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Six tips for 2010

Quick tips and insights on creating a better you, pet and world



Live more sustainably

The beginning of a new year — and a new decade — is the time many people pledge to live differently. For many, that change means living a more sustainable lifestyle. Sustainability, once only a buzz word, is now fast becoming the way to live consciously.

Two ways to live more sustainably are to seek earth-friendly packaging and to embrace natural products. After shopping habits to look for products with compostable packaging. Snyder's of Hanover, for instance, recently introduced a new Pretzel Variety Sack of 100-Calorie Pretzels and Pretzel Sandwiches in the market's first 100 percent compostable outer package made from 100 percent renewable cornstarch-based plastic. The new Variety Sack includes a special logo indicating that the bag can be composted and is made with sustainable materials. In addition to that example, more manufacturers are switching to cardboard packaging materials, which are made from renewable materials and can be recycled or composted.

Many farmers, ranchers and, increasingly, food manufacturers, are offering foods and beverages made using sustainable practices. It could be a farmers market tomato, a local dairy's milk, an organic snack food or any number of natural or organic items. To learn more about Snyder's of Hanover's sustainability initiatives visit snydersofhanover.com/Sustainability/.

Budget control

Sticking to a budget is one of the top resolutions Americans make after the holidays, but many people aren't sure how to start effectively managing their household finances. Understanding the terms of your credit card agreement will help you better manage your finances. Here are three things to remember:

1. Interest — The best way to avoid paying interest is to pay your full balance when the bill arrives. If that is more than you can handle, always try to pay more than the minimum to lower interest costs.
2. Payment — Late fees are a hazard you want to avoid, so it's best to get your payment out early. When sending your payment in the mail, seven days is the recommended time frame - even if the bill isn't due for a couple of weeks.
3. Fees — Keep in mind advances and other common credit transactions like balance

transfers, can trigger fees.

Understanding how to take advantage of all the products and services offered by financial institutions is essential to maintaining financial health. To help customers better understand and manage their credit cards, Bank of America recently launched the Credit Card Clarity Commitment, an easy-to-read one-page summary of certain important account terms.

Resolve to eat healthy

After indulging during the holidays, many people start the new year with intentions to eat well.

"Treating yourself during the holidays and depriving yourself in January is not healthy," says Anne M. Wolf, obesity specialist and instructor of research at the University of Virginia. "A better approach is to consider what you're eating and its effect on your well-being, no matter what time of year it is.

To start the year off right, Wolf recommends eating well-balanced meals instead of obsessively counting calories. She suggests stocking up on fresh vegetables and fruits, lean proteins, healthy breakfast foods and better-for-you snacks.

But practicing portion control and choosing healthy foods over high-fat ones isn't easy for everyone. For those who need some extra help, Wolf recommends FDA-approved alli to her patients. With the alli plan, you can lose weight gradually by learning the right way to use food. "Because of the way it works, alli makes you more conscious of the fat in the foods you eat, which ultimately helps you lose weight," says Wolf. "It should be used as part of a comprehensive plan that teaches you to make healthy decisions."

Maximize your health benefits

By fully maximizing your health benefits and learning the ins and outs of your health benefits plan, you could save yourself hundreds of dollars this year. Experts say the most important first step is to review your coverage documents carefully.

Here are tips to help you get the most out of your health benefits plan this year:

- Get your preventive care, such as yearly physicals. Many plans cover these services 100 percent.
- Use doctors and other health care providers that are in the health plan's network.

see *New Year on 18*

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