

# The AmeriBenefit Plan

# READER



AmeriBenefit Plan

A Newsletter for Members of the AmeriBenefit Plan • 2014

## Digging a Vegetarian Diet

### Plant-Based Eating Can Reap Rewards

Vegetarians miss out on lots of foods. No grilled burgers or franks at picnics. No holiday turkey or fries cooked in animal fat. Strict vegetarians may even forego honey made by bees. But vegetarians also tend to miss out on major health problems that plague many Americans. They generally live longer than the rest of us, and they're more likely to bypass heart-related and other ailments.

The fact is, eating a more plant-based diet can boost your health, whether you're a vegetarian or not.

What is it about the vegetarian lifestyle that can protect your health? And are there risks to being vegetarian? NIH-funded researchers are looking for answers. They're exploring the many ways that diet and other factors affect our health.

Vegetarian meals focus on fruits and vegetables, dried beans, whole grains, seeds and nuts. By some estimates, about 2% of the U.S. adult population follows this type of diet.

People have many reasons for becoming vegetarians. Some want to eat more healthy foods. Others have religious or economic reasons or are concerned about animal welfare. "Vegetarian diets are also more sustainable and environmentally sound than diets that rely heavily on meat, poultry and fish," says NIH nutritionist Dr. Susan Krebs-Smith, who monitors trends in cancer risk factors.

Most people think of vegetarian diets as simply eating plant foods and not eating meat, poultry and fish. "But in fact, there are many different

types of vegetarian diets," Krebs-Smith explains. "Some are more restrictive than others."



Strict vegetarians, or vegans, eat plant foods and reject all animal products—meat, poultry, fish, eggs, dairy and sometimes honey. Those who also eat dairy products are called lacto vegetarians. Vegetarians who eat both dairy and eggs are called lacto-ovo vegetarians.

Some vegetarians eat fish but not meat or poultry. They're called pescatarians (pesce is Italian for fish).

"Then there are the so-called flexitarians, or semi-vegetarians. These are people who eat a mostly vegetarian diet, but they occasionally eat meat," says Jody Engel, a nutritionist and registered dietitian at NIH. "They might say 'I'm a vegetarian,"

*(continued on page 2)*

### Inside This Issue...

Digging a Vegetarian Diet..... 1 & 2

Notice of Annual Meeting of Members ..... 3

Health Tips ..... 5

Safety Tips ..... 6

Family Tips ..... 7

Beat the Afternoon Slump..... 8

## Digging a Vegetarian Diet

(continued from page 1)

but I need to eat my burgers every Sunday.’ People tend to follow their own rules, which is one reason why it’s hard for researchers to study vegetarians. There’s so much variance.”

Despite the different definitions, “there’s tremendous agreement among nutrition experts and health organizations that a more plant-based diet is beneficial, whether you’re a true vegetarian or not,” says Krebs-Smith. “Most Americans don’t eat enough fruit, vegetables, legumes or whole grains. There’s a huge consensus that eating more of these foods would be a good idea for everyone.”

Vegetarian diets tend to have fewer calories, lower levels of saturated fat and cholesterol, and more fiber, potassium and vitamin C than other eating patterns. Vegetarians tend to weigh less than meat-eaters, and to have lower cancer rates. “Evidence also suggests that a vegetarian diet is associated with a lower risk of death from certain heart diseases, and that those who follow a vegetarian diet tend to have lower LDL [“bad”] cholesterol levels,” says Engel.

In some cases, though, it’s unclear if certain health benefits come from plant-based eating or from the healthy lifestyle of most vegetarians. “Vegetarians are generally more physically active and have healthier habits than non-vegetarians. They also typically have a higher socioeconomic status, at least in the United States,” says Krebs-Smith.

To tease out the effects of diet, scientists have to conduct large, carefully controlled studies that account for other factors. One of the world’s largest studies of plant-based diets is now underway at Loma Linda University in California. Cardiologist Dr. Gary Fraser is leading an NIH-funded team of scientists to analyze data on 96,000 Seventh-day Adventists in all 50 states and in Canada. Members of this religious group have unique dietary habits and a generally healthy lifestyle.

Adventists are encouraged to follow a vegetarian diet, but about half the population sometimes eats meat. These variable eating patterns allow scientists to compare a wide range of dietary habits and look for links between diet and disease.

