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Shining a Light on Diabetes: American Diabetes Awareness Month

With rising rates of diabetes in America, it's more important than ever to understand the risks and symptoms of diabetes and take preventative measures if you are at risk. More than 37 million people in the United States have type 2 diabetes, which represents about 10.5% of the total U.S. population, according to the Centers for Disease Control and Prevention (CDC). An additional 96 million adults have prediabetes and most of them are unaware they are developing a serious chronic disease.

Diabetes develops when the body's response to insulin is impaired, or when there isn't enough insulin which is a hormone produced by the pancreas that regulates blood sugar levels. When this happens, too much sugar stays in the bloodstream. This can lead to serious health problems, including heart disease, stroke, vision loss and kidney disease.

Two less common forms of the disease are type 1 diabetes, an autoimmune disorder that causes the body to attack its own insulin-producing cells, and gestational diabetes, which can develop during pregnancy.

The American Diabetes Association is now recommending that all adults with risk factors be screened with a test for prediabetes and type 2 diabetes starting at age 35 instead of age 45.

The most common symptoms of type 2 diabetes are excessive thirst, hunger and urination. Fatigue, blurred vision or tingling or numbness in the feet and hands can also be cause for concern.

According to the CDC, some key risk factors for developing type 2 diabetes include:

- Having prediabetes.
- Being overweight.
- Being over the age of 45.
- Being physically active less than three times a week.
- Having a parent or sibling with type 2 diabetes.

One of the most important things you can do to prevent diabetes is to make healthy lifestyle choices. This includes eating a healthy diet that is low in sugar and processed foods, getting regular exercise and maintaining a healthy weight. If you already have diabetes, you know how important it is manage your blood sugar levels to prevent complications. This may involve taking medication, monitoring your blood sugar levels regularly and making lifestyle changes to improve your overall health.

Don't Hibernate This November: The Benefits of Exercising in Colder Months

As the days get shorter and the weather gets colder, it can be tempting to stay inside until the warmer months return. However, November is a great time to start or continue your exercise routine. Here are some reasons why you should make exercise a priority this month, along with some tips to help you get started.

Boost your immune system. Exercise make your immune system more resistant to illness. Even moderate exercise, such as a brisk walk or a yoga class, can have a positive impact.

Reduce stress. The holiday season can be a stressful time for many people, with parties to attend, gifts to buy and family gatherings to navigate. Exercise is a great way to relieve stress and boost your mood. It releases endorphins, which are natural mood boosters, and can help to calm your mind and reduce anxiety.

Keep your energy levels up. The shorter days and colder weather can leave you feeling sluggish and tired. However, exercise can actually help to boost your energy levels. Even a short workout can increase blood flow and oxygen to your brain and muscles, leaving you feeling more alert and focused.

Prevent winter weight gain. Many people gain weight during the winter months, as they spend more time indoors and indulge in comfort foods. Exercise can help to prevent this weight gain by burning calories and boosting your metabolism. Plus, when you exercise regularly, you're more likely to make healthier food choices.

Now that you know the benefits of exercising in November, here are some tips to help you get started:

- **Make a plan.** Schedule your workouts in advance so you're more likely to stick to them. Consider signing up for a fitness class or finding a workout buddy to help keep you accountable.
- 2. Dress for the weather. If you're going to be exercising outdoors, make sure to dress appropriately for the weather. Wear layers to stay warm and invest in a good pair of running or hiking shoes.
- **Mix it up.** Mix up your routine by trying different types of workouts, such as strength training, yoga or cycling.
- 4. Remember to warm up and cool down. Taking a few minutes to warm up before your workout and cool down afterwards can help prevent injuries and reduce muscle soreness.

Remember, exercise doesn't have to be complicated or time-consuming. Even a short walk or a few minutes of stretching can have a positive impact on your health and well-being. So, make exercise a priority this November and reap the benefits all winter long.

Want to Quit Smoking? Join the Great American Smokeout®

Nearly 34 million American adults still smoke cigarettes, and smoking remains the single largest preventable cause of death and illness in the world. Smoking causes an estimated 480,000 deaths every year, or about 1 in 5 deaths.

