



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2006

Protect Your Identity

Identity theft continues to be the fastest growing crime in the U.S. It affects hundreds of thousands of Americans each year. Here are some tips to protect your identity:

- **Secure personal information in your home**, especially if you have room-mates, employ outside help, or are having work done in your home.
- **Don't give out personal information such as your credit card number or bank account number on the phone, through the mail, or on the Internet unless you've initiated the contact** or are sure you know with whom you're dealing.
- **Treat your mail carefully**. Never put bill payments in your mailbox. Take them and your other mail to a post office or U.S. Mail collection box. Pick up new checks at your bank or post office box rather than having them mailed to your home mailbox.
- **Treat your trash carefully**. Shred or tear your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail.
- **Don't carry your Social Security card in your wallet**.
- **Give your Social Security number only when absolutely necessary**, and ask to use other types of identifiers.
- **Write checks with a gel pen**. Gel ink is much harder for a thief to wash off and forge, if your check is stolen.
- **Photocopy the contents of your wallet, front and back**. Then you will know what is missing and who to call in case of theft.

For tips on what to do if your identity is stolen, see page 5.

Health Trust Health Plan Participants: Please see page 1 of the green insert for important information about plan benefit changes effective January 1, 2007.

Health Trust Operations Manager Janet Gagnon will be retiring from her position with the Health Trust effective October 13, 2006, after nearly 20 years of service. Janet and her husband, Winslow Town Manager Ed Gagnon, will be retiring to Arizona, where they intend to enjoy the sun and play a lot of golf. Best wishes, Janet – we'll really miss you!

Fall 2006

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As part of the Medicare D legislation, the Health Trust is required to notify its members of its prescription drug coverage (referred to in the law as "creditable coverage") by mailing them a certificate of creditable coverage on an annual basis. This certificate of creditable coverage notifies members that their prescription drug benefit is better than the Medicare Part D basic benefit, and that they do not have to enroll in Medicare Part D. A copy of this certificate of creditable coverage is included in the green insert found in the middle of this edition of the Wellness Works newsletter.

Please note: This certificate of creditable coverage only applies to you if you have health insurance coverage through the Maine Municipal Employees Health Trust.

Become Familiar with Your Family

How well do you know the health history of your sister, brother, mother, father, grandparents? If you can't give a detailed list of your relatives' health conditions, it may be time to start asking some questions. Family members share their genes, as well as their environment, lifestyles and habits. Knowing your family's health history helps to identify risk factors for diseases and can help your doctor or other health professional predict your risk for developing diseases and help you make changes to reduce your risk.

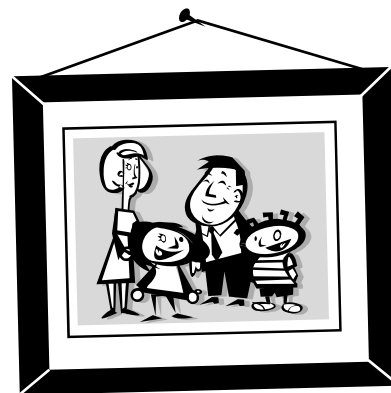
You can't change your genes, but you can change behaviors that affect your health, such as smoking, inactivity and poor eating habits. People with a personal or family history of chronic disease may have the most to gain from making lifestyle changes. In many cases, making healthy changes can reduce your risk of disease even if you already had the disease or if the disease runs in your family.

Another change you can make is to participate in screening tests, such as mammograms and colorectal cancer screenings, for early detection of disease. Screening tests can also detect disease risk factors, such as elevated cholesterol levels and high blood pressure, which can be treated to reduce the chances of developing additional health problems. Finding disease early, before symptoms appear, can mean better health in the long run.

The best way to learn about your family health history is to talk to your family. Ask questions, look at death certificates and available medical records, and then record the information you learn. You may want to check out the government's computerized Family Health Portrait at www.familyhistory.hhs.gov. It is an easy-to-use website that will help you create a drawing of your family health tree. You can print it out, update it when necessary, and share it with your family

and doctor. Many health problems run in families, so tracking the illnesses of your blood relatives can help you and your doctor identify your risks and take steps to keep your family healthy. You can also get a free print copy of this tracking tool, if you do not have access to the Internet, by calling 888-275-4772.

