

FOR YOUR BENEFIT

Spring 2005 Calendar of Events

FIRST DAY OF WELLFIT

Saturday, February 7, 2005
Call the Health Trust Wellness
Division at 794-0272 for more
information.

STUDENT STATUS VERIFICATION FORMS DEADLINE

Friday, February 18, 2005

TEACHER TO TEACHER 5K RUN & 1 MILE WALK

Saturday, March 5, 2005 @ 8:00 a.m.
Las Vegas Outlet Center

LAST DAY TO SIGN-UP FOR WELLFIT

Wednesday, March 9, 2005

WELLFIT POST FITNESS TESTING

Saturday, April 9, 2005
9:00 — 11:30 a.m.

Teachers Health Trust
R.S.V.P. by e-mailing the Health Trust
Wellness Division at
wellness@teachershealthtrust.org.

If you or an organization you belong to
conduct healthy social events that are
open to all people, and would like to
post them on the Calendar of Events,
please e-mail the editor at
wellness@teachershealthtrust.org.

1. It's up to you
2. Too hot to handle
3. Clip-on tie
4. I before e except after c
5. The boys are back in town

Mental Muscle
Express Answers:



Teachers Health Trust
2950 E. Rochelle Avenue
Las Vegas, NV 89121

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Health Traxx

For Teachers by Teachers

A PUBLICATION FOR TEACHERS HEALTH TRUST PARTICIPANTS

SPRING 2005  VOLUME 4, ISSUE 1

H.E.R.O.S. (HEALTHY EDUCATORS RUNNING OUR SCHOOLS)



Candace Yamagata

Candace Yamagata & Sharon Pearson

It's no secret that a teacher's
income is limited and can prevent
one from attending seminars,
workshops, and instructional
programs that could enhance
one's career and knowledge.



Sharon Pearson

But did you know there are

two teachers in the Clark County School District (CCSD) who
have developed a program to assist with some costs associated with career
advancement and help sheds some pounds too?

Candace Yamagata, 54, math teacher at Victoria Fertitta MS, and Sharon
Pearson, 57, fourth grade teacher at Sandy Miller ES, developed the *Teacher To
Teacher 5K Run & 1 Mile Walk* to support teachers throughout the CCSD. The
program is scheduled for Saturday, March 5 at 8 a.m., at the Las Vegas Outlet
Center and is open to people of all ages.

"The event raises funds for education, which will help teachers to expand
their professional development," said Pearson. "We are hoping that the program
can sustain itself, so it can be around for teachers 20 or more years from now."

Both educators have been in the district for 14 years and have won numerous
awards and grants for their contributions to math and science. In addition, both
understand the importance of fitness.

"I walk approximately four miles daily at school and perform some strength
training exercises—push-ups, squats, abdominal exercises, and Pilates," said
Yamagata. "I don't wait for things to be delivered to me, I go and get them
myself."

Both are passionate about their fields of expertise and about the teaching
profession, which is why they have developed a program to help educators in
more ways than one.

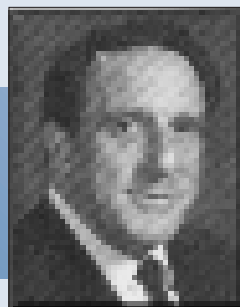
Source: Darryl W. Thomas, Wellness Division



WellFit 2005:

Fitness Centennial Celebration Begins!

(Details on page 4)



A MESSAGE FROM THE CEO

As we start the new year, we face many new challenges. As I have mentioned in previous columns, the phenomenal growth of the school district has been felt by the Health Trust, resulting in a need for more space for our additional staff and equipment needs. We have just completed the renovations in CCEA's former building, and our expanded staff is now fully operational. Our software conversion is also nearly complete after an intensive testing period.

Perhaps the most complicated challenge has been the conversion from a provider network maintained by an outside vendor to one established and maintained by the Health Trust. For many years, the Health Trust has paid fees to various other companies in order to utilize their network of providers. Aside from the cost factor, we were interested in having direct contact with your providers rather than having to deal with them through an intermediary third party. After much research and preliminary planning, we embarked on this journey with a goal of being ready to convert to our own provider network on January 1, 2005. With higher operating and medical malpractice insurance costs, most medical providers are seeking (and obtaining) higher reimbursement rates for their services from private health plans, from Medicare and from the public in general. This is a nationwide issue, and one which the Health Trust feels it can handle more efficiently on its own, rather than depending on the uncertain rate-negotiating skills of others.

At the present time, we have signed contracts with more than 1,600 providers and this number is increasing daily. Almost all of the highly utilized providers on our previous network have contracted with our own network. We have negotiated long and hard in an effort to minimize your costs and have established competitive reimbursement rates for providers specializing in all aspects of the medical profession. Some of the previously contracted providers have demanded what we consider to be unreasonable reimbursement rates in order to be included in our new network, especially since the overwhelming majority of the providers already contracted with our network have accepted the rates offered to them by the Trust. Our goals are to offer you a broad provider network that offers you sufficient choices to meet your needs while at the same time balancing the availability of those choices against the cost of the network to both you and the Health Trust. We are confident that our new network will meet these goals and enable the Health Trust to adequately meet the challenge of increasing health care costs.

We look forward to meeting your health care needs in an efficient and financially responsible manner. Best wishes for a healthy and safe New Year.

