

Balanced Living - November 2014

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Diabetes



Diabetes is a condition in which the body does not produce enough insulin or does not use the insulin produced properly. There are three types of diabetes: type 1 (formerly called juvenile or insulin-dependent diabetes), type 2 (formerly called adult-onset or non-insulin dependent diabetes) and gestational diabetes (diabetes that only occurs during pregnancy). All three involve problems with insulin, a hormone that removes glucose from the blood and allows it to enter the body's cells. Glucose is used to create energy for the body functions. If your body is unable to make or use insulin properly, you have a high blood glucose level.

Recently, a condition called pre-diabetes has been recognized. Pre-diabetes occurs when a person's blood glucose levels are higher than normal but not high enough for a diagnosis of type 2 diabetes. People with pre-diabetes will likely develop type 2 diabetes unless they take actions that lead to maintaining a normal blood sugar levels.

Causes

The causes of diabetes are not known, but certain factors that put a person at more risk of developing diabetes are known. These are called risk factors. Risk factors fall into two general categories—genetics and lifestyle.

The causes of type 1 diabetes are uncertain, but inheriting genes that predispose a person to type 1 diabetes and environmental conditions that trigger the genes into action probably combine to cause it.

The suspected causes of type 2 diabetes are also genetics and environmental triggers. Genetics plays a stronger role than in type 1, but other associated risk factors appear necessary to bring on type 2 diabetes. These other factors are:

- Age, older than 45 (type 2 diabetes may develop earlier than 45, however)
- Body mass index (BMI) greater than 30
- A family history of type 2 diabetes
- Race (diabetes is more common among American Indians, Hispanic/Latino Americans, African Americans, Asian Americans, and Pacific Islanders)
- High blood pressure or high levels of blood fats (such as cholesterol and triglycerides)
- History of gestational diabetes
- Physical inactivity

Gestational diabetes is caused by hormones produced by the placenta that prevent the mother's insulin from being effective. The risk factors for gestational diabetes include:

- BMI greater than 30
- A family history of diabetes
- Gestational diabetes with a previous pregnancy
- Glucose in urine

Type 1 Diabetes

Although type 1 diabetes can occur at any age, it occurs most often in children, teenagers or young adults. Symptoms include increased thirst, hunger fatigue and urination. Children with type 1 diabetes rarely have these symptoms for longer than three weeks before the disease is diagnosed.

Type 1 diabetes occurs when beta cells of the pancreas, the cells that make insulin, are destroyed by the body's immune system and the pancreas can no longer make insulin. The main treatment for type 1 diabetes is insulin injections or a combination of inhaled insulin and injections. In addition, people with type 1 diabetes need to regularly monitor their blood sugar, follow a meal and exercise plan that fits their health, age and lifestyle, and get regular exams to detect complications.

Symptoms of type 1 diabetes

Warning signs of diabetes include:

- Increased thirst

- Unusual tiredness
- Unexplained weight loss
- Excessive appetite
- Increased urination

Type 2 Diabetes

Type 2 diabetes is the most common form of diabetes and usually develops gradually, with few, if any, warning signs. With type 2 diabetes, the pancreas keeps making insulin, but it does not make enough or the body does not use the available insulin effectively. As a result, glucose builds up in the blood. Your doctor may diagnose diabetes by tracking a gradual increase in blood glucose levels.

Before people develop type 2 diabetes, they commonly have a condition called pre-diabetes. In pre-diabetes, blood glucose levels are higher than normal but not yet high enough to be diagnosed as diabetes. If people with pre-diabetes make changes in their diet and exercise habits, they may prevent the development of type 2 diabetes.

Because type 2 diabetes can develop without symptoms, healthy people older than 45 should have a screening test every three years, especially those who are over weight (a BMI of 25 or higher). People younger than 45 should be screened if they are overweight and have additional any of these additional risk factors:

- Are habitually physically inactive
- Have a first-degree relative (mother, father, sibling, child) who has been diagnosed with diabetes
- Are members of a high-risk ethnic population (African American, Latino, Native American, Asian American, Pacific Islander)
- Have delivered a baby weighing more than 9 pounds or have been diagnosed with gestational diabetes
- Have high blood pressure (140/90 mmHg or higher)
- Have an HDL cholesterol level less than 35 mg/dL and/or a triglyceride level greater than 250 mg/dL
- Have polycystic ovarian syndrome
- Have been diagnosed with pre-diabetes
- Have a history of vascular disease

Symptoms of type 2 diabetes

- Increased thirst
- Increased hunger
- Fatigue
- Increased urination, especially at night
- Weight loss
- Blurred vision or changing vision
- Sores that do not heal
- Areas of skin with sensory changes such as numbness, tingling, burning or pain

The main way to treat type 2 diabetes is through lifestyle changes that include weight management and exercise. In some cases, medications or insulin may be needed to lower blood glucose levels. However, for many adults with type 2 diabetes, following self-care steps alone is all that is necessary to manage the disease.

