Workers' Compensation Group Self-Insurance Fund and Group Insurance Pool

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HOLIDAY CHEER!
By Lynn Gaston

It's hard to believe that the holiday season is upon us once again. Soon our homes will be awash with good cheer with the help of both friends and family. Some of you may be spending the holidays at someone else's home for the holidays. Either way, it seems like just yesterday we were ringing in the New Year and now we're weeks away from 2011. With every new holiday season comes the opportunity to share and

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create long-lasting memories along with a slice of pie or two.

Soon, the smell of good food and sweet things will permeate the air and with it a hunger that can seem downright insatiable. Traditionally, food is the centerpiece of most family holidays. Tables will overflow with fat and sugar laden deserts and foods that are just so tempting to us that we end up binging and often regretting it later. Mounds of potatoes, rivers of gravy, quarries of salad, and a counter full of confections are only a plate away!

How can we stay within our caloric limits when partaking in the merriment, without resolving to lose the pounds between Thanksgiving and New Year's Day? Here are some guidelines that you can follow to help keep the holidays "Happy and Healthy".

DON'T FORGET TO EAT

People tend to overeat when they skip meals before the holiday feast. It is recommended that you eat at least a reasonable breakfast and/or lunch before the holiday meal so that you will not feel the urge to over indulge.

You may also consider drinking a glass of water or two before eating so that you do not overeat. That water in your stomach will cause you to feel full on less food.

SMALLER PORTIONS

As with any diet, you don't necessarily need to deprive yourself of your favorite cake or cookies as long as you eat a reasonable amount. One approach is to eat smaller portions of the food you love. Eating smaller amounts can still satisfy your sweet tooth or your craving for that luscious pecan pie. You can enjoy more of what's available if you eat smaller portions and space your consumption out over a period of time instead of indulging in everything at once. Eating in large quantities of confections can raise your blood sugar level exponentially, leaving you tired and wanting to take that afternoon nap.

Actually, napping after eating a large meal is your body's signal that you need to rest so your body can convert the food that you just ate into energy. Unfortunately, the calories that cannot be converted become stored fat and that's where the trouble begins. Eating slowly and in moderation is crucial to curbing both your hunger and caloric intake.

MODERATION

You may also opt to eat several small meals instead of one huge meal. Some diet plans are setup in the same fashion, instead of eating all of your calories at once, you space out your daily calorie intake over six smaller meals. This option gives your body more time to burn off the calories you eat more efficiently while you still enjoy eating what you like.

VARIATION

Another consideration during the holidays is trying different versions of your favorite food. For example, there are various ways to make eggnog with different types of ingredients (including soy). Some stores sell low-fat and fat-free eggnog and make an excellent alternative to the high fat, and high calorie version. Depending on your taste, you can also try to recreate your own eggnog with different recipes that are posted on the Internet. Buying healthier choice foods and beverages can help reduce the high amount of calories that come with some traditional foods.

This holds true for platter dishes as well. There are various low fat cheeses, mayonnaise, creams, spreads, and crackers available in most stores. You may also want to consider eating

more fruits and vegetables by creating your own healthy platter to serve friends and family. For low additional low fat and fat free recipes visit lowfatcooking.about.com for some great holiday dish alternatives.

WATCH OUT FOR HIGH CALORIE ITEMS

Consider eating less fried foods or products that are heavy in creams or cheeses. Products that are smoked, dried, or processed can also be high in calories including different packaged holiday meats. Pastries and baked goods (in general) are also chock-full of calories and full of sugar. Yams, sweet potatoes, pumpkin pies, and cheese balls are all high calorie items. You can also consider buying gluten and casein free foods that are lower in calories and a healthy alternative.

DRINKING

Alcoholic beverages are loaded with calories. Light beer and non-alcoholic versions are lower calorie alternatives.

Soda is loaded with calories and sugar, as an alternative to soda, there are many popular brand zero calorie sodas to choose from including Coke and Pepsi. These non-fattening drinks are popular with health conscious consumers. Coffee and tea are also excellent drink choices when using low fat cream and artificial sweeteners.

GET ACTIVE

One way to combat those high amounts of calories and that sluggish feeling that you get when you eat a lot is to get moving. Try taking a walk whether you walk inside the house or outside. The key is to keep moving. Take a walk with friends or family around the neighborhood (weather permitting).

CALORIE ALERT!

There are several fattening foods that you should be on the lookout for when you are watching your waistline. They are Pecan Pie (800 calories a slice), Mashed Potatoes with Gravy (350 calories a serving), Cranberry Sauce (418 calories per serving), Cheesecake (150 calories per slice), Candied Yams (170 calories per serving) and Dinner Rolls (70 calories each).

With the average total calorie intake recommended per day being 1800 for women and 2300 calories for men it makes sense to consider healthier alternatives whenever possible or just eating what you like in smaller portions.

To get a good calculation of how many calories might be in your meal this holiday season, visit caloriecount.about.com.

ON A SIDE NOTE

According to an article in the New England Journal of Medicine, found that the median weight gainof 195 research participants during the period from Thanksgiving to New Years was less than one pound! To read about this study visit: http://www.nejm.org/doi/full/10.156/NEJM200003233421206

Happy Holidays from the Staff at MABESAFETYEWS!