Source: *My Family Health Portrait*, www.familyhistory.hhs.gov



Are You Too Sweet?

No, we aren't talking about how nice you are, but rather how much sugar you're eating. Most Americans have far too much sugar in their diets, which adds a lot of empty calories to their plates and a lot of extra weight to their waists. Unfortunately, there aren't any solid guidelines for curbing a sweet tooth. The general recommendation by the U.S. Department of Health and Human Services, which publishes the Dietary Guidelines for Americans, is that we



should "limit" our consumption of sugar and sugary treats. So what is a sweet lover to do?

- 1. Read the ingredients list.** Look for added sugars and make sure they are not one of the first few ingredients. Some names for added sugars or sweeteners include sucrose, glucose, high fructose corn syrup, maple syrup, and fructose.
- 2. Look at the label.** Reading the food label will help you recognize products that contain high amounts of sugar. By looking at the total grams of sugar listed on the label you will be able to compare products and choose one that is the lowest in sugar.
- 3. Be a role model.** Children are more willing to try low-sugar foods when their parents do so as well. Show your children that you enjoy low-

sugar foods by having them available for snacks and desserts. Fresh fruit makes a delicious addition to your morning cereal or a great ending to a healthy dinner.

- 4. Brush up on your math skills.** There are a few numbers that are good to know when thinking about how much sugar you are eating.
 - **1 gram sugar = 4 calories**
 - **4 grams = 1 teaspoon sugar**
 - **10% or less of our total calories should come from processed sugar**

For example, people consuming 2,000 calories a day should eat no more than 200 calories from sugar each day, which works out to be about 50 grams or 12.5 teaspoons of sugar. A typical (non-diet) soda contains 40 grams or 10 teaspoons of sugar...almost to the daily limit already!

50 Ways to Lose Your Love Handles

Weight loss really can be as simple as eating 100 fewer calories per day. Weight loss experts agree that the best way to win the battle of the bulge is not through strict diets but by making small changes you can sustain for a lifetime. All it takes is making small changes in your daily routine.

There is one hitch: You need to keep up the changes to be successful. If you miss a day, no problem; just make up for it the next day. Just keep plugging away, and before long, the small changes will become automatic.

A Simple Formula

If you trim 100 calories per day, either by eating fewer calories or burning more, it should add up to a 10-pound loss at the end of a year. It's a simple mathematical formula; if you eat fewer calories than you burn, you will lose weight.

Let's do the math. A pound of fat equals 3,500 calories. Shaving 100 calories each day for 365 days is roughly 36,500 calories, equivalent to 10 pounds of pure fat. You could double your weight loss to 20 pounds in a year by trimming 100 calories from your diet *and* burning 100 extra calories each day.

A nutritious diet that is lower in calories will help you look and feel better, and can improve your health, too. Choosing the right foods — think fruits, vegetables, legumes, whole grains, lean protein, and low-fat dairy products — will give you energy all day long and help satisfy your hunger so you eat less. That's another step toward helping you lose weight once and for all.

Easy Ways to Burn 100 Calories

Here are some quick and simple ways to burn an extra 100 calories:

1. Buy a pedometer and walk an extra 2,000 steps, roughly equivalent to 1 mile.
2. Walk the dog for an extra 20 minutes.
3. Jog for 10 minutes.
4. Do 30 extra minutes of housekeeping.

5. Pull weeds or plant flowers in the garden for 20 minutes.
6. Pedal an exercise bike for 13 minutes.
7. Climb up and down stairs for 18 minutes.
8. Jump rope for 15 minutes.
9. Swim for 15 minutes.
10. Dance for 20 minutes.
11. Mow the lawn for 20 minutes.
12. Wash the car.
13. Work out in your living room with an exercise video for 15 minutes.
14. Golfers, carry your clubs for 15 minutes.

