



WELLNESS WORKS around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

WINTER 2005

Important Announcement

Effective January 1, 2006, the Health Trust will be making a change in the administration of its health insurance plans.

At the present time, the Health Trust contracts with several organizations to administer its health insurance plans. The Health Trust Point of Service (POS) plans are administered by CIGNA Health Care, while the Indemnity plans are administered by Machigonne (part of Anthem Blue Cross Blue Shield). Prescription drug coverage is provided through Anthem Prescription Management. The Health Trust also provides coverage for its Medicare-eligible retirees (Anthem Companion Plan and a Health Trust Major Medical plan administered by Machigonne).

Effective January 1, 2006, the Health Trust will consolidate its plan administration, and offer all plans through Anthem Blue Cross Blue Shield. As of that date, the POS, Indemnity, prescription drug, dental, and retiree coverage will all be administered by Anthem. This change in third party

administrators will not result in any significant change in benefit structure. In fact, Anthem Blue Cross has offered the Health Trust some significant enhancements in benefits, including a comprehensive Disease Management program and enhanced health improvement programs.

We have summarized the changes in health plan policies and procedures, in the 4-page insert found in the middle of this newsletter. Please keep this insert with your health insurance booklets and other insurance papers.

Dental Plan Benefit Enhancements

Effective January 1, 2006, the Health Trust Dental Plan's annual maximum benefit will increase from \$1,000 per person to \$1,250 per person. In addition, effective January 1, 2006, the Health Trust will include coverage for dental implants as a major or prosthodontic benefit (covered at 50% of R&C after satisfaction of the calendar year deductible).

"People will forget what you said, people will forget what you did, but people will never forget how you made them feel."
— Bonnie Jean Wasmund



Winter 2005

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Welcome, Danielle!

Danielle Yale is the newest addition to the *Wellness Works* staff. Danielle is originally from Connecticut but has spent the last ten years in Maryland with her husband Bob and two-year old daughter Emma. While in Maryland, Danielle was a Corporate Fitness Director. In June, she and her family picked up and moved to "The Way Life Should Be" in Windham, Maine. Danielle graduated from the University of Delaware with a Bachelor's Degree in Fitness Management. Danielle will start off by teaching Emphasis on Exercise, The Value of You, and Snap Into Shape.



Don't Forget Your Feathered Friends This Winter!

A wonderful source of winter entertainment for many is to watch (and identify) the many birds that zig, zag and zoom around food sources and perch on a tree or bush limb. These active fellows need a good supply of energy food to keep warm and take them through some bitter temperatures and weather conditions. There are a number of different birdfeeders that hold a variety of seeds. Choose your birdfeed depending upon the kind of bird you would like to attract (most will attract a variety). Some examples:

Thistle seed: Finches, Chickadees and Sparrows

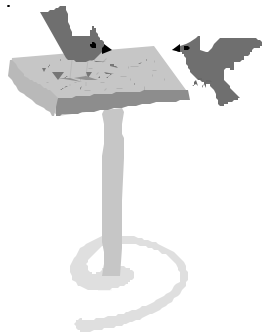
Suet cakes: Chickadees, Woodpeckers, Brown Creepers, Nuthatches and Thrashers

Peanut butter suet: Mockingbirds, Woodpeckers, Gold Finches, Jays, Chickadees, Wrens, Titmouses and Bluebirds

Fruit: Mockingbirds, Woodpeckers, Jays and Bluebirds

You can also try these suet recipes:

It's a Fact...Peanut butter is a good cold-weather treat for birds because they need extra fat in their diet to keep warm. And, contrary to popular belief, it's perfectly safe for the birds — they *won't* choke on it.



“Live and work, but do not forget to play- to have fun in life and really enjoy it.”

— Eileen Caddy

PEANUT BUTTER SUET

1 cup crunchy peanut butter (any inexpensive brand will do)
1 cup lard (no substitutions)
2 cups quick cooking oats
2 cups cornmeal
1 cup white flour
1/4 cup sugar

Melt lard and peanut butter together, then stir in everything else. Pour mixture into containers to about 1 ½ inches thick. Freeze. Cut into squares to fit your suet feeder.

