



# AVIATION MEDICAL BULLETIN™

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## WAYS TO PREVENT THE DREADED SIDE STICH

Few things are worse than getting a side stitch during a run. Here are three ways to prevent the problem, and one strategy for stopping a stitch in its tracks:

**Eat mindfully pre-run.** There are many theories as to why stitches occur, and one of them factors in what and when you eat pre-run. Foods that are higher in fat and fiber take longer to digest. That doesn't mean they are bad foods, but if you eat them within one to two hours before a run, they can cause havoc—creating stomach upset, stitches, and other problems. Experiment with a variety of foods pre-run, eat lightly, and give yourself plenty of time to digest. One person's perfect pre-run fuel is another's disaster.

**Invest in a solid warmup.** Going from sitting to running speed may save you time on the watch, but it can create irregular, rapid-fire breathing patterns, which can translate to you bending over in pain on the side of the road (with a side stitch). Invest in two to three minutes of brisk walking, gradually work into an easy running effort, and then into your planned running workout pace. Doing so will increase the quality of your workout and decrease the risk of stitches that arise from pushing the throttle too soon.

**Regulate your breathing.** Run like a swimmer—with efficient breathing patterns that are in sync with your body. Swimmers can only breathe when their faces are out of the water (obviously), so they focus much of their time learning their breathing tempo and matching it to the rhythm of their stroke. Runners can benefit from the same technique by matching their breathing to their strides—inhaling for two to four strides and exhaling for the same. The faster the pace, the shorter the sequence (fast pace = one or two strides per breath, slower = three or four strides per breath). This can not only prevent stitches, but also improve the efficiency of your oxygen transport. Plus, it's a great way to keep in touch with your running effort levels without a watch.

## BALANCING ACT

Balance is being considered as the fourth component of fitness (being added to flexibility, strength and endurance). While balance is controlled by the inner ear, it's accomplished by the muscles. Balance is a learned activity, and it can be improved. Balance is even more important as one ages as falls can be more hazardous to an older person. The saying 'practice making perfect' works with balance. Practice these to improve your balance.

**Beginner** - With hips and shoulders squared, hands over head, stand on one foot. Allow the off-the-floor foot to move about to aid in balancing. Try to hold that position for up to 30 seconds. Repeat standing on the other foot. When you can do it for 30 seconds, go to the intermediate pose.

**Intermediate** - Now stand with the sole of one foot resting on the thigh of the other. This is harder since you no longer have that foot to move about. One you can stand for 30 seconds on each foot, move to the advanced phase.

**Advanced** - Reach forward with your arms and upper body, one leg extended to the rear, parallel to the ground. Try to stand for 30 seconds on each foot.

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## WHAT TO DO WHEN HIGH CHOLESTEROL RUNS IN YOUR FAMILY

Because high cholesterol doesn't have any symptoms, it's not something that's commonly on people's radar. Even if it is, people often don't take it seriously — until they have a heart attack or stroke. And, while we tend to think of those events as happening to an older population, people under the age of 55 can also be affected, especially if they were born with high cholesterol.

This condition is called familial hypercholesterolemia (FH). FH occurs because of a genetic defect on chromosome 19. It's an inherited disorder that makes it harder for your body to remove LDL or "bad" cholesterol from your blood. The result? From childhood, cholesterol builds up along the walls of your arteries and veins, narrowing the passageways and drastically increasing your risk of heart attack or stroke at a very early age.

### Who is most at risk for FH?

Familial hypercholesterolemia can affect anyone whose family carries the genetic mutation. However, it's found more frequently in those who are of French Canadian, Ashkenazi Jewish, Lebanese or Afrikaner (a South African ethnic group) descent.

The biggest problem with FH is that more than 90 percent of people who have it, haven't been diagnosed, which means you should pay careful attention to your family history. If people in your family have had heart attacks, needed stents or had bypass surgery earlier in life — before age 55 in men and before 65 in women — those are signals that there's something causing your family to be at higher risk for heart disease. It could be due to having familial hypercholesterolemia.

