There's a good chance they'll match the offer or at least take your interest rate down a point or two, which can help you save hundreds over the long run.

6. Use a credit card payoff calculator.

It will help you determine how long it will take you to pay off your debt.

7. Get your free annual credit report and fix any errors you see. An error on your credit score could be costing you in the form of higher interest rates (and preventing you from getting offers for a lower rate). Review your report and make sure any errors are addressed.

8. Read all the fine print before you complete a balance transfer. Transferring to a lower interest rate can indeed save you a lot of money. Just make sure you understand all the terms. Most companies charge a balance transfer fee, which is usually about 3 to 4 percent of the total amount transferred.

9. Start an emergency fund. Credit cards are often used in times of emergencies because we don't have the cash on hand to cover an unexpected expense. Prevent this scenario by putting a little aside into a savings account every month. Shoot for around \$500 and keep building until you have 3-6 months' worth of expenses set aside.

10. Consider a personal loan to consolidate and secure a lower interest rate. Some lenders offer loans with fixed interest rates that are 20 to 30 percent lower than credit cards, enabling you to save hundreds in interest on your debt. You can look at LendingClub.com or Prosper.com for offers.

11. Pay with cash (actual paper money as opposed to debit cards). It can help you spend less and therefore put more money toward paying off your debt. For example, if you only have \$50 in your wallet and are at the grocery store, you're going to make sure you stay on budget so you have enough to pay.

12. Find one to two "luxuries" you can easily cut to help reduce debt. Can you cut out some trips to the coffee shop or not eat out as often? Cutting back even a little can mean making an extra payment or more than the minimum.

13. Sell items you don't need for some quick extra cash. Chances are you have some high-ticket items laying around that you don't use. Use online auction sites to sell them and put the cash towards your debt.

14. Set up automatic payments to ensure you don't miss a payment and get charged fees. Most card companies charge \$35 for late payments. Prevent this from happening by logging into your online account and setting up automatic recurring payments.

15. Contact a credit bureau to stop credit solicitations. Receiving credit card offers every day via the mail makes it hard to say no to applying for and using credit. After you've settled on the one or two credit cards that will help consolidate and eliminate your debt, contact one of the main credit bureaus (Equifax, Experian, and Trans Union) and ask them to remove you from all prescreened credit offer lists.

16. Consider a credit counselor if you're really struggling. If credit card debt has become an overwhelming burden, consider reaching out to a credit counselors (Consumer Credit Counseling Service is one example) who will contact your creditors to arrange lower monthly payments and interest rates. Keep in mind that most counselors charge a monthly fee.



WORD TO THE WISE

Make sure you cut up and close your credit account if you secure a loan—you don't want to continue racking up card debt if you have a loan to pay it off.

USE THIS SITE FOR ACCESSING YOUR CREDIT REPORT

Some sites and companies will charge you for your credit report. Make sure you use <https://www.annualcreditreport.com/index.action> to get your credit report from the three major credit bureaus for free.



Always ACHY?

AVOIDING COMMON PAIN MANAGEMENT MISTAKES

From achy backs to stiff joints to migraine headaches, millions of adults deal with chronic pain on a daily basis. And with this pain often comes treatment mistakes and mishaps that can greatly hamper recovery and relief. Fortunately, most of these mistakes are completely avoidable.

Here are the common pain management mistakes to avoid when trying to conquer your chronic pain.

Doubling or tripling up on dosage.

Most pain meds take 15 to 30 minutes to kick in. However, many people will make the mistake of taking another dose if they don't feel relief within five minutes. Doubling or tripling the dosage can cause harmful side effects and bodily damage.

If you've given your pain medication time to work, and it's not working, don't increase dosage; seek your doctor's advice and recommendation.

Turning to over the counter (OTC) meds on a very frequent basis.

OTC pain medications like ibuprofen or acetaminophen are safe and can indeed help with a variety of ailments, but it's important to recognize that if you're taking these medications day in and day out, you're likely not addressing the root cause of the pain. Seek professional medical help if you're taking OTC pain relievers on a regular basis to manage a condition.