How to Cut 100 Calories From Your Diet

And here are some tips from the calorie-cutting side of the equation:

15. Eat a high-fiber, whole-grain breakfast cereal instead of granola.
16. Use mustard or low-fat mayonnaise on your sandwich instead of regular mayonnaise.
17. Have a piece of fresh fruit in place of cookies or chips.
18. Drink diet soda or water instead of regular soda.
19. Choose sherbet, sorbet, or low-fat ice cream over super-premium ice cream.
20. Use 2 tablespoons of light whipped butter or margarine instead of regular butter or margarine.
21. Top your favorite pasta with a red sauce instead of a cream sauce.
22. Skip the blue cheese topping on your salad.
23. Order a small drink instead of a super-sized drink.
24. Hold the bacon on your sandwich at breakfast.
25. Use water-packed tuna instead of oil-packed.
26. Eat a snack-sized chocolate bar instead of a whole candy bar.
27. Order your pizza with veggies instead of high-fat meat toppings.
28. Eat an appetizer as your main meal instead of an entrée.
29. Skip the extra butter shot on your movie theater popcorn.
30. Order your sandwich on whole-grain bread instead of a croissant or bagel.
31. Leave the crust on the pie and enjoy the filling.
32. Leave 3 to 4 bites of food on your plate.
33. Pass on the gravy on your mashed potatoes.
34. Try an open-faced sandwich.
35. Leave the cheese off your sandwich or burger.
36. Switch to low-fat salad dressing instead of regular.
37. Use only half the packet of salad dressing when ordering salads to go.
38. Eat 2 slices of whole-grain bread instead of a bagel.
39. Spread your bread with jam instead of butter or margarine.
40. Have a side salad instead of French fries as a side dish.
41. Savor five Hershey kisses instead of a chocolate bar.
42. Choose skim milk instead of whole milk.
43. Eat 1/2 cup less of pasta or rice.
44. Remove the skin from poultry before eating.
45. Choose ground sirloin instead of ground beef.
46. Share a dessert.
47. Enjoy hummus with baby carrots instead of cheese and crackers for a snack.
48. Drink one less 12-ounce light beer or glass of wine.
49. Choose fruit canned in natural juice instead of heavy syrup.
50. Skip the butter or margarine in the pan when grilling sandwiches or eggs.



Source: Web MD

Family-Friendly Fitness

Strapped for Time?

Having trouble squeezing in your workout? Try some of these tips:

Set your alarm to go off a half-hour earlier than everyone else's, and get your workout out of the way first thing!

If a mad morning rush leaves you with no time, try getting everything ready the night before (including lunches packed and clothing set out).

Don't be afraid to delegate some household tasks to other family members and make time for exercise! You shouldn't try to do everything all by yourself.

Cut down on kitchen time by making double recipes and freezing half for a quick heat-and-eat meal another day.

Take your kids to a school or park and walk laps while they play or go on a bike ride together.

If you can't fit in one 30-minute walk, break it into three 10-minute jaunts throughout your day.

Try doing butt squeezes in the elevator, leg lifts at your desk, leg squats while blow-drying your hair, tummy tucks while watching the news, etc. Do what you can, when you can.

Think small! Even if it isn't a full workout, five or 10 minutes of movement is better than nothing!

Source: Denise Austin, "Fit Tips"



"Health is the vital principle of bliss, and exercise, of health."

-- James Thomson

Have trouble balancing workouts and family time? Why not combine them? It's easy!

When you're walking, bring tiny tots along in a backpack carrier or stroller. You'll burn more calories packing or pushing the extra weight, and they'll enjoy the fresh air, too! Have older kids? Why not get involved in sports together? Swimming, tennis, soccer, basketball, and baseball all provide a great workout.

Do your kids like to bike or skate? Take advantage of your own neighborhood, or pack up the car and head for a nearby park or school track every afternoon!

You'll accomplish your goal of exercising each day — and you'll also be spending quality time with your kids, showing them that fitness can be fun!

Source: Denise Austin, "Fit Tips"



Shin Splints: What are they and how can they be treated?



Shin Splint is a catch-all term to describe an aching pain on the front of the lower leg and, occasionally, the inside of the lower leg. It's usually caused by doing too much — such as increasing a workout too quickly — or putting too much stress on bones by wearing worn-out running shoes or running on hard surfaces. Sometimes, your foot naturally rolls too much (called overpronation) when you walk or run, causing shin splints.