SUET TIDBIT CAKES

1/2 lb. fresh ground meat fat (you can get this from your butcher)
1/3 cup sunflower seed
2/3 cup wild bird seed (mix)
1/8 cup chopped peanuts (unsalted)
1/4 cup raisins

Cut uncooked meat fat into small pieces and place in a large skillet or pan over low heat until melted, stirring occasionally. Carefully pour the hot fat through a strainer/cheesecloth into a bowl and cool thoroughly, then reheat it and let it cool until slightly thickened. This reheated and cooled fat is called suet.

Mix the rest of the ingredients together in a large bowl then stir the suet into the mixture, mixing thoroughly. Pour into a form or pack into suet feeders (freeze unused portion to keep fresh for later feeding of birds).

NOTE: You can use almost any combination of seeds and finely chopped fruit in these suet cakes. If you don't have a suet form or feeder of your own, you can make one! Just drop a length of heavy string into a 5-ounce paper cup, making sure to curl one end of the string around the bottom of the cup and letting the other end hang over the top. Pour the suet mixture in, freeze until needed, then rip off the paper just before hanging the suet cake outside.

Exercise and Cold Weather

Cold weather might make you feel like hibernating, but you don't have to give up your exercise and fitness goals. You can exercise indoors any time, and by dressing properly and heeding cold-weather safety tips, you can usually exercise outdoors year-round as well!

Exercise can help shake those winter blues, improve your mood, increase your energy level and help you sleep better. Try to set aside 30 minutes or more on most days of the week for physical activity. It doesn't have to be all in one stretch. You can work it in a little here or there. Whatever you choose, balance the four main types of exercise: aerobic, strength training, balance, and flexibility.

When exercising outside, think of the 20-degree rule. Dress for weather that is 20 degrees warmer than the actual temperature. That way, you'll be a little chilly when you first head out but toasty once you get moving. Your clothing should cover as much surface area of your body as possible and protect you from the three major winter elements: cold, wind and precipitation. Instead of wearing one or two pieces of big, bulky clothing, wear three thin layers. For more tips on exercising in winter, and some tips on what to wear when you're exercising outside, check out <http://exercise.about.com>.



Coming to a Label Near You

Beginning in January 2006 there will be a new item on the Nutrient Facts Panel on the back of your favorite foods. As of the first of the year, the Food and Drug Administration (FDA) will require that manufacturers list trans fats or trans fatty acid on all food labels.

Trans fats are found in many products, primarily shortenings, margarines, crackers, cookies, snack foods, and other foods where hydrogenated oils are used. The reason that it is important to watch the amount of trans fats in foods is because, like saturated fat and dietary cholesterol, trans fats are linked to increases in low-density lipoprotein (LDL or "bad") cholesterol, which in turn increases the risk of coronary heart disease.

The addition of trans fats information to the nutrition labels will enable consumers to review their food choices and make decisions to improve their health. When comparing food

labels, don't assume that similar products will have similar nutrients. Some may be drastically different from others and you will want to make the best choice. Remember, products containing high amounts of saturated fat, trans fat, and cholesterol are not good for your heart, so try to keep the amount of these as low as possible (generally under 5% of your daily value or DV). If you would like more information on trans fats or label reading, check out www.healthfinder.gov

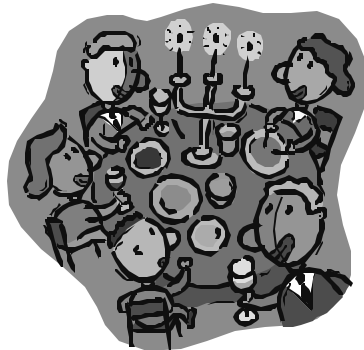


Family Dinners Fight Fat

Researchers from Harvard Medical School have found one more reason to eat dinner around the dining room table...it can help prevent obesity and curb risky behaviors in children and teens. Eating the "old-fashioned" way is more nutritious and healthful because more whole foods, fruits, vegetables, and less fat tend to come from a home-cooked meal than come from the local drive-through. Fast food has become a staple in most children's and adolescents' lives. In fact, the number of children eating up to seven servings of fried foods outside the home each week has nearly doubled in the past three years.

