Trust’s Art Contest Reveals Amazing Talents

(See page 10)
FREE TEETH WHITENING !!!
($199 value, with completed dental treatment plan. Must present this ad. For Teachers Health Trust participants and their eligible dependents only. Exp. 12/31/05. No cash value.)

We are a
PREFERRED DENTAL PROVIDER
for TEACHERS HEALTH TRUST participants and their dependents.

You'll love our caring doctors and staff, convenient locations and hours, modern equipment and comfortable setting.

EVENING and WEEKEND HOURS!!!

WIGWAM DENTAL
2649 Wigwam Pkwy
(between Eastern & Pecos)
617-3333
open Saturdays

LAKE MEAD DENTAL
7481 W. Lake Mead Blvd.
(between Buffalo & Tenaya)
304-1234
open 8:30am-9:00pm

FREE TEETH WHITENING !!!
($199 value, with completed dental treatment plan. Must present this ad. For Teachers Health Trust participants and their eligible dependents only. Exp. 12/31/05. No cash value.)
A MESSAGE FROM THE CEO

The Health Trust reached a milestone in October when it conducted its annual Health Festival. Not only did the Health Trust invite the support staff and administrators to participate for the first time, it also experienced the largest turnout of any Health Festival to date. More than 3,700 School District personnel attended, and approximately 75 vendors were present. The written comments we received were overwhelmingly favorable. We realize that, at times, the lines were long, but it is difficult to solve that problem when so many people arrive at the same time. As the morning progressed the lines were noticeably shorter.

The Health Festival is not only for the purpose of administering free flu shots – there are numerous other benefits. It is critical, given all of the temptations placed before us each day, to exercise, eat well, and receive appropriate medical and dental care. The Health Festival provides a forum for you to obtain the information you need to assist you in adopting and maintaining a healthy lifestyle. As I walked around the Cox Pavilion, it was apparent to me that many of you were taking advantage of the free testing procedures, and having extended conversations regarding health and wellness with many of the vendors who were present.

I would like to personally thank everyone from the participating groups who worked so hard to make this event such a great success. My thanks also extend to the Clark County School District for its support throughout the planning phase, and to the staff at Cox Pavilion for their assistance. I hope to see all of you (and many more) at next year’s Health Festival.

Sincerely,

Peter Alpert
Chief Executive Officer
Teachers Health Trust

Teachers Health Trust
Financial Report and Audit Results

The financial records of the Teachers Health Trust are audited each year by an independent certified public accounting firm. The 2005 fiscal year’s audit was performed by the Certified Public Accounting Firm of Kafoury, Armstrong & Company.

The audited financial statements were presented to the Teachers Health Trust Board of Trustees on December 1, 2005 by a partner of Kafoury, Armstrong. A copy of the independent audited report has been included for your information (pages 4-7).
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, 2005 and 2004, and the related statements of changes in net assets available for plan benefits and 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, 2005 and 2004, 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 years ended June 30, 2005 and 2004, 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.

Reno, Nevada
October 18, 2005

[Signature]
# Teachers Health Trust

## Statements of Net Assets Available for Plan Benefits

As of June 30, 2005 and 2004

<table>
<thead>
<tr>
<th>Assets</th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments, at fair value</td>
<td>$18,705,152</td>
<td>$13,003,822</td>
</tr>
<tr>
<td>Receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retiree plan contribution</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Related party</td>
<td>885</td>
<td>3,094</td>
</tr>
<tr>
<td>CCSD contract settlement</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other receivables</td>
<td>1,319</td>
<td>507</td>
</tr>
<tr>
<td>Total Receivables</td>
<td>2,204</td>
<td>3,601</td>
</tr>
<tr>
<td>Cash and Cash Equivalents</td>
<td>4,438,083</td>
<td>1,354,588</td>
</tr>
<tr>
<td>Fixed Assets (net of accumulated depreciation of $2,587,097 and $2,130,871, respectively)</td>
<td>5,194,199</td>
<td>3,505,196</td>
</tr>
<tr>
<td>Other Assets</td>
<td>5,513</td>
<td>4,754</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>222,394</td>
<td>145,621</td>
</tr>
<tr>
<td>Total</td>
<td>28,567,545</td>
<td>18,017,582</td>
</tr>
</tbody>
</table>

## Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Liabilities:</th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable for administrative expenses</td>
<td>412,147</td>
<td>374,670</td>
</tr>
<tr>
<td>Due to related party</td>
<td>18,626</td>
<td>55,237</td>
</tr>
<tr>
<td>Deferred insurance contribution</td>
<td>30,957</td>
<td>22,361</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>461,730</td>
<td>452,268</td>
</tr>
</tbody>
</table>