### What are the early signs of FH?

When you have FH, early detection of high cholesterol levels is key to getting the treatment that can lower your risk of cardiovascular disease. In addition to family history of early cardiovascular problems, you may also notice lumps forming under your skin.

These fatty deposits are called xanthomas, and are particularly noticeable around tendons in the hands, knees, Achilles tendons and elbows, and under the skin around your eyes. Sometimes an ophthalmologist may spot signs of cholesterol deposits in your eyes as well.

Whether or not you have obvious signs of high cholesterol, you should get checked if heart disease runs in your family. A simple blood test is all it takes to see if your cholesterol levels are in the healthy range. A high cholesterol level at a young age is a particular red flag that

you may have FH. If your doctor suspects you have the condition, you can undergo genetic testing to confirm the diagnosis.

### Are there any treatments for high cholesterol levels caused by genetics?

Usually, the first line of treatment for high cholesterol is lifestyle modification; but if you have FH, you'll need more advanced treatment.

It's always important to eat a low-fat diet, exercise and control your weight. Having a healthy lifestyle is crucial for heart health and for overall health. However, people with FH could eat an extremely low-fat diet and still not be able to control their cholesterol because they're genetically unable to handle it. For them, cholesterol is going to build up in the bloodstream regardless of what they eat.

Fortunately, there are medications that can substantially lower LDL cholesterol levels. The most common treatment for FH is statin drug therapy. Statin drugs work by blocking an enzyme that produces cholesterol in the liver and increases your body's ability to remove cholesterol from the blood. They can lower your LDL cholesterol levels by 50 percent or more. Statins have been safely used to reduce the risk of heart disease for 30 years and continue to be the number one option when it comes to helping people with FH.

In the most severe FH cases — typically when you inherited the FH genetic trait from both parents — LDL apheresis may be used as well. During this procedure, your blood is run through a machine that removes bad cholesterol and puts the "cleaned" blood back into your body. This is done multiple times a month to keep your cholesterol levels in check.

### Can I pass FH to my kids?

If you inherited FH from one parent, there's a 50 percent chance you'll pass it on to your children. If both of your parents passed the FH trait to you, your children will definitely have FH. That's why it's crucial to get children with a family history tested at an early age and begin cholesterol-reducing treatment for those with FH.

People with FH are usually not diagnosed until their 30s or 40s or later. Unfortunately, far too few are diagnosed as children. But, early treatment can significantly impact a person's lifetime cardiovascular health by lowering their long-term exposure to high cholesterol levels. The treatment keeps their arteries healthier and prevents premature heart attacks and strokes.

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## GOLF

Golf is like a love affair. If you don't take it seriously, it's not fun. If you do take it seriously, it will break your heart.

## HEALTHY PRE-RUN SNACKS FOR 60 MINUTES OF EXERCISE

Before heading out for a run, it's important to make sure you're fueled. Your body needs high-octane fuel to run its best. Here are some high-carb, low-fat, low-fiber meals and snacks that can provide the energy you need to run your best, for a variety of different workouts. These meals and snacks are packed with nutrients to keep you healthy.

Use this as a guide, but listen to your body. Each individual is unique in terms of digestion time, so you may need to eat closer to your workout or a few hours earlier than what's prescribed here.

*If you're exercising for up to an hour at an easy effort,* it's okay to run on empty. But, having a small snack or meal ahead of time may help you feel energized and strong throughout the workout. These snacks are also ideal before shorter quality workouts, like speed sessions and hill work.

