

# HEALTHY TROJANS

## Wellness at USC



The start of any academic year brings about many changes, but this year is particularly notable because we have a new President leading the University.

As President Nikias begins his tenure, we know that many new and exciting chapters in USC's history will be written. But if

you think about it, everyone who works and studies at USC are also living their own stories.

New chapters are always being written in our lives, with USC as a common, intersecting thread through all of them. We also know that our health is not a static state and ones wellness requires that we actively attend to our physical, emotional, spiritual and social well-being across the life span. The question is, are you an active participant in writing and editing your own story or are you a passive observer? Anthony Robbins said, "If you don't have a plan for yourself, someone else will".

As we begin both a new academic year and a new era in USC history, I hope you will take time to reflect on your own story and to avail yourself of the many wonderful resources that are available at USC to support you as you actively write new and healthful chapters in your life and in the life of the University.

**John Gaspari, LCSW**  
**Executive Director**  
 USC Center for Work and Family Life

*Be Well!*

### Calendar of Events

for more info go to [wellness.usc.edu](http://wellness.usc.edu)

- **Sept. 18 - Little Tokyo:** A Culinary and Historical Tour. This trip is for current USC students only. Space is limited, and advance registration is required go to [vision-sand-voices@usc.edu](mailto:vision-sand-voices@usc.edu).
- **Sept. 24 - USC Women's Volleyball** vs UCLA (7pm) Galen Center.
- **Sept. 30 (12-1pm) - Estrogen and Testosterone:** Hormone Regulators of Alzheimer's Disease Christian J. Pike, Ph.D., lectures as part of the Multi-disciplinary Research Colloquium Series in Aging. (Gerontology 224)
- **Oct. 6 - Thornton Jazz Honors Combo.** This select group of Thornton jazz musicians, led by faculty member Peter Erskine, performs a concert of originals and jazz standards. [www.usc.edu/music](http://www.usc.edu/music)
- **Oct. 8 - USC Women's Volleyball** vs Stanford (7pm) Galen Center.
- **Oct. 15 - Presidential Inauguration** Join the university community to celebrate the inauguration of C.L. Max Nikias as the eleventh president of USC. For more information check the USC Calendar at [www.usc.edu](http://www.usc.edu).
- **Oct. 16 - Men's Water Polo** vs Cal (12pm) McDonalds Swim Stadium
- **Oct. 22 - Dead Celebrities Bus Tour** Preview (2-4pm). USC College faculty look at the mechanics of fame and how dead celebrities lead us to ask larger cultural questions surrounding identity and mortality in the modern age. Info: [college.usc.edu/the-college-commons](http://college.usc.edu/the-college-commons).
- **On going until Oct. 1** - Inside the Hollywood Fan Magazine at the Doheny Memorial Library. Charting the fan magazine, from the golden years to the decline into provocative headlines and titillation.

#### In this issue....

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- P6. Women's Health
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- P7. Start Thinking Smoke Free
- P8. Healthy Habits
- P8. Ways to Save

...and more!

**Holistic Nutrition Tips to Combat Afternoon Slump**  
**Holistic Health Coach and Nutrition Counselor Kelly Manion**

Ever find yourself struggling to stay awake in the afternoon? For many people, overcoming that midday slump is a daily struggle. Most people deal with it by drinking a cup or two of coffee, or grabbing a candy fix. But Holistic Health Coach and Nutrition Counselor Kelly Manion says that is not the way to go.

**5 Tips For Overcoming The Midday Slump**

**1 - Eat Breakfast...**

and contrary to popular belief, eating breakfast also helps you stay slim because it wakes up your metabolism and helps you burn calories from the get-go!



**2 - Limit your Caffeine and Sugar Intake...** But “I’ll pass out without my morning cup a Joe!” in actuality, by limiting the amount of caffeine and sugared foods you consume in the morning and early afternoon you help your blood sugar levels stay balanced, which means that you won’t experience that intense mid-day slump which is what always makes you want to reach for more caffeine and more sugar! Red Bull and 5-Hour Energy drinks is definitely a no-no!!

**3 - Drink Water...**over 60% of our bodies (and over 80% of our brains) are made of water. Not only does drinking water reduce hunger and overall food cravings, but it is a natural stimulant that keeps you going without draining you of anything!