## Net Assets Available for Plan Benefits

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserved for self-funded stop loss coverage</td>
<td>750,801</td>
<td>347,452</td>
</tr>
<tr>
<td>Unreserved</td>
<td>27,355,014</td>
<td>17,217,861</td>
</tr>
<tr>
<td>Total Net Assets Available for Plan Benefits</td>
<td>$28,105,815</td>
<td>$17,565,313</td>
</tr>
</tbody>
</table>

See accompanying notes.
### TEACHERS HEALTH TRUST

**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS**

**FOR THE YEARS ENDED JUNE 30, 2005 AND 2004**

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ADDITIONS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clark County School District</td>
<td>$73,543,772</td>
<td>$68,933,951</td>
</tr>
<tr>
<td>Employee deductions</td>
<td>18,213,598</td>
<td>17,163,937</td>
</tr>
<tr>
<td>Retiree participants</td>
<td>760,157</td>
<td>3,840,059</td>
</tr>
<tr>
<td>Self-pay, COBRA, staff participants</td>
<td>1,624,940</td>
<td>1,398,696</td>
</tr>
<tr>
<td><strong>Total additions</strong></td>
<td>94,142,467</td>
<td>91,336,643</td>
</tr>
<tr>
<td>Interest and other income</td>
<td>2,491,021</td>
<td>286,587</td>
</tr>
<tr>
<td>State Emergency Fund</td>
<td>2,884,530</td>
<td></td>
</tr>
<tr>
<td><strong>Total additions</strong></td>
<td>99,518,018</td>
<td>91,623,230</td>
</tr>
<tr>
<td><strong>REDUCTIONS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance premiums</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12,594,123</td>
<td>12,253,619</td>
</tr>
<tr>
<td>Benefits paid for participants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td>44,429,887</td>
<td>44,044,712</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>15,136,492</td>
<td>12,851,678</td>
</tr>
<tr>
<td>Dental</td>
<td>8,473,585</td>
<td>8,726,636</td>
</tr>
<tr>
<td>Vision</td>
<td>1,895,784</td>
<td>1,973,467</td>
</tr>
<tr>
<td><strong>Total deductions</strong></td>
<td>69,935,749</td>
<td>67,596,493</td>
</tr>
<tr>
<td><strong>NET INCREASE</strong></td>
<td>10,540,501</td>
<td>5,921,837</td>
</tr>
<tr>
<td><strong>NET ASSETS AVAILABLE FOR PLAN BENEFITS,</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BEGINNING OF YEAR</strong></td>
<td>17,565,313</td>
<td>11,643,476</td>
</tr>
<tr>
<td><strong>NET ASSETS AVAILABLE FOR PLAN BENEFITS,</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>END OF YEAR</strong></td>
<td>$28,105,815</td>
<td>$17,565,313</td>
</tr>
</tbody>
</table>

See accompanying notes.
# Teachers Health Trust

## Statements of Benefit Obligations

As of June 30, 2005 and 2004

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amounts Currently Payable to or for Participants, Beneficiaries, and Dependents:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance premiums</td>
<td>$186,788</td>
<td>$1,172,966</td>
</tr>
<tr>
<td>Benefit claims</td>
<td>2,735,401</td>
<td>2,380,727</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>631,492</td>
<td>506,856</td>
</tr>
<tr>
<td><strong>Total currently payable</strong></td>
<td>3,553,681</td>
<td>4,060,549</td>
</tr>
</tbody>
</table>

**Other Current Benefit Coverage Obligations:**

Claims incurred but not reported, at present value of estimated amounts

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total obligations other than postretirement benefit obligations</td>
<td>11,788,280</td>
<td>10,329,822</td>
</tr>
</tbody>
</table>

**Postretirement Benefit Obligations:**

Current retirees

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current retirees</td>
<td>415,475</td>
<td>527,504</td>
</tr>
</tbody>
</table>

**Total Benefit Obligations**

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total benefit obligations</strong></td>
<td>$12,203,755</td>
<td>$10,857,326</td>
</tr>
</tbody>
</table>

See accompanying notes.
**Highlights**

**Your Health Benefits at Work**

**Participant’s Testimonial**

*Gregory and Tiffany Wright* have both been members of the Teachers Health Trust for about eight years. They were happy to add a new addition to their family, but were unprepared for what led up to the new family member becoming a reality.

