

Winter 2020

UTBA Postings

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Quitting Smoking for Older Adults

It doesn't matter how old you are or how long you've been smoking, quitting smoking at any time improves your health. When you quit, you are likely to add years to your life, breathe more easily, have more energy, and save money. You will also:

- Lower your risk of cancer, heart attack, stroke, and lung disease
- Have better blood circulation
- Improve your sense of taste and smell
- Stop smelling like smoke
- Set a healthy example for your children and grandchildren

Research supported by the National Institutes of Health (NIH), the Centers for Disease Control and Prevention (CDC), and the U.S. Food and Drug Administration (FDA) confirms that even if you're 60 or older and have been smoking for decades, quitting will improve your health.

Smoking shortens your life. It causes about 1 of every 5 deaths in the United States each year. Smoking makes millions of Americans sick by causing:

- Lung disease. Smoking damages your lungs and airways, sometimes causing chronic bronchitis. It can also cause emphysema, which destroys your

lungs, making it very hard for you to breathe.

- Heart disease. Smoking increases your risk of heart attack and stroke.
- Cancer. Smoking can lead to cancer of the lungs, mouth, larynx (voice box), esophagus, stomach, liver, pancreas, kidneys, bladder, and cervix.
- Respiratory problems. If you smoke, you are more likely than a nonsmoker to get the flu, pneumonia, or other infections that can interfere with your breathing.
- Osteoporosis. If you smoke, your chance of developing osteoporosis (weak bones) is greater.
- Eye diseases. Smoking increases the risk of eye diseases that can lead to vision loss and blindness, including cataracts and age-related macular degeneration (AMD).
- Diabetes. Smokers are more likely to develop type 2 diabetes than nonsmokers, and smoking makes it harder to control



diabetes once you have it. Diabetes is a serious disease that can lead to blindness, heart disease, nerve disease, kidney failure, and amputations.

Smoking can also make muscles tire easily, make wounds harder to heal, increase the risk of erectile dysfunction in men, and make skin become dull and wrinkled.

Nicotine Is a Drug

Nicotine is the drug in tobacco that makes cigarettes so addictive. Although some people who give up smoking have no withdrawal symptoms, many people continue to have strong cravings for cigarettes. They also may feel grumpy, hungry, or tired. Some people have

“I’ve smoked two packs of cigarettes a day for 40 years – what’s the use of quitting now? Will I even be able to quit after all this time?”

headaches, feel depressed, or have problems sleeping or concentrating. These symptoms fade over time.

Help with Quitting

Many people say the first step to quitting smoking successfully is to make a firm decision to quit and pick a definite date to stop. Make a plan to deal with the situations that trigger your urge to smoke and to cope with cravings. You may need to try many approaches to find what works best for you. For example, you might:

- Talk with your doctor.
- Read self-help information.
- Go to individual or group counseling.
- Download the mobile apps or sign up for the text messaging service at SmokeFree60+.
- Ask a friend for help.
- Think of what you can do with the money you spend on cigarettes and set up a rewards system.
- Take a walk or try a new physical activity you enjoy.
- Take medicine to help with symptoms of nicotine withdrawal.

Some people worry about gaining weight if they quit. If that concerns you, make a plan to exercise and be physically active when you quit—it may distract you from your cravings and is important for healthy aging.

Breaking the Addiction

When you quit smoking, you may need support to cope with your body’s desire for nicotine. Nicotine replacement products help some smokers quit. You can buy gum, patches, or lozenges over the counter.

There are also prescription medications that may help you quit. A nicotine nasal spray or inhaler can reduce withdrawal symptoms and make it easier for you to quit smoking.

Other drugs may also help with withdrawal symptoms. Talk with your doctor about which medicines might be best for you.

Cigars, Pipes, Hookahs, Chewing Tobacco, and Snuff Are Not Safe

Some people think smokeless tobacco (chewing tobacco and snuff), pipes, and cigars are safe alternatives to cigarettes. They are not. Smokeless tobacco causes cancer of the mouth and pancreas. It also causes precancerous lesions (known as oral leukoplakia), gum problems, and nicotine addiction. Pipe and cigar smokers may develop cancer of the mouth, lip, larynx, esophagus, and bladder. Those who inhale when smoking are also at increased risk of getting lung cancer as well as heart disease, chronic bronchitis, chronic obstructive pulmonary disease, and emphysema. Using a hookah to smoke tobacco poses many of the same health risks as cigarette smoking.

Secondhand Smoke Is Dangerous

Secondhand smoke created by cigarettes, cigars, and pipes can cause serious health problems for family, friends, and even pets of smokers. Secondhand smoke is especially dangerous for people who already have lung or heart disease. In adults, secondhand smoke can cause heart disease and lung cancer. In babies, it can increase the risk of sudden infant death syndrome (SIDS), which is the unexplained death of a baby younger than 1 year of age. Children are also more likely to have lung problems, ear infections, and severe asthma if they are around secondhand smoke.