- **1 cup of low-fiber cereal with ½ cup skim milk** (195 calories)- Eat this 30 minutes before a workout. The milk provides protein; both the cereal and milk have carbs to keep you energized.
- **2 (3-inch) fig cookies** (198 calories)- Eat these 30 minutes to 1 hour before a workout. The cookies are easy to digest and packed with high-energy carbs, vitamins, and minerals.
- **1 cup of berries with ½ cup low-fat cottage cheese** (160 calories) - Eat this 60 to 90 minutes before a workout. The berries offer carbs for energy, while the cottage cheese provides calcium, potassium, and vitamin D- all of which come in handy when training.
- **3 graham cracker squares with 1 teaspoon of honey** (98 calories)- Eat these 15 to 30 minutes before a workout or short speed session. These crackers are packed with carbs to keep you energized for your workout.
- **6 ounces low-fat fruit yogurt and 1 medium peach** (275 calories)- Eat this 1 hour before a workout. This snack has calcium, vitamin D, and potassium to support bone and muscle health, plus antioxidants to boost immune function.

## BEST STRESS BUFFER

It's usually the little hassles that cause stress, such as getting stuck in traffic or dealing with an irate coworker. They are likely to occur on a routine, if not daily, basis, and, indeed, become part 'n parcel of our lives.

That's why those who study ways to relieve stress generally say that just as stress is a daily occurrence, so should be the relief for it. In a recent study, persons who were active each day were less bothered by the stresses that come along. Exercise seems to help keep the individual stresses from piling up and become one big one.

Exercise, it seems, provides a "time out" for the mind to unconsciously process stress in an effective way.

## FEEL THE BURN

Weight lifters often experience heartburn while lifting. It's likely from holding their breath while lifting.

Philip Schoenfeld, M.D., a gastroenterologist, says that when lifters hold their breath during reps, abdominal pressure increases and shoots extra stomach acid up into the esophagus.

To avoid this, always exhale during the lifting phase of an exercise.

## TALKING RAISES BLOOD PRESSURE

Talking while you're having your blood pressure monitored can raise it as much as 15%, especially if you already have elevated blood pressure. Researchers have found that the average hypertensive's systolic blood pressure rises from 142 to 159 and the diastolic blood pressure rises from 97 to 111 if he is talking during the test.

## THE HOTTEST FOOD TRENDS TO WATCH FOR IN 2018

To give you a preview of the top healthy food trends for this year, we chatted with top registered dietitians throughout the United States to hear about the trends they saw at this year's Academy of Nutrition and Dietetics Foods and Nutrition Conference and Expo as well as insights they've gleaned from their clients.

The trends are now focused on eating for health benefits. For example, more people are talking about what to eat for gut health.

What's on nutrition experts' own wish lists for trending foods? "It would be awesome if we could make fruits and veggies trendy," says Natalie Rizzo, RD, a sports dietitian in private practice in New York City. "For example, certain things like acai, kale, and cauliflower have become a trendy part of people's diets. I would love for this

to expand to new fruits and veggies, whether that's by promoting unique fruits like the Autumn Glory apple or by teaching people about different varieties of their favorite veggies, like all the different winter squashes."

Fortunately, produce is making its way into an increasing number of convenience foods, such as portable soups and chips — bringing more fruits and veggies onto consumers' plates and more knowledge about their health benefits, too.

Nutrition experts also told us what not to focus on in 2018. Many of them said they hope the buzz about diet fads will quiet down. Rizzo says she hopes foods will stop being demonized as "bad" and that we'll stop relying on detoxes and cleanses as quick fixes. "I would like to see the focus on low-carb and ketogenic diets disappear, because I believe they are creating more harm than good." "They're confusing people into leading lifestyles that are not sustainable."

#### **Foods Free of Allergens Like Wheat, Dairy, Eggs, and Nuts**

Many food manufacturers are creating products free of top allergens like wheat, dairy, eggs, and nuts. You'll even find dairy-free chocolate chips!

#### **Healthy Fats Such as Avocado, Olives, and Walnuts**

Heart-healthy fats like avocado, olives, and walnuts grew in popularity in 2017 — after all, in addition to their health benefits, they also assist in keeping you fuller for longer, helping you to snack less and increase your chances of weight-loss success.

