



WELLNESS WORKS around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

SPRING 2005

The Apple Amble

The entire *Wellness Works* staff would like to congratulate all of the great people who participated in our fall exercise program, the Apple Amble. We were very happy to create a program that people of all ages could enjoy. We were thrilled to see how many families, even grandparents and grandchildren, joined us for this program. We heard wonderful stories about several generations coming together to be physically active, learn more about the State of Maine, and get outside to enjoy the beautiful Maine scenery in the fall. People also shared stories about coworkers coming together and how this program helped them stick to their exercise program even as the days became shorter and colder.

Congratulations to all of our Apple Amble winners:

- \$100 Gift Certificate to L.L. Bean* - Julie Schramm, Town of York
- \$50 Gift Certificate to L.L. Bean* - Kathleen Harkins, City of Lewiston
- \$25 Gift Certificate to L.L. Bean* - Merhiella Crawford, Avesta Housing
- Book: Off the Beaten Path: Maine* - Allen Ward, City of Lewiston
- Long-Sleeved Apple Amble T-shirt* - Diane Hutchinson, Town of Freeport
- Long-Sleeved Apple Amble T-shirt* - Tina Land, City of Caribou

In addition, each child who completed an entry into the coloring contest received a little soccer ball and a jump rope to help them continue with their physical activity.

The following groups had the best completion rate (based on percentage of employees). They will each be receiving a nutritious lunch prepared by the *Wellness Works* staff!

- Small Group* – Brunswick Sewer District
- Large Group* – Town of Freeport

We value all of the feedback we received from participants and will utilize this information as we look forward to increasing our participation this year. Keep watching this newsletter for information about the exercise program for this fall!

Health Trust Annual Meetings to Be Held in May

The Health Trust will once again be holding a series of Annual Meetings, at locations around the state, during the month of May. These meetings provide Health Trust staff with an opportunity to report to the membership on program operations, finances and activities, and allow our participants an opportunity to raise questions or issues of concern.

The Health Trust 2005 Annual Meetings will be held on the dates and at the locations listed below.

DATE	LOCATION	TIME
Wednesday, May 25	Saco City Hall Council Chambers	2:00 p.m.
Thursday, May 26	Maine Municipal Association Conference Rooms A and B	9:00 a.m.
Friday, May 27	Presque Isle City Hall Council Chambers	9:00 a.m.

To reserve your space at any of these meetings, please call Anne Wright at the Health Trust, at 1-800-452-8786.

“The way you live your life, the perspective you select, is a choice you make every single day when you wake up. It’s yours to decide.”

~Lance Armstrong, *Every Second Counts*



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I Can't Eat That Much!



“I can't eat that much!” is a common expression heard when people look at the new and improved Dietary Guidelines for Americans 2005. The federal government released the new guidelines at the end of January to assist Americans in determining how much and what types of foods should be eaten to contribute to a healthy lifestyle.

However, many consumers shudder when they see that their recommended daily intake of fruits and vegetables is nine cups! Unfortunately, most Americans don't even eat nine servings in a week! The recommended 6 servings (6 oz) of grain may also seem a little daunting; however, when you realize that one bagel from Dunkin' Donuts equals 5 servings (not necessarily your best choice!), you quickly understand that eating the recommended amounts may be easier than expected.

The discrepancy between what we are actually eating and what we should be eating is precisely the reason why the Dietary Guidelines exist. Many of us are eating far too many sugary and fatty foods that are loaded with calories, and

bypassing the healthier fruits and vegetables. If you look at Americans' growing waistlines, you can see what these empty calories are doing to our health! Overweight and obesity are major risk factors for cardiovascular disease, one of the leading causes of death in our society. The goal of the updated Guidelines is to reduce this growing trend and instead promote a lifestyle with a healthy balance of physical activity and nutritious foods.

Most of us are familiar with the Food Guide Pyramid, which has been used for many years to depict a healthy, balanced diet. While the basic premise of the Pyramid is still the same, there have been some changes that will affect the design and information included in this nutritional guide. Below are some of the major changes included in the Dietary Guidelines of 2005:

- Serving sizes are actually spelled out in the new Guidelines, which will hopefully help us stick with appropriate portion sizes. Instead of saying 2-4 servings of fruits, the Guidelines now state that someone on a 2,000-calorie diet should eat 2 cups of fruit. These changes will allow consumers to have a better understanding of just what a serving is!
- Half of the 6 oz daily requirements of breads and grains should come

from whole grains. This will contribute more vitamins, minerals, and fiber into the American diet.

