

OUR NEWS LETTER



WHAT YOU EAT AFFECTS YOUR WORK OUT RESULTS

Health

A Dietitian Says This Is the Number 1 Reason You're Working Out and Not Losing Weight

Jenny Sugar, Popsugar US July 2017

You've been exercising on the regular, doing cardio and strength training, but your body hasn't really changed. What the gives? It can be so insanely frustrating that you're working so hard for what seems like nothing, but unfortunately, just because you exercise doesn't automatically mean weight will fall off you and reveal toned arms, toned legs, and a flat belly.

What you eat directly impacts whether or not you'll lose weight, and certified dietitian Leslie Langevin, MS, RD, CD, of Whole Health Nutrition, says the number one reason she sees people working out and not losing weight is because they're eating too many calories a day. Aside from exercise boosting appetite, there's "the rationale that you worked out so you deserve to have a treat or more food!"

Leslie says to lose weight, you need to create a calorie deficit. If you walk for 60 minutes or run for 30 minutes, which burns about 300 calories, and you suck down a 300-calorie post-workout protein smoothie, you haven't created a calorie deficit - you're just coming up even at the end of the day.

Leslie suggests using a calorie-counting app like MyFitnessPal to determine your recommended daily calorie intake, putting in that you want to lose one pound per week in the settings so you're not cutting out too much. "Then when you exercise, add in the exercise calories but only eat back half," so if you burn 300 calories working out, only eat back 150 calories.

What you eat is important, too. Leslie suggests focusing on more protein, more fiber, and fewer refined carbs and sugar. Basically aim to eat healthy most of the time, prevent overeating by eating until you're satisfied but not stuffed (80 percent full), and drink lots of water.

The kind of workouts you do also matters. A light walk three times a week isn't going to budge the scale. If you're trying to lose weight, fitness instructor John Kersbergen says, "The most efficient way to get results is to do some form of high-intensity interval training (HIIT) for a total-body workout and to focus on strength training certain body parts (upper body, lower body, core) on different days of the week." We're talking 45-minute sessions three to four times per week. You'll not only burn calories from the actual workout, but the muscle mass you're building will help to burn extra calories as well.

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How 2 Math Grads are Disrupting the Auto Insurance Industry

Do not pay your next car insurance bill until you read this...

Wednesday Jun 21, 2017

Chicago, Illinois – Recent articles indicate that only 5% of drivers pay less than \$50 a month for car insurance – but EverQuote is changing that.

Are you aware that you could receive a large discount just for using this new startup's service? In addition, if you are currently insured and live in a qualified ZIP code you may get an extremely high discount.

For a long time, there was no easy way to compare quotes from all of these huge car insurance companies. You had to check one site, then jump to another and enter all of your information all over again. Drivers were stuck doing all the work to save money. Now, all that is changing. Thanks to this new startup, EverQuote™, the information you need to help you save can be found in one place. EverQuote™ is not an insurer, but a comparison shopping marketplace. Featured in the Inc. 5000 list as one of the fastest growing companies for 2016, it is not a question that customers are finding what they are looking for - lower quotes.

What exactly do you need to do? Here is **one easy rule** to follow.

You have to **compare quotes**. Don't even consider buying car insurance without doing this first. After all the results we came across, we just couldn't believe how many drivers have been overpaying. And with free services like EverQuote™, comparing quotes today so that you aren't accidentally costing yourself money is a breeze.

Drivers don't always realize that car insurance agents make money from your premiums. So, the higher your rate, the more money the agent receives. This system may make it difficult to determine if you are getting a fair price. Fortunately, a lot of smart drivers out there figured out just how to cut down their insurance bill by using EverQuote's free service to get honest and fair quotes.

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3. Put money back into your pocket!