Get the Facts About E-Cigarettes

Electronic cigarettes, or e-cigarettes, deliver nicotine, flavor, and other chemicals that are inhaled by the user. They are sometimes called “e-cigs,” “e-hookahs,” “mods,” “vape pens,” “vapes,” or “tank systems,” and may look like regular cigarettes, pens, or even USB sticks. They may contain harmful substances like lead and cancer-causing chemicals, in addition to nicotine, which is addictive. Some flavorings in e-cigarettes have been linked to lung disease. Scientists are still studying the long-term effects e-cigarettes may have on your health. The U.S. Food and Drug Administration (FDA) has not approved e-cigarettes

as a quit-smoking aid. There is limited evidence that they help smokers quit.

Good News About Quitting

The good news is that after you quit smoking, even in your 60s, 70s, or beyond:

- Your heart rate and blood pressure drop to more normal levels.
- Your nerve endings begin to regenerate, so you can smell and taste better.
- Your lungs, heart, and circulatory system will begin to function better.
- You will cough and feel out of breath less often.
- Your chance of having a heart attack or stroke will drop.
- Your breathing will improve.
- Your chance of getting cancer will be lower.

No matter how old you are, all these health benefits are important reasons to make a plan to stop smoking.

Call a Smoking Quitline

A trained counselor can help you stop smoking or stay on track. You can call:

- The National Cancer Institute's Smoking Quitline, 1-877-448-7848 (1-877-44U-QUIT)
- Smokefree.gov, which connects you with your State's Quitline, 1-800-784-8669 (1-800-QUITNOW)
- Veterans Smoking Quitline, 1-855-784-8838 (1-855-QUITVET)

You Can Quit Smoking: Stick with It!

Many people need a few tries before they quit smoking for good. If you slip and have a cigarette, you are not a failure. You can try again and be successful. Try these tips to get back to your goal.

It's never too late to get benefits from quitting smoking. Quitting, even in later life, can significantly lower your risk of heart disease, stroke, and cancer over time and reduce your risk of death.

This content is provided by the National Institute on Aging (NIA), part of the National Institutes of Health. NIA scientists and other experts review this content to ensure that it is accurate, authoritative, and up to date.



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MAS Benefits

Rough Up Your Diet - Fit More Fiber Into Your Day

(NIH - News In Health) Fiber—you know it's good for you. But if you're like many Americans, you don't get enough. In fact, most of us get about half the recommended amount of fiber each day.

Dietary fiber is found in the plants you eat, including fruits, vegetables, and whole grains. It's sometimes called bulk or roughage. You've probably heard that it can help with digestion. So it may seem odd that fiber is a substance that your body can't digest. Much of it passes through your digestive system practically unchanged.

"You might think that if it's not digestible, then it's of no value. But there's no question that higher intake of fiber from all food sources is beneficial," says Dr. Joanne Slavin, a nutrition scientist at the University of Minnesota.

Types of Fiber

Different types of fiber can affect your health in different ways. That's why the Nutrition Facts labels on some foods may list two categories of fiber: soluble and insoluble. Soluble fiber is found in oats, beans, peas, and most fruits. Insoluble fiber is found in wheat bran and some vegetables.

Some soluble fiber is broken down by the complex community of bacteria and other microbes that live in the human gut. These microbes, called gut flora or microbiota, help with our digestion. Emerging research shows they can affect our health in various ways. Studies suggest that they may play

a role in obesity, type 2 diabetes, colon cancer, and other conditions. Researchers are now looking at how different types of dietary fibers affect the gut microbiota—and how that, in turn, affects our health.

But soluble and insoluble fiber aren't always listed separated on labels. Many foods contain both. And both types have health benefits. Experts suggest that men aim for about 38 grams of fiber a day, and women about 25 grams. Unfortunately, in the United States, we take in an average of only 16 grams of fiber each day.

Health Benefits

Some of fiber's greatest benefits are related to cardiovascular health. Several large studies have found that people who eat the most fiber had a lower risk for heart disease.

High fiber intake—particularly soluble fiber—seems to protect against several heart-related problems. "There is evidence that high dietary fiber consumption lowers 'bad' cholesterol concentrations in the blood and reduces the risk for developing heart disease, stroke, and high blood pressure," says Dr. Somdat Mahabir, a nutrition and disease expert with NIH's National Cancer Institute.

Fiber can help relieve constipation and normalize your bowel movements. Insoluble fiber is often used to treat or prevent constipation and diverticular disease, which affects the large intestine, or colon.

Fiber may also play a role in reducing the risk for type 2 diabetes, the most common form of diabetes. Fiber in the intestines can slow the absorption of sugar, which helps prevent blood sugar from spiking. "With diabetes, it's good to keep glucose levels from peaking too much," explains Dr. Gertraud Maskarinec of the University of Hawaii.

In an NIH-funded study, Maskarinec and her colleagues followed more than 75,000 adults for 14 years. Consistent with other large studies, their research found that diabetes risk was significantly reduced in people who had the highest fiber intake.

"We found that it's mostly the fiber from grains that protects against diabetes," Maskarinec says. However, she notes that while high fiber intake may offer some protection, the best way to reduce your risk of diabetes is to exercise and keep your weight in check.