Tiffany Wright, a Kindergarten teacher at Merv Iverson Elementary School, was scheduled to give birth to their son... Evan Wright on April 19, 2005. However, due to complications, he arrived 15 weeks earlier—January 5, 2005. He weighed in at 902 grams, 2 grams short of 2 pounds.

“We were unprepared for the situation,” said the Wrights. “We thought we have more time to ready ourselves for a new baby. We didn’t even have a name picked out for him. During the first few days of his life, he was known as Baby Boy Wright to the hospital staff, and we called him ‘Earl Lee’ because of his prematurity.”

In a period of four months, Evan underwent surgeries to repair his heart, eyes, and two hernias. He also suffered a pneumothorax—a complication from the heart surgery—which required him to have a chest tube. The social worker at the hospital advised them to contact their insurance company.

“Unaware of who to contact at the health insurance company, we contacted the Trust and was referred to the Case Management Department,” said the Wrights. “The Case Management Assistant—Judy Padilla—had the answers and made our situation more personable, instead of only addressing the insurance.”

“We never had to worry about being taken care of in this difficult time,” said the Wrights. “Judy and the Trust have always resolved our concerns and answered our questions.”

**Congratulations!**

The Teachers Health Trust would like to commend

**Diane Harmon**

of Lifestyle Decisions

for being nominated and awarded the

**2005 March of Dimes Nurse of the Year**.

The award reflects her commitment to Teachers Health Trust participants coping with diabetes and cardiac disease.

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**Health Fest 2K5**

**Recognizing Clark County School District Employees and Student Artists**

Well renowned groups—The Sacred Groove and Future Shock Dance Troupe—caricature sketching, dancing, clowns, a variety of foods, a district-wide art contest, health screens and information were some of the things participants of this year’s Health Festival enjoyed on Saturday, October 22, 2005, at Cox Pavilion.

All Clark County School District (CCSD) employees were invited to have fun, get a free flu shot, and discover ways to be the best they could possibly be...physically, mentally, socially, spiritually, and financially. There were more than 3,700 participants—including their guests and family members—taking advantage of the limitless opportunities.

One of the booths at the festival incorporated the work of Clark County students in the art contest. The contest had 583 entries from three divisions—elementary, middle, and high school. Each of the 583 students were given a theme...“Celebrating 100 Years of Healthy Employees Representing Our Schools” and instructed to create an art piece.

Fifteen finalists were chosen from the divisions and the results were as follows:
Health Trust staff would like to commend teachers and students for their creative art renditions. As a result of great leadership and artistic vision, the Teachers Health Trust awarded both the school art department of first place winners and the top three contestants of every division with financial rewards and certificates of achievements.

**HIGH SCHOOL DIVISION**

1st Place
KEEAN KORTH  
Coronado HS  
Grade 9  
Ms. Jessica Sellers, Teacher

2nd Place
MATT LOVE-MILLER  
SNVTC  
Grade 10  
Ms. Laura McCubbin, Teacher

3rd Place
NICOLE FETTO  
Coronado HS  
Grade 10  
Ms. Jessica Sellers, Teacher

**MIDDLE SCHOOL DIVISION**

1st Place
DEVIN LANE  
Molasky MS - Grade 8  
Ms. Lynn Coston, Teacher

2nd Place
GIANINA KARMENIS  
Molasky MS - Grade 8  
Ms. Lynn Coston, Teacher

3rd Place
VANESSA INIQUEZ  
Molasky MS - Grade 8  
Ms. Lynn Coston, Teacher

**ELEMENTARY SCHOOL DIVISION**

1st Place
ASIA HESTER  
Sandy Searles Miller ES  
Grade 5 - Ms. Latoya Lewis, Teacher

2nd Place
AALIYAH ARNOLD  
Lincoln Edison ES  
Grade 5 - Mr. Matt Reber, Teacher

3rd Place
JA QUAN WASHINGTON  
Lincoln Edison ES  
Grade 5 - Mr. Matt Reber, Teacher
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 claim for payment. The Trust will not consider a claim if Workers’ Compensation denied it because you failed to file the 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.

EAT TO BEAT THE FLU

If you didn’t get a flu shot this flu season, try feeding your immune system—it might pay off with fewer days of achy misery. Studies show these foods fortify your flu-virus defenses.

- **Take a shine to shellfish.**
  Getting adequate selenium (plentiful in oysters, lobsters, crabs, and clams) increased immune cell production of proteins called cytokines in a British study of 22 adults. The scientists say that cytokines help clear flu viruses out of your body.

- **Line up fatty fish.**
  Of all fats, omega-3s—found in fish such as Pacific salmon—created the highest blood levels of flu-fighting T cells and interferon-gamma cytokines in a British study of 150 people.