- Milk and Meat products should be low fat or lean. Choosing reduced fat options or altering the product to reduce the amount of fat will cut down on cholesterol and calories for many Americans.
- Discretionary Calories are a new feature of the Guidelines. This allows consumers to treat themselves with sweet treats or an extra dollop of mayonnaise if they have not already eaten over and above their recommended calories each day. The basic premise behind adding these discretionary calories is to allow consumers to indulge in treats – at a moderate level!

The new Dietary Guidelines really emphasize working physical activity into your schedule every day, for a minimum of 30 minutes, but increasing to 60-90 minutes for weight loss. In addition to this physical activity, consumers need to eat a diet consisting of foods rich in nutrients, low in fat, and in appropriate proportions. More information on the new Dietary Guidelines can be found at www.nutrition.gov.

“Every man is the builder of a temple called his body.”

– Henry David Thoreau

Buy Your Summer Fruits and Vegetables Today!

With snow still covering the ground, it may be hard to imagine that summer gardening is just around the corner. But for many local farmers, the growing season has already begun. Believe it or not, farmers begin planning for and purchasing seeds and other crop-starters beginning in the winter and early spring months. During this time, many farmers actually offer the opportunity for community members to pre-buy or co-op shares or amounts of their crop.

Prepaying for produce allows the farmers to have the funds necessary to buy the seeds and also allows those who

participate to get a great deal on vegetables and fruits all summer long. Not only will you be getting delicious Maine-grown foods, but you will also be supporting the local economy. It is a win-win situation no matter how you look at it. Check with your local farmer's markets or visit www.getrealmaine.com for more information on co-ops or to locate the farms in your area!

Low-income Senior Citizens can apply to receive a free-of-charge \$100 farmshare at a participating farm and have a variety of fresh produce delivered

to them throughout the summer. However, space is extremely limited, so seniors need to act quickly to apply for this wonderful opportunity. To determine if you or a senior you know is eligible, call the Elders 1 toll-free number at 1-877-353-3771 today!



Creating a Budget That You Can Stick With

What do a bank, a sock, a cookie jar, an envelope, a mattress and one of those little purple velvet liquor bags have in common? If you said, “places where folks keep their dough,” then you are right on the money!

While everyone has a budget, some people have better budgets than others. Here are some suggestions for creating a budget that you can stick to:

Make goals. Goals can be as short-term as buying a new pair of shoes next week, or as long-term as going on vacation next spring. Without goals, you have nothing to reinforce your efforts. Start small and be realistic about what you want to accomplish. Make your goals personal. Decide what *you* want, not what someone wants for you.

Involve your entire household. If it’s just you, great! But if you have a spouse and/or children, sit down together as a family and talk about your finances. Create a budget together, and explain to everyone that they may be asked to make sacrifices. If you’re not open and honest with the rest of the family, you run a risk of them sabotaging your budget (maybe without even knowing it!) by not sticking with it.

Budget for fun activities! A budget is destined to fail if it leaves no money for an occasional dinner at a nice restaurant or for a family outing at an amusement park. You have to pay yourself first. Your budget should help you, not put you in a bind.

Save, save, save! If you’re not having luck saving the traditional way, change your mindset. Most people look at saving as putting away money for a rainy day. But a better way to look at it is putting away money for a trip to Hawaii. And if a rainy day comes before you save enough for that trip, then fine, spend what you need to spend and start saving again for your Hawaiian vacation. It’s a lot easier to look forward to a positive goal.

Take inventory. If you don’t know where your money goes, how do you expect to manage it? For a week, keep a record of how you spend your money. If you buy a cup of coffee, write it down. Then go back and figure out ways to cut your weekly expenses. Maybe buying regular coffee instead of the gourmet kind will save you \$10 a week. Sounds small, but over a year it will really add up.

Saving is habit forming. It takes awhile to learn how to create a budget. You may need to rework it many times. But over time it will become a simple and easy habit!

Expect changes. Look down the road, and get into the habit of thinking ahead. If you know that your situation is going to change — a new baby, new clothes for winter, a new job — plan for it. If not, these things will catch up with you and blow your budget.