The Best And Worst Salads You Can Order At Chain Restaurants



Julie R. Thomson, HuffPost July 2017

If you're the type of person who goes to a fast food (or fast casual) restaurant and orders a salad, we're willing to bet it's because you care about eating a healthy meal. You know you should be eating a certain amount of vegetables a day, and that salads will help you do that.

But just how nutritious are salads at these restaurants? Here's the thing: it varies, *by a lot*. Some salads can make for healthy meal, while others can pack more calories, fat and sodium than a Big Mac.

We rounded up the updated nutritional information on popular salads you can find at McDonald's, Burger King, Wendy's, Taco Bell — yep, they make a salad — and Panera. The findings were somewhat surprising: while we weren't shocked to learn that a taco salad served in a fried shell is probably the least healthy salad choice out there, we were surprised to learn that you really can get a healthy salad option at some of the other chains.

Check it out — in order from most caloric to least caloric — and eat smarter:

1 Taco Bell's Fiesta Taco Salad

Ingredients: seasoned beef, seasoned rice, lettuce, tomatoes, cheese, reduced fat sour cream, red strips (crunchy tortilla), beans and fire roasted salsa.

Nutritional information:

760 calories

39g fat

1,320mg sodium

27g protein

2 Burger King's Chicken Club Salad

Ingredients: green romaine, green leaf and radicchio lettuce, crispy chicken, thick-cut smoked bacon pieces, shredded cheddar cheese, tomatoes, buttery garlic croutons and dressing.

Nutritional information:

710 calories

50g fat

1,800mg sodium

32g protein

3 McDonald's Bacon Ranch Salad & Buttermilk Crispy Chicken

Ingredients: buttermilk crispy chicken, chopped romaine, spinach, kale, red leaf lettuce, carrots, cheese, bacon, tomatoes and Newman's Own Ranch dressing.

Nutritional information:

690 calories

44g fat

1,120mg sodium

35g protein

4 Burger King's Chicken Garden Salad

Ingredients: mix of greens -- green romaine, green leaf and radicchio lettuce -- tomatoes, shredded cheese, buttery garlic croutons, grilled chicken and ranch dressing.

Nutritional information:

600 calories
43g fat
2010mg sodium
40g protein

5 Apple Pecan Chicken Salad Full Size

Ingredients: red and green apples, crumbled blue cheese, sweet cranberries, roasted pecans, warm grilled chicken and Marzetti Simply Dressed Pomegranate Vinaigrette.

Nutritional information:

560 calories
24g fat
1,020mg sodium
38g protein

6 Green Goddess Cobb Salad With Chicken

Ingredients: romaine, kale, arugula-radichio blend, citrus and pepper chicken, avocado, tomatoes, hard-boiled egg, green goddess dressing with whole milk Greek yogurt, pickled red onions and applewood smoked bacon pieces.

Nutritional information:

550 calories
33g fat
720mg sodium
36g protein

7 Panera's Modern Greek Salad with Quinoa

Ingredients: romaine lettuce, quinoa sofrito tomato blend, Greek dressing, kale, cucumber, feta cheese, almonds, kalamata olives.

Nutritional information:

530 calories
41g fat
870mg sodium
11g protein

8 Strawberry Mango Chicken Salad

Ingredients: mango, strawberries, honey-roasted sunflower seeds, grilled chicken breast, feta cheese and honey citrus vinaigrette dressing.

Nutritional information:

470 calories

19g fat
1,140mg sodium
39g protein

9 McDonald's Southwest Grilled Chicken Salad

Ingredients: grilled chicken, salad blend of assorted greens, corn, black beans, tomato, poblano, jack cheese, tortilla strips and Newman's Own Southwest dressing.

Nutritional information:

470 calories
19g fat
1,020mg sodium
37g protein

10 Panera's Asian Sesame Salad With Chicken

Ingredients: Romaine lettuce, citrus and pepper chicken, Asian sesame vinaigrette dressing, crispy wonton strips, almonds, sesame seeds and cilantro.