Each year, the American Cancer Society and many other health organizations, observe the third Thursday of November as the Great American Smokeout. On this day, millions of people choose to start their journey toward a smoke-free life or make a plan to quit. Join thousands of other people from across the country for the Great American Smokeout and start your journey in living life smoke-free.





November is National Gratitude Month

Practicing daily gratitude gives us a deeper connection to ourselves and the world around us. Research has shown that exercising gratitude regularly can enhance our moods, strengthen social bonds and improve physical health.

Here are a few ways you can participate in November (and all year long)!

- **Keep a gratitude journal:** Every day in November, write down three things you are grateful for. This will help you focus on the positive aspects of your life and increase your overall happiness.
- **Express gratitude to others:** Take the time to thank the people in your life who have made a difference. Write a thank-you note or send a message expressing your gratitude.
- **Volunteer:** Give back to your community by volunteering your time and talents. This is a great way to show gratitude for the opportunities and resources you have.
- Practice mindfulness: Take a few minutes each day to practice mindfulness
 meditation. This will help you focus on the present moment and appreciate the world
 around you.

Seven-day Challenge

For a simple but powerful way to experience the benefits of gratitude, try this week-long challenge created by Live Happy, a website, digital magazine and podcast that shares news and resources on mindfulness, health and wellness, gratitude and resilience. It's a great start to cultivate a more positive outlook and increase your overall sense of well-being.

- Day 1: Think of two challenges you're grateful for and what positive things you learned.
- Day 2: What skill are you grateful to have? Think about it and thank it.
- Day 3: If you had a positive experience at a business, write a kind review.
- Day 4: What foods are you thankful for? If you can, donate whatever it is to a food bank.
- Day 5: Think of three memories you're most thankful for. If it involves someone, send them the memory via text.
- Day 6: What exercise are you most thankful you're able to do? Do it!
- Day 7: Make a list of all the material comforts you're thankful for.



How to Eat Well during the Holiday Season

As the holiday season begins, it can be challenging to maintain a healthy diet. However, with a little bit of planning and some smart food choices, you can stay on track and nourish your body throughout November.

One of the best ways to ensure that you're eating healthy is to plan your meals in advance. Take some time each week to make a meal plan and grocery list. This will help you to avoid last-minute decisions and prevent unhealthy food choices. Eating at home also allows you to control your ingredients and portion sizes — and lets you get creative in the kitchen.

November is a great time to incorporate seasonal produce into your meals. Squash, sweet potatoes and Brussels sprouts are all in season and can be used in a variety of healthy recipes. Not only are these vegetables packed with nutrients, but they're also affordable and delicious.

Remember to practice moderation to avoid unwanted holiday pounds. The holidays often bring with them a lot of rich and indulgent foods. While it's okay to enjoy these treats in moderation, it's important to balance them with healthy choices. If you're attending a party or event, try to fill up on healthy foods first and then enjoy a small serving of your favorite dessert.



Five Smart Ways to Save Money With Your Credit Card

Credit cards can be powerful tools for managing your finances, but they can also be a source of debt and financial stress if used improperly. Here are some ways to use your credits cards strategically to save money — and help avoid debt:

- 1. Set up automatic payments. This can help you avoid late fees and interest charges, as well as keep your credit score in good standing. You can choose payment options that best suit you; for example, paying the minimum payment, the full balance or a specific amount each month.
- 2. Take advantage of cashback rewards. By using your credit card for everyday purchases like groceries, gas and dining out, you can earn cashback rewards that can add up over time. Just be sure to pay your balance in full each month to avoid interest charges that could cancel out your rewards.
- 3. Consider a balance transfer to a card with a lower rate. Many credit card issuers offer balance transfer promotions with 0% interest for a limited time, giving you the opportunity to pay off your debt without accruing additional interest charges.
- 4. Level down your card. If you have a credit card with a high annual fee and perks you don't use, consider "leveling down" to a card with a lower fee or no fee at all. Contact your card issuer to see if it could move you to a card that's a better fit. Switching cards this way means you could avoid a credit inquiry.
- **5.** Take advantage of price protection. Some credit cards offer price protection, which means they will refund the difference if you find an item you purchased with your credit card at a lower price within a certain timeframe. This can be a great way to save money on big-ticket items.