Sincerely,

Peter Alpert
Chief Executive Officer
Teachers Health Trust
February 2005

HEALTH TRAXX

The Teachers Health Trust
Quarterly News Publication

Health Traxx is published quarterly by the Teachers Health Trust to help participants make life-saving choices when making health care decisions. Although editorial content is based on sound medical information, we ask that you consult a health care professional for all matters of concern. We encourage you to keep copies of this news publication to build a handy home-medical reference or recycle issues to friends and family.

Any opinions expressed by an author/source whose article appears in this publication are solely the opinions of the author/source and do not necessarily reflect the views of the Teachers Health Trust. Questions or comments regarding this issue should be e-mailed to wellness@teachershealthtrust.org or write to:

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• ADVERTISEMENTS •

This publication is made in part by the generous donations of network providers and non-profit community organizations. Individuals or companies interested in advertising opportunities in *Health Traxx* should contact: **Darryl W. Thomas, Wellness Director** at wellness@teachershealthtrust.org or contact the **Health Trust Wellness Division** at (702) 794-0272. Any advertisements in the *Health Traxx* publication do not mean the Health Trust endorses the provider or service. Ad purchase space is based on a first-come, first-serve basis and advertisers are required to be a part of the PPO or PPO Plus provider network. Other organizations have to be non-profit local or national health agencies/organizations approved by the Health Trust Special Events Committee, or a profitable company with a valid business license.



YOU MUST FILE A REPORT ON ALL INJURIES AND/OR ILLNESSES INCURRED AT WORK WITHIN SEVEN DAYS!

Claims resulting from work-related injuries must be filed through your Workers' Compensation carrier, NOT the Teachers Health Trust. This includes but is not limited to coaching injuries, environmental illness, etc.

IF YOU ARE INJURED ON THE JOB, THE CLARK COUNTY SCHOOL DISTRICT (CCSD) AND THE STATE OF NEVADA REQUIRE YOU TO SUBMIT A WRITTEN NOTICE OF INJURY OR OCCUPATIONAL DISEASE (FORM C-1) WITHIN 7 DAYS OF THE INCIDENT.

If a timely-filed claim is denied as not being work-related, the Trust will review your claims for payment. **The Trust will not consider claims if Workers' Compensation denied them because you failed to file a claim in a timely manner.**

To be on the safe side, if you are a licensed employee and become ill or injured while on the job, notify your administrator immediately and then call the School District's Risk Management office at **799-2967**.

NEWS & NOTES

• REMINDER • STUDENT STATUS Spring Semester Verification Due February 18, 2005

In January 2005, the Trust sent an affidavit/student status form to every participant with a dependent age 19 and over. The deadline for receipt of those documents is February 18, 2005. If the Trust does not receive the documents by February 18, 2005, dependents will be terminated effective February 28, 2005.

The Teachers Health Trust requires verification of student status for full-time students age 19 or over, but under age 26. The Trust considers a student as being "full-time," if he or she is enrolled in at least 12 credit hours per semester or quarter, or is a full-time student as defined by the educational institution.

For verification of student status for spring 2005, the Trust requires a signed affidavit certifying that you provide 50 percent or more of the support of your dependent and that your dependent meets the credit requirements. It will not be necessary to submit verification from the college/university; however, the Trust reserves the right to request documentation if eligibility is of concern.

If you did not receive an affidavit for your dependent or want more information on student status, please contact the Trust at (702) 792-0272 or by e-mail at serviceteam@teachershealthtrust.org.

• VITAL INFORMATION • Is Your Life Insurance Beneficiary Up-To-Date?

As an eligible participant of the Health Trust, your named beneficiary will receive the proceeds of your life insurance benefit upon your death. If no beneficiary is named on your enrollment form, the process for your loved ones to receive assistance can be cumbersome.

Active employees receive \$50,000 and retirees receive \$10,000 in the case of death. The coverage is provided at no cost to you. In addition, named beneficiaries are entitled to receive 24-hour telephonic counseling by a qualified grief counselor, attorney, and financial consultant. Also included is a face-to-face session with counselors, attorneys, or financial partners for a total of five combined sessions.

If you are uncertain as to whom you named as a beneficiary, you can call the Health Trust automated line at (702) 866-6111, prompt #2, to request a change form or you can request a change form by e-mailing a service team member at serviceteam@teachershealthtrust.org.

Due to privacy issues, the Health Trust is forbidden to verify beneficiary information over the phone or through e-mail. You must complete a change form or come into the Trust office, if you are unsure or want to make a change.

WELLFIT

WHAT IS WELLFIT?

WellFit is a 10-week cardiovascular program sponsored by the Teachers Health Trust, in conjunction with Nike, Inc. The program is designed for you to briskly walk or take part in other comparable physical fitness activities. The program is free, allows you to participate in fitness activities of your choice, and valuable gifts were donated for all to enjoy.

WHO CAN PARTICIPATE?

WellFit is open to all active and retired licensed employees of the Clark County School District (CCSD) who are currently covered by the Health Trust. Administrators are also welcome to participate, but are not eligible for the special awards and some of the gifts.

WHY PARTICIPATE?

- ➔ To celebrate Las Vegas' 100-Year Anniversary
- ➔ To feel better
- ➔ To look better
- ➔ To improve your health
- ➔ To have fun
- ➔ To win cool stuff
- ➔ To support and join your colleagues

HOW?