The dining table is not only a way to ensure good nutrition in family members. Eating at home has also been shown to reduce teens' risk for tobacco, alcohol, and marijuana use. A recent study at Columbia University found that

teenagers who rarely ate with their families were 72% more likely to use illegal drugs, smoke, and drink alcohol. These statistics pretty much speak for themselves, so pull up a chair and make tonight a family dinner night...the results are definitely worth it.



Apple Cranberry Crisp

Source: *Better Homes and Gardens*

Ready to try a tasty dessert using some of the season's best fruit (apples and cranberries)? This recipe is quick and easy to make – and healthy, too!

5 cups thinly-sliced, peeled apples
1 cup cranberries
2 tablespoons granulated sugar
1/2 cup quick-cooking rolled oats
1/3 cup packed brown sugar
3 tablespoons all-purpose flour
1/2 teaspoon ground cinnamon
2 tablespoons margarine
1/2 cup vanilla or lemon nonfat yogurt

In a large mixing bowl, combine apples, cranberries, and granulated sugar. Transfer to a 2-quart square baking dish or a 9-inch pie plate. In a small bowl, combine oats, brown sugar, flour, and cinnamon. Cut in margarine until crumbly. Sprinkle oat mixture evenly over apple mixture. Bake in 375 degree oven for 30-35 minutes or until apples are tender. Serve warm with a dollop of vanilla or lemon yogurt. Makes 6 servings.

Nutrition facts per serving:

Calories: 213
Total Fat: 5g
Saturated Fat: 1g
Cholesterol: 1mg
Sodium: 61 mg
Carbohydrates: 43g
Fiber: 3g
Protein: 3g

"A joyful spirit is evidence of a grateful heart."

– Maya Angelou

Is That Grudge Killing You?

As we enter the season of giving and caring, how many of us are still carrying that chip on our shoulder about something that happened days, weeks, or even years ago? Believe it or not, that grudge may be harming your health. New research has shown that harboring feelings of betrayal and anger may be linked to high blood pressure, which can lead to stroke, kidney stones, heart failure, and even death. So is holding onto that grudge really worth your life?

Simply discussing the factors leading up to the feelings of betrayal have been known to cause people's blood pressure levels to rise, sometimes to dangerous levels. However, researchers are now looking at how

having a forgiving personality can reduce your blood pressure, promote overall better health, and cut down on the number of visits made to doctors!

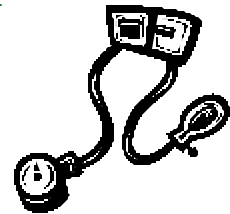
A forgiving personality is not something that is necessarily easy to obtain; in fact, it can take a lot of practice. If you are one of the many people who like to hold that grudge just a little too long, try these tips for finding forgiveness:

1. Deal with the emotions you feel around the issue. Accept these feelings rather than avoiding or denying them.
2. Put yourself in the other person's shoes. Look at the situation from their perspective and try to see it from their point of view. This will

help you better understand their actions and build your empathy skills.

3. Choose to forgive. Don't waste your energy (or your life) being angry...the only person you are really hurting is yourself.

As you look forward to this holiday season and the beginning of a new year, think about those grudges you are holding and make it a point to practice forgiveness. It could save your life!



Tips for Creating a Holiday Budget

Whether you're a single parent or part of a family on a tight income, or just feeling the effect of rising gas prices, everyone can use a budget to assist in their holiday spending. It is very easy to go over budget this time of year. Some people refuse to make a budget at all – they just take out their credit cards at every turn and expect to pay it all back later. These tips will help you get through the holiday season on budget.

Look at Last Year's Purchases

Take inventory of purchases that were made during last year's holiday season. This should give you a good idea of what to budget for this year. Don't forget to include wrapping paper, holiday cards, and any shipping costs if you plan to send gifts out of the area.

Make Changes

Now that you have a starting point, make any necessary changes to your list as the result of births, deaths, dissolved friendships, etc. See if there are areas where you can scale back the costs. Perhaps you can combine shipping to send gifts to multiple families in the same city. Maybe you overspent on your children last year and can rein in the budget this year.

Write a Shopping List for This Year

You've established a new budget, so

now it's time to allocate those funds accordingly. To start, distribute the money on paper and then shop for gifts based on those funds. If you find yourself at a loss for ideas, try to be creative.