- **Boost T cells with tea.**
  Ten Harvard subjects who drank 5 daily cups of black tea for 2 weeks had T cells that secreted 10 times more virus-fighting interferon, compared with nine who drank the same amount of a tea substitute.

- **Get milk.**
  Dairy products provide conjugated linoleic acid (CLA), which raised immune system response to the flu in an animal study. Early research suggests that CLA may have a similar effect in humans.

**Source:** Prevention Magazine

AEROBICS FIRST, WEIGHTS SECOND

Want more energy for your workouts? Start with aerobics—such as jogging, walking, or step class—and then do your weight lifting. In an 8-week study of 13 male athletes, University of Rhode Island researchers found that those who began their workout by running on a treadmill for 20 minutes and finished with a basic all-body strength training session reported having more energy throughout than athletes who did the workout in reverse order.

Lifting weights breaks down muscle fibers—a good thing, but the researchers speculate this leads to a greater feeling of fatigue during aerobic exercise that follows.

**Source:** American College of Sports Medicine
GET READY!

The time to kick-off the 2006 WellFit program is fast approaching!

The WellFit kick-off is scheduled for Saturday, February 11, 2006, at UNLV’s North Gym.

The WellFit kick-off is a pre-celebration of the WellFit program. Participants who attend the kick-off will be able to obtain some pre-testing fitness goals…body fat, flexibility, strength, and cardiovascular.

Participants will also be able to walk or run at their own pace and receive some valuable prizes before the start of WellFit 2006.

WellFit is a 10-week cardiovascular program that encourages you to walk or take part in other comparable physical fitness activities. The program is free, easy, and valuable gifts are being donated for all. Since this year’s program will be completely automated, the Health Trust will be conducting Q&A orientations in January for everyone interested in the program. The orientation schedule will be e-mailed through Interact to all employees enrolled in a Teachers Health Trust plan.

NEWS & NOTES

• PROSTATE CANCER •

Focusing on Men’s Health

The Prostate Cancer Research Institute (PCRI) strongly supports annual testing for the early detection of prostate cancer. Effective testing combines both a prostate specific antigen (PSA) blood test and a digital rectal exam (DRE) for men, beginning at:

Age 35 – for those who have a family history of prostate cancer or who are of African descent.

Age 40 – for all other men.

It is important to note that even elevated PSA levels may indicate the presence of very treatable urinary conditions, such as benign prostatic hyperplasia (BPH) or prostatitis, and do not necessarily indicate that cancer is present in the prostate.

Details of Testing for Prostate Cancer (PC)

Effective testing for PC combines both a PSA blood test and a DRE. Prior to having blood drawn for the PSA test, men should take into consideration some of the factors that might cause a variance in the PSA level. This will help men improve their understanding of their PSA values and DRE results, and promote better communication with their physician. Additionally, men are encouraged to be vigilant about getting photocopies of their PSA test results and also to become familiar with the factors that contribute to being at high-risk for prostate cancer.

Prior to taking a PSA test, it should be understood that the PSA test measures an individual’s prostate-specific antigen level and is not a prostate-cancer-specific antigen level. Hence, an elevated PSA level can indicate prostatitis (inflamed prostate), BPH (non-malignant enlarged prostate), or prostate cancer. Both prostatitis and BPH are conditions, not diseases, that are usually more easily treated, yet whose symptoms may be similar to those of cancer. Therefore, a needle biopsy may or may not necessarily be the next reasonable step.

Call the PCRI Helpline if you would like help understanding your PSA test or DRE test results, or if you are having suspicious urinary tract symptoms that you would like to discuss.

PCRI

800-641-7274

Source: Prostate Cancer Research Institute (PCRI)
In our efforts to meet the challenges of preventing a disease and/or illness, your Health Trust has taken a step to confront these challenges by broadening the PPO Plus and PPO Plan preventive/routine care coverage benefit.

**COVERAGE COMPONENTS**

Subscribers/main insurers of the PPO Plus and/or PPO Plan can request $50 of their $150 annual preventive/routine care benefit to be applied to the following lifestyle enhancement programs and activities:

- Health Club Memberships
- Personal Training and Nutrition Consults*
- Tobacco Prevention Counseling and Education Classes*
- Structured Educational Prevention or Wellness Classes

* The Trust maintains the right to audit personal trainers and nutritionists for appropriate and up-to-date licensing and certifications within their field of expertise. Structured educational prevention and wellness classes must follow a curriculum from a credible national organization.