- 1 Complete a registration form and forward it to your WellFit Coordinator. Registration forms and Weekly Mile Logs are also available on the Teachers Health Trust's website (www.teachershealthtrust.org) under *Health Trust News*. The last date to sign up for the program is March 7, 2005. The last date to forward your registration form(s) to the Health Trust is March 11, 2005.
Note: If your work site coordinator or you do not forward your registration form to the Health Trust by March 11, 2005, you will not be eligible for any of the incentives.
- 2 Set your goals.
- 3 Recruit your family, friends, or colleagues to help you achieve your goals.
- 4 Track and report your progress.
- 5 Attend the WellFit kick-off and fitness testing event.
- 6 All enrollees will be sent a data report form or can download the form off of the Teachers Health Trust's website during the last two weeks of the program. The data report form is the final stage of the program. **The deadline for all data report forms and weekly mile logs is 5 p.m. on April 29, 2005.**
- 7 Gifts and awards information will be posted on the Teachers Health Trust's website and announced on the Health Trust events line (794-0272 and press 4) on Friday, May 13, 2005.

Centennial Celebration

WELLFIT 2005

Celebrating 100 Years of Fitness

WellFit starts on Monday, February 7

SPECIAL AWARDS

The Health Trust recognizes various WellFit enrollees for their outstanding efforts. At the end of the program, the following special awards will be issued:

- 1 **Lifetime Achievement Award** – an enrollee who is diagnosed with a lifetime disease and completes the WellFit program, despite complications with the disease. A serious medical condition is a disease one lives with for a lifetime. The recipient of this award is selected through a lottery process by the wellness division staff.
- 2 **Eldest Active Employee Award** – the eldest active enrollee who completes the program. Selected award recipients in this category can only win once.
- 3 **Heart Saver Award** – A Regal Cinemas movie ticket will be awarded to all enrollees who lose 15 or more pounds.
- 4 **100-Mile Centennial Club** – A Health Trust gift will be awarded to all enrollees who complete more than 100 miles.
- 5 **Coordinators** – One premiere movie ticket to Regal Cinemas will be provided to each coordinator who completes the program. In addition, a \$50 gift certificate will be provided to three coordinators who are selected from a lottery of all coordinators who complete the program and have five or more colleagues complete the program at their work site. An additional \$10 gift certificate to Nike, Inc. will be provided to each coordinator who wins their division.
- 6 **All Winning Divisions** – Nike, Inc. athletic footwear will be awarded to one work site of one division with the highest percentage of participants enrolled in the program; a breakfast will be awarded to one work site of one division with the highest percentage of participants enrolled in the program. The two division work sites will be selected through a lottery process by the wellness team. Teachers Health Trust and CCEA staff are not eligible to enter any of the lotteries.

Some enrollees who win a special award will be provided with a special gift, recognized in local print and electronic media releases, as well as the Health Trust's quarterly news publication.

Lifetime achievement recipients will receive additional gifts at the annual Health Festival.

The program is based upon an honor system. You can perform your activities anywhere, at anytime; e.g., home, health club, before work, during lunch, or after work.

SIGN-UP TODAY!

WellFit starts on Monday, February 7 and ends on Friday, April 15.

LET'S PULL TOGETHER FOR A WELLFIT FUTURE!

FREE GIFTS

There are four ways to win a free gift by participating in WellFit. **Your biggest gift will be the one you give yourself for joining the program.**

Gift #1 (All Finishers)

All participants who finish the program will receive a certificate of achievement and a pair of Nike, Inc., ankle socks. Finishing the program means you have performed at least 1/2-mile, four days of each seven day week, and performed your desired fitness activity six weeks of the 10-week program.

Gift #2 (Division Winners)

At the completion of the program, Nike, Inc. will provide a t-shirt to each participant at the work site that has the highest percentage of WellFit participants in their division who complete the program. The t-shirt will be imprinted with the names of all the WellFit winning divisions. There are 12 divisions, grouped as follows:

- ➔ 4 elementary schools
- ➔ 3 middle schools
- ➔ 2 high schools
- ➔ 1 special school
- ➔ 1 rural school (*Indian Springs, Sandy Valley, Boulder City, Laughlin, Moapa, Virgin Valley, and Boulder City*)
- ➔ 1 licensed department (*Professional Development, Student Support Services, Title I, Grants & Development*)

Note: Athletic footwear will be awarded to one work site of one division with the highest percentage of participants enrolled in the program; a breakfast will be awarded to one work site of one division with the highest percentage of participants enrolled in the program. The division winners will be selected through a lottery process by the Health Trust Wellness Team.

Gift #3 (Most Mileage Winners)

Athletic footwear will be awarded to 1-4 employees from each work site division participation category — novice, intermediate, and advance and to one retiree — with the most number of miles within their division at the end of the 10-week program. The prizes will be divided into three categories:

- 1 Those who achieve the most number of miles as a novice competitor. Individuals in this category can only win once.
- 2 Those who achieve the most number of miles as an intermediate competitor.
- 3 Those who achieve the most number of miles as an advanced competitor.

Categories

- ➔ *Novice* competitors are beginners who do not exceed 75 miles during the entire 10-week program.
- ➔ *Intermediate* competitors are participants who do not exceed 300 miles during the 10-week program.
- ➔ *Advanced* competitors are participants that exceed 300 miles during the 10-week program.

NEWS & NOTES

• WEIGHING IN ON WOMEN'S WORKOUTS •

What you should know...



The heavier a woman is, the more she overestimates the amount of physical activity she gets, suggests a new study from the University of Alabama. "If these ladies were doing as much as they thought, they'd burn almost 1,000 more calories a day," says lead author Gary R. Hunter, PhD. He and colleagues asked 75 overweight and normal weight women how much time they regularly spent on 63 daily activities, such as cleaning, gardening, climbing stairs, and walking.