Look Elsewhere

If you find that you need to go beyond your budget when it comes to shopping, look for other ways to cut back. Beyond the gift giving, many people travel during the holidays, attend holiday parties, and decorate their home. These expenses can quickly add up. Look for ways to scale back expenses by inviting your family to your home this year, or by looking for less expensive decorations for your home.

Stick to Your List

Keep your eyes open for sales, but stick to your budget. Many people shop the day after Thanksgiving – but beware of falling into the trap of buying items just because they are a great "deal". Go with your shopping list in hand, and only purchase within your holiday budget. If you enjoy shopping online you should comparison shop to find the best price (keep your eye open for free shipping).

Breathe Easy this Holiday Season

Whether you are standing in a crowded shopping mall, pulling a charred turkey out of the oven, or listening to your children complain for the fiftieth time...the holidays can be a stressful, hair-pulling time for everyone. It can be hard to control your stress levels when your nerves are frazzled and your to-do list is miles long. This holiday season remember the importance of your breathing in reducing your stress. It only takes a few minutes of deep breathing to give you some much needed stress relief. The steps are simple:

1. Inhale slowly through your nose and count to four. Expand your stomach, not your chest. This forces you to stretch the diaphragm and lets more oxygen into your lungs. If you place your hand on your abdomen you should be able to feel it rising as you inhale.
2. Hold the breath for the count of two.
3. Slowly exhale, blowing the air through your lips as you slowly pull in your stomach and count to four.
4. Repeat this three times, and imagine the tension being released every time you exhale.

Holiday Hunger

Everyone knows that sticking to a healthy eating plan during the holiday season takes a lot of willpower and personal discipline. With all the delicious, once-a-year treats being paraded in front of you and the long, over-indulgent meals we all look forward to, it is no wonder that many of our good intentions go right out the window with the first piece of fudge. There are some steps that we can take to maintain a healthy diet and reduce our urge to overeat, despite all the temptations.

Smaller, balanced meals throughout the day are one way to combat overindulging at holiday get-togethers and will help you maintain a good energy level until the last guest leaves. Skipping meals or “saving” calories for sweet treats or big meals usually backfires and results in overeating and excessive calorie consumption. Begin your day with a healthy breakfast that is high in fiber, fruit, and protein. Studies show that people who eat more heart healthy protein (beans, lean cuts of meat, nuts) as well as a good combination of fruits, vegetables, and whole grains are apt to eat 441 fewer calories each day than those who eat sugary carbohydrates, fatty proteins, and few fruits or vegetables. Plus, protein makes us feel fuller for a longer period of time, thus restricting our urge to eat everything on the table.

Get moving. The more activity we work into our day, the less hungry we feel. Exercise causes chemicals to be released into your bloodstream. These chemicals, known as endorphins, are known to reduce hunger and take the edge off cravings. This does not mean that you have to go run 5 miles every time you feel hungry- a simple 5-10 minute walk will offer the same benefits in fighting hunger.

Change your environment to reduce your urge to snack and graze on unhealthy treats throughout the day. If you find that you tend to eat as you cook, put all dishes immediately into soapy water (this will prevent the urge to “clean” the bowl with your fingers or tongue). Package baked goods as soon as possible to prevent the snacking that inevitably happens as things like holiday cookies sit on the counter. Hide snack foods and special treats until the day you need them – leaving them out will only tempt you to indulge! Be aware of how much you are eating at parties and holiday meals. People eat up to 44% more when in a social setting, so watch where you are socializing (move away from the buffet) and consciously enjoy the food you are eating.

Pay attention to the portions you pile on your holiday plate and limit the number of trips through the buffet line. Small portions of a variety of foods (including fruits, vegetables, and whole

grains) will calm your sweet tooth and allow you to feel satisfied without being stuffed! Try using smaller plates at meals and buffets to reduce the amount of food you can pile on your plate.