Gestational Diabetes

In some women, the hormonal changes of pregnancy demand more insulin than the body can make, and diabetes develops. After the birth of the baby, blood glucose levels return to normal and the diabetes goes away. However, women who have had gestational diabetes are at greater risk for developing type 2 diabetes later in life.

Women at high risk for gestational diabetes should be screened at their first prenatal visit. Factors that indicate high risk include obesity, having gestational diabetes in the past, glucose found in a urine sample, or a strong family history of diabetes. Women of average risk should be tested at 24 to 28 weeks of gestation.

Treatment Goals for Adults With Diabetes

People with diabetes are at high risk for the development of serious complications of diabetes, especially heart disease. So, it is important to control blood glucose and other conditions that could lead to complications.

For most people with diabetes, the following are considered to be good blood glucose control:

- A hemoglobin A1c of 7 percent or less (this is a test that shows blood glucose control during the preceding three months)
- A blood glucose level taken before eating of 90 to 130 mg/dL
- A blood glucose level taken one to two hours after eating of less than 180 mg/dL

People with diabetes often have hypertension. A blood pressure of less than 120/80 mmHg is considered ideal. A blood pressure in which the top number is greater than 130 or the bottom number is greater than 80 may mean a health care provider will suggest lifestyle changes or medication to manage blood pressure.

People with diabetes often have high cholesterol levels. Cholesterol is transported in the body in particles called lipoproteins. There are two types of lipoproteins that are important to people with diabetes: low-density lipoproteins and high-density lipoproteins. Low-density lipoproteins (LDLs) carry cholesterol where it is needed. High-density lipoproteins (HDLs) carry leftover cholesterol back to the liver. For people with diabetes, LDL cholesterol should be less than 100 mg/dL; HDL cholesterol should be 40 or higher.

Self-Care

Eat a Healthful Diet

- Watch your total caloric intake. Your diet should consist of appropriate amounts of protein, complex carbohydrates and fat. The type of carbohydrates eaten will determine how quickly the blood sugar rises following a meal. Complex carbohydrates raise the sugar more slowly, while simple sugars can cause a rapid rise. Low-carbohydrate diets (total carbohydrates less than 130 grams per day) are not recommended.
- Follow a meal plan. A meal plan tells you how much food you need and how to plan meals and snacks so you know what to eat and when. It should be suited to your lifestyle and nutritional needs.
- Maintain or attain a healthy weight. If you have type 2 diabetes and are overweight, it is important to reach a reasonable body weight. Often if you lose only 5 to 10 pounds, your blood glucose levels are easier to control. For children with type 1 diabetes, it is important to consume enough calories to provide for normal growth and development.

Monitor Your Blood Glucose Regularly

Uncontrolled, high blood glucose levels can cause serious health problems, including heart disease, kidney disease, blindness or nerve damage. If you have diabetes, you can help prevent these problems by keeping your blood glucose levels in check. Your health care provider can teach you how to monitor your blood glucose. He or she will also recommend how often you should test your blood.

Exercise

Exercise can lower blood glucose levels, making body cells more sensitive to insulin and improving their ability to use and store glucose. In fact, exercise combined with fewer calories will often control type 2 diabetes without the need for medication. If you exercise, you can also enjoy other benefits, such as improved heart and lung efficiency, reduced body fat, improved muscle tone and improved fitness. Your goal should be 30 to 60 minutes of moderate aerobic activity most days of the week, when possible. An hour a day of moderate (walking) or 30 minutes a day of vigorous (jogging) activity may be needed to lose weight. Your doctor can help you determine the type of program that is best for you.

Prevention

If you don't have diabetes, there are steps you can take to reduce your risk:

- Attain or maintain a healthy weight. It is not normal to gain weight as you get older. If you are overweight, even a small amount of weight loss will be beneficial.
- Stay active. Try to get at least 30 minutes of activity most days of the week.

