

### **Highlights from this Month's Bulletin:**



**Staying On Track During the** Holidays. Dietary tips for the

party season.

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**How Many Credit Accounts Should** You Have?

How they affect your credit score.

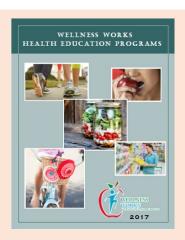
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**Love For Those Pearly Whites!** Useful gifts to give. Page 3



**Re-energize The** Program! Ideas to throw a kick-off party. Page 3



## Class Catalogues Have Arrived...

## Just in time for you to plan your 2017 wellness activities!

Trying to figure out what classes to offer for the new year? Check out our newest class listings towards the front of the booklet and don't forget the Wellness Your Way Program that can be offered anytime at your worksite...even during those busy summer months! The 2017 Class Listing is attached as a PDF to this month's bulletin. We will also be sending a hard copy to everyone with your grant paperwork! Feel free to share with your committee members and your co-workers!



The temptations are upon us but here are three strategies to get you through the holidays successfully.

Be real - It's great to swear that you're not going to have a carb all month, but the truth is, the more you deny yourself the more likely you are to binge. Set realistic goals like telling yourself you will fill up on protein and veggies first. Then only allow yourself one indulgence, such as a small piece of cake or a reasonable portion of sweet potato pie. This way you'll be full from the healthier options but still be able to satisfy that sweet tooth.

Always arrive half full - Before heading out to a gathering that you know will be stocked with candy, cookies and eggnog galore, have a snack. Grab half of a turkey sandwich at home or a protein bar to eat in the car on the way. Don't forget to drink your water before you arrive as well. This way you won't arrive ravenous enough to take on an entire buffet.

And lastly, **BYOD**, **meaning "bring your own dish"**. Most parties and social gatherings around the holidays will involve food; there is just no escaping that. But you can have some control over the food choices. When invited to a party, let the host or hostess know that you'd love to help out by bringing a dish. Then bring a veggie or fruit tray, or even try a healthier version of a favorite dessert, side or appetizer. This way you can be certain there is at least one item you can eat guilt free.

Good luck and enjoy the holidays!

# How Many Credit Accounts Should I Have?

The holidays are in full swing and many are contemplating opening store and regular credit cards to get through the holidays. Credit accounts lay the foundation of your credit report. Without much credit activity, you likely won't have a credit score depending on the scoring model. Whether you have one account or ten, you might be wondering if there's a perfect number of accounts you should have. Let's shed some light on how your number of accounts can affect your credit situation.

First off, "credit accounts" refer to any account listed on your credit report: credit cards, mortgages, auto loans and personal loans, for example. There isn't an exact number of credit accounts it takes to get a "perfect" credit score. The optimal number of open accounts for you will depend on your situation. If you want to spread out your balances, so you aren't close to hitting your credit limit on one particular account, having more credit card accounts will give you more credit to work with. Opening new credit cards could also earn you better rewards deals, like cash back. But if you're content with how many credit accounts you have or you don't want to use credit at all, that's fine too. It's really up to you.

For more information and to schedule the "Financial Fitness" class, contact Anne at <a href="mailto:acharles@memun.org">acharles@memun.org</a>

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### Give Your Mouth a Gift

While you are perusing the aisles for holiday gifts and trinkets this season, don't forget the gift of oral health! Flavored floss, new toothbrushes (manual or electric), flavored toothpastes and unique toothbrush holders/ covers are fun and useful gifts to give everyone in your family. After all the holiday cookies and sweets, our mouths could use a little love!

Want more information on oral health? Contact Abby

(adipasquale@memun.org)
to schedule the
Oral Health and Overall Health
class for the

## Throw A Kick-Off Party To Re-Energize Your Program

If you're launching a new or revamped wellness program or want to give new life to an existing program, chances are you're pretty excited about it and you want participants to know about it. What better way to introduce participants to the new or enhanced offerings than with a fun and active kick-off event.

Here are some tips to ensure your event is a success:

- Start planning early. Give yourself and your committee plenty of time to figure out what you'll include at the event, and when and where you'll hold it. Begin planning a month to six weeks from the scheduled event date.
- \* Get the word out. About two weeks before the event, invite everyone to attend. Send invitations via e-mail, put up posters in break rooms and employee restrooms, and tell supervisors to spread the word.

For the event itself, you may want to think about including:

- \* Food A healthy lunch or snacks can be a popular draw for many people.
- Activities Demonstrate new program offerings or ones that participants may not know much about (for example, walking paths around your facility).
- Handouts Provide health tip sheets, program schedules/calendars, and other valuable resources.
- Giveaways Hold a raffle for a wellness-related prize or prizes, such as water bottles, t-shirts, and low-dollar gift cards to health-related local businesses.

To be sure your event is well attended, you may want to hold the kick-off during business hours when participants will already be at work. You may want to hold an event at multiple times or locations so you don't leave anyone out.



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