Sleep your sweet tooth away. If last minute holiday preparations are keeping you up at night, you may find that your appetite and cravings are increased. Sleep deprivation has been shown to trigger our bodies to produce a hunger-activating hormone, ghrelin, and reduce the production of leptin, a hormone that reduces our urge to eat. This hormone imbalance results in those frequent binges and cravings. Be sure to maintain your normal sleep patterns even through the holiday season. Not only will your mood improve, but your waistline will thank you as well!



Could You Have Pre-Diabetes?

Pre-diabetes is a silent but serious condition in which your blood sugar levels are higher than normal – but not yet high enough to be diabetes. Long-term damage to your heart and circulatory system can occur even with pre-diabetes, which affects more than 20 million adults in the U.S.

The good news is that lifestyle changes can put the brakes on diabetes for most people.

- **Lose weight if you need to.** Dropping just 5% to 10% of your body weight can bring blood sugar into the normal range.
- **Get 30 to 90 minutes of moderate to brisk physical activity every day.** Exercise pays a double premium: It helps control blood sugar levels and it burns calories, which will help keep weight off.
- **Eat healthy foods.** Follow a diet rich in fruits and vegetables, whole grains, lean protein, and unsaturated fats. Limit saturated fats and refined carbohydrates like white sugar and white flour.

A fasting blood sugar between 100 and 125 mg/dl is pre-diabetes. A level of 126 mg/dl or higher is a diagnosis of diabetes. Normal is below 100 mg/dl.

The American Diabetes Association recommends that everyone over age 45 be screened for diabetes. Some people should get screened earlier, especially those who have a family history of the disease, are overweight, or have other risk factors.

Adapted from: Hope Health Letter

Life of a Toothbrush



When you think of your toothbrush, you usually think of it as an item that helps keep your teeth pearly-white, your gums healthy, and your breath fresh. We don't usually think of a toothbrush as an item in our home that collects germs. In addition to the daily wear and tear a toothbrush goes through, over time it can become contaminated with bacteria, blood, saliva and toothpaste. Below are some steps to protect your toothbrush from bacteria.

Do:

- Wash your hands before and after brushing.
- Allow the brush to air dry after each use, since most harmful bacteria will die when exposed to oxygen.
- Store the toothbrush in an upright position, so water drains from it and it dries faster.

- Replace your toothbrush every 3-4 months, or sooner if the bristles appear worn, or you've had a cold or flu (to prevent possible reinfection).
- Clean the container you keep your toothbrush in often, to kill potentially harmful bacteria that could cause periodontal diseases.
- Always flush with the lid down! When you flush your toilet, particles from the toilet spray out of the toilet bowl. It can take several hours for these particles to settle – not to mention where. If you have your toothbrush too close to the toilet, you are brushing your teeth with what's in your toilet.

Do not:

- Share your toothbrush. According to the Centers for Disease Control, the exchange of body fluids from sharing toothbrushes could increase the risk for infections.
- Re-use or share the same disinfecting solutions or

- mouthwashes. This could lead to cross-contamination.
- Routinely cover toothbrushes or store in closed containers. This creates a humid environment that is more susceptible to bacterial growth.
- Use a community toothbrush holder. If you must, clean it often and make sure that the bristles do not touch one another.
- Touch the toothpaste tube to your toothbrush.

Brushing at least twice a day, flossing at least once a day and limiting sweets, remain the best ways to keep your teeth and gums, and possibly your heart, healthy. Most toothbrushes last about three months. They are not effective at protecting your teeth and gums once they become worn or frayed.

Simple Ways to Avoid Getting a Cold or Flu

With flu season upon us, it is important to be thinking about how to stay healthy. Below are 10 easy ways to keep from getting sick this winter.