To date, the researchers have found that the closer people are to being vegetarian, the lower their risk of diabetes, high blood pressure and metabolic syndrome (a condition that raises your risk for heart disease and stroke). “The trend is almost like a stepladder, with the lowest risks for the strict

vegetarians, then moving up for the lacto vegetarians and then the pescatarians and then the non-vegetarians,” Fraser explains. Earlier studies found that vegetarian Adventists also tend to live longer than both meat-eating Adventists and non-Adventists. The vegetarians also have less coronary heart disease and lower rates of some cancers.

Because vegetarians by definition don’t eat meat, some people jump to the conclusion that simply cutting meat from your diet will lead to health benefits. “But it’s actually more complicated than that,” says Fraser. “Differences in life expectancy and other health matters might be related to the extra fruits, vegetables, nuts and legumes—including soy—that vegetarians tend to eat. You can’t necessarily conclude it’s based on the absence of meat,” he says.

Experts generally agree that vegetarians who eat a wide variety of foods can readily meet all their body’s needs for nutrients. “At any stage of life, you should be able to eat a healthy diet by consuming vegetarian foods. But it does take a little planning,” says Rachel Fisher, a registered dietitian involved in nutrition research at NIH.

Vegetarians need to be sure they take in enough iron, calcium, zinc and vitamin B12. Studies show that most vegetarians do get enough, in part because so many cereals, breads and other foods are fortified with these nutrients. “Vegans in particular need to be certain to get enough vitamin B12 and omega-3 fatty acids,” says Fisher. Omega-3—found in fish, flax seed, walnuts and canola oil—is important for heart health and vision.

Some vegetarians take dietary supplements to make sure they’re getting everything they need. It’s a good idea to talk to a registered dietitian or other health professional if you’re a vegetarian or thinking of becoming one.

Whether you’re a vegetarian or not, Fisher says, you can benefit from the high fiber, low fat and rich nutrients of a vegetarian diet. “Vegetarian foods can be so delicious, and they’re so good for you,” she says.

Try using a variety of spices and herbs to make things interesting. And make sure not to overcook your vegetables, or they might lose some of their valuable nutrients.

*This article was written by the National Institutes of Health, part of the U.S. Department of Health and Human Services. For more information, go to <http://newsinhealth.nih.gov/issue/jul2012/feature1>.*



# NOTICE of ANNUAL MEETING of MEMBERS

The Annual Meeting of the Members of the AmeriBenefit Plan will be held at 16476 Wild Horse Creek Road, Chesterfield, Missouri, on Wednesday, March 5, 2014 at 10:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting of any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

**PROXY**  
**AmeriBenefit Plan**  
**March 5, 2014 Annual Meeting of Members**  
**THIS PROXY IS SOLICITED ON BEHALF OF**  
**THE AMERIBENEFIT PLAN**

The undersigned member of the AmeriBenefit Plan does hereby constitute and appoint the President of the AmeriBenefit Plan, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the AmeriBenefit Plan and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

- (1) FOR (    ), or to (    ) WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Mike Hessler, Jerry Talamantes, and Kevin Sneddon.
- (2) In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy when properly executed will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: \_\_\_\_\_, 2014.

Signature \_\_\_\_\_

Name (please print) \_\_\_\_\_

Please date and sign and return promptly to 16476 Wild Horse Creek Road, Chesterfield, Missouri 63017 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri

February 5, 2014

Date



## The E-Coli menace: What to watch out for

An outbreak of E. coli last year was responsible for several deaths in Europe and caused hundreds to get sick. The epidemic renewed concerns about E. coli in general. Here's a quick overview.

The bacteria *Escherichia coli*, commonly abbreviated E. coli, is found in the intestines of humans and animals. Most forms are relatively harmless, causing nothing more than brief episodes of diarrhea, particularly in travelers to countries in the developing world where sanitation is primitive or ineffective. But some strains can cause kidney failure, anemia, and other major health problems.

Most cases result from eating undercooked beef or raw vegetables, or drinking contaminated water. People who work with cattle can pick up the bacteria, and it can be passed through hand-to-hand contact, especially if carriers don't wash their hands after using the restroom.

Symptoms usually crop up about seven days after a person becomes infected. They include:

- Stomach cramps and abdominal tenderness
- Nausea and vomiting
- Diarrhea that starts out watery but turns bloody
- Mild fever (sometimes)

See a doctor if you begin exhibiting these symptoms, especially bloody diarrhea. Your physician may request a stool sample to confirm the diagnosis. But there's no special treatment for infection except to drink lots of water to avoid dehydration. Patients shouldn't take anti-diarrheal medications; they can slow the digestive process and prolong the disease. Stay in touch with your doctor, and report any complications that may arise.