Get rid of high interest debt. Focus on identifying high interest-rate debt and work on paying that debt off. The best way to keep from spending too much on credit cards is to track what you are spending.

Find a system that works for you. It could be the envelope system, a bank or a credit union. If it works for you and your family, use it. Experts warn, however, that it will be harder for you to save if you keep your money where it is always available to you.

Remember – You have to walk before you can run! Creating and sticking to a budget that works won’t be easy, but in the end it will help you make the most of your hard-earned money.

Helping Children Budget Allowances

Allowances help children learn how to handle money. Learning how to budget allowances helps kids understand how to be in control of their financial futures.

Every family is different in their approach to allowances. Some families link allowances to chores, while others choose to make allowances independent of household duties. Regardless of what you decide works best within your family, an allowance is a great way to help kids understand the basics of money management.

Here are a few tips that you should consider when giving your child an allowance.

- Establish a routine to give your child an allowance at regularly spaced times (weekly, bi-weekly, etc.).

- Sit down and set goals together (long and short-term).
- Children have different values. Let them take the lead in identifying their goals. Don’t forget to set goals for spending, saving, and donating to charity.
- Create a budget. Working with a budget early on in life helps kids experience success with money and gain self-empowerment.
- Have your child break up allowances into separate containers for saving, spending, and donating.
- Help your child keep track of what he or she spends money on – remind your child to keep his/her goal in mind.
- It is important for children to make mistakes and learn from them in order to set reasonable goals.

Healthy financial habits begin with the small successes and failures that come out of managing an allowance. Giving children the opportunity to experience the ups and downs of budgeting ensures a more stable future and financial independence!



Spring Health Observances

Finally, spring is here. The days are longer, the temperatures are warmer and we are anxious to get outside. Many people find that taking care of themselves, eating right, and exercising are easier this time of the year. To assist you in making healthy decisions, and to increase your awareness, the National Institutes of Health recognize different diseases and illnesses each month. Here are a few of the upcoming observances.

April is National Cancer Awareness Month. A common cause of cancer is secondhand smoke (also known as environmental tobacco smoke or passive smoke). Secondhand smoke is a mixture of two forms of smoke: side stream smoke (smoke that comes from a lighted cigarette, pipe or cigar) and mainstream smoke (smoke that is exhaled by a smoker). Nonsmokers who are exposed to secondhand smoke absorb nicotine

and other compounds just as smokers do. Secondhand smoke contains over 4,000 chemical compounds, 60 of them known human carcinogens. No amount of exposure to secondhand smoke is considered safe. For more information, visit www.cancer.org, www.lungusa.org or www.cdc.gov/tobacco.

May is National High Blood Pressure Education Month. This observance aims to increase awareness of high blood pressure, and encourage prevention and control. For more information visit www.aha.org, or www.hin.nhlbi.nih.gov.

May is also National Osteoporosis Month. Our bones provide structural support for muscles, protect vital organs, and store the calcium essential for bone density and strength. The structure of bone is constantly changing; it is

affected by both diet and exercise. After the age of 30, your bones begin to break down faster than new bone can be formed. In women, the loss of bone mass accelerates after menopause. Men are also at risk for bone loss. For more information, visit www.nof.org.

June includes Men's Health Week, June 13-19. This observance strives to increase the awareness of preventable health problems and encourage early detection and treatment of disease in men. Men are encouraged to seek regular medical care to protect the quality of their lives. For more information, log on to www.menshealthweek.org.

If you would like more information about smoking cessation, men's health, heart care or osteoporosis, visit the Wellness Works link at www.mmeht.org or call 1-800-452-8786.

Make Time for Exercise

Everyone is very busy, and time can seem precious. Fitting in exercise can sometimes be one more thing that you just can not seem to fit into your schedule. Here are some pointers for finding time to exercise:

- ✓ Anytime is okay. Watching television? During each commercial break hit the floor and do some crunches, push ups or tricep dips. You can even do some stretches.
- ✓ Take ten minutes to walk the stairs at home or at the office several times a day.
- ✓ Make exercise part of your daily habits. Take the stairs, park at the end of the parking lot, or walk during your lunch hour.
- ✓ Schedule exercise into your palm pilot or day planner.
- ✓ Be honest with yourself about the best time of day for you to exercise. If you know you will never wake up early to hit the weights, setting your alarm for 5 a.m. is setting yourself up for failure.
- ✓ Avoid the couch. As soon as you sit down with the remote "for just a minute," you make it that much harder to get back up to exercise. Head out for a walk as soon as you get home.