#### **Plant-Based Foods Such as Dairy Products, Nuts, and Root-Veggie Chips**

These are on fire!" says Bonnie Taub-Dix, a registered dietitian nutritionist. Even our dietary guidelines have encouraged more plant-based eating to help people and our planet.

Expect to see an abundance of plant-based dairy in 2018 (milk, yogurt, and cheese made from cashews, almonds, and other nuts), as well as frozen cauliflower pizza, and chips and tortillas derived from root vegetables such as sweet potatoes.

#### **Fresh and Dried Flower Power in Smoothies, Lattes, and Water**

Edible flowers have long been a thing in the culinary world. Now expect to see fresh and dried lavender as a popular smoothie and latte mix-in, as well as hibiscus as an ingredient in everything from tea to maple syrup. Elderflower, which has quietly been growing in popularity for years, will be visible in elderflower sparkling water and

tonic water.

#### **On-the-Go Meals for Quick, Convenient, and Affordable Eats**

Because folks are short on time, many traditionally less healthy convenience foods like noodle cups and frozen dinners have been getting a healthier makeover. Also keep your eyes peeled for portable, drinkable soup, frozen power bowls, and oatmeal squeeze pouches — all popular foods now available in healthier, portable form.

#### **Portable Protein for Extra Fuel When You're on the Move**

We are a snacking nation, and you'll see no shortage of new snacks hitting the market. Many of these are focused on protein; from individually wrapped hard-boiled eggs to new varieties of single-serving cottage cheese and yogurt to portable mini containers of bone broth.

#### **Powdered Ingredients for Familiar Foods You Love**

You may already know and adore powdered peanut butter. In 2018, expect other powders to grow in popularity, from the purest of protein powders (think powdered whole eggs and powdered egg whites) to culinary matcha and unsweetened cocoa powder. You'll see these powders as ingredients in food and also as mix-ins for your own recipes; from a cocoa-powder-sweetened smoothie to muffins caffeinated with matcha powder.

#### **Probiotics to Improve Your Gut Health and Possibly Lower Your Disease Risk**

You'll see probiotics included in more and more products in 2018; from nut butter to sauerkraut chips to carbonated drinks. Food companies are now adding them to foods like tortilla chips, and this trend is continuing to rise in 2018. Probiotics are friendly bacteria that help keep your gut healthy.

#### **HELPING TEENAGER BECOME SAFE DRIVER**

"One of the most important things a parent can do is to help his or her teenager become a safe driver," says the Insurance Institute for Highway Safety.

#### **THE CAT YEARS**

I just realized that while children are dogs—loyal and affectionate—teenagers are cats. It's easy to be a dog owner. You feed it, train it, boss it around. It puts its head on your knee and gazes at you as if you were a Rembrandt painting. It bounds indoors with enthusiasm when you call it.

Then, around age thirteen, your adorable puppy turns into a big old cat. When you tell it to come inside, it looks amazed, as if wondering who died and made you emperor.

Instead of dogging your footsteps, it disappears. You won't see it again until it gets hungry – then it pauses on its sprint through the kitchen long enough to turn its nose up at whatever you are serving. When you reach out to ruffle its head, in an affectionate gesture, it twists away from you, then gives you a blank stare, as if trying to remember where it has seen you before.

You, not realizing that the dog is now a cat, think something must be desperately wrong with it. It seems so antisocial, so distant, sort of depressed. It won't go on family outings. Since you're the one who raised it, taught it to fetch and stay and sit on command, you assume that you did something wrong. Flooded with guilt and fear, you redouble your efforts to make your pet behave.

Only now you are dealing with a cat, so everything that worked before now produces the opposite of the desired result. Call it, and it runs away. Tell it to sit, and it jumps up on the counter. The more you go toward it, wringing your hands, the more it moves away.