Drinking alcohol with prescription or OTC pain meds.

Alcohol has intoxicating effects and many pain relievers have the same impact—combining the two can quickly and easily cause problems (severely

impaired judgment, accidents and/or bodily harm). If the medication advises not to mix with alcohol, heed that advice.

Sharing prescription medications.

If you're in pain and a friend or family member offers you some of their prescribed pain medication, don't take them up on it. You have no idea if your body will adversely react or how you will handle the drug. They're prescribed by a doctor for a reason—they're not meant to be taken without the consultation of a healthcare professional.

Assuming medications are the only path to pain relief.

Numerous studies reveal that medication-free strategies like heat or ice therapy, massage, acupuncture, tai chi, exercise and/or meditation are all effective ways to treat and manage pain. In fact, for some with mild to moderate pain, natural remedies like these may be all that's needed.

REMEMBER

Talk with your doctor if you have any concerns about your health.



What's the difference between aspirin, ibuprofen and acetaminophen?

Aspirin is an NSAID (nonsteroidal anti-inflammatory drug). It's often used to treat minor body aches and pains, headaches, and reduce fevers. Aspirin is also

commonly prescribed by doctors for those at risk or suffering from heart disease. Aspirin can thin the blood, thus reducing the chance of heart attack or stroke.

Ibuprofen is an anti-inflammatory drug used to treat a variety of ailments and pain. Ibuprofen appears to be a stronger pain reliever than acetaminophen and aspirin, but can

sometimes prove to be irritating on the stomach.

Acetaminophen (commonly branded as Tylenol) has about the same pain-relieving power as aspirin, but is not an anti-inflammatory drug. Acetaminophen has a narrower window of safety compared to ibuprofen. While easier on the stomach, taking too much can damage the liver.

PROPER FUEL FOR YOUR FITNESS

PROPER NUTRITION BEFORE AND AFTER YOUR WORKOUTS IS KEY,

as it will help you effectively power through your routine and enable your body to recover and recoup after you're done. You may have heard a lot of conflicting tips and information on this topic, however. Indeed, you may notice that everyone from gym buddies to personal trainers to blogs seem to have varying opinions.

Here's what you need to know before you head out to the grocery store.

+ Protein plays an important role, but it won't make your muscles magically grow. Protein is an essential part of a balanced diet, but solely eating more protein will not make you stronger. The only way to grow muscles is to consistently work them. Do keep in mind that protein plays an important role in repairing and maintaining muscles. If your workout was strenuous, like a long run or spinning class, aim to have a heavy snack or even a meal within an hour. Aim for a snack or meal that combines protein (i.e., eggs, yogurt, grilled chicken, nut butter) and complex carbs (i.e., fruit, whole grains). These healing nutrients will help repair fatigued muscles.

+ Your body needs fuel to effectively complete an activity. Plain and simple, your body needs fuel to function. If you're tasking your body with more strenuous activities like running, swimming or lifting weights, proper fuel is essential. If it's been more than three hours since your last meal and you're going to workout, aim to have a light snack that combines complex carbs and lean protein (peanut butter with apple slices or a few slices of turkey on whole grain bread are good options). It's usually a good idea to have a light breakfast if you're working out in the morning, as your blood sugar levels are low from 7-8 hours of fasting. If it's hard for you to stomach solid food first thing in the morning, try a fruit smoothie or a liquid meal supplement.

+ You usually don't need sports drinks or gels unless you're strenuously exercising for an hour or longer. For moderate workouts (like brisk walking) that last approximately an hour or less, you can stay hydrated by drinking water every 15 to 20 minutes. If your workout is longer and more intense, consuming a sports drink or gel during your routine can help replace fluids and electrolytes.