Nutritional information:

410 calories
20g fat
540mg sodium
25g protein This article originally appeared on HuffPost .

How Many Eggs Are Safe To Eat Per Day?



Daniela Cobos, International Business Times Mon, Jul 10 2017

How many eggs are safe to incorporate into a diet has been a point of contention among medical experts for years, but research showed the benefits of eating eggs may outweigh the possible risks.

Some medical professionals claimed eating eggs will shorten one's lifespan because of their cholesterol content, while others hailed the health benefits of eating eggs because of the variety of nutrients they provide.

“For the average person, two eggs daily is totally fine,” Keri Gans, R.D., author of "The Small Change Diet," said.

Natural eggs from chickens for sale at a farmers' market in Annandale, Virginia, August 8, 2013. Photo: PAUL J. RICHARDS/AFP/Getty Images

Research showed people who ate three eggs per day while on a weight loss diet achieved significant results.

Egg yolks have been proven to contain 90 percent of calcium, iron, phosphorus, zinc, thiamin, B6, folate, pantothenic acid and B12 of the egg. The yolk holds fat-soluble ingredients like vitamins A, D and E. For most people, eggs will not increase cholesterol or risk of heart disease.

While eggs are high in dietary cholesterol, they are low in saturated fat, which is actually a bigger factor in raising blood cholesterol levels, according to the 2015-2020 Dietary Guidelines for Americans. A medium egg contains around 100 mg of cholesterol, which is one-third of the 300 mg recommended daily limit.

Another benefit provided by eggs is their major protein content — one large whole egg contains 6.3 grams of protein. Eating eggs has been proven to give humans complete protein, which provides all the amino acids needed for survival. One whole egg provides 20 percent of the recommended daily protein intake for women and 17 percent for men.

People who have diabetes, high cholesterol or heart disease should limit their consumption of eggs as they should limit their cholesterol intake to 200 mg per day.

To include eggs in the average diet, they must be balanced with other nutrient-rich foods, such as fruits and vegetables. The way eggs are prepared is a huge part of how they affect the body — limiting use of oil when making eggs and including egg whites in preparations are some ways to ensure their health benefits outweigh their possible risks.

4 Top-Ranked Diversified Bond Mutual Funds for Solid Returns



Mutual funds having significant exposure to diversified bonds are excellent choices for investors seeking steady returns with a relatively low level of risk. Investing in funds that maintain a portfolio of bonds issued across a wide range of market sectors, also reduces sector-specific risk.

Moreover, investing in diversified bond funds is preferred to individual bond investing, as building a portfolio of the second type may prove relatively more expensive. A higher level of liquidity also makes diversified bond funds more attractive.

Below we share with you four diversified bond mutual funds. Each has earned a Zacks Mutual Fund Rank #1 (Strong Buy) and is expected to outperform its peers in the future. Investors can click [here](#) to see the complete list of diversified bond funds.

PIMCO Income A PONAX invests a minimum of 65% of its assets in fixed income securities from a wide range of sectors. These securities may include options, futures contracts and swap agreements. PONAX may invest not more than half of its assets in securities that are rated below investment grade. The fund seeks maximization of income. PIMCO Income A has returned 9.1% over the last one-year period.

PONAX has an expense ratio of 0.85% compared with the category average of 1.05%.

Putnam Diversified Income Y PDVYX seeks high income consistent with capital preservation. PDVYX invests primarily in securitized debt instruments and other obligations that are investment-grade or below-investment-grade in quality and issued by companies and governments based globally. Putnam Diversified Income Y has returned 12.6% over the last one-year period.

As of March 2017, PDVYX held 1336 issues, with 24.28% of its assets invested in FNMA.

AB Unconstrained Bond Advisor AGSIX seeks growth of income, consistent with preservation of capital. AGSIX invests a bulk of its assets in a diversified portfolio of fixed-income securities issued by both domestic and foreign companies. Its portfolio duration is expected to remain from negative three years to positive seven years. AB Unconstrained Bond Advisor has returned 7.3% over the last one-year period.