After measuring the calories the women actually burned, the researchers found that both groups overestimated their activity, but the heavier women overshot it by more than 900 calories a day; women who weren't overweight missed by about 600 calories a day. The heavier women's misperceptions most likely stemmed from their lack of physical fitness, says Hunter. "If you're out of shape, you'll have more difficulty walking and climbing stairs and thus you overestimate the time it takes," he says. "If people already think they're physically active, then there's really no reason to do more."

Source: Gary R. Hunter, PhD

HEALTH LINE

Cardiovascular
Fitness Exercise

(800) 328-8914

PIN #130

**MESSAGE /
TOPIC CODE**

Cardiovascular Conditioning

7417



Dangers of Poor Fitness

7420



Developing Your Personal
Fitness Plan

7421



Diet, Exercise, and
Losing Weight

7422

The Health Line is a free service provided to the Teachers Health Trust by United Healthcare Service at no charge to you. It is available 24 hours a day, seven days a week. Call the toll-free number above, enter PIN 130, and select one of the specially recorded topic codes. After listening to the message, you can have the information faxed to you. The option to speak to a registered nurse is not available.

The Health Line is designed to help you become more informed about specific health issues. It is not intended to replace a medically-necessary consultation that may be needed. The information provided in the tapes represents information available at the time of taping. New information and research may be found after the tapes have been released. Always consult with your doctor for further information.

NEWS & NOTES

• NICOTINE IS TOXIC •

Tobacco use is not just a bad habit, it is also addictive. The drug nicotine is found in every type of retail made tobacco product, whether it is smoked or smokeless. Nicotine addiction levels are different for every person, as well as the withdrawal symptoms.

Did you know that nicotine has the ability to be a stimulant or a sedative? Research has shown that nicotine usually stimulates people but these studies also show that it may sedate them.

Did you know that nicotine is absorbed rapidly from tobacco smoke in lungs and it does not matter whether the tobacco smoke is from cigarettes, cigars, pipes or cigarillos? Do you know nicotine is also rapidly absorbed from smokeless tobacco use? With regular use of tobacco, levels of nicotine build in the body during the day and continue through the night. Therefore, daily tobacco users are exposed to the effects of nicotine 24-hours a day.

Did you know?

- That all retail tobacco products are good transportation tools
- Tobacco products are made to have specific nicotine transportation features
- All retail tobacco including light cigarette products are poison-like when used as intended

Did you know that nicotine is the only legalized drug in the United States that has limited treatment centers? Did you know that nicotine is more addictive than heroin, alcohol, or cocaine, and that tobacco has a far higher death rate than heroin, alcohol, or cocaine?

THINK ABOUT IT.

The Nevada Tobacco Users' Helpline™, a division of the University of Nevada School of Medicine, is a source to assist you in your efforts in quitting the nicotine dependency through telephone-based professional counseling and education.

The Helpline™ offers many free professional services to support you in quitting the dependency of tobacco use. They include:

- Long-term, intensive treatment
- Confidential and individualized treatment plans to meet your personal needs including free medication assistance
- Education and information to support you moving towards a tobacco free lifestyle

Call the Nevada Tobacco Users' Helpline™ at (702) 877-0684

Monday through Friday 10:00 am – 9:00 pm & Saturday 1:00 pm – 5:00 pm

If you are not a smoker, but your loved ones are, please share these tips and advice with them, and help support their effort to quit smoking for life.

Did you know, after your last cigarette...

- ✗ your **blood pressure** may drop to normal in 20 minutes.
- ✗ your **oxygen level** in the blood may increase to normal in 8 hours.
- ✗ your chance of a **heart attack** decreases in 24 hours.

By quitting smoking, you will be healthier and save money!

How much money could you save in one year if you stopped smoking? Below is an example to assist you in adding up those costs.

Packs of cigarettes smoked each day	1
Multiply that number by the number of days in a year	1 x 365
This is the average number of packs you smoke a year	365
Multiply that number by the average cost of a pack of cigarettes	365 x \$3.00

THIS IS HOW MUCH YOU SPEND ON CIGARETTES EACH YEAR \$1,095.00

Health Plan of Nevada offers **The Puff Stops Here**, a stop-smoking program.

For more information or to register for **The Puff Stops Here**, please call the Health Education and Wellness Division at **(702) 877-5356**.

Online...Anytime

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NEWS & NOTES

• A SENSITIVE ISSUE FOR ALL •

Body Odor in the Workplace

The issue of body odor is an especially delicate one and companies all over the world are faced with the issue. Most hire outsiders to come in and train employees on personal hygiene, to lessen the blow to those who may be the culprit. So just in case this might be an issue for you, someone you live with, work with or supervise, here is what I've learned about odors.

Body odor is most often caused by the breakdown of bacteria on the surface of the skin. When one perspires, bacteria begin to replicate in the warm, moist areas of the body. They quickly multiply and then die, releasing an odor to the atmosphere as they decompose. Medical doctors agree that the best way to rid a body of its odor is to scrub the skin thoroughly. It is this scrubbing action that removes the odor-causing bacteria; in fact, the type of cleansing agent used actually makes little difference. **To control body odor, bathe or shower once a day, scrubbing thoroughly, then apply deodorant and/or antiperspirant.** One might not think it would be necessary to belabor the point, but complaints are on the rise in the workplace about inadequate personal hygiene and resultant body odor.