WHAT ARE COMPLEX CARBS? Complex carbohydrates are found in whole foods such as peas, beans, whole grains, and vegetables. Your body absorbs them in a time-released manner to provide continuous fuel throughout a workout. Simple carbs are simple sugars like raw sugar, corn syrup and fructose and are found in white bread, baked goods and sodas (and most processed foods). They are released into your blood stream quickly, and thus only provide a short-term boost before you feel depleted or hungry again.

SUPER FOODS THAT FUEL YOUR WORKOUTS



Coffee: According to a study by the American College of Sports Medicine, coffee can improve your endurance. Try having a cup or two before your workout. If you're not a coffee drinker, tea has been shown effective in this area as well.

Oats: Oats are full of fiber, which means they gradually release carbohydrates into your bloodstream, ensuring your energy levels stay consistent during your workout. A cup of cooked oats for breakfast is an ideal pre-workout meal in the morning.

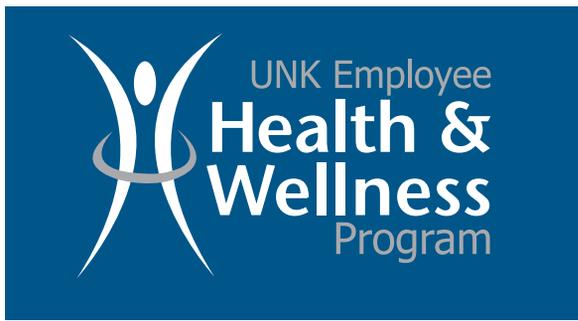


Plain, Greek-style yogurt: Yogurt's nutrient content provides essential carbohydrates and proteins that can help your body repair and build muscle. Try having some yogurt topped with fresh fruit post-workout.

Beet juice: According to a study from the American Physiological Society, subjects who drank beet juice as a supplement for 15 consecutive days showed increased endurance. Scientists found the juice's natural nitrates dilate blood vessels and increase blood flow, bringing more oxygen to muscles, which eases the burden on the heart. Other foods with high nitrate concentration are celery, arugula and spinach.



Bananas: Bananas are a great source of potassium, which can help reduce your chance of muscle cramps. They also replenish your body with the electrolytes you lose from sweat. Other sources include sweet potatoes, beans and broccoli.



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THESE MISTAKES**



DID YOU KNOW?

35
CALORIES

Leafy greens like spinach, kale and swiss chard are packed with fiber and extremely low in calories—one cup usually has around 35 calories.

15
DAYS

According to a study from the American Physiological Society, subjects who drank beet juice as a supplement for 15 consecutive days showed increased endurance. Scientists found the juice's natural nitrates dilate blood vessels and increase blood flow, bringing more oxygen to muscles.

20 TO 30
PERCENT

Securing a personal loan to pay off credit card debt may be the way to go. Some lenders offer loans with fixed interest rates that are 20 to 30 percent lower than credit cards, enabling you to save hundreds in interest on your debt.

WHEN IS IT MORE THAN A BAD MOOD?

Research shows that bad moods can actually have some health benefits. However, regularly occurring and long-lasting bad moods can signal a deeper problem. Here are some signs that you may have more than just the blues:

- Loss of interest or pleasure in activities you once enjoyed
- Inability to sleep or excessive sleeping
- Significant weight loss when not trying to lose weight
- Feelings of worthlessness, or excessive or inappropriate guilt
- Difficulty thinking or concentrating, or indecisiveness
- Recurrent thoughts of death or suicide

If you're experiencing any of these symptoms every day or nearly every day for two weeks or longer, or if any of the symptoms are interfering with your daily activities, contact your doctor. He/she can screen you for depression and any other possible conditions, and help you manage and treat your symptoms so that you can feel better.

WHAT'S IN A NUMBER?



\$0

Most banks offer free online bill pay which allows you to set up automatic payments. This way, you don't have to worry about forgetting a payment and getting charged a late fee.



\$35

Most credit card companies charge \$35 if your payment is even just one day late. Ouch!

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