- ✓ Keep busy. The housework and yard work that you do count as activity. Try to find ways to make it more challenging, e.g., use a push mower rather than a ride-on mower.
- ✓ Write in a journal. Account for how you spend your time each day, then take a look back and see where you might be able to make some changes. Did you spend three hours a night searching the web, or four hours in front of the television?
- ✓ Make exercise a family activity. Find something that people of all ages can participate in, such as walking, basketball or bicycling. This is also great family time.

For more information on beginning a new exercise program, consult www.acefitness.org.

"Physical fitness is not only one of the most important keys to a healthy body, it is the basis of dynamic and creative intellectual activity."

– John F. Kennedy

Did you know...that the week of March 6-12 has been designated as Patient Safety Awareness week?

Medical information is often difficult to understand, and it's sometimes hard to know what to ask your doctors and other providers, to make sure that you understand what they are telling you. The National Patient Safety Foundation (NPSF) lists many helpful tips on their website, and gives you ideas on how to become more involved in your care, and the care of those around you.

Visit the NPSF website at <http://www.npsf.org/html/mcw/patientsGeneral.html> for tips on how you can become a safer patient.

Senior Fraud

Senior citizens and retirees are susceptible to new and unusual forms of crime. These crimes are more high tech than they have been in the past, and almost invisible. Older adults are targeted via computer, U.S. Mail, and over the telephone, with promises of great prizes, sweepstakes, phony charities or investment schemes. Consumers lose billions of dollars a year to different kinds of consumer fraud. The American Association of Retired Persons (AARP) recently conducted a survey that indicates 26% of adults in Washington believe they have been a victim of fraud; of those reporting, 44% state the experience occurred within the last year. The survey reported that only 18% of those people said that they reported their incident to the Attorney General's Office.

To protect yourself against these scams, the AARP suggests you educate yourself against these common schemes, approaches and techniques.

- **Identity Theft.** Identity theft is big business: losses to businesses total \$50 billion annually. Thieves often target trashcans or dumpsters to get receipts and financial information. You may receive a phone call or email message detailing your personal information and asking for clarification under the guise of "protecting your account". Frequently wallets are stolen or credit card statements or bills are removed from your mailbox. Be sure to properly destroy all documents that include personal information. Consider using a secure post office

box instead of placing outgoing mail in your roadside mailbox.

- **Door-to-Door Sales.** You may be offered home improvement, funeral contracts, or magazines, just to name a few of these scams. The door to door con artist will be friendly and charming; they will often greet you by name. They may use tricks to get into your home, pretending to be from a legitimate company such as the utility or water company. They may claim to already be working in the neighborhood, but cannot provide you with a verifiable name. Generally the con artists will want cash for payment, or checks only when they can be cashed immediately at the bank. For your safety, never let anyone you do not know into your home; most businesses will contact you before sending a repairperson to your home. Always investigate the sales company; many towns require permits for door-to-door sales. Contact your local government to verify the permit as the con artist may give you a number of a personal contact. Never buy on impulse. A legitimate business will offer you the opportunity to think about the commitment.
- **Sweepstakes Fraud.** You may be offered great prizes and opportunities simply by giving a credit card or checking account number. Don't do it! You may be able to decrease the number of offers you receive by writing to the Mail Preference Center, Direct Marketing

Association, PO Box 9008, Farmingdale, NY 11735; and requesting that your name and address be placed on a "non-contact" list. You can also contact the company that is sending you the solicitations to have your name removed from their mailing list. If you receive information about a promotion that seems dubious, forward the information to your state's attorney general.

- **Telemarketers.** Even with the national Do-Not-Call list, the U.S. Department of Justice estimates that telemarketing scams cheat one of six consumers every year at an estimated cost of \$40 billion a year. If you are interested in an offer, but do not know if it is legitimate, ask the caller for a company name, phone number and address so that you may call back at a time that is more convenient for you. Request that written information be mailed to you so that you have time to look it over, and ask the caller to clearly explain the refund policy.

If you would like more information about common scams against older people, how to protect yourself or take action if you think you have been a victim, visit www.aarp.org or call your local AARP office.