Instead of continuing to act like a dog owner, you can learn to behave like a cat owner. Put a dish of food near the door, and let it come to you. But remember, that a cat needs your help and attention too. Sit still, and it will come, seeking that warm, comforting lap it has not entirely forgotten. Be there to open the door for it.

One day your grown-up child will walk into the kitchen, give you a big hug and kiss and say, "You've been on your feet all day. Let me do those dishes for you."

Then you'll realize that your cat is a dog again.

*Source: Adair Lara, San Francisco Chronicle*

### **BEST TIME TO BUY A RUNNING SHOE**

Buy your running shoes late in the day after you've gone for a run. "Your feet will change shape during the course of the day and after your workout," says Lewis G. Maharan, MD, writing in *Running & Fitnews*, and you're more likely to buy a suitable pair.

### **WHEN 90% LEAN = 51% FAT**

The people who sell you ground beef like putting percent-lean labels on their product. Ninety percent lean sounds like it's only 10% fat. But, 10% fat content means that 51% of the calories come from fat.

Ground beef has been called the biggest source of saturated fat in the American diet. And interestingly, ground beef can be labeled "lean" if it's 22% fat by weight. Other foods must be 10% or less fat by weight to be called "lean." Cooking only reduces fat content by 10% on average.

### **THE COLD WAR**

Want some tips on fighting the common cold? Jack Gwaltney, MD, professor of internal medicine, University of Virginia School of Medicine suggests at the first hint of symptoms of a cold do two things:

Take a good old-fashioned antihistamine (such as Chlor-Trimeton or Tavist-D)

Take an anti-inflammatory (such as Advil)

Gwaltney says by doing this before the symptoms have a chance to settle in, you'll be a step ahead in the cold war: the anti-inflammatory will head off aches, decrease the severity of a sore throat and may restrain coughing. The antihistamine will reduce sneezing and mucous production which will reduce nose blowing.

And nose blowing, it turns out, can be bad for you. It can force the mucous into the sinus cavities, increasing the risk of sinus infection. If you're taking other medications, check with your doctor first.

### **DO-IT-YOURSELF SPORTS DRINK**

Sports drinks are a hot topic of discussion in the sport nutrition arena. Is it better to down a Gatorade or plain water? Fluid replacement, of course, is the most important concern. Whenever you sweat, you need to replace the water lost in the process. So is a sports drink better than water for replacing fluid? That depends. If you are participating in an endurance event where you'll be working out for an hour or more, a sports drink is preferable, because it also replaces sodium and potassium that can be lost through heavy sweating. If your exercise endeavor is moderate, water is fine.

Perhaps the primary advantage of sports drinks is the taste.

The flavor encourages you to drink more. So you don't have one available, or you don't want to spend the money (after all, they are rather expensive)? Here's how to make your own do-it-yourself sports drink:

For every 7.5 ounces of water add a tablespoon of sugar, a pinch of salt, and a tablespoon of orange juice or 2 tablespoons of lemon juice. This mixture will have all the benefits of a sports drink.

### **CEREAL TO REDUCE HEART ATTACK RISK**

By eating an additional five grams of whole grain cereal a day, women in a study conducted by Brigham and Women's Hospital reduced their heart attack risk by almost one third. Researchers say that the reduced risk is due to the fiber in whole grain breakfast cereals.

## CHURCH AND LONG LIFE

The journal *Demography* reports that persons who do not go to church have a life expectancy of 75, while those that attend religious services at least once a week live an average of 83 years.

Scientists speculate that being active spiritually may bestow better health and longer life because it's linked to the beneficial attitudes and behaviors such as not smoking, limiting alcohol use, forging strong social bonds, and finding hope and inner peace that comes in part from being forgiving and being forgiven.

Because of spirituality's positive impact on health and longevity, 30 percent of U.S. medical schools now offer spiritual courses.

## PEANUT BUTTER

Peanut butter is a good source of monounsaturated fat which doesn't boost cholesterol. In fact, a recent study reported in the *American Journal of Clinical Nutrition* found that a diet that included peanuts and peanut butter could actually reduce total cholesterol by 10%, and LDL ("bad") cholesterol by 13%.