- 1. Get a flu shot.** No matter what your age, you'll get sick if you get the flu. Shots are definitely recommended for babies ages 6 – 23 months, people with chronic health conditions (such as asthma), and anyone over age 50. October through December is the prime time to get a flu shot. A new flu vaccine is given every year because the flu virus changes from year to year. Therefore, it is important to get a flu shot every year.
- 2. Wash your hands frequently.** Use soap and hot water and scrub for at least 10 seconds. Hand-washing is critical because people can spread bugs before they know they are sick.
- 3. Practice good health habits.** Avoid close contact with people who are sick. If you are sick, stay home to help keep others from catching
- your illness. Cover your mouth and nose with a tissue when coughing or sneezing. Avoid touching your eyes, nose or mouth. Germs are often spread when a person touches something that is contaminated with germs then touches his/her eyes, nose, or mouth.
- 4. Get enough sleep.** Lack of sleep compromises your ability to fight off illness.
- 5. Eat lots of fresh fruits and vegetables.** The nutrients in fresh produce keep the cells in your respiratory tract healthy. These healthy cells produce antibodies that can keep you from getting sick.
- 6. Exercise.** Some researchers think that brisk exercise activates your body's germ-fighting cells. Stick to your regular workout schedule as much as possible. Use exercise videos or go to a gym if it's impossible to be outside.
- 7. Use a humidifier.** Dry air is a good breeding ground for germs.
- 8. Don't smoke.** Smokers are much more likely to get sick than their non-smoking counterparts.
- 9. If you drink alcohol, drink in moderation.** This means no more than one drink a day for women, two a day for men. Alcohol depresses the immune system.
- 10. Learn relaxation skills.** Meditation is one. Deep breathing is another. Feeling stressed can leave us vulnerable to all sorts of ills – from colds to cancer.



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 – Burns

As we try to keep ourselves and our families warm this winter, many of us will probably be starting a warm fire or cooking nice, hot meals to fill our bellies. Both of these are great ways of surviving the long Maine winters, but we need to use caution when exposed to flames or hot items to reduce our risk of getting burned.

Burns are classified into three categories according to their severity. Third-degree burns are the most serious, but all can be extremely painful and potentially harmful if not cared for properly. A first-degree burn is limited to the skin's surface and is usually red and painful (think sunburns). These generally do not require medical attention. Second-degree burns are characterized by splitting or blistering of the skin, which indicates that deeper skin layers may have been damaged. Third-degree burns are caused when there is severe tissue damage, involving the skin, fatty tissue, nerves, and other deep tissue. Characteristics of a third-degree burn are swelling, skin that is charred or white, and limited pain because nerves have been damaged or destroyed.

Get Emergency Care Right Away If:

- Third-degree burns are evident.
- There are extensive second-degree burns, or any second-degree burns on the face, hands, or feet.

Talk To Your Doctor If:

- Pain continues for more than 2 days.
- There are signs of infection: increasing pain, redness or tenderness; fever of 101 F or greater; or the area becomes increasingly swollen.

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

- Apply cold compresses or cool water to the burn area right away. Continue for 5-10 minutes or until the pain is reduced. **DO NOT** apply butter or ice to the burn...this may only create further damage or infection to the area.
- Aloe may help soothe the pain and discomfort. Acetaminophen, ibuprofen, or aspirin may also be used to reduce inflammation and pain. Antibiotic creams have questionable value on burns, but can usually be used without harm.
- Do not cover a burn with a gauze dressing or bandage unless clothing or other objects irritate the area.
- Drink plenty of water.
- Avoid breaking blisters. Do not remove skin.

Tips for Prevention:

- Avoid excessive sun exposure and use sunscreen with an SPF of at least 15 to reduce your risk of first-degree burns.
- Practice fire prevention and safe cooking practices. Whenever possible, use the rear burners of your stove and always have fire retardant potholders.
- Supervise children around open flames and hot stoves.

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.

Happy Holidays from the Health Trust!





WELLNESS WORKS

Maine Municipal Employees Health Trust
60 Community Drive
Augusta, ME 04330

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Newsletter Search Contest

Do you want a chance to win a *Wellness Works* tote bag? Take a few minutes and answer the following questions (all 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. You can also e-mail your answers to us at: **wellness@memun.org**. Entries must be received by December 30, 2005. One winner will be drawn at random.

Congratulations to **Nancy Presby** from Brunswick Sewer District, who won the Fall Newsletter Trivia Question!

Your Name: _____ Phone Number: _____

Address: _____

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

1. List three ways to avoid getting a cold or flu: _____, _____ and _____.

2. How often should you replace your toothbrush? _____

3. Why are trans fats not healthy? _____

4. Holding a grudge is linked to _____.

5. Eating at home is one way to ensure good nutrition but it has also been shown to reduce the risk for _____, _____ and _____.

Good luck – and happy reading!