**4 - Eat a Nutritious, Fiber-Rich Lunch...**

The more greens the better. Processed foods, which many Americans live off of, can have a draining effect on

the body. Your body has to work harder to digest these foods, often contributing to a decline in your energy level. Eat foods that are nutritious and easy to digest, allowing your body to focus its energy on keeping you moving, not simply digesting!

**5 - Take a Walk...** Exercise is a proven energy-booster! It wakes your body up naturally, and keeps your metabolism and energy level high for hours afterward. And it doesn’t have to be much - a 10-15 minute walk before or after lunch is all you need!



**Health Month Observances**

**September**



- Fruit and Veggies Month
- Leukemia & Lymphoma Awareness Month
- Cholesterol Education Month
- Sickle Cell Month
- Yoga Awareness Month
- Ovarian Cancer Awareness Month
- Prostate Cancer Awareness Month

- 25 - Family Health & Fitness Day USA
- 29 - Women’s Health & Fitness Day
- 30 - World Heart Day



**October**



- Halloween Safety Month
- Breast Cancer Awareness Month
- Dental Hygiene Month
- Domestic Violence Awareness Month
- Down Syndrome Awareness Month
- Physical Therapy Month
- Sudden Infant Death Syndrome Awareness Month

- 3 - 9 Fire Prevention Week
- 4 - 8 Drive Safely Work Week
- 4 - Child Health Day
- 16 World Food Day
- 18 - 24 Drug-Free Work Week
- 20 World Osteoporosis Day

## Check it out....

• Try a triathlon! **Join the Triathlon Club.** For more information go to [www.usctriathlon.com](http://www.usctriathlon.com) or email [usctri@usc.edu](mailto:usctri@usc.edu).

• **Be Prepared!** Order emergency supplies - <http://www.sosproducts.com/index.html>. SOS (SOS Survival Products) gives all USC students, faculty and staff a discount!



• Did you hear that USC is the first academic institution in the world to be designated as an **International Safe Community** by the World Health Organization Collaborating Centre on Community Safety Promotion. For more information read the article at [uscnews.usc.edu/university/usc\\_named\\_an\\_international\\_safe\\_community.html](http://uscnews.usc.edu/university/usc_named_an_international_safe_community.html).



• **Good Karma Cafe** continues serving vegetarian lunch at the University Church on Wednesdays and

Thursdays from 12:00PM - 2:00PM at the United University Church's courtyard. Lunch is prepared according to the dietary restrictions of Vaishnava Hinduism, and everyone is invited to enjoy the healthiest and tastiest meal on campus. For more info <http://orl.usc.edu/programs/goodkarmacafe/>

• **The Trojans Care 4 Trojans -** (<http://sait.usc.edu/ca/tc4t/>) TC4T is an initiative within the Division of Student Affairs that empowers students to take action when they are concerned about a Trojan. This website is the initial phase of the TC4T initiative and it serves as an interactive resource for Trojans that seek to help fellow Trojans challenged with personal difficulties. The purpose of Trojans Care for Trojans is twofold: provides a private and anonymous service for students to express their concerns about members of the Trojan Family and offers connections to institutional support and resources for Trojans coping with personal difficulties.



## How to Cope with Work After Vacation Jason Sackett, LCSW

I'm sitting in an airport waiting to board a plane home, wrapping up an epic vacation where I lost myself in fun for two weeks and feel like I forgot everything I know, including the day and date. Last week, my cousin I was visiting bowed out of a side trip because he had to "work," thoroughly confusing and disappointing me, because I didn't stop to think that people still worked. Alas, in two days, I must return to reality and figure out how to get into professional mode. Here's my plan for coping with work after a great vacation.

**Step 1: Take a great vacation.** I know, I already did this, but it's an essential step. With vacation time so limited, we must make the most of it. For an awesome vacation, you can visit loved ones, explore new places, pursue recreation or adventure, indulge in rest and relaxation, or ideally, do all of the above. If finances limit your travels or put you into "staycation" status, you can still rest, get away from home for daily excursions, and check out new places or activities that are local. Most importantly, for a vacation to be satisfying, it is essential to disconnect from work as much as possible. Technically, I'm breaking this rule, since I'm writing this on my own time. However, having been thoroughly aloof for 14 days (not to mention bored to tears on this flight) and needing to re-connect my mind to work, I'm finding writing a helpful activity.