There may be other causes of body odor at work as well. Renal (kidney) failure and liver failure can produce pungent odors that the sufferer may not even be aware of. If either of these organs, the major filters of the body, begins to fail, toxic fluids back up and are released through the pores of the skin as well as through the breath. Certain foods can also exude odors through the pores of the skin; garlic and asparagus have reputations for leaving their "mark" for more than 24 hours on those who ingest them.

Depression can be another cause of body odor. When one is depressed, an indifference to self-care can often be observed, not only in terms of bathing, but of clothing, grooming, and hair care

as well. The astute observer will look for these additional signals of self-care indifference when noting body odor. In this case, professional counseling is usually appropriate.

Differing perceptions and tolerance of body smells may also be a mark of cultural or religious distinctions. For instance, some conservative and orthodox religions observe holidays that dictate no bathing. On the other hand, Islam places a great emphasis on cleanliness. Muslims are required to bathe some or all of their body before each of the five daily prayers. Supervisors, co-workers, and policies alike must be sensitive to these differences. Many Europeans believe U.S. Americans have absurd attitudes about cleanliness and that we are "hyper-clean." In many cultures, a little body odor is considered natural and does not offend.

Like body odor, foot odor is the product of excessive perspiration and the resulting bacterial decomposition. It may not be life threatening or incapacitating, but it can be upsetting to both afflicted and coworkers alike. Daily hygiene teamed with efforts to normalize the sweat glands should control the odor. Wash feet twice a day in lukewarm water and apply an astringent between the toes and other areas that exude excess perspiration. Soaking feet in water mixed with either vinegar or Epsom salt can also be effective. A dusting of talcum, cornstarch, or a medicated foot powder directly on the skin and in the shoes can help as well.

Select good quality absorbent, light-colored socks with low nylon and spandex content, as they will absorb moisture and allow for evaporation. Change socks midway through the day if they become damp. Use absorbent liners when wearing nylon stockings. Shoes made of plastic, rubber, or hard leather can cause excessive perspiration to accumulate; choose shoes made of porous materials. Alternate shoes from day-to-day to allow each pair to air out and dry.

Other remedies can be tried under a doctor's supervision. Topical antiperspirants that contain aluminum chloride may be prescribed to reduce perspiration. A topical antifungal agent may also be used to suppress fungi and bacteria. The application of a topical antibiotic, such as erythromycin, has also been shown to decrease bacteria, but should only be used under the direction of a qualified foot specialist.

Let's face it, body odor, bad breath, flatulence, or any other hygiene issues should not interrupt one's ability to work. If such issues are affecting your ability to work, please consult your supervisor or administrator. In the meantime, here are a few tips to prevent your supervisor or administrator from calling you into the office for what may be an embarrassing meeting.

1. **Consult an honest friend/colleague about how you may smell to them.** In fact, tell them you just purchased a new hygiene product and want to know if it is offensive to them.
2. **Bathe daily**
3. **Use shampoo and soap**
4. **Brush teeth twice per day**
5. **Floss and use mouthwash**
6. **Laundry clothes regularly with detergent**
7. **Certain foods and beverages such as garlic, onions, coffee, tobacco, and alcohol can produce odors that linger despite brushing and even seep through your skin!** Many people find it difficult to be near heavy garlic eaters. An easy solution is to stop eating garlic for a week and see if the problem improves (ask an honest friend!). There is a fair bit of research suggesting that garlic does have health benefits. If its side effects are causing you such major social disruption, however, it is clearly not worth it. Some supporters recommend Kyolic garlic, which is an odorless capsule. For more information, read the book *"Garlic for Health"* (Lotus Light Publications, Wilmet, Wisconsin).

Source: *Donnica Moore, M.D*

NEWS & NOTES

COMING TO TERMS WITH... *Exercise*

When you begin exercising you'll hear all kinds of talk about intensity level—light intensity, moderate intensity, and vigorous exercise. What does it all mean?

Below you'll find examples of activities and how they rank.



♥ **Light-Intensity Activities**

- ♦ Walking slowly
- ♦ Golf in a powered cart
- ♦ Gardening or pruning
- ♦ Dusting or vacuuming

♥ **Moderate-Intensity Activities**

- ♦ Walking briskly
- ♦ Golf—pulling or carrying clubs
- ♦ Mowing the lawn with a power motor
- ♦ Bicycling—on level terrain or with a few hills

♥ **Vigorous-Intensity Activities**

- ♦ Racewalking, jogging, or running
- ♦ Mowing the lawn with a hand mower
- ♦ Bicycling at more than 10 mph or on steep uphill terrain
- ♦ Moving or pushing furniture

Here's the key. You don't have to be a marathon runner to get health benefits from physical activity—in fact, you should begin exercising slowly and build your endurance.

The Surgeon General recommends that you engage in moderate level physical activity for 30 minutes on most days of the week, but some benefit can be derived from doing low intensity activities, too—you'll just have to do them for longer periods of time.

If you're doing low-intensity activities, you'll need to do them for about an hour to get health benefits. Moderate-level activities, about a half hour; and if you're engaged in vigorous activity, you'll only need to keep it up for about 20 minutes. Also, it's recommended that you check with your healthcare provider before beginning or increasing physical activity.