Another cause: Running strengthens the muscles on the back of the legs more than it works the muscles on the front. Your back leg muscles get so strong that they put too much pressure on the front of your legs. The muscles in the back of your lower legs are the Gastrocnemius and Soleus. The main muscle in the front of your lower leg is the Tibialis Anterior (shin).

To prevent shin splints: Stretch the back leg muscles and do exercises to strengthen the front leg muscles, such as biking. Increase workouts gradually (about 10% a week). Don't increase

distance at the same time you're working on getting faster. Replace worn-out running shoes.

If you have shin splints, cut back your running by 50%. Ice the painful area after you run, and take aspirin or ibuprofen to reduce swelling. Avoid running fast and on hills. If the pain doesn't improve in two weeks, see a sports podiatrist. To correct overpronation, a podiatrist can fit you with a shoe insert (orthotic) to stabilize your feet. Left untreated, shin splints can become hairline cracks.

Source: Michael O'Shea, Ph.D., Sports Training Institute

Links to Better Health

Learn more about how to make better decisions about your health by visiting the following sites:

- www.ahrq.org - The Agency for Healthcare Research and Quality's mission is to improve the quality, safety, efficiency, and effectiveness of healthcare for all Americans. Information helps people make more informed decisions and improve the quality of healthcare services.
- www.ramcampaign.org - Learn more about the upcoming PBS series designed to help consumers take charge of their own healthcare.

To Drive or Not to Drive



Being able to drive gives people a feeling of independence and freedom. It means being able to go wherever, whenever and with whomever we want. There are relatively few restrictions and no one controls our destiny.

Because of its links to independence, for seniors, having their driver's license taken away because of medical or physical problems can be distressing. There is a point, however, at which people can no longer safely drive – when getting behind the wheel puts both the driver and other people on the road in danger.

When someone is becoming an unsafe driver, the warning signs often come gradually. At first, people may not

notice warning signs or may attribute them to something else. Eventually the signs become so pervasive that they are hard to ignore. Or, perhaps, there is a crisis – such as a serious accident – that forces everyone to take notice. Here are some warning signs that you can watch for:

- More than one at-fault accident in a year
- Getting lost or easily confused
- Unexplained scratches or dents in the car
- Tickets for unsafe driving
- Inability to read road signs
- Inability to hear horns, sirens or other sounds
- Medical treatment for cataracts, glaucoma, ear problems, etc.

Often family members are put in the position of watching an elderly relative's driving ability decline, without knowing what to do. Mentioning it to the person might have just the opposite of the intended effect – making the senior defensive, angry or embarrassed, and insisting that they can drive just fine.

Some states have laws that require senior citizens to retake the driving test after a certain age to check for vision, reaction time and assessment abilities. Sometimes the best thing to do is ask a doctor, counselor or social worker to give a patient a “no more driving” prescription. Hearing the bad news from a professional, rather than a family member, may make the senior more amenable to taking the advice. Taking the driver to get a driver's test may also do the trick; the objective standards of the test are impossible to dispute. Though getting the person's license taken away seems drastic, sometimes it is the only way.

Seniors who can no longer drive have other options, such as carpooling, bus or van services sponsored by senior centers or hospitals, family and friends, and public transportation. Help your elderly relatives by researching services available in your community. Learning about options can help ease the transition from being a driver to being a passenger.

Heart Attack Warning Signs for Women

If you're a woman, you should know the symptoms of a heart attack that are more likely to occur in women – unusual fatigue, shortness of breath, nausea, a feeling of intense anxiety, and/or pain in the jaw, neck, shoulder, back, or ear. Nearly half of women having a heart attack do not experience chest pain, which is usually the first symptom in men. Women often fail to recognize their symptoms and thus delay getting medical help. Prompt treatment means a better prognosis. If you have these symptoms, don't drive yourself to the hospital; it's dangerous to yourself and others on the road. Call 911 for an ambulance. In the meantime, chew a whole adult aspirin.