**Step 2: Plan at least one full day at home to recover.** In other words, if you work a Monday - Friday schedule, come home Saturday. If you travel across multiple time zones or climb the Himalayas, consider adding an extra day or two to recover from jet lag and physical exertion.

**Step 3: Before your vacation,** buy yourself something to be delivered while you are away. I stumbled on this tactic, ordering three audio books from Amazon.com intended for my trip, but which did not arrive in time. Thanks to slow delivery, I have goodies to look forward to when I return, and these offer more excitement than the trinkets I bought mid-vacation, whose magic has already faded. To avoid over-spending, try diverting some vacation shopping funds for your post-trip gift to yourself.

**Step 4: Ease back to work.** Getting overrun or overwhelmed immediately after vacation defeats its purpose. If you have control of your schedule, plan a lighter load. If you don't, try persuading your boss or office manager to go easy on you. Bribery with gifts like coffee, t-shirts, or tasteful souvenirs works well. I'm just realizing I neglected to do this—not good. If you have no control over scheduling (e.g. hospital staff), consider returning 2-3 days before your first shift.

**Step 5: Find a time to share your vacation highlights** with co-workers. Most people enjoy hearing interesting stories, learning about new places or customs, and seeing a slideshow. This can help you re-connect with colleagues and process the ending of your vacation in a healthy way. When the slideshow ends, you know it's work time.

**Step 6: Focus on the positive parts of your job.** You can do this. Sustain that upbeat vacation vibe as long as possible. If there is literally nothing positive about your job, you can still find solace in just being employed—when so many are not—until you find something better.

Well, the captain has turned on the fasten seat belt sign, and my plane is approaching LAX. I have Steps 1-3 under my belt, and come Monday, I will rely on Steps 4-6 to get me back on my game. After your next trip, try these steps! Have a great vacation!

## Intramural Sports

Jennifer Siu, Rec Sports



USC Rec Sports offers individual and team sports perfectly designed for students, faculty, staff, alumni, and friends to get together tournaments and leagues. Rec Sports offers:

### September

- Soccer
- Tennis
- Basketball
- Volleyball
- Beachfest
- Dodgeball

### October

- Golf
- Flag Football
- Pumpkin Fun Run
- Volleyball

Offices and departments find these leagues and tournaments to be great office morale.

For more information, registration, and event details, check the Rec Sports website [www.usc.edu/recsports](http://www.usc.edu/recsports).



## The Twenty-Five Foods That Can Change Your Life

Patrice Barber, RD  
University Park Health Center

Here are five more fantastic foods to help you feel and look great this fall. If you missed any of the previous fifteen, here they are: broccoli, apples, salmon, oatmeal, red wine, spinach, citrus fruit, black beans, potatoes, garlic, beets, chicken, sweet potato, olive oil, and dark chocolate.

### Tomatoes

Actually a fruit, but cooked and eaten like a vegetable, tomatoes are popular for their versatility and variety. What other food do we eat warm, cold, raw, cooked, spicy, sauced, whole, chopped, and even pureed? If you have a garden or visit the farmer's market, you can experience the joy of eating one of the 4,000 varieties right off the plant.

Whichever way you like them, tomatoes are high in vitamin C, a good source of vitamin A, and a good source of lycopene – an antioxidant associated with decreased cancer risk.



### Yogurt

Reach for yogurt all day long: breakfast, snacks and as an ingredient that lightens and brightens many recipes. Your heart will thank you for choosing low or non-fat varieties, your bones will drink up the calcium and your muscles will love the protein. Greek yogurt is the perfect choice if you like a rich velvety feel and kefir is sure to please if you prefer yogurt



you can drink.

### Blueberries

Sweet, tart and tangy, blueberries are rich in vitamin C, folic acid, fiber and antioxidants that can help lower your risk of heart disease and cancer. Blueberries are a nutrition bargain at 40 calories per ½ cup but their nutrients are sensitive to heat, so eat them fresh or frozen rather than cooked.



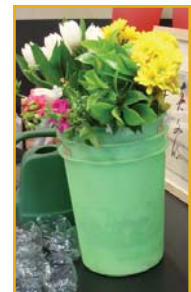
### Soy

Soy milk, edemame, soy nuts and tofu have gone from newcomers to favorites in just a few short years. While research is hopeful that soy can help lower cholesterol, improve women's health at midlife and help with mental flexibility later in life, we know for sure that soy's protein, fiber and fat profile

make it a good addition to your diet. Be careful with soy foods if you have a family history of breast cancer.