Lending Library



We have recently updated and added new materials to our Lending Library! We have new books and videos on many topics including exercise, nutrition, children's issues, diabetes, heart health and sleep problems – to name just a few! The materials are available on a two-week loan basis to all Health Trust health plan participants. The resources will be mailed to your home, along with a postage paid envelope to return the materials after the two-week loan period.

Check out the collection at <http://www.mmeht.org/Wellness/Library.htm> or call Amanda Collins, Health Promotion Assistant, at 1-800-452-8786 extension 283 for a full list of materials that are available through the Lending Library.

MMEHT Benefits Corner

Life Insurance

We would like to take this opportunity to remind members that it is important to update the Health Trust with beneficiary information for your life insurance policy. If we do not have a beneficiary form on file, your life insurance benefits will become payable to your estate. If you wish to change your beneficiary or if your beneficiary's address has changed, please complete a Life Insurance Change Form. Please see your employer or contact the Health Trust at 1-800-852-8300 to obtain a form. You may also contact the Health Trust to confirm whom you have designated as a beneficiary for your life insurance policy.

In December, you received a mailing from the Health Trust describing a new simple will preparation benefit available through the Health Trust's life insurance policy with Prudential Insurance Company. Unfortunately, this benefit is no longer available to Health Trust members. If you have any questions, please contact a Health Trust Service Representative at 1-800-852-8300.

HIPAA Reminder

The Health Trust is required by federal and state law to maintain the privacy of your Protected Health Information (PHI). As a result, we will not disclose confidential information without your authorization, unless it is necessary to provide your benefits, administer your benefit plan, or as otherwise required or permitted by law. No disclosure of PHI or use of PHI will be made without your prior written authorization and consent. Once you have given your consent, you may revoke your authorization and consent at any time.

If you would like to authorize a family member or employer contact to discuss your personal health information for the purpose of resolving questions about the payment or resolution of a health, disability, or dental claim, we need written authorization. You may obtain an authorization form from the Health Trust. Once the employee completes the form and mails it to the Health Trust, it will be kept on file at the Health Trust until the end of the authorization period or until the employee revokes the authorization. If you would like an authorization form, please contact us at 1-800-852-8300.

“On Call” – How to Make Medical Self-Care Work for You

Have you ever been to the doctor's with a medical complaint, only to be told there was nothing they could do for you and that you should come back again if your symptoms weren't gone in a week? This can be very frustrating and costly. That's why many employers are now turning to a Medical Self-Care program for their employees, which helps the employees to answer these simple questions before acting:

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

Knowing the answers to these questions can help to make you a better decision maker and healthcare consumer. 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 type of treatment you should seek. 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. There are a variety of Medical Self-Care programs on-line,

in bookstores, or even through your employer. Becoming familiar with these programs may result in reduced emergency room and physician office visits, reduced sick days, and an increase in patient empowerment and sense of control.

Medical Self-Care is an important topic to integrate not only into the workplace, but also into your homes. That is why, each quarter we will bring you the On-Call column with a medical self-care strategy or tip. We hope that you find this new column not only interesting, but also helpful in making healthcare choices and selecting appropriate medical treatment.

Colds and Flu

Colds and influenza are probably the # 1 reason people see their healthcare providers. However, in most cases, both are viral infections for which there are no treatment options; both simply need to “run their course.” This does not mean that you need to suffer through it; there are some things that you can do to relieve your discomfort, and treat the symptoms of a cold or flu.

Signs/Symptoms:

Colds

- Runny nose
- Sneezing
- Sore throat, coughing
- Headache
- Low-grade fever
- Red, itchy eyes
- Congestion in ears

Flu

- Runny nose
- Sneezing
- Coughing
- Headache
- Fever
- Fatigue, muscle aches

Consult Your Doctor If:

- You have severe pain or trouble breathing or swallowing.
- Cough is severe and lasts more than 10 days.
- Mucus is thick, smelly, or green or rust-colored.
- Fever stays at or above 102 degrees for three days.
- You have a history of severe heart or lung disease.

("On-Call" continued from page 6)

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

- Drink plenty of fluids such as water, fruit juices, and caffeine-free drinks and teas.
- Use aspirin, ibuprofen, or acetaminophen for fever.
- Antihistamines or decongestants may help clear nasal congestion.
- Reduce your activity; get some rest to help relieve your symptoms.
- Stay warm; using a vaporizer or humidifier can help keep mucous membranes moist.
- Eating healthy, hot broths, such as chicken soup, can help clear nasal congestion and soothe the throat.
- As a way to prevent the cold or flu from striking you again, be sure to get your flu shot, if it is recommended, and wash your hands frequently during the cold/flu season to reduce germs!