Source: University of California, Berkeley – Wellness Letter

If Your Identity is Stolen

- 1. Place a fraud alert on your credit reports, and review your credit reports.**

Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

- 2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.**
- 3. File a report with your local police or the police in the community where the identity theft took place.**
- 4. File a complaint with the Federal Trade Commission** by calling the FTC toll-free Identity Theft Hotline at 1877-IDTHEFT (1-877-438-4338).

For more information on identity theft, visit the following website: www.consumer.gov/idtheft.

Bone Health

Building strong bones, especially before the age of 30, can be the best defense against developing osteoporosis. Living a healthy lifestyle is essential for keeping bones strong.

Osteoporosis is largely preventable for most people. Prevention of this disease is very important because, while there are treatments for osteoporosis, there is currently no cure. There are five steps that can help prevent osteoporosis. No one step alone is enough to prevent osteoporosis but all five may help. Below are the five steps the National Osteoporosis Foundation recommends to help prevent osteoporosis.

- Get your daily recommended amounts of calcium and vitamin D.
- Engage in regular weight-bearing exercise.
- Avoid smoking and excessive alcohol.
- Talk to your healthcare provider about bone health.
- Have a bone density test and take medication when appropriate.

Calcium

Calcium is needed for the heart, muscles and nerves to function properly and for blood to clot. Inadequate calcium is thought to contribute to the development of osteoporosis. National nutrition surveys have shown that many women and young girls consume less than half the amount of calcium recommended to grow and maintain healthy bones.

Depending on your age, an appropriate calcium intake falls between 1000 and 1200 mg a day. If you have difficulty getting enough calcium from the foods you eat, you may take a calcium supplement to make up the difference. Keep in mind that your body can only absorb 500 mg of calcium at a time.

Vitamin D

Vitamin D is needed for the body to absorb calcium. Without enough vitamin D, you will be unable to absorb calcium from the foods you eat, and your body will have to take calcium from your bones. Vitamin D comes from two sources: through the skin following direct exposure to sunlight, and from the diet. Experts recommend a daily intake between 400 and 800 IU per day. Vitamin D can be obtained from fortified dairy products, egg yolks, saltwater fish, and liver.

Exercise

Exercise is also important to good bone health. If you exercise regularly in childhood and adolescence, you are more likely to reach your peak bone density than those who are inactive. The best exercise for your bones is weight-bearing exercise such as walking, dancing, jogging, stair-climbing, racquet sports and hiking. If you have been sedentary most of your adult life, be sure to check with your healthcare provider before beginning any exercise program.

Screening Tools

A Bone Mineral Density test (BMD) is the only way to diagnose osteoporosis and determine your risk for future fractures. Since osteoporosis can develop undetected for decades until a fracture occurs, early diagnosis is important.

A BMD measures the density of your bones (bone mass) and is necessary to determine whether you need medication to help maintain bone mass, prevent further bone loss and reduce fracture risk. A BMD test is a special type of test that is accurate, painless and noninvasive.

Medication

There is no cure for osteoporosis. There are some drugs that can be prescribed for the prevention and/or treatment of osteoporosis.

It is never too early or too late to take steps to prevent osteoporosis.

Another Reason to Quit Smoking- Especially During Pregnancy



Just in case you were looking for one more reason to quit smoking while you are pregnant, a recent study found that children whose mothers smoked during the pregnancy tend to have more behavioral problems than those born to nonsmokers. These behavioral problems may begin to appear as early as 18 to 24 months of age and include such things as aggression and refusal to follow direction. The researchers suspect that cigarette smoking by pregnant women affects fetal brain systems that regulate behavior, but more research still needs to be done in this area.

Source: Society for Research in Child Development, news release, July 13, 2006.

On-Call

On-Call is a medical self-care program for members of the Maine Municipal Employees Health Trust. It helps individuals to assess a variety of health concerns by answering three basic questions:

- *Is this a medical emergency?*
- *Should I see or call my doctor?*
- *Can I treat myself at home, and if so, how?*

Medical Self-Care Topic of the Quarter- Athlete's Foot

Just because you aren't an athlete, doesn't mean that you won't get athlete's foot. Anyone whose feet are damp regularly from perspiration is the perfect host for the fungus that causes skin between toes and on the sides and soles of feet to crack, peel, itch, blister, and flake.