## Simple advice for a healthy spine

Back pain can make work difficult no matter what job you do, as well as wreaking havoc on your health. Keep your spine safe and strong by following this advice for a healthy back:

- Practice good posture. Follow your mother's advice and don't slouch. Stand and sit with your ears in line with your shoulders and your shoulder blades retracted.
- Breathe through your belly. A few times a day, place your hands on your stomach and feel it move as you breathe in and out. Deep breathing helps the nerves to move comfortably within your spine.
- Stretch. Some simple neck rolls and shoulder stretches can keep your back flexible. Just don't overdo it.
- Eat right. A healthy diet of vegetables, fruit, and lean protein will keep your weight down, easing the stress on your spine.



## Don't sabotage your workout

Going to the gym as a regular habit will help you stay healthy and in shape, but only if you arrive with the right attitude. Get more from your workout by remembering these tips:

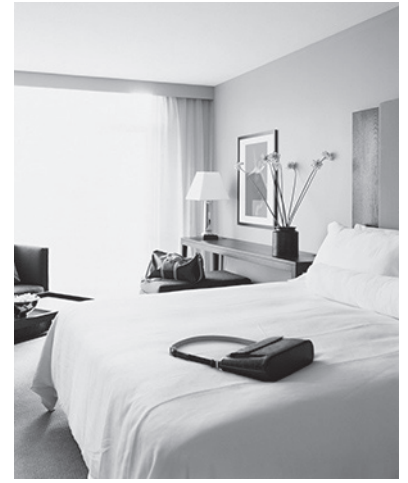
- Track your effort. Record each visit to the gym on your calendar, and keep detailed notes about what machines you used, how long you worked out, and what the effects were. This helps you plan your routine better.
- Don't waste time. Remember that you're not there to socialize with friends or hang out in the sauna. Warm up and get to it right away to maximize your time. Organize your gym bag so you can change quickly, get started, and return to your day efficiently.
- Limit your breaks. Keeping your heart rate up is essential to a positive workout. Don't work yourself to exhaustion, but don't take too many breaks between routines or you'll lose the benefits of exercise.
- Eat and drink wisely. Drink plenty of water during your workout to stay hydrated. Stay away from "energy drinks," which are loaded with sweeteners. Don't starve yourself before your workout, or your blood sugar may drop to unhealthy levels.

# Safety Tips

## Stay healthy in your hotel room

Even the nicest hotel room can make you sick when you travel. A study from one online travel site found that 20 percent of female travelers come down with some kind of illness when staying at a hotel. Whether you travel for work, or you're planning a vacation, minimize your risk of catching something by following these guidelines:

- Go smoke free. Request a smoke-free room when you make your reservation or check in—or better yet, a smoke-free floor.
- Hide the bed cover. Mites and other pests can hide in bedspreads. Remove it and stash it in a far corner of your room.
- Pack disinfectant wipes. Wipe down the telephone and TV remote before using them to avoid germs and bacteria.
- Avoid drinking glasses. Use wrapped plastic cups and water bottles for your drinking water instead of glassware that's been used previously—and which may still retain germs.
- Eat healthy. Bring your own snacks—dried fruit, nuts, granola bars, etc.—to avoid the temptation to overeat, risking indigestion and unwanted weight gain.
- Get enough sleep. Pack eyeshades and, if necessary, a white noise generator to ensure you get a sound sleep under any circumstances.
- Stay active. Spend some time in the exercise room, take walks in the neighborhood (if it's safe), or just move around your hotel room to keep your blood flowing.



## Follow these guidelines to keep your laptop secure against theft

Everything that makes a laptop computer convenient and efficient also makes it a tempting target for a thief. Don't risk losing a valuable piece of equipment—and invaluable data. Take these precautions for keeping your laptop safe and secure:

### In the workplace

Be conscious of visitors to your workplace. Thieves may walk in to apply for a job and snatch a laptop when someone's back is turned. Train your work force to keep an eye out for unaccompanied strangers. Assign escorts to guide visitors around. Supply ID badges for employees, or for visitors, so it's easier to spot who doesn't belong.

### When traveling

Carry your laptop in an ordinary briefcase. You don't want one that shouts "LAPTOP INSIDE!" to a potential thief. At the airport, don't place your laptop on the security conveyor belt until the path ahead is clear, so no one can pick it up "accidentally" or block you in the X-ray machine while a confederate walks away with it. Carry a security cable with a good lock that lets you secure the laptop to something big and immovable if you have to leave it in your hotel room.