While there is some hydrogenated oil in brand name peanut butters—which keeps the peanut oil from separating and rising to the top—the amount is so small that the FDA considers peanut butter “trans-fat free.”

To avoid the trans fat completely, you can buy natural peanut butter which contain only peanuts, with or without added salt. You'll have to stir it each time, or you can keep it in the refrigerator to keep it from separating.

## INJURIOUS EXERCISES

Exercise is good for you, but.... Not all exercises are beneficial. The President's Council on Physical Fitness and Sports has compiled a list of potentially dangerous exercises that are most likely to cause injury. Here they are.

**Yoga Plow.** This is the exercise where you lie on your back and carry your legs over your head until your toes touch the floor. It can cause extreme flexion of the neck. Forceful of ballistic neck stretches. Forcing the neck beyond its normal range of motion, especially if doing it quickly, can compress neural and vascular structures at the base of the skull, as well as damage disks and other soft tissue.

**Bridging.** So common years ago for football players and wrestlers, this involves bridging the back so that the entire weight is supported only by the top of the head and the feet. It can place extreme pressure on the cervical disks.

**Finger-tip-to-floor and sit-up-and-reach stretches.** These stretches limit excursion of the hip joint and transfer stress to the connective tissue of the spine. A safer alternative is to sit-and-reach with only one leg extended at a time. The other should be bent.

**Hurdler's stretch.** Leaning forward to stretch the hamstrings in the straight leg stresses the medial structures of the bent leg. Keep the bent leg in front of the body.

## REFRIGERATE FOODS BEFORE THEY COOL

It's fairly standard operating procedure to allow cooked foods to cool before refrigerating them. Don't!

If you don't plan to eat them right away, put them in the refrigerator immediately. While people have a hesitancy about putting hot food—or even warm food—in the refrigerator, according to the USDA Meat and Poultry Hotline, they will not mess up the mechanism of the fridge by overtaxing the motor. Today's refrigerators are designed to handle hot foods.

The idea that you don't put hot foods in a cold refrigerator is from generations ago. Back in the days of ice boxes people didn't want the ice to melt. It cost money to replace it, and the ice man only came around so often.

Even foods right out of the oven or off the range can be refrigerated immediately and the sooner you do it, the less chance there is for bacteria to grow.

## ONE-MINUTE BONE BUILDER

Walking is great for your heart, but it may not be enough for your bones. It was reported to the American Academy of Orthopedic Surgeons that walking, and other non impact activities, such as stationary cycling and stair climbing, had almost no effect on bone density.

So what can you do? Charles Milgrom, MD, author of the report and associate professor of orthopedics at the Hebrew University Medical School in Jerusalem, says, “A 60-second run in the middle of your walk should be enough to signal bones to add mass.”

Robert Marcus, PhD, director of the aging unit at Stanford University Medical School, agrees. “You need to subject your bones to more impact than what they are used to,” he says.

If you're not used to running, begin by doing it for 10 seconds and work your way up to one minute.

Any exercise that is high impact, such as tennis, step aerobics or rope jumping, will help build bone mass.

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**I'M OLDER AND COLDER. WHY?**

There are a couple of reasons older adults may feel cold more easily than they used to. Owing in part to the natural slowing of metabolism as we age, the body becomes less efficient at generating heat and maintaining a normal body temperature of 98.6 ° F. Chronic medical conditions like hypothyroidism (an underactive thyroid) and cardiovascular disease also make older adults more susceptible to feeling cold.

For these reasons, older adults are at a greater risk for developing hypothermia -- when body temperature plunges to 95 ° F or lower. It doesn't have to be subzero outside for hypothermia to set in. Research suggests that very frail, elderly people can develop hypothermia at room temperatures as high as 71 to 75°F! And 50 percent of those who develop hypothermia do not survive, usually as a result of going into cardiac arrest.