### Tea

Relax with a cup of green or black tea: inhale the aroma, savor the flavor and enjoy the warm feeling. Meanwhile, your good cholesterol goes up and your heart disease and cancer goes down. But you can just enjoy your tea and let it happen.



Continued on page 7:

Twenty-Five Foods That Can Change Your Life

## USC Biokinesiology & Physical Therapy

The mission of the Division of Biokinesiology and Physical Therapy is to enhance the physical well-being and quality of life of humans by advancing the practice of physical therapy and the science upon which it is based. We accomplish this by:

- Carrying out clinical and life science research using interdisciplinary approaches to focus on biokinesiology, that is, the study of the biological bases of both healthy and disordered human movement.
- Educating physical therapy practitioners and biokinesiology researchers who will be leaders in their fields.
- Providing physical therapy services to the community using innovative models of practice and delivery that will be emulated by our students and will serve as the standards for the profession.

Check out info video about Neck and Back Pain  
<http://pt.usc.edu/>

USC Recreational Sports



# BeFit. BeWell.

a healthy balance of mind, body, and spirit

## Wellness Programs Fall 2010

### Health Science Campus

#### September

- 07 Wellness Walkers (12-1pm) USC Hospital Fountain
- 13 Lifestyle Balance (12-1pm) E Conf Rm Norris Library
- 14 Wellness Walkers (12-1pm) USC Hospital Fountain
- 20 Time Management (12-1pm) E Conf Rm Norris Library
- 21 Wellness Walkers (12-1pm) USC Hospital Fountain
- 22 Safety Awareness Fair (10-2pm) Quad
- 27 Stress Management (12-1pm) PSC 104
- 28 Earthquake Preparedness (12-1pm) CHP G37
- 28 Wellness Walkers (12-1pm) USC Hospital Fountain

#### October

- 04 Self-Awareness (12-1pm) E Conf Rm Norris Library
- 05 Wellness Walkers (12-1pm) USC Hospital Fountain
- 11 Embracing Diversity (12-1pm) E Conf Rm Norris Library
- 12 Wellness Walkers (12-1pm) USC Hospital Fountain
- 18 Relationship Success (12-1pm) PSC 112
- 19 Wellness Walkers (12-1pm) USC Hospital Fountain
- 21 Great California Shakeout (10-11am) UPC
- 25 Lifestyle Balance (12-1pm) E Conf Rm Norris Library
- 26 Wellness Walkers (12-1pm) USC Hospital Fountain

visit our website to register:  
**[usc.edu/recsports](http://usc.edu/recsports)**  
PROGRAMS | WELLNESS

  Follow USC Recreational Sports on Facebook and Twitter!

USC Student Affairs

## Did you know...

- **Be Fit. BeWell.** Wellness (UPC and HSC campuses). Register online [www.usc.edu/recsports](http://www.usc.edu/recsports) => wellness
- One way you can help support the **Alternative Spring Break** program is to -- order SCookies! [getcookies@gmail.com](mailto:getcookies@gmail.com) to make your order! [sait.usc.edu/volunteer/support-the-center/scookies.aspx](http://sait.usc.edu/volunteer/support-the-center/scookies.aspx)
- On the second floor of the University Park Health Center is **The Resource Room**. A place to drop in -- any time -- and ask questions, study, pick up health information, check out books, or just sit and relax. One of the great wellness locations on campus. [www.usc.edu/student-affairs/Health\\_Center/hpps.resource.room.shtml](http://www.usc.edu/student-affairs/Health_Center/hpps.resource.room.shtml)
- Check out [www.usc.edu/student-affairs/construction](http://www.usc.edu/student-affairs/construction) to get information about the **NEW Ronald Tutor Campus Center**.
- The **Eric Cohen Student Health Center** on the Health Science Campus is available for USC Students. For info [www.usc.edu/schools/medicine/student\\_resource/eco-hen/SpecialtyCare.php](http://www.usc.edu/schools/medicine/student_resource/eco-hen/SpecialtyCare.php)
- Center for Work and Family Life help bring you the [wellness.usc.edu](http://wellness.usc.edu) information web page. A great resource for students, faculty and staff.