Source: www.acsm.org, www.acefitness.org, www.fitness.gov



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CLASS TIDBITS



Moo-ve Over, Sports Drink

Hit the gym, then hit the dairy case. Indiana University researchers asked nine male athletes to drink low-fat chocolate milk after a strenuous cycling session—then get back on after a 4-hour rest. A few days later, the athletes did the same thing, only this time they drank a sports drink. The chocolaty stuff was as effective as the sports drink at helping the athletes recover and excel during their second exercise bout. The bonus? Milk offers weight-reducing, bone-building, and cancer-fighting benefits.

Source: Marianne McGinnis of Prevention Magazine

Newlyweds: Take A Romantic Walk

Spouses gain on average 16 to 19 pounds in the first 10 years after saying “I do,” Cornell University Researchers Report.

Source: Cornell University Nutrition Journal

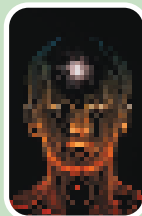


Get Strong and Lose Fat Faster

Less is more—that’s news you don’t expect to hear from the gym crowd. New research presented at the American College of Sports Medicine’s 2004 meeting found that, over a 2-month period, men who did one set of upper-body weight-lifting exercises had equal strength gains (21 percent) and better fat loss (19 percent versus 10 percent) than those who did three sets.

How can you gain strength and lose more fat with a third of the effort? British researchers believe that the tiring three-set workout may cause exercisers to over-compensate with calories at their next meal. Women could expect the same results, scientists say.

Source: American College of Sports Medicine



Mental Muscle Express

Boost your brain power by solving these puzzles. See if you can uncover the meaning in these words, letters, symbols and their positions. Each puzzle represents a common word, phrase, expression, person or place.

The example below is “divided loyalties.”

Example: **loyal ties**

1

S
T 2 U
I

2

**HOT HANDLE
HOT HANDLE**

3

**CLIP
TIE**

4

I E C E I

5

T O Y O B Y O B W N

See Answers on page 16.

FOOD FOR THOUGHT

What to Leave and to Launch

What to Leave, Launch, and How Long

•• 45 DAYS ••

• Credit Card Receipts and Statements*
Keep receipts until your monthly statement arrives, if that’s correct shred the receipts. Exceptions: Keep a receipt if you are disputing a bill or to cover a warranty or return period. Keep the statements for seven years if they contain tax-related expenses.

•• ONE YEAR ••

• Pay Check Stubs
Make sure the information on your paycheck stubs matches your annual W-2 when you receive it, then shred the stubs. If your employer lists vacation/sick leave carryover on your paycheck stub, keep the last one of the year. Notify your employer if the information does not match.

• Retirement/Savings Plan Statements*
Keep quarterly statements until you receive your annual summary; if everything is correct on the annual summary, shred the quarterly statements and hold on to annual statements until you retire or close the account. Keep important notices and contacts for retirement plans and pensions permanently.

• Credit Union/Bank Records*
At the end of each year, go through your draft carbons or statements and only keep those related to taxes, business expenses, and housing or mortgage payments.

• Bills*
Keep bills for major purchases—cars, jewelry, furniture, computers, and so on—to show proof of their value in the event of loss or damage. For other bills, once you know payment has cleared your financial institution for a particular bill and the return/refund period has expired, shred the bill, which means you may shred phone bills, grocery receipts, utility bills, homeowner’s association bills, etc. within 45 days.

•• SIX YEARS ••

House Records*
Keep purchase price information and the cost of permanent improvements to your property, such as remodeling. Also, if you buy or sell property, keep records of legal fees and your real estate agent’s commission for six years after you sell your house. Keeping these records, especially home improvement records is a good idea and could potentially assist you in lower capital gains tax should you decide to sell.

•• SEVEN YEARS

Tax Records*
The IRS has three years to audit your return, and you have three years to file an amended return to claim a refund if you made a mistake. If you made the mistake of underreporting your gross income by 25 percent or more on a return, the IRS has six years to challenge it. If you filed a fraudulent return or didn’t file one at all, the IRS can catch you on it at any time. Keep a copy of all 1040 tax forms permanently.

•• PERMANENTLY ••

• IRA contributions
Keep nondeductible contribution records permanently in case you need to prove you paid tax on the money when you want to withdraw it.

• Miscellaneous
Also keep these permanently: Updated household inventory, birth and death certificates, marriage license, divorce papers, military records, insurance claims, accident reports and claims, proof of ownership and major debt repayment, passports, social security cards, diplomas, school transcripts, and legal correspondence.

* Some cases call for longer retention.

Source: Duke University Center for Personal Finance

NUTRITION

The #1 Disease-Fighting Snack

Eating just a few ounces of nuts a week can help prevent weight gain, heart disease, diabetes and more.

Almonds (20 to 24 per ounce)

Calories: 164
Total Fat: 14g
Saturated Fat: 1g
Protein: 6g
Fiber: 3g

Nutritional highlights: High in fiber, vitamin E and calcium. Also supply 25 percent of your daily magnesium needs.

Best way to eat: Out of hand or mixed into yogurt. Or try our favorites: smoked or tamarind-flavored varieties.

Brazil nuts (6 to 8 per ounce)

Calories: 186
Total Fat: 19g
Saturated Fat: 5g
Protein: 4g
Fiber: 2g

Nutritional highlights: At first glance, these may not appear to be a healthy choice, but a single nut contains 15 times the RDA for selenium, a mineral that may protect against various cancers.

Best way to eat: Chopped and mixed into salad—their naturally sweet flavor combines well with greens and vegetables.