Your weight is another area where fiber might help. High-fiber foods generally make you feel fuller for longer. Fiber adds bulk but few calories. "In studies where people are put on different types of diets, those on the high-fiber diets typically eat about 10% fewer calories," Slavin says. Other large studies have found that people with high fiber intake tend to weigh less—although that may be because their diets are healthier.

Scientists have also looked into links between fiber and different types of cancer, with mixed results.

For example, there is evidence that a high intake of dietary fiber may reduce the risk for colon cancer and colon polyps.

A Fiber-Rich Diet

Experts say that the type of fiber you eat is less important than making sure you get enough overall. "In general, people should not be too concerned by the specific type of fiber," Mahabir says. "The focus should be more on eating diets that are rich in whole grains, legumes, beans, vegetables, fruits, nuts, and seeds to get the daily fiber requirement."

Whole grains, fruits, and vegetables are also packed with vitamins and other nutrients, so experts recommend that you get most of your fiber from these natural sources. "Unfortunately, a lot of people tend to pick low-fiber foods. They go for white bread or white rice. Most of the processed foods—foods that are really convenient—tend to be low in fiber," says Slavin.

For people who have trouble getting enough fiber from natural sources, store shelves are filled with packaged foods that tout added fiber. These fiber-fortified products include yogurts, ice cream, cereals, snack bars, and juices. They generally contain isolated soluble fibers, such as inulin, polydextrose, or maltodextrin. These isolated fibers are included in the product label's list of ingredients.

However, the health benefits of isolated fibers are unclear. Research suggests they may not have the same effects as the intact fibers found in whole foods. For instance, there's little evidence that isolated fibers help lower blood

and cholesterol. They've also shown inconsistent effects on the regularity of bowel movements. On the plus side, some studies suggest they might boost the growth of good bacteria in the gut.

The bottom line is that most of us need to fit more fiber into our day, no matter what the source. "It would be great if people would choose more foods that are naturally high in fiber," Slavin says.

Increase your fiber intake gradually, so your body can get used to it. Adding fiber slowly helps you avoid gas, bloating, and cramps. Eat a variety of fruits, vegetables, whole grains, and nuts to add a mix of

different fibers and a wide range of nutrients to your diet. A fiber-rich diet can help your health in many ways.



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Member Benefits

As a member of UTBA, you are eligible for membership at Delta Community Credit Union (DCCU).



Discover the credit union difference and enjoy a full range of premium financial products and services, including:

- Competitively Priced Loan Rates
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- 57,000+ Surcharge Free ATM's Nationwide
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- Sandy Savers Club Accounts for Children
- Delta Community Credit Union Investment & Insurance Services

For more information on credit union membership, call Delta Community Credit Union at **404-715-4725** or **toll-free at 800-544-3328**. Mention UTBA when you call.

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Contact AeroFlow at **866-650-7508** or go online at www.aeroflowindustrialclinics.com.

REMEMBER!

UTBA members also have access to group-rated insurance plans. Call 877-472-5541 for questions or to enroll right over the phone. Plan availability may vary by trucking carrier.

- **LIFE** - Does anyone rely on you and your income? Secure your family's future by enrolling in universal or term life insurance that will pay benefits to your loved ones in case of a catastrophe.
- **DISABILITY** - Protect your paycheck! In case of sickness or an off-the-job accident, disability coverage pays you a monthly income while you are out of work to help keep you financially afloat (i.e. pay your truck payment, cover your groceries, pay your utility bills, etc.)
- **MORE** - Dental, Vision, Critical Illness, Accident, Legal, Limited Benefit Medical plans may also be available. Call UTBA at 877-472-5541 to check eligibility.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of the Universal Trucking Benefits Association will be held at 16476 Wild Horse Creek Road, Chesterfield, Missouri, on Thursday, April 23, 2020 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 and any adjournment thereof.

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

PROXY Universal Trucking Benefits Association April 23, 2020 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF UNIVERSAL TRUCKING BENEFITS ASSOCIATION

The undersigned member of the Universal Trucking Benefits Association does hereby constitute and appoint the President of the Universal Trucking Benefits Association 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 Universal Trucking Benefits Association 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: Al Gentile, Adam Mercer, and Judith Bausch
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: _____, 2020.

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
March 16, 2020
Date



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

UTBA Postings is published by:

**Universal Trucking
Benefits Association**

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

**Membership Services Office
Universal Trucking Benefits Association
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 information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program. Benefits may not be available in all membership levels.

For more information, or to upgrade your membership, please call 1-800-387-9027.

UTBA was founded for the benefit of 1099/owner-operators, agents, and drivers in the trucking and transportation industry. We provide low-cost benefits and services to individuals and groups.

The leadership of the company has over 50 years experience developing the appropriate product mix for valued 1099/owner-operators. We currently serve over 200 trucking & transportation companies and have over 7000 members.

UTBA provides its members access to group insurance plans that have group rates. These plans and low rates are not available directly to individuals. The association is your group and the only way to get these insurance plans!

Our mission at UTBA is to help our members by providing the best information, educational resources and benefits available.