AGSIX has an expense ratio of 0.65% compared with the category average of 1.19%.

Fidelity Strategic Income Fund FSICX seeks a high level of current income and seeks capital appreciation. FSICX invests primarily in debt securities, including lower-quality debt securities, allocated among four general investment categories like high yield securities, U.S. Government and investment-grade securities, emerging market securities, and foreign developed market securities. Fidelity Strategic Income Fund has returned 6.6% over the last one-year period.

Joanna Bewick is one of the fund managers of FSICX since 2008.

To view the Zacks Rank and past performance of all diversified bond mutual funds, investors can click [here](#) to see the complete list of diversified bond funds.

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Why Medical Travel Insurance is a Must

By: Katja

Why medical #travelinsurance is a no brainer #familytravel

When I was 25 and living in Beijing, China, I fainted and fell down a small flight of stairs. I fractured my jaw, lost a couple of teeth and had others move to places in my mouth where teeth really shouldn't be. The friend who I was with at the time rushed me to an emergency clinic where the gash under my chin was stitched up and a dentist pushed and pulled what teeth he could back into place. My x-ray results the following day revealed two fractures in my jaw. It was at that point that I decided to go home to the UK and get further medical advice and any treatment that I might need.

As it turned out, I was very lucky. The fractures were hairline, which meant that I did not have to wear some prehistoric-looking mouth brace during the healing process. The treatment that I received in Beijing was very good and I only needed a few follow-up sessions with a dentist in England. But the point of this story is that I was able to go back to the UK – to my home, to my family, to a place where I could talk about medical matters in English – because I had travel insurance. What's more, my travel insurance covered medical emergencies.

There's a saying that if you can't afford travel insurance, you can't afford to travel. If something goes wrong on your trip; if your bags get stolen, or your flight is cancelled, or if you're struck down by Delhi belly or **dengue fever**, and you don't have insurance (or the right kind of insurance) then you will be faced with more than just the memories of a bad holiday.

Generally, travel insurance is sold in packages, combining various categories of coverage. Go through them and work out what you need and what you don't, either because you're not planning to go **zip-lining off the Eiffel Tower** or because you're already covered.

Some good things to consider when buying travel insurance include the following:

Medical Coverage: If your regular health insurance doesn't cover you while abroad then insurance that covers any medical emergencies is a must. Travellers with pre-existing medical conditions should take out specific **medical holiday insurance** tailored to your needs. Insurance policies vary so make sure to read the fine print carefully to see what is covered. Better still, talk to someone at the insurance company so that you are 100% sure what your policy covers. Some countries, **such as Thailand**, are considering making it compulsory to have a minimum level of travel insurance before you visit.

Emergency Evacuation: If you fall seriously ill and need to be repatriated you are looking at anywhere between US\$25,000 to in excess of US\$100,000 for a medical emergency evacuation. You may think that this

scenario is never going to happen (you're young, you're fit and healthy etc.) but it might. Having evacuation coverage as part of a package is a good idea.

Adventure Activities: If you're planning to go skiing or bungee jumping, or engage in any other activity where there is a high risk of injury, check to see if your activities are covered. Often you will have to take out an additional cover for extreme sports.

Travel Protection: If you're trip is cancelled, delayed or interrupted, then travel protection offers reimbursement – sometimes just partial.

Baggage Protection: Some insurance policies will reimburse you for items lost or damaged in transit as well as for damages and loss beyond your flight. If you're travelling with an expensive camera or laptop, or sporting equipment such as golf clubs or bikes, then you may need additional coverage.

In most cases your travels will go without a hitch; your bags will make it, your flights won't be cancelled and you won't faint, fall down some stairs and fracture your jaw while aboard. But if any of the above does happen, you want to make sure that you are covered.



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