Signs/Symptoms

- Itchy, cracked, peeling, red, flaky skin on or between toes (or, sometimes, between fingers and on the palms of the hand)
- Itchy, blister-like bumps on the sides or soles of feet

Consult Your Doctor If:

- Your foot is swollen, sore, blistered, red or has pus in sores or blisters.
- Symptoms do not improve after treatment with anti-fungal preparations.
- You have diabetes or poor circulation in your feet and develop symptoms of athlete's foot.
- Inflammation of the skin makes it difficult for you to walk.
- Your legs swell and you have a fever.

If none of the above are factors, try these Homecare relievers:

- Apply over-the-counter, anti-fungal preparations designed to combat athlete's foot fungus two or three times a day, until you have no symptoms for at least two weeks.
- Keep feet extremely clean and dry.
- Remove dead skin from feet by scrubbing affected areas with a nailbrush; pay special attention to the skin between each toe. Rinse and dry well, then apply anti-fungal powder.
- Keep shoes clean. Wipe the insides of athletic shoes with a damp cloth dipped in an antibacterial solution such as Lysol®, or spray Lysol® disinfectant inside shoes. Allow shoes to dry completely.
- Keep your shower or bathtub clean; spray or wipe down bathing areas with antibacterial cleansers regularly.

Tips for Prevention:

- Avoid wearing shoes that fit too tightly or aren't breathable, especially those made from waterproof materials. Also, try to alternate shoes from day to day to give each pair time to dry out completely.
- Wear all-cotton or wool socks and change them two or three times throughout the day, if possible. Avoid synthetic fabrics that trap perspiration.
- Wear flip-flops or shower shoes when you're in public showers, spas, or pool areas.
- Follow all of the above recommendations for keeping feet clean, dry and protected from infection.

The goal of a Medical Self-Care program is not to deter you from seeking medical attention, but rather to make you more aware of the types of treatment you should seek out. Once you know how to proceed in a particular situation, you will be better able to ask questions, make informed decisions, and have a better relationship with your healthcare provider. Always be sure to check with your doctor if a Homecare remedy goes against your normal course of treatment or if you have been warned against using particular products due to other health conditions.

Shoes for Walking: Find a Great Fit

Walking is a great way to improve your health. Selecting the proper shoe is key to walking comfortably and avoiding injury. Poorly fitting shoes not only injure your feet, but can also lead to shin splints, knee pain and even problems with your hips.

Here are some tips to help you select a good shoe for walking:

- Look for a shoe that has a comfortable soft upper, good shock absorption, smooth tread, and a flexible toe and rocker sole that encourage the natural movement of your foot during walking.
- Look for a shoe that is lightweight and breathable.
- Shop for walking shoes after you have been walking or at the end of the day when your feet will be their largest.
- Try on the shoes with socks that you will wear for walking.
- Stand when you are trying on your shoes. You should be able to wiggle your toes and there should be between three-eighths and one-half inch between your big toe and the end of the shoe.
- Try on both shoes. One foot may be bigger than the other.
- The shoe should be comfortable as soon as you try it on. There should be no need for a break-in period. Don't purchase a shoe that feels too tight.
- Your heel should fit firmly and comfortably in the shoe and not slip as you walk.
- Walk in the shoes to make sure they are comfortable.





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Newsletter Search Contest

Do you want a chance to win a fleece blanket? Take a few minutes to answer the following questions (all answers can be found in this newsletter). Send the answers along with your name, address and phone number to: *Wellness Works*, 60 Community Drive, Augusta, ME 04330. You can also e-mail your answers to us at: wellness@memun.org. Entries must be received by October 2, 2006. One winner will be drawn at random.

Congratulations to **Cynthia Michaud**, partner of a City of Waterville employee, who won the Summer Newsletter Search Contest!

Your Name: _____ Phone Number: _____

Address: _____

Employer (or former employer, if you are a retiree): _____

1. List three ways to prevent identity theft: _____

2. How many calories does one gram of sugar have? _____
3. List three strategies to fit exercise into a busy day: _____

4. List three heart attack symptoms that women are more likely to experience: _____

5. Why is it important to know your family's health history? _____