- **USC School of Pharmacy** and pharmacies on both campuses provide a wide variety of clinical services -- blood pressure screening, international travel clinic, and more. [www.usc.edu/schools/pharmacy/pharmacies](http://www.usc.edu/schools/pharmacy/pharmacies).



**Healthy Trojan  
eNewsletter**  
Requested by YOU.  
Brought to you by  
**wellness.usc.edu**

**Contributing writers:**  
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Send articles, topics, comments, and your special health information requests to: [Jennifer Siu \(siu@usc.edu\)](mailto:jennifer.siu@usc.edu)  
mc-2500

**wellness.usc.edu**

## Health in your 20s: What Every College-Age Woman Needs to Know

by Kate Mather

With celebrities like Madonna, Meryl Streep and Michelle Pfeifer proving that women can still look great after turning 50, it's easy to see why there is a growing emphasis on long-term health being placed on young women. In recent years, 40 has become the new 30, and magazines are filled with advice on ways to age in a graceful — and healthy — way.

But are college-aged women taking note?

Most women feel at least some societal pressure in regard to beauty — they need to be thin, tan and sexy — but younger women are more likely to employ unhealthy measures to achieve these standards. Some overuse tanning beds to get the perfect summer glow, while others use extreme measures like crash dieting or smoking cigarettes to lose weight. But even young women who are in good health might not be taking all the long-term precautions they should. Ultimately, there are a few easy things women in their late teens and early 20s can do to boost their chances of maintaining a healthy lifestyle as they age.

One of the easiest things women can do is something we've always been told: wear sunscreen. Although our parents might have slathered us with sunscreen every time we went outside as children, many girls forgo sunscreen as they reach their teens because of their desire for bronze skin. The benefits of sunscreen, however,



are too great to ignore. Not only will sunscreen help protect your skin from future sunspots, wrinkles and other signs of premature aging, but the regular use of sunscreen will help prevent skin cancer, which is the most common



form of cancer in the United States. Although skin cancer can be treated, sometimes it can be deadly. In fact, according to a 2009 report by Cancer Research United Kingdom, malignant melanoma — a deadly type of skin cancer — is the most common type of cancer among UK women in their 20s. The study attributed this to “binge tanning” — long tanning sessions during vacations and extended use of tanning beds. To help reduce the risk of skin cancer, experts suggest you avoid tanning beds and wear SPF 15 sunscreen year-round, applying sunscreen with a higher SPF if you're going to be in especially sunny weather (like the beach) or if you have fair skin. And be sure you are applying enough. MayoClinic.com says that “most people use sunscreen too sparingly. A liberal application is 1 ounce (29 milliliters) — the amount in a shot glass — to cover all exposed parts of the body.” Using sunscreen will still help you get a gradual tan, but will protect you from the sun's deadliest rays. Ultimately, the benefits of wearing sunscreen will last a lifetime, unlike the tan that will fade away at the end of the summer.

Another way young women can prevent premature aging and prevent cancer is by not smoking. Contrary to what one might expect, lung cancer is the leading cause of cancer-related death for women in the United States, surpassing breast cancer. Lung cancer is also the deadliest cancer for men in the United States, meaning that despite what we've been taught, people are still smoking. Although some young women smoke to curb their appetites or cope with stress, there are other healthier outlets to handle these concerns. Hitting the gym for 30 minutes every few days can help prevent weight gain, and meditation, yoga or other exercise also provides a release from stress. But if cancer isn't enough of an incentive to make someone quit, other long-term effects of cigarette smoking are similar to what happens without the regular use of sunscreen: wrinkles,



bad skin and yellow teeth.

But even if they lead an already-healthy lifestyle, there are additional preventative measures every young woman should be taking after a certain age. Doctors recommend that after turning 18, women should get a pap smear and pelvic exam every one to two years. These exams can catch potential health problems — including precursors to cervical cancer or sexually transmitted diseases — early, meaning appropriate treatment methods can begin before the problem worsens. The same goes for breast self exams, which experts say women in their late teens should begin doing after each menstrual cycle. Changes in how the breasts look or feel might be indicative of a serious medical condition such as cancer, and early detection is one of the most effective ways to successfully fight cancer. Young women should do this, especially if they have



a history of breast cancer in their families, and once they reach their 40s they should have a clinical breast exam every three years. Finally, women should pay attention to their sexual health, especially when they might be having sex with different partners in their young adult years. Young women should be tested for sexually transmitted diseases or infections after they become sexually active and after changing sexual partners. Each of these preventative measures have the potential to reduce the risk for serious health risks later on in life, as they could catch a severe problem in its most early stages.