Cashews (16 to 18 per ounce)

Calories: 160
Total Fat: 13g
Saturated Fat: 2g
Protein: 5g
Fiber: 1g

Nutritional highlights: Provide hefty amounts of zinc, copper and magnesium—minerals that are hard to get in big doses

from other foods. Also supply more than 10 percent of the RDA for iron.
Best way to eat: As a tofu alternative in Asian-inspired vegetable stir-fries. Per ounce, cashews have nearly twice the protein of tofu.

Chestnuts (3 per ounce)

Calories: 56
Total Fat: 0g
Saturated Fat: 0g
Protein: 1g
Fiber: 1g

Nutritional highlights: Lowest in fat (and calories), but they won't give you the same health benefits as other nuts.

Best way to eat: Roasted. No access to an open fire? Use a paring knife to carve a small X into the bottom of each nut and toast for a few minutes in a toaster oven. Let cool, then peel.

Hazelnuts (18 to 21 per ounce)

Calories: 178
Total Fat: 17g
Saturated Fat: 1g
Protein: 4g
Fiber: 3g

Nutritional highlights: Highest in heart-healthy monounsaturated fats. In fact, an ounce contains more than a tablespoon of olive oil.
Best way to eat: Mixed into pancake, waffle or muffin batter. Or grind them and use as a coating for roasted chicken breast or pork tenderloin.

Macadamia nuts (10 to 12 per ounce)

Calories: 204

Total Fat: 21g
Saturated Fat: 3g
Protein: 2g
Fiber: 2g

Nutritional highlights: Highest in fat and calories, these aren't the best choice from a nutritional standpoint. But they do contain a good amount of manganese, a trace mineral important for building healthy bones.

Best way to eat: As a special treat. Use them to add a little oomph and crunch to a fruit salad (try pineapple and other tropical fruits).

Pecans (18 to 20 halves per ounce)

Calories: 196
Total Fat: 20g
Saturated Fat: 2g
Protein: 3g
Fiber: 3g

Nutritional highlights: Supply 17 percent of your daily thiamin needs. This B vitamin helps your body turn food into energy. Also rich in copper and zinc.

Best way to eat: Toasted and added to potato or bean soup for extra protein and a bit of crunch. They also make a great topping for oatmeal.

Peanuts (27 to 30 per ounce)

Calories: 161
Total Fat: 14g
Saturated Fat: 2g
Protein: 7g
Fiber: 2g

Nutritional highlights: Contain the most protein, folate (which protects against heart disease, as well as birth defects) and resveratrol (a

cancer-fighting antioxidant).
Best way to eat: Ground into a nutty spread. You can make your own fresh, natural-style peanut butter in a food processor (sprinkle the nuts with salt before grinding, if you wish). Spread on apple slices or celery for a quick, healthy snack.

Pistachios (45 to 47 per ounce)

Calories: 158
Total Fat: 13g
Saturated Fat: 2g
Protein: 6g
Fiber: 3g

Nutritional highlights: Supply the most potassium, a mineral important for controlling blood pressure.
Best way to eat: In their natural tan state. The red-shelled ones aren't a different variety—they're just dyed.

Walnuts (12 to 14 halves per ounce)

Calories: 185
Total Fat: 18g
Saturated Fat: 2g
Protein: 4g
Fiber: 2g

Nutritional highlights: Among the best source of alpha-linolenic acid, a heart-protective omega-3 similar to the fat found in fish. One ounce contains about the recommended amount you should have per day.
Best way to eat: Chopped and mixed into low-fat cream cheese; makes a tasty spread for toast or sandwiches.

Source: *Fitness magazine, June 2004 Issue*

Your Health Benefits at Work

Participant's Testimonial

Charles Decker, 39, spouse of Amanda Decker, CCSD licensed employee at Lewis E. Rowe Elementary School, was diagnosed with Type I Juvenile Diabetes at age 14. Decker and his wife have been participants of the Health Trust since 1998. He had two kidney transplants (one before becoming a Health Trust participant) and a pancreas transplant since becoming a dependent on the Health Trust. Care for Decker was handled through the Health Trust Care Coordination Department—Ros Cline, RN, CMN, and her assistant Judy Padilla.

“The Health Trust is the reason I'm still alive,” said Decker. “I can't even begin to express my gratitude for the great help and support from Ros and Judy.”

In 2001, Decker received his 2nd kidney transplant, then 6 months later, received his pancreas transplant.

HIGHLIGHTS

• TEACHERS HEALTH TRUST • Financial Report & Audit Results

The financial records of the Teachers Health Trust are audited on an annual basis, which is at the end of each fiscal year. The Trust's fiscal year is from July 1 – June 30. The current audit was performed by the Certified Public Accounting Firm of Kafoury, Armstrong & Company and is summarized below. A copy of the independent report is shown on page 14 for your review.