**COVERAGE COMPONENTS, EXCLUSIONS, AND LIMITATIONS**

- Medication and supplements
- Any form of equipment
- Books, magazines, and journals
- Videos, CDs, DVDs, and other types of electronic educational devices
- Costs for dependents
- Non-itemized receipts
- Hand-written receipts
- Reimbursement for programs and/or activities where preventive/routine benefits have been exhausted for the year
- Eligible program and activity charges over and beyond the lifestyle enhancement request (LER) $50 limit

**ELIGIBILITY**

PPO Plus and PPO subscribers/main insurers are eligible.

**HOW TO REQUEST THE BENEFIT**

PPO plus and PPO subscribers/main insurers must submit a legible, itemized receipt to the Health Trust from the provider of services.

Receipts should have the following information attached or imprinted:

- Provider Name and Address
- Subscriber’s Identification and/or Social Security Number
- Subscriber’s Name, Telephone Number, Address, and Date of Birth
Each time you exercise, you are placing a stress on your body for which an appropriate response is necessary. This article discusses the body’s response to exercise for the person with diabetes who is on insulin therapy or insulin secretagogues such as glyburide, glipizide, Glucotrol XL, Amaryl, Prandin or Starlix. It also addresses steps to prevent diabetes-related complications—hypoglycemia in particular—during exercise. Maintaining safe blood glucose levels during and after exercise is accomplished through a correct balance of medications, diet and exercise.

**Exercise Yields Consistent BGs**

For people who don’t have diabetes, blood glucose levels during exercise remain remarkably consistent. This is because the healthy pancreas secretes less insulin in response to exercise, which allows blood glucose to be mobilized from the liver and subsequently taken up by working muscle to be used as fuel.

The current emphasis on tight blood glucose control to prevent complications associated with diabetes increases the potential for hypoglycemia or a fall in blood glucose during exercise. In the case of a diabetic who is treated with insulin therapy or insulin secretagogues, the failure of blood insulin levels to decrease with exercise can result in relatively high levels of insulin and possible hypoglycemia. For this reason, reducing the dose of insulin with exercise may help prevent hypoglycemia. Consult with your diabetes care team for strategies in adjusting insulin dosages to accommodate your exercise needs.

**An Insulin-Like Effect**

Another potential contributor to exercise-induced hypoglycemia is the fact that exercise has an insulin-like effect. Muscle contractions associated with exercise promote movement of glucose from the blood into the muscle, an action similar to that of the impact of insulin. In fact, exercise alone can result in glucose uptake into muscle, independent of insulin. Thus, if too much insulin is present prior to exercise, hypoglycemia may result. On the other hand, too little insulin present and high blood glucose or hyperglycemia may be the result.

The American Diabetes Association has published a position statement on the topic of exercise and diabetes. This helpful resource offers detailed information on the response to exercise for both type 1 and 2 diabetics, as well as the impact of complications such as neuropathy and peripheral artery disease on exercise. The statement, “Physical Activity/Exercise and Diabetes,” is available from the American Diabetes Association.

*Source: Diabetes Health*
**NEWS & NOTES**

**HEART DISEASE**

* *A Dangerous Problem for Younger Adults with Diabetes*

The American Diabetes Association (ADA) reports that heart disease is one of the most dangerous problems associated with uncontrolled diabetes, contributing to more than 65 percent of deaths in diabetics. The ADA explains that diabetes can change the chemical makeup of substances in the blood and can cause atherosclerosis—hardening of the arteries that leads to heart disease. Nearly half of diabetics can have heart disease and will not have any signs.

Researchers report in the November 2005 issue of the journal *Diabetes Care* that the increase in heart disease associated with diabetes was much greater in younger adults than in older people. In the study, adults younger than 45 with type 2 diabetes were many times more likely to have a heart attack than others in the same age group who did not have diabetes.

To avoid heart disease and other long-term complications of diabetes, patients need to focus on controlling their blood-sugar levels. Monitoring blood-sugar levels throughout the day is the best way for diabetics to understand how well they are managing their disease on a daily basis. It is recommended that diabetics have their doctor test blood sugar using the A1C blood test—which measures blood sugar levels over the past three months—at least three times a year.

Experts also agree that people, whether diabetic or not, can avoid heart problems by reducing heart disease risk factors, including controlling blood pressure, lowering cholesterol levels, stopping smoking, and starting an exercise regimen. Although there are many problems associated with diabetes, it does not mean that these problems always occur. It is possible for diabetics to self-manage their disease with proper nutrition, daily physical activity, regular blood sugar monitoring, and taking medication as prescribed.