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.

Nutty Rice Burgers

Trying to cut down on meat and saturated fats in your diet? For a healthy and great-tasting vegetarian alternative to beef burgers, try these nutty rice burgers!

- 1 ½ cups water
- 1 cup bulgur
- ¼ cup low-sodium vegetable stock
- ½ cup finely chopped onions
- ½ cup shredded carrots
- ½ cup shredded zucchini
- 1 teaspoon dried thyme
- 3 cups cooked brown rice
- ½ cup egg substitute
- ½ cup whole wheat flour
- ¼ cup finely chopped walnuts
- 1 teaspoon garlic powder
- 1 teaspoon dried rosemary, crumbled
- ½ teaspoon freshly ground black pepper
- 1 tablespoon canola oil

1. In a large bowl, combine the water and bulgur; set aside for 30 minutes, or until the bulgur is soft. Place in a

strainer and drain well, pressing out the excess water with the back of a spoon. Return the bulgur to the bowl.

2. In a large no-stick frying pan over medium heat, warm the stock. Add the onions, carrots, zucchini and thyme; cook, stirring frequently, for 4 to 5 minutes, or until the vegetables are tender and the liquid has evaporated. Add to the bulgur.

3. Stir in the rice, egg, flour, walnuts, garlic powder, rosemary and pepper; mix well. Shape into 6 patties, adding more flour if the patties are too soft.

4. Wash and dry the frying pan. Place it over medium heat and warm the oil. Add the patties and sauté for about 5 minutes per side, or until golden.

Makes 6 servings. Per serving: 287 calories, 5.6 g. fat, 9.2 g. dietary fiber, 0 mg. cholesterol, 42 mg. sodium.

Source: *New Vegetarian Cuisine*

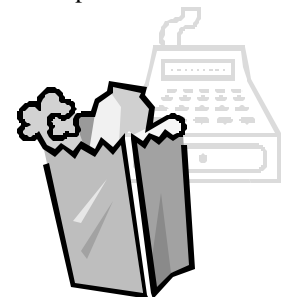
Saving Money on Groceries

Groceries are one of those items that you must buy. You may love grocery shopping, see it as a challenge, or you may dislike it because it's hard to look out for bargains while dealing with your children. No matter what you think of grocery shopping, it's something that must be done on a regular basis. Fortunately, there are some easy ways to save money when shopping.

Be organized when you go shopping. One of the best ways to do this is by making menus for the week. This is a great way to ensure that you don't overbuy items that will spoil. It will also keep you from buying items that you don't need. Before you start planning your menu, go through your coupons and grocery store ads so that you can include the current bargains available to you. Another trick is to know when your meat counter marks down meat further and be ready to take advantage of the lower prices.

It's a good idea to know what a good price on food is. It's part organization and part research. Keep a log of items that you use on a regular basis, and keep track of what you're paying for those foods. That way, you will know if a special is particularly good and you can stock up on that item.

Use your coupons wisely. Coupons are available just about anywhere. Before printing coupons off the Internet, make sure you check with your store's policy on acceptance. Due to fraud, not all stores accept online coupons anymore. Call or e-mail manufacturers for coupons, check your local newspaper and mail, or even join coupon trading groups online.





WELLNESS WORKS

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Trivia Contest – Win A Prize!

Do you want a chance to win a *Wellness Works* fleece blanket? Answer the following questions (answers can be found in articles in this newsletter). Send the answers along with your name, address and phone number to: *Wellness Works*, 60 Community Drive, Augusta, Maine 04330. Or e-mail the answers and your contact information to wellness@memun.org. Entries must be received by April 1, 2005. One winner will be drawn at random. We will publish the winner’s name (and the answers to the questions!) in the Summer 2005 *Wellness Works* newsletter. Good luck!

- 1. What health observance is recognized in April? _____
- 2. List four common schemes used for senior fraud.

- 3. According to the 2005 Dietary Guidelines for Americans how many of your daily bread/grain servings should come from whole grains? _____

- 4. List two ways that you can borrow materials from the Lending Library.
- _____
- _____

Your Name: _____ Phone Number: _____

Address: _____

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