Even though the teenage and college years is, for many young women, a time of intense scrutiny in terms of beauty. But what women need to realize is that beauty should not be more important than health, and should employ healthy practices to achieve the same results that these potentially dangerous shortcuts can produce. The benefits are two-fold: By taking care of ourselves now, we will not only be healthier when we reach 50, but we will age gracefully as well.

## Twenty-Five Foods That Can Change Your Life (continued)

A few recipes to enjoy some of these foods.

These three smoothies from Eating Well ([www.eatingwell.com](http://www.eatingwell.com)) combine blueberries with silken tofu. For the tofu-shy, substituting Greek yogurt for preserve the smooth, lovely richness of these breakfast treats.

### Wake-Up Smoothie

Ingredients:

- 1 1/4 cups orange juice, preferably calcium-fortified
- 1 banana
- 1 1/4 cups frozen berries, such as raspberries, blueberries and/or strawberries
- 1/2 cup low-fat silken tofu, or low-fat plain yogurt
- 1 tablespoon sugar or Splenda Granular (optional)

Preparation:

Combine orange juice, banana, berries, tofu (or yogurt) and sugar (or Splenda), if using, in a blender; cover and blend until creamy. Serve immediately.  
Makes three, 1 cup servings

### Banana-Berry Smoothie

Ingredients:

- 1 1/4 cups orange juice
- 1 ripe medium banana, peeled and sliced
- 1 cup frozen blueberries, blackberries or raspberries
- 1/2 cup silken tofu
- 2 ice cubes, crushed (see Tip)
- 1 tablespoon sugar, (optional)

Preparation:

Combine orange juice, banana, berries, tofu and crushed ice in a blender; cover and blend until smooth and frothy. Sweeten with sugar, if desired. Serve immediately

### Single Serving Thermos-Ready Smoothie

Ingredients:

- 1 cup frozen mixed berries
- 1/2 banana
- 1/2 cup apple juice
- 1/4 cup silken tofu

Preparation:

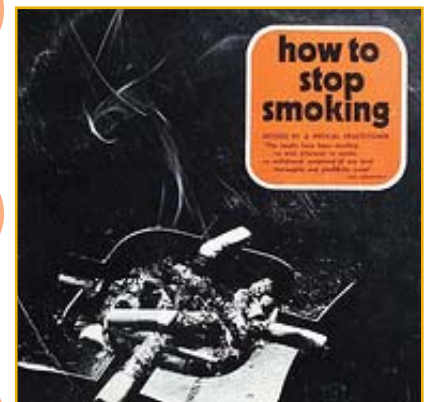
Combine all ingredients in a blender; blend until smooth.



## Start Thinking Smoke-free Ginny Sievers, MA, OTR/L, OTD USC Occupational Therapy Faculty Practice

Interesting fact: Nicotine was found to be addictive in the 1960's, however the tobacco industry did not release the information found in the studies until 1994. (American Cancer Society, 1999)

Every year, 440,000 people die from tobacco use (CDC, 2009) due to the 250 toxic chemicals in cigarette smoke. However, the good news is that these health effects are the most preventable. By quitting smoking, you are not only helping yourself, but others around you, including children and pets! Within a mere 20 minutes of quitting, your body begins to have positive health effects (American Cancer Society, 2003).



Approximately 70 percent of Americans who currently smoke have the desire to quit, yet only a small amount will quit successfully and not relapse without assistance (CDC, 2003).

The USC Occupational Therapy Faculty Practice offers a Lifestyle Redesign® approach that assists individuals in making permanent healthy lifestyle changes that will specifically assist them in maintaining a tobacco-free life. Not only are you saving money by quitting, but you are saving lives.

Because we are a health care profession, insurance benefits may apply. Call to find out about individual sessions or to join a group. Form a group of individuals who would like to quit or decrease dependency on tobacco, and we will come to you!