Source: Darwin E. Asper, M.Ed., CSCS Director - Educational Services, Closer Healthcare, Inc

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**Surviving Holiday Overindulgence**

Avoiding holiday overeating should not be about feeling depressed and deprived. Awareness and planning is a big part of staying healthy and feeling good during what is traditionally a time of overindulgence. Here are a few hints that are sure to keep you from getting FATigued during this holiday season.

- **Be careful of the appetizer table.** Don’t graze. Watch the sauces—the fat and calories live there. If it’s a vegetable, eat it. If soaked in oil, pass it up. Take smaller portions, but do not deprive yourself in tasting.
- **Watch the beverages.** Christmas drinks tend to be sweeter. Eggnog is the enemy. Watch the alcohol—calories add up. Try a “Reindeer Spritzer”—half white wine and half soda water. It’s delicious, and has half the calories and alcohol of a regular drink.
- **Know when to say no.** Many times we get caught in a social situation and eat too much. If your host will be offended by you saying “no” to more food, then accept some, but leave some on your plate.
- **Keep things simple.** The holidays can get too complex by striving to make every thing perfect. Go with the flow, and take time to inhale the aroma of the season.

Source: Richard Collins, MD

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**Seeing Stars?**

Stars, spots, floaters ...whatever you call them, they can be annoying. But what, exactly, are they? It’s one of the questions eye doctors hear most often, including Dr. Dana Ziskrout, a VSP therapeutic optometrist in Houston, Texas.

“My patients describe the phenomenon as something floating in their vision,” he says. “They speak of trying to brush it away or track it visually, to no avail.” Dr. Ziskrout explains that floaters are a result of the gel-like structure in the very back of the eye undergoing structural changes. This gel, or vitreous humor, is uniformly thick and transparent at birth, similar to clear gelatin. But with trauma (such as a blow to the head), disease and age, some of the gel loses transparency. Since it is no longer completely transparent, the vitreous humor may create a shadow on the retina. This shadow, which may be in the shape of a speck, blob or strand, is what we perceive as a spot or floater.

Usually floaters are not serious, but Dr. Ziskrout strongly cautions against self-diagnosis. He says that a recent development of floaters, or a change in shape, size, frequency or number of them may indicate a serious eye problem such as an internal eye hemorrhage, a retinal tear or retinal detachment. Light flashes and blurred vision are additional symptoms of these conditions. “These situations require immediate attention,” says Dr. Ziskrout, who recommends getting a thorough eye exam right away to pin down the cause of your floaters.

Source: Eye on Health from VSP
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 “uptown.”

1. N W O T
2. ART
3. NOAHS
4. Dinner mint
5. H E A R T E D

See Answers on page 20.

Class Tidbits

Unsuspected Diet Busters

Beware of these weight loss pitfalls—Post-Stress Munchies. A new Pennsylvania State University research found that women less able to cope with stress—shown by blood pressure and heart rate elevations—ate twice as many fatty snacks as stress-resistant women did, even after the stress stopped (in this case, 25 minutes of periodic jackhammer-level noise and an unsolvable maze). In a French study focusing on mealtime distractions, 48 women ate identical lunches once a week for 4 weeks. At the two lunches, during which they watched TV or listened to a story, they ate 11 percent more calories than at the other lunches. Focusing on only food while eating can help you know when you have had enough.

Source: Wellness Council of America

Tofu Tip

A study has confirmed previous conclusions that a small, daily dose of soy-derived foods decreases both total and bad cholesterol levels.

Source: Alternative Medicine Magazine

Say “Good Night” to Weight Gain

It was announced at the North American Association for the Study of Obesity on November 15, 2004, that obesity is linked to a lack of sleep. Levels of leptin—a satiety hormone—dropped by 20 percent in subjects allowed to sleep for only 4 hours a night, and levels of a hunger-promoting peptide, called ghrelin, rose by 20 percent.

Source: JAMA

Positive Strokes for Massage

If you head to the massage table when your muscles are in knots, you are among the legions of Americans who place themselves in good hands. Massage is a growing trend: Two out of five adults have experienced it, and 12 percent of the population received at least one massage during 2004, according to a survey by Associated Bodywork and Massage Professionals. An overwhelming number of clients gave the therapy a thumbs up: 96 percent of the clients expressed favorable feelings. For more on good-hands work: www.massagetherapy.com

Source: Alternative Medicine Magazine
One winter, I was teaching a personal-growth course on the stunning Caribbean island of St. John. Despite the lush vegetation, aquamarine waters, and postcard sunsets, I was barely there. Months of intense travel—followed by the sudden defection of a key employee—had exhausted my coping reserves. I was a crispy critter, bone tired, and disheartened. By failing to keep track of my energy reserves, I had allowed them to fall perilously low.