ANNUAL FINANCIAL REPORT (AUDITED) FOR FISCAL YEARS ENDING JUNE 30, 2004 AND 2003		
	2004	2003
REVENUES (In Millions)		
Contributions		
Clark County School District	\$68.93	\$59.16
Employee deductions	17.16	16.24
Retiree participants	3.84	3.96
Self-pay, COBRA, Staff participants	1.40	1.25
	\$91.33	\$80.61
Interest and other income		
State Emergency Fund	\$0.29	\$0.36
	--	2.51
Total Revenues	\$91.62	\$83.48
EXPENSES (In Millions)		
Insurance premiums		
	\$12.25	\$10.74
Benefits paid for participants		
Medical	\$44.05	\$38.87
Prescription drugs	12.85	11.36
Dental	8.73	8.03
Vision	1.97	1.81
	\$67.60	\$60.07
Administrative expenses		
	\$5.85	\$5.29
Total Expenses	\$85.70	\$76.10
NET INCREASE / (DECREASE) (In Millions)	\$5.92	\$7.38
NET ASSETS AVAILABLE FOR PLAN BENEFITS, BEGINNING OF YEAR (In Millions)		
	\$11.64	\$4.26
NET ASSETS AVAILABLE FOR PLAN BENEFITS, END OF YEAR (In Millions)		
	\$17.56	\$11.64
NUMBER OF COVERED LIVES:		
Active Participants - Employees	14,349	13,743
Dependents	14,334	13,605
	28,683	27,348
Retiree Participants - Subscribers	323	841
Dependents	70	196
	393	1,037
Total Number of Covered Lives	29,076	28,385



INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Teachers Health Trust

We have audited the accompanying statements of net assets available for benefits and of benefit obligations of the Teachers Health Trust (formerly known as the Clark County Education Association Welfare Benefit Trust) (the "Trust") as of June 30, 2004 and 2003, and the related statements of changes in net assets available for benefits and of changes in benefit obligations for the years then ended. The financial statements are the responsibility of the Trust's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial status of the Teachers Health Trust as of June 30, 2004 and 2003, and the changes in its financial status for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules for the year ended June 30, 2004 and 2003, listed in the table of contents are presented for the purpose of additional analysis and are not a required part of the basic financial statements. These schedules are the responsibility of the Trust's management. Such schedules have been subjected to the auditing procedures applied in our audit of the basic financial statements and, in our opinion, are fairly stated in all material respects when considered in relation to the basic financial statements taken as a whole.

Kafoury, Armstrong & Co

Reno, Nevada
October 19, 2004



LOWERING CHOLESTEROL WITH THERAPEUTIC LIFESTYLE CHANGES (TLC)

TLC is a set of things you can do to help lower your LDL cholesterol. The main part of TLC are:

- **The TLC Diet.** This is a low-saturated-fat, low-cholesterol eating plan that calls for less than 7 percent of calories from saturated fat and less than 200 mg of dietary cholesterol per day. The TLC diet recommends only enough calories to maintain a desirable weight and avoid weight gain. If your LDL is not lowered enough by reducing saturated fat and cholesterol intakes, the amount of soluble fiber in your diet can be increased. Certain food products that contain plant stanols or plant sterols (for example, cholesterol-lowering margarines and salad dressing) can also be added to the TLC diet to boost its LDL-lowering power.
- **Weight Management.** Losing weight if you are overweight can help lower LDL and is especially important for those with a cluster of risk factors that includes high triglyceride and/or low HDL levels and being over-weight with a large waist measurement (more than 40 inches for men and more than 35 inches for women).
- **Physical Activity.** Regular physical activity (30 minutes on most, if not all, days) is recommended for everyone. It can help raise HDL and lower LDL, and is especially important for those with high triglyceride and/or low HDL levels who are overweight with a large waist measurement.

Drug Treatment

Even if you begin drug treatment to lower your cholesterol, you will need to continue your treatment with lifestyle changes. This will keep the dose of medicine as low as possible, and lower your risk in other ways as well. There are several types of drugs available for cholesterol lowering including statins, bile acid sequestrants, nicotinic acid, and fibric acids. Your doctor can help decide which type of drug is best for you. The statin drugs are very effective in lowering LDL levels and are safe for most people, but are costly to you and the Health Trust. Statin drugs are the most prescribed drugs for participants covered by the Health Trust. *Table 1 provides you with the financial costs your Trust experience, the cost to you, and whether a generic is available.* Bile acid sequestrants also lower LDL and can be used alone or in combination with statin drugs. Nicotinic acid lowers LDL and triglycerides and raises HDL. Fibric acids lower LDL somewhat but are used mainly to treat high triglyceride and lower HDL levels.

Once your LDL goal has been reached, your doctor may prescribe treatment for high triglycerides and/or a low HDL level, if present. The treatment includes losing

weight if needed, increasing physical activity, quitting smoking, and possibly taking a drug.

Foods low in saturated fat include fat free or 1 percent dairy products, lean meats, fish, skinless poultry, whole grain foods, and fruits and vegetables. Look for soft margarines (liquid or tub varieties) that are low in saturated fat and contain little or no trans fat (another type of dietary fat that can raise your cholesterol level). Limit foods high in cholesterol such as liver and other organ meats, egg yolks, and full-fat dairy products.

Good sources of soluble fiber include oats, certain fruits (such as oranges and pears) and vegetables (such as Brussels sprouts and carrots), and dried peas and beans.

Table 1: Cost of "statins"— the most common class of medications used for treatment of high cholesterol.

Drug Name	Average Monthly Cost to the THT	Monthly Cost to You	Generic Alternative Availability?
Lovastatin	\$25	\$5-\$10	Yes , Lovastatin is the only generic in this category
Lipitor	\$40	\$25-\$30	No (however Lovastatin may be an option for some patients depending upon cholesterol reduction required)
Zocor	\$60	\$25-\$30	No (however Lovastatin may be an option for some patients depending upon cholesterol reduction required)
Pravachol	\$90	\$40-\$45	No (however Lovastatin may be an option for some patients depending upon cholesterol reduction required)

Note: The Teachers Health Trust spends approximately \$2 million dollars annually on medications used for cardiovascular disease.