To learn more about our program, please go to our website at [www.usc.edu/otfp](http://www.usc.edu/otfp) or call us at 323-442-3340.



## Great Ways to Save Exerpts from AARP Bulletin

99 Great Ways to Save by: Tauren Dyson, Cathie Gandel, Joan Rattner Heilman, Sid Kirchheimer, Gwen Moran, Linda Stern | from: AARP Bulletin | July 1, 2010

### HOME

Improve freezer efficiency by keeping the thing as full as possible—with bags of ice, for instance. But keep a 1-inch open space on each side of the interior for better air exchange.



Stop that dripping faucet. Sixty drips a minute will waste about 6,428 gallons of water per year, according to the U.S. Geological Survey.

### HEALTH

Try haggling over the price of your hearing aid, which typically sells at a retail markup of almost 120 percent. Most of the 15 percent of people who ask for such a deal get one.

### SHOPPING

Save cell phone minutes by skipping long-winded voice-mail greetings and instructions. Press \* when calling Verizon customers, the number 1 for Sprint users, or the # sign for AT&T and T-Mobile subscribers. If you're not sure of the provider, try this order: 1, then \*, then #. When you hear a beep, you've got the right one.

See plays for free by volunteering as an usher. Many theaters will let you see the show if you help with the paying patrons. Check with your local theater, and wear comfortable shoes—you may end up standing for the performance.

### TRAVEL

Kids eat for free—or at a discount—at dozens of chain restaurants. But check ahead, because often kids must be under a certain age, or you must order from special menus at specified times. Find spots at [familyfriendlyamerica.com](http://familyfriendlyamerica.com) and [coupondivas.com](http://coupondivas.com)—whether you're on the road or at home.

Free admission to more than 100 museums, zoos and science centers is yours on the first weekend of each month if you have a Bank of America ATM, credit or check card. Get details at [museums.bankofamerica.com](http://museums.bankofamerica.com).

### AUTO

Just 10 seconds of idling your car's engine uses as much gas as restarting it. Two minutes uses enough fuel to drive a mile. So turn your engine off.



For every 100 extra pounds it carries, your car can lose 1 to 2 percent of fuel efficiency. Remove unneeded items from your trunk.

### TAXES

Max out on employer matches of IRA or 401(k) contributions, or you could be leaving money on the table.

Get a tax credit of up to \$1,500 by installing qualifying energy-efficient windows, doors, a water heater or roofing. Do the work by the end of 2010, but if you did it last year, check if you are still eligible. Find details at [energystar.gov](http://energystar.gov).

### INSURANCE

Bundle insurance. If you roll your homeowner's, automobile and any liability coverage into a package with the same company, you may save between 5 and 15 percent of what it would cost to purchase separate policies.

Nonsmokers, exercisers and people who maintain a healthy weight can enjoy as much as a 50 percent saving on life insurance.



Healthy Habits  
from your friends at  
**WELLNESS.**  
**USC.EDU**

There are some easy ways to start your journey to a healthier lifestyle. You may want to try -- try them one at a time -- and before you know it when someone asks you, "How are you?" you'll say with a smile, "I'm very WELL! Thank you."

### A Fitter You

1. Walk for 30 minutes a day or three quick 10-min. brisk walks will do the trick also!
2. Missed your New Year's resolution? So what? Start again. Anytime is a good time.
3. If you want to cut back on your calorie intake, find that one thing that you know you can give up each week -- ice cream, cookies, cheese -- don't try to give them up all at once.

### The Game of Life

1. Make some trade offs in your life. Perhaps a little less television will give you more time to play with the kids.
2. A little less Facebook may give you the time to finish that book you're been wanting to read.
3. Leave 5-10 mins earlier for an event and you'll lessen your stress while you're driving.

### Pack Light. Eat Right.

1. Start each dinner with a small mixed green salad (with a teaspoon of salad dressing -- or better yet -- a little oil, vinegar, & lemon juice).
2. Try to eat closer to the source. Whole foods are usually better for you than processed foods.

### Don't Worry. Be Happy.

1. Give your partner a hug every day.
2. Twice a day, breathe deeply (maybe close your eyes) for 5 minutes.

### Good night. Sleep tight.

1. Be mindful of the amount of sleep you need for a restful you.
2. Lavender (sprinkled in the sheets, etc.) scent promotes relaxation which can lead to better sleep.