A few minutes of honest conversation with one of my students, uncorked tears of grief and frustration. The frustration was about letting life get so out of hand that I was a basket case. Relief came from telling my story to an affirming and insightful woman. My energy was being sapped not only by a relentless travel schedule, but also by a difficult marriage that was a perpetual emotional drain. By trying to sweep it under the rug, I was hemorrhaging energy. The cost of denial—when you lie to yourself to avoid a painful truth—is always exorbitant.

Energy is the life force itself. It’s like the power in your batteries that keeps your body, mind, and spirit running. Cutting off emotions creates chronic stress, which can lead to adrenal exhaustion, depression, and burnout.

My student, Dr. Donna, who is a corporate consultant and coach, became my ally in energy recovery. She explained that many things can deplete one’s energy. I’d focused on my hectic travel schedule and failing marriage, but as we talked, I realized that other factors were part of the picture, too. For example, I wasn’t exercising as much as I had in the past, and restaurant meals were adding unhealthy fats to my diet. My chronic inability to say no scattered my energy in too many directions. The well is down to a 3.

Dr. Donna suggested three more scales to help streamline my work life. For example, I used to take almost every speaking offer that came in, and I was burning out fast. I needed a way to help me decide which to turn down. The schlep scale measures physical wear and tear. Giving a lecture 2 hours away is a 10. Going to India is a 1. The service scale measures meaning and helpfulness. Speaking to cancer survivors is a 10, while hyping cosmetics is a 1. Finally, there is the pay scale. A lucrative job is a 10, while a pro bono talk is a 1. The more points a job gets, the more reason I have to take it.

With a little creative thinking, you can customize these scales to get a handle on how to use your own precious energy reserves. For example, on a scale of 1 to 10 (where 1 is a lot and 10 is a little), what’s the energy cost to you of schlepping Junior to Little League? On the service scale, what’s the benefit to his growth and development? If he has lots of other activities, it may be minimal, but if Little League is a source of positive self-esteem and camaraderie, that may offset some of the schlep factor. Is the total of the two scales higher than the value of spending time at home with your child?

The idea of using scales isn’t about their being infallible if you reach certain numbers. Their value is in making you more aware of your choices—and their energetic costs and consequences. Here’s a rule of thumb, though: If the very thought of a certain activity or person drains your well, you need to make another choice. Remember, our energy is our life, a vastly beautiful gift that we want to use with joy and in service. Don’t waste it.

Source: Prevention Magazine, Joan Borysenko, PhD

www.joanborysenko.com
Health Line
Fitness Basics
(800) 328-8914
PIN #130

MESSAGE / TOPIC CODE
Fitness Values of Common Activity
7434
Ways to Make Fitness Fun
7433
Fitness Awareness Quiz
7432
Fitting Fitness Into a Busy Schedule
7435
Dangers of Poor Fitness
7420

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.

Foods That Calm

That annoying little stress hormone, cortisol, will send you searching for the nearest bagel or chocolate cookie to replenish the energy you have spent while stressing out. The good news is that there are many calming foods you can add to your diet to keep cortisol production at bay.

1. Eat a serving of lean protein with every meal or snack (like fish, chicken, or soy). Protein minimizes the absorption of carbs, which slows down the release of cortisol.
2. Chew some cashews. These little nuts pack a mighty punch because they are high in magnesium, and magnesium helps reduce stress.
3. Bring on the Brazil nuts. Anxiety is associated with a deficiency in selenium, try throwing a small handful of raw Brazil nuts in your mouth. Three nuts provide you with your entire daily requirement of selenium.
4. Get your calcium. Calcium helps suppress stress hormones. Good sources include yogurt, fortified orange juice, and milk.
5. Switch to tea. According to Nicholas Perricone M.D., it’s not the caffeine in coffee that’s the problem, it’s the acids that cause cortisol levels to skyrocket. Tea doesn’t have these acids, so whether it’s caffeinated or not, tea is a much healthier alternative.
6. Eat a bowl of oatmeal every morning. It provides more of the stress-relieving B vitamins that black beans, brown rice, and whole-grain bread combined!

Source: 89123 Magazine

Holiday Recipe
Roasted Cauliflower with Fresh Herbs and Parmesan

Yield: 8 servings (serving size: about 1 cup).

Use any fresh herbs you have on hand for this holiday recipe. While parsley, tarragon, and thyme make a nice combination, you can also try sage, chives, and rosemary.