If you do have diabetes, prevention efforts are directed at preventing complications of diabetes:

- Get recommended exams to detect complications of diabetes.
- Follow your treatment plan to control your blood sugar, blood pressure and cholesterol.
- Get a flu shot each year and a pneumococcal vaccine if you are older than 64.
- Discuss taking low-dose aspirin to prevent a heart attack with your health care provider to see if it is right for you.

Krames Staywell

Avoid Identity Theft



What is identify theft?

Identity theft occurs when someone uses your personal information to obtain credit cards and loans or conduct other financial transactions in your name. These fraudulent transactions can affect your credit rating and finances if they are not identified and handled immediately.

How to minimize the risk of identity theft

1. **Protect your Social Security Number (SSN), credit card and debit card numbers, PINs (personal identification numbers), passwords, and other personal information.**

Never provide this information in response to an unwanted phone call, fax, letter, or email, no matter how friendly or official the circumstances may appear.

In case your wallet gets lost or stolen, carry only the identification, checks, credit cards, or debit cards you really need. The rest, including your Social Security card, are best kept in a safe place. Also, be extra careful if you have housemates or if you let others into your house, because they may find personal information and use it without your knowledge.

Likewise, do not preprint your Social Security number, phone number, or driver's license number on your checks. It is too easy for someone who sees your check to copy this personal information and even sell it to an identity (ID) thief. Remember that you have the right to refuse requests for your SSN from merchants, because they may have other ways to identify you. If your Social Security number is on your driver's license, ask to use another number.

2. **Protect your incoming and outgoing mail.**

Chances are that your mail carrier will deliver a credit card or bank statement, an envelope containing a check, or other items that can be very valuable to a thief. Or perhaps you will mail a check or papers containing account numbers or other personal financial information.

For incoming mail: Try to use a locked mailbox or other secure location, such as a P.O. box. If your mailbox is not locked or in a secure location, try to promptly remove mail that has been delivered or move the mailbox to a safer place. When ordering new checks, ask about getting the boxes delivered to your bank branch instead of having them mailed to your home and running the risk of finding them sitting outside your front door.

For outgoing mail containing a check or personal information: Deposit it in a U.S. Postal Service blue collection box, hand it to a mail carrier, or take it to the post office instead of leaving it in your doorway or home mailbox. A mailbox that holds your outgoing bills is a prime target for thieves who cruise neighborhoods looking for account information. Even worse is putting up the flag on a mailbox to indicate that outgoing mail is sitting there.

3. **Sign up for direct deposit.**

Sign up for direct deposit of your paycheck or state or federal benefits, such as Social Security. Direct deposit prevents someone from stealing a check out of your mailbox and forging your signature to access your money.

4. **Keep your financial trash "clean."**

Thieves known as "dumpster divers" pick through garbage looking for pieces of paper containing Social Security numbers, bank account information, and other details they can use to commit fraud. Examples of valuable trash include insurance information containing your SSN, blank checks mailed by financial institutions with offers to "write yourself a loan," canceled checks, and bank statements.

Your best protection against dumpster divers? Before tossing out these items, destroy them, preferably using a crosscut shredder that turns paper into confetti that cannot be easily reconstructed.

5. **Keep a close watch on your bank account statements and credit card bills.**

Monitor these statements each month and contact your financial institution immediately if there is a discrepancy in your records, or if you notice something suspicious such as a missing payment or an unauthorized withdrawal. While federal and state laws may limit your losses if you are a victim of fraud or theft, your protections may be stronger if you report the problem quickly and in writing.

Contact your institution if a bank statement or credit card bill does not arrive on time. Such missing mail could be a sign someone has stolen your mail and/or account information and perhaps has changed your mailing address to run up big bills in your name from another location.

6. **Avoid ID theft on the Internet.**

"Hackers" and scam artists are finding ways to steal private information transmitted over the Internet or stored on computer systems. You can protect yourself while shopping, banking, emailing, or surfing the Web. For example, never provide bank account or other personal information in response to an unsolicited email or when visiting a Website that does not explain how your personal information will be protected.

"Phishing" scams that arrive by email typically ask you to "update" your account information. However, legitimate organizations would not ask you for these details because they already have the necessary information or can obtain it in other ways. Do not respond to these emails, and do not open any attachments unless you independently confirm the validity of the request by contacting the legitimate organization the way you usually would, *not* by using the email address, Website, or phone number provided in the email. If you believe the email is fraudulent,

consider bringing it to the attention of the Federal Trade Commission (FTC). If you do open and respond to a phony email, contact your financial institution immediately.