8 Questions With Steve Hoedt

1) What is your job title? Describe what you do.

I am a Liability Adjuster for the MABE Claims Unit. I investigate accidents, evaluate injury claims, oversee legal activities on lawsuits, and negotiate settlements.

2) What do you like most about your job?

I find Investigations to be the most challenging. I love to explore the facts surrounding an accident.

3) **What do you consider your greatest accomplishment?**

That I am able to make a good living. There weren't many people where I grew up that made out as well as I have.

4) What is your favorite movie?

Avatar

5) What is the last great book you read?

The Once and Future King by T.H. White

6) What is your favorite song?
When I get nostalgic I listen to "The Lion Sleeps Tonight" by the Tokens, "Hooked on a Feeling" by BJ Thomas, when I get romantic its "All time High" by Rita Coolidge and keeping contemporary I listen to "Waking Up In Vegas" by Katy Perry.

7) What was the best vacation you ever had?

Last year In Florida, I had the opportunity to swim with dolphins. My niece actually trains dolphins.

8) When you were 12 years old, what did you want to be when you grew up?

I always wanted to be a Jet Fighter Pilot.

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NEWS BRIEFS

Group Insurance Pool and Workers' Comp Fund Chairs Attend Conference in Nashville

Group Insurance Pool Chair Ron Miller and Workers' Compensation Fund Chair Melanie Wernig, along with Administrator Steve James attended the Association of Governmental Risk Pools "AGRiP" (http://www.agrip.org/) Governance conference in Nashville, Tennessee. The conference featured multiple sessions created to assist Pooling Trustees better govern their respective Pools. Sessions included Effective Board Communications, Developing a Leadership Culture, a Pooling Retrospective and a Practical Guide to Broker Compensation. The group also heard from author Jim Brown who spoke about raising the bar on governance excellence by teaching the Seven Disciplines of Governance Excellence as covered in his book The Imperfect Board Member. The attendees also participated in facilitated discussions of pooling issues with their peers from across the country.

Tools for Schools Scholarships

MABE has continued its hugely popular Scholarship program that is designed to encourage professional development among staff. This year, Patti Jo Beard, Keith Jewell, and Cynthia Yost of Harford County, and Mike McLaughlin of Calvert County have been approved to attend the EPA's National Tools for Schools Conference (http://www.iaqsymposium.com/). The conference is being held at the Grand Hyatt in Washington DC on January 13th through the 15th.

New Kent County Trustee

Steve James, Director of the Insurance Programs at MABE met with Dexter Lockamy, Chief Operating Officer for Kent County, to review the role of Trustee for the Group Insurance Pool and the Workers Compensation Group Self Insurance Fund. Dexter comes to Kent County with a diverse background in Financial Management and Consulting. In addition to the role of Trustee, John O'Donoghue and John Magoon, reviewed the various services provided by the MABE Claims Unit and the two Risk Management Officers who serve on the behalf of the members of the Pool and Fund.

MABE Services Presentation

John Magoon recently attended a Maintenance Directors meeting at Harford Glen, in Harford County and provided a Property Conservation presentation. He provided an overview of property losses that the insurance Pool has suffered over the past years, and a variety of services available to MABE members that included Loss Analysis, Peril Inspections, Infra Red testing, Property Conservation Training, and changes to the Maryland Boiler Safety Law that will affect owners and operators of pressure vessels. As a result, an additional networking meeting will be held at the MABE offices on Thursday January 20th 2011.

EVENT: In 2008, Bob Arthur pulled his back while playing a scrimmage game of basketball with his friends at a local gym. Bob, who was a maintenance technician and working in a Totem County middle school, never spoke of the incident while at work and kept working without constraints. Bob was hired in June 2009 by another school system to perform the same duties he had while working for Totem County Public Schools. In September, Bob told his supervisor he pulled a muscle in his back in June and that his back was hurting him now. Bob said that he was unable to perform his daily duties at the school. Bob told his supervisor that he pulled the muscle in June when he was dumping trash from a wheelbarrow off of a roof and into a dumpster below. Bob did not report the incident when it happened in June there were no witnesses who saw Bob actually get hurt. Bob was not eligible for disability retirement because he had only been working for the new county a short-period of time.

During the initial interview Bob had with the school's claims officer, Bob acknowledged his previous basketball injury. The claims officer documented his conversation. Bob's case was heard by the Insurance Commission after Bob had hired an attorney and filed a claim for permanent disability. The Commission surmised that the incident did not occur as Bob had stated and denied his claim. Bob did not appeal.

LESSON:

Bob's case was denied since the accident did not occur as he had claimed and had given testimony regarding the pulled back muscle injury he sustained while playing basketball in 2008, which was the probable cause of his back pain. Employees must notify their supervisors as soon as possible when they have an injury at work. The longer an employee waits to inform his supervisor, the less credible his report about the incident may be judged. Supervisors must interview the injured employee, or refer the employee to the person charged with documenting the incident as soon as possible. Any witnesses to the incident should be identified and interviewed about what they saw right away.

When the facts surrounding an injury are not recorded soon after the incident, the claim becomes hard to prove. Avoid claim disputes by documenting what happened and obtaining the statements of any witnesses.