### Everywhere

Add encryption and password protection. This prevents your data from being used against you. Of course, many thieves don't care about your information, just your hardware, so be sure to record serial numbers in a separate location so you can report them in the event of a theft. Place some conspicuous labels or stickers on your laptop to make it less attractive to someone who wants to sell it to a third party. And contact the manufacturer if it's stolen, in case a third-party buyer calls in for service.

# Family Tips

## Family finances, deceptions, and warning signs

We expect a certain amount of discretion when discussing financial matters: How much money you make, how much you paid for those earrings, and so forth. But there should be no secrets between spouses, right?

Well, sometimes there are. A survey by the Denver-based National Endowment for Financial Education found that among couples, 31 percent have deceived their partner about money. More than 50 percent admit to hiding cash or minor purchases, and 34 percent said they'd lied about either their income or their debt.

The consequences can be severe: 16 percent of survey participants said their dishonesty about money resulted in divorce. NEFE advises partners to watch out for these warning signs:

- Reluctance or anger around discussing finances
- Major purchases made without discussion
- Bills or charges for purchases you weren't aware of
- Lines of credit secretly opened in your partner's name—or yours

## Help grandparents forge bonds with your kids

Getting grandparents involved in children's lives can sometimes be difficult. You're busy, your kids are energetic, and grandparents may not know what to do. Here are a few steps you can take to forge tighter bonds between everyone:

- Make your needs known. Don't make demands, but tell grandparents clearly how they can help you raise your children. What parent wouldn't want to know how much they're needed and wanted?

- Make a clear commitment. You've got to place a priority on the time your children and their grandparents spend together. That may mean agreeing to pool financial resources, especially if grandparents live far away. Try to establish a flexible schedule that ensures grandparents and grandkids get to see each other regularly.



- Don't hover. Give grandchildren and their grandparents plenty of one-on-one time together. They need undivided attention to strengthen their ties.

- Stay connected. Ongoing contact will help relationships grow. Thanks to modern technology such as email and Skype, keeping in touch is easier than ever.

## Inspire kids to apply themselves

Convincing children to apply themselves to tasks like schoolwork and household chores can be frustrating for both of you. Without resorting to bribes or threats, try these simple tips:

- Focus on progress, not perfection. Keep your expectations realistic. If you push your child to be the best quarterback, or demand that your lawn look as if a professional gardener tends to it, the pressure can get in the way of a strong effort. Focus on self-improvement and steady progress.
- Give them a choice. If kids feel they have a choice about what to do and how to do it, they'll try harder. Point out what talents you think they may have, provide options and opportunities, and be honest about what it would take to excel in any chosen activity.
- Make them feel good. Give lots of praise. They'll want to do more if they feel good about what they're doing. But make sure you're sincere, honest, and specific in your praise. Point out their strengths.
- Use rewards wisely. Sometimes a reward helps children get started in an activity or motivates them to continue when they're losing interest. But offer rewards only to give them a jump start. After that, replace the reward with verbal encouragement.
- Talk about your own work. When you share your own sense of accomplishment in your work or hobbies, kids may be motivated to work harder so they have their own successes to share with you.



AmeriBenefit Plan

**Membership Services Office**  
**16476 Wild Horse Creek Road**  
**Chesterfield, MO 63017**

PRSRT STD  
US Postage  
PAID  
Watkins Litho

## **Beat the afternoon slump without ruining your weight loss plan**



Losing weight is difficult for most of us. Don't make it even harder by sabotaging your attempts as the day goes by. When the afternoon seems to stretch on forever, watch out for these poundage-adding pitfalls:

- Afternoon snacks. Don't starve yourself when you feel hungry at 3 p.m.—but don't have another full meal, either. Remember that a “snack” is supposed to be just a snack. A few crackers or some fruit won't do the damage of a full bag of chips.
- Avoiding the gym. If you have the opportunity to work out during the day, resist the urge to skip it because you're too busy or too tired. “Just for today” can too easily turn into long-term laziness.
- The neighborhood coffee shop. That fancy coffee drink is loaded with calories that you don't need—and the shop is probably full of tempting cookies, pastries, and other snacks as well. Stick to water to stay hydrated and full.

The *AmeriBenefit Plan Reader* is published by:

### **AmeriBenefit Plan**

For information regarding your membership and association discounts, call or write:

**Membership Services Office**  
**AmeriBenefit Plan**

16476 Wild Horse Creek Road  
Chesterfield, MO 63017

1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all the information contained herein is meant to be completely factual, it is always subject to change. Please consult your attorney or accountant before making any financial decisions.