Staying warm therefore should be a priority. However, this does not mean that you must spend the winter inside wrapped in a heavy blanket. Some simple precautions should keep you safe.

Before stepping outside, make sure you have eaten a full meal -- the energy you get from food helps you generate heat. Dress warmly with layered clothes, remove wet clothes as soon as possible, and don't forget to wear a scarf, gloves, and a hat that completely covers your ears and head. You lose about 30 percent of your body heat through your head.

Hot drinks also are a good way to warm up. But, avoid alcohol -- it causes you to shed heat.

Warning signs for hypothermia include sluggishness, drowsiness, slurred speech, confusion, loss of control of fine finger movements, and cold skin, especially on unexposed areas like the torso. Numbness of extremities such as fingers and toes, accompanied by skin that is firm and white, or yellow and waxy in texture, is a sure sign of frostbite, which frequently precedes hypothermia. Older adults may or may not shiver. If you're experiencing any of the symptoms above, call 911.

**MODERATE EXERCISE**

"Moderate exercise" is the gold standard for exercise intensity, if physical fitness is your goal. It is the universally applied measure of how hard you are exercising. So, what is "moderate" exercise?

Here are the signs to look for to determine what is moderate:

<b>Level</b>	<b>Signs</b>
Light	normal to slightly increased breathing
Moderate	deeper breathing and sweating
Vigorous	gasping, heavy sweating

If you are inactive, brisk walking will get you to a moderate level (60% or maximum oxygen consumption).

There are actually three interactive measures of exercise: intensity, duration and frequency. Of these, the most important one is frequency.

The usual recommendation is:

<b>Intensity:</b>	moderate
<b>Duration:</b>	30 minutes to an hour
<b>Frequency:</b>	3 to 5 times per week

Injuries from exercise are more often associated with intensity than with duration or frequency.

**NONALCOHOLIC BEER**

The compounds found in beer that provide heart-saving benefits are also present in similar amounts in nonalcoholic beer. These compounds appear to thwart the blood thickening process that can lead to cardiovascular disease. Nonalcoholic beer also has half the calories of regular suds.

## WHAT'S THE DIFFERENCE?

**We are often asked, “If we have Long Term Disability (LTD) coverage for our pilots, why do we/they need Loss of License (LOL) coverage”? The answer lies in an explanation of the difference between LTD and LOL.**



Traditional LTD carriers don't recognize what we call the licensing risk. That's the risk of an FAA licensing grounding that can extend well beyond the resolution of the health issue/problem that initially triggers a disability benefit. Further, they generally don't recognize at all, those health related licensing safety issues that cause a pilot's loss of income, but never trigger an LTD benefit. Below is an example:

A pilot has to have a stent. After 45 days, his cardiologist releases him to go back to work. The LTD carrier reasons that his health problem has been solved, and his doctor released him, so they deny or cease further payment of benefits.

Here's the problem: The FAA won't even consider letting him fly until at least six months has elapsed between the event and his request to go back on flight status. And, it's incumbent on the *pilot* to prove to the FAA that he/she is fit to fly after the six month mark. So, he has to know the FAA requirements, have extensive testing, and have his case presented to the FAA Cardiac Review Board for a "Special Issuance". (And, by the way, the board only meets every other month.) So, in the real world of aviation, it can be seven to twelve months before this pilot can fly again even though the LTD carrier stopped benefits after 45 days. A LOL contract would continue to pay him long after the LTD plan stopped.

The bottom line is that traditional disability insurance will not typically consider a pilot disabled once your treating doctor or the insurance company's doctor say "he's good to go." Hence the reason Loss of License Insurance was created and our experience shows it pays nearly 1 in 20 covered pilots every year.

With 65 years experience, Harvey Watt & Co provides the *only* US pilot disability plans for individuals and small groups we know with a FAA Medical Licensing definition of disability for commercial pilots.

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