Serving Others on MLK Day

Kentucky Commission on Community Volunteerism and Service staff promoted and participated in the Martin Luther King Jr. Day of Service on Jan. 21. The day's designation was inspired by King's dream of equality and his idea that everyone can be great because everyone can serve. This national movement is gaining momentum in Kentucky. Lexington and Central Kentucky had 23 projects involving 540 volunteers, doubling participation from 2008. KCCVS staff is hoping to continue building on this success by expanding service projects to other parts of the Commonwealth next year. To read more about the day's events and view photos, visit the KCCVS Web site at http://chfs.ky.gov/dfrcvs/kccvs/americorps/mlk.htm. To discuss potential events for the 2010 MLK Day of Service, contact Melissa Newton at melissac.netwon@ky.gov or (502) 564-7420, ext. 4118.

Black History Month Celebration Next Week

A Black History Month Celebration will be from 2-3:30 p.m. Tuesday, Feb. 17, at the Transportation Cabinet. "Making History by Serving the People" will feature Alvin Herring, CEO of Side By Side and former executive director of the Muhammad Ali Institute for Peace and Justice at the University of Louisville. The event will be in the Transportation Cabinet auditorium, 200 Mero St., Frankfort. Parking is available via the east entrance to the garage or along the street.

Living Well: Grocery shopping tips

The tough economic times have us all making down-to-the-penny plans when it comes to monthly expenses. My coupon folder is continually being filled from the Sunday paper and pored over at each trip to the grocery store.

I have heard and know the nutritional guidelines for shopping, for example, shopping the perimeter and reading labels. However, I was reading a magazine and realized that there are more tricks to navigating the grocery store than I previously thought. Companies are paying grocery stores a "slotting fee" to have items placed where consumers can easily see them. The more expensive brand names are being placed on the midlevel shelves (eye level), end caps or special displays where they are more likely to catch the eyes of the shopper or the little helpers with you.

Along with the nutritional tips of shopping the perimeter and reading labels, add adjusting your line of sight to the more affordable store brands and private labels placed above and below eye level on the shelves. Saving money has become more labor intensive, from clipping coupons to trial tests of store brands and buying less expensive products. In some instances, you might feel the alternative option is not as good. But it is always nice to find products that are comparable to the brand name without paying the brand name price.

On your next trip to the grocery store, adjust your scanning to focus higher or lower than normal, clip coupons for brand name products you can't live without, make a shopping list so you buy only the necessities, read food labels, and try to shop the perimeter as much as possible.

Fiscal War: Medical Bills

By this point, we've all probably gotten the message that if we want to sustain long-term health and save money down the road we need to exercise regularly, follow a healthy die, and avoid the use of tobacco products. I am the first person to support this model of healthy living, but will freely admit it does little to save money in the here and now. We've all got things like monthly health insurance premiums, co-pays and that wonderful invention of modern health care: co-insurance. With all that, it's no wonder that fiscal health care is such a conundrum.

So, what to do? Honestly, if we want to maintain our health and that of our loved ones, we're going to have to exercise a little acceptance: A trip to the doctor's office is going to cost more than it used to. However, we can still be smart consumers even with a thermometer in our mouth and a blood pressure cuff attached on our arm. Don't be afraid to shop around and ask questions. If you have to have an exam or tests run, know what they are beforehand and how much they cost. Some things are covered by insurance and some aren't, after all. Being informed will help you manage your budget and decide what works best for you.

Also, be sure to understand the ins and outs of your health coverage. There's a good chance for error – especially in the ever-changing world of health care policies and medical billing. The system leaves plenty of room for mistakes, so if you think you've been over-charged, speak up. This has happened to me before, and though it took several phone calls to correct, persistence eventually paid off. Another valuable tool that can save money (especially for things like hospital stays or pricey procedures, such as surgery) is an itemized bill. Generally, health care facilities don't readily provide them so be sure to ask. You might find over-charges or mistakes, and remember – health care is a service. The price can be negotiated!

Saving money on health care might take a little more effort than clipping coupons in the Sunday paper, but it can be done. After all, one of the unspoken keys to total well-being goes beyond the doctor's office. Good financial health can make you feel better than anything!

Fiscal War Money Saving Tip of the Week: Even if you understand health insurance better than the most gifted actuary, you may be overlooking the simplest of ways to save on health care. That's right. Thrift shopping can improve more than just your wardrobe, according to my mom, Mary Anna Crace, who offers this story: "A lady who cleans our office gave a very good tip the other day – she went to Goodwill and bought a pair of used designer eye glasses and then had Wal-Mart put in her prescription lenses for her. She said they cost about $160 as opposed to $300 or $400 brand new - and they looked brand new!"

Got a money saving tip? The Focus wants to hear all about it. Contact Beth Crace Fisher at Beth.Crace@ky.gov to share your fiscal war stories.

Healthy Benefits of Human-Animal Bond

Studies vary on the benefits of owning pets and the effects they could have on human health. But consider the results of the studies listed below to get an idea of the kind of research being done to

study the health benefits of “man’s best friend.” Studies came from the National Institutes of Health.

Some of the largest and most well-designed studies in the field of the human-animal bond suggest that four-legged friends can help to improve our cardiovascular health. One NIH-funded study looked at 421 adults who had suffered heart attacks. A year later, the scientists found, dog owners were significantly more likely to still be alive than were those who did not own dogs, regardless of the severity of the heart attack.

Another study looked at 240 married couples. Those who owned a pet were found to have lower heart rates and blood pressure, whether at rest or when undergoing stressful tests, than those without pets. Pet owners also seemed to have milder responses and quicker recovery from stress when they were with their pets than with a spouse or friend.

Several studies have shown that dog owners may get more exercise and other health benefits than the rest of us. One NIH-funded investigation looked at more than 2,000 adults and found that dog owners who regularly walked their dogs were more physically active and less likely to be obese than those who didn’t own or walk a dog. Another study supported by NIH followed more than 2,500 older adults, ages 71-82, for three years. Those who regularly walked their dogs walked faster and for longer time periods each week than others who didn’t walk regularly. Older dog walkers also had greater mobility inside their homes than others in the study.

Employee Enrichment

By Anya Armes Weber

When what seems like an unsolvable problem is weighing on you or your group, gather your team for a brainstorming session.

Let even the impossible-sounding ideas live, at least until you can analyze them later. Involving others in problem solving can ease your mind and your workload. When staff and financial resources are low, creative thinking can help solve even the toughest problems.

Do a Web search for “brainstorming” if you need tips on how to jump start your group’s thinking session.