

Freeze the Sneeze

Cooler temperatures bring relief from the humidity and bugs, but they also carry a whole new set of problems for those that suffer from seasonal allergies. Common triggers of fall allergies are ragweed, dust mites, and mold. Follow these tips to avoid the misery:

- When choosing to plant new trees and flowers, try to select those that produce less pollen, such as fir, pine, dogwood, azaleas, tulips, irises, and pansies.
- Use a dehumidifier in the basement to make the environment less prone to mold, and clean the dehumidifier frequently.
- Wear a facemask when working with mulch or hay, raking leaves, gardening, or mowing the lawn.
- Don't keep too many plants indoors, as soil encourages mold growth.
- Stay indoors on high pollen count days.
- Wash your bedding regularly.
- Don't hang clothes outside to dry; they can easily collect pollen and molds.



Treats, Not Tricks

It's that time of year again – when kids head out trick-or-treating. However, there are several things you will want to keep in mind to ensure your child has a safe trick-or-treating experience:

- Help your child select a costume which is visible to motorists. If it is a dark color

and trick-or-treat hours are in the evening, add some reflective tape strips to your child's trick-or-treat bag and/or costume.

- Instruct your child to never enter a house to receive candy or a treat, unless accompanied by an adult.
- Never allow any child under age 12 to trick-or-treat alone.
- Remind children to stay on alert for strangers and house pets, especially dogs.
- Inspect your children's candy before they eat it. Dispose of anything unwrapped, including fresh fruit and home-baked goods – even if it looks okay to eat. Also remove any small pieces of candy or snacks that can pose choking hazards to small children, such as peanuts or gumballs.



Just Say No!

Did you know...?

- Every single day in the U.S., the tobacco industry spends about \$42 million on advertising and promotions.
- Every year, cigarettes leave about 12,000 kids motherless, and 31,000 kids fatherless.
- Every day, about 1,500 youth become smokers.
- There are about 8.5 million people sick with diseases caused by smoking.
- Tobacco kills more Americans than auto accidents, homicide, AIDS, drugs, and fires – *combined*.



Source: www.thetruth.com

Six Bad Reasons Not to Save for Retirement

- 1. Thinking there is plenty of time** – If you delay saving until your 30s or 40s, it can be extremely difficult to put together a substantial nest egg.
- 2. Your house is worth a lot** – Even if your home has maintained its value in a soft market, the reality is that it is tough to retire on real-estate gains alone.
- 3. Your investments are doing well** – Sure, it's a great feeling when the market soars, but those gains aren't sustainable.
- 4. You are expecting a big inheritance** – In 2004, 2.4 million people died in the U.S. Only 1.6% of those people left behind \$1.5 million or more. So chances are you will need to have something extra put aside.
- 5. You are getting a pension** – Are you sure you are eligible? Many Americans are counting on the fact they will receive a pension, but these plans are fast disappearing.
- 6. You expect to work in retirement** – Working part-time may be great in your 60s, as it gives you a social outlet and mental stimulation as well as extra income. However, once you reach your 70s, your health may no longer allow you to work. Therefore, you need to be able to count on your savings.

Source: "Getting Going" by Jonathan Clements, in the *Wall Street Journal* – September 9, 2007

Here's to Your Pets!

You may have heard that owning a pet can make you healthier. In fact, researchers at the University of Buffalo in New York studied 48 stockbrokers (both male and female) with no medical conditions other than hypertension, and gave half of them pets to take home for 6 months. In that time, the people caring for a pet had significantly lower blood pressure. Other studies have correlated pet ownership with



lower cholesterol, better psychological health, lower heart attack rates, higher survival rates following coronary heart disease, and enhanced self-esteem and social interaction. Other benefits:

- A pet gives you something to care for and thus provides structure.
- Most pets end up doing something silly or cute, which results in their owners feeling happiness and amusement.
- Pets compel their owners to get more physical activity and social contact.

You don't have to necessarily adopt a furry friend such as a dog or cat; research also shows that having a fish tank or aquarium has a calming effect.

Sources: www.news.bbc.co.uk, www.preventdisease.org

To adopt a pet, contact your local Humane Society, research a reputable breeder, or visit www.hsus.org. Don't get your pet from a pet store or "backyard breeder", as most of these animals have been bred in horrible conditions and are not treated well.

Keep Warm as the Weather Cools Down

Hot Mulled Cider

- 2 quarts apple cider
- ½ cup orange juice
- ¼ cup lemon juice
- 2 tablespoons sugar
- 2 teaspoons whole cloves
- 3 cinnamon sticks
- 1 teaspoon nutmeg
- 2 oranges, sliced
- 2 lemons, sliced



Mix all ingredients and bring just to a boil. Simmer about 10 minutes. Strain and serve. May be garnished with fresh orange or lemon slice, or a cinnamon stick in each mug. For a twist on an adult beverage, add 1 cup of rum in the cider mixture before boiling.

Health and Wellness tips for your work, home and life – brought to you by the insurance and healthcare specialists at Corporate Health Systems, Inc.