Take precautions with your personal computer (PC). For example, install a free or low-cost "firewall" to stop intruders from gaining remote access to your PC. Download and frequently update security "patches" offered by your operating system and software vendors to correct weaknesses that a hacker might exploit. Use passwords that will be hard for hackers to guess. For example, use a mix of numbers, symbols, and letters instead of easily guessed words. Also, shut down your PC when you are not using it.

To get more information about computer security and safeguarding personal information, visit the Federal Trade Commission's Website at www.ftc.gov/infosecurity. For more about avoiding phishing scams, or to obtain a brochure with tips on avoiding identity theft, visit www.fdic.gov.

7. Exercise your new rights under the Fair and Accurate Credit Transactions Act (FACTA) to review your credit record and report fraudulent activity.

Your credit report, which is prepared by a credit bureau, summarizes your history of paying debts and other bills. Credit reports are used by lenders, employers, and others who have a legal and legitimate need for the information.

For many years, you have had the right under federal law to obtain a free copy of your credit report in certain circumstances. Under long-standing practices in the credit reporting industry, you have been able to request that a "fraud alert" be placed in your credit file if you suspect that a criminal is attempting to open new accounts in your name. FACTA expands your rights in these areas.

FACTA allows you to get one free credit report each year from each of the three major credit bureaus that operate nationwide – Equifax, Experian, and TransUnion – with just a single phone call, letter, or electronic request. This is a change from previous law, because you can get a copy even if you do not suspect ID theft or any other problem with your credit report. (See more details at www.annualcreditreport.com, or call 877-322-8228.)

After you get your credit report, look for warning signs of actual or potential ID theft. These include mention of a credit card, loan, or lease you never signed up for and requests for a copy of your credit record from someone you do not recognize (which could be a sign that a con artist is snooping around for personal information).

8. Get more information.

Contact the National Internet Fraud Watch Information Center at www.fraud.org or call 800-876-7060.

Visit the Federal Trade Commission Website: www.ftc.gov/idtheft/, or call 877-IDTHEFT (438-4338)

What to do if you suspect you are a victim of identity theft

The FTC recommends the following actions if you believe you are a victim of identity theft. You can also call the FTC's Identity Theft Hotline at 877-IDTHEFT (438-4338) or visit <http://www.ftc.gov/idtheft/>.

Act Fast

- Take action immediately! Keep records of your conversations and all correspondence.
- File a report with your local police. Get a copy of the police report, so you have proof of the crime.
- Contact your creditors about any accounts that have been changed or opened fraudulently. Ask to speak with someone in the security or fraud department.

FDIC

Organize Your Home Life



Keeping personal items, work, and events organized is key to living a balanced and productive life. By organizing effectively, you will be better able to prioritize and plan, leaving more time to do the things that are important to you. Below are some tips and techniques that can help you establish an organization routine that will lead to a simpler and less stressful life at home.

Organize

- Take 15 minutes or more of each day to clean up.
- Write notes and reminders where you can see them: on the refrigerator or on the family calendar are two good places.
- Things don't have to be completely perfect. Do what you can, when you can.

Simplify

- Buy low-maintenance and durable clothing for the whole family. Try to avoid clothing that has to be frequently ironed or dry-cleaned.
- Put away appliances or electronics that are rarely used.
- Try to reserve one day a week for shopping and errands.

De-Clutter

- Have family members clean out rooms and closets, letting go of things they don't need. Donate these items to a charity.
- Talk to children about putting away toys and clothes and about chores. Let them know what they are responsible for.
- Sort through mail when you receive it. Make three piles: high priority, low priority, and junk mail.

Assign Tasks

- Assign work tasks to family members.
- Post chores on a family calendar or bulletin board.

Use Your Family Calendar

- A family calendar in a common place is a great way to keep the whole family organized. Write down celebrations, appointments, practices, and trips.
- Review the calendar daily and routinely.

Make Lists

- Make a list for shopping, traveling, and other activities. Check off things as you accomplish them.
- Try to make a daily to-do list. See if making a weekly or monthly to-do list helps you plan better.
- Keep a family wish-list.

Schedule Time Effectively

- Try to schedule family quiet time at least once a day.
- Be able to say "no" when necessary.
- Be constructive when you find an extra chunk of free time.

Stay Focused

- Revise long-term goals if necessary, and remind yourself what you have to do to accomplish the big things.
- Focus on accomplishing daily, weekly, and long-term goals. Use checklists and deadlines to avoid procrastination.

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