Ingredients:
12 cups cauliflower florets (about 2 heads)
1 1/2 tablespoons olive oil
1 tablespoon chopped fresh parsley
2 teaspoons chopped fresh thyme
2 teaspoons chopped fresh tarragon
3 garlic cloves, minced
1/4 cup (1 ounce) grated fresh Parmesan cheese
2 tablespoons fresh lemon juice
1/2 teaspoon salt
1/4 teaspoon pepper

Preparation:
1. Preheat oven to 450°.
2. Place cauliflower in a large roasting pan or jellyroll pan. Drizzle with oil, toss well to coat. Bake at 450° for 20 minutes or until tender and browned, stirring every 5 minutes. Sprinkle with parsley, thyme, tarragon, and garlic. Bake 5 minutes. Combine cauliflower mixture, cheese, and remaining ingredients in a large bowl, toss well to combine.

CALORIES: 89 (35% from fat); FAT 3.5g (sat 0.8g, mono 2.1g, poly 0.4g); PROTEIN 5.2g; CARB 12.1g; FIBER 5.4g; CHOL 2mg; IRON 1.1mg; SODIUM 251mg; CALC 83mg

Source: Cooking Light Magazine
GETTING CONTROL OF DIET & EXERCISE

To control unnecessary risks, think about the overall health of your heart; reduce the workload on your heart and keep your heart healthy.

Exercise: Keeping your heart in shape
Your heart is a muscle. Like any other muscle, it needs to stay active. That is one reason why exercise is such an important part of keeping healthy. You should ask your health care professional what exercise program is right for you. The most commonly stated goal for heart-healthy exercise is moderate exercise for 30 minutes three times a week.

Many people find that they are very good about exercising at first, but that after a while they find reasons to stop. You will find that it is easier to stay with an exercise program that includes an activity that you like to do and one that fits into your daily routine.

Variety will also help you stick with it, perhaps taking a long walk once or twice a week and playing tennis with a friend on weekends.

Go for variety, do what you like to do, do not start too suddenly.
Overall, enjoy!

Losing excess weight
Being overweight can often make hypertension worse. The body needs to circulate more blood, so the heart has to work harder. If your health care professional thinks you need to lose weight, but you have had a hard time losing weight in the past, get some advice on nutrition and exercise from your health care professional -- and, most importantly, follow it!

Tips for eating out
- Try broiled or baked, not fried, foods

- Avoid creamy salad dressings
- Skip the cheese appetizers
- Ask for sauce or gravy on the side

Cooking, like canned soups. You do not have to give up eating well in order to live well.

The role of medication
For some people, diet and exercise are not enough to lowering blood pressure into the desired range. They need medication to work with their diet and exercise plan.

Medications work in different ways to help control high blood pressure.

Two important ways are:
- Getting the arteries to relax
- Keeping the heart itself from pumping too hard

Your body needs some extra help to balance the workload on your heart and the pressure in your blood vessels.

Remember that medications do not cure high blood pressure the way an antibiotic cures an infection. But for many people, they play an important role in helping keep high blood pressure under control.

What “control” means
Wearing glasses will not change anyone’s eyes, but as long as a person has them on, he or she can see just fine -- and lead a normal life.

Controlling hypertension is much the same: as long as one continues to work at it, one may be able to keep blood pressure where it belongs -- and keep an active lifestyle.

Source: Medco Health
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### For Your Benefit

**Important Health & Wellness Workshop Information for All Participants**

*Call (702) 616-4900 for information, reservations, and to learn about other programs. All classes are held at the St. Rose WomensCare Center unless otherwise noted.*

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
<th>Time</th>
<th>Place</th>
<th>Fee</th>
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<tbody>
<tr>
<td><strong>VEGGIE SOUP FOR THE SOUL</strong></td>
<td>Monday, Dec. 12</td>
<td>6-7 p.m.</td>
<td>St. Rose–Siena</td>
<td>Free</td>
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<td>Learn ways to incorporate fruits and vegetables into your meals. Swap ideas, recipes, and bring a vegetarian dish to share.</td>
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<td>MacDonald Room</td>
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<tr>
<td><strong>COMMUNICATING WITH YOUR TEEN</strong></td>
<td>Tuesday, Dec. 13</td>
<td>6:30–7:45 p.m.</td>
<td>Rose de Lima Campus, Annex</td>
<td>$5 (includes lunch)</td>
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<td>Join Kelsay Berland, M.S. to learn techniques to improve interactions with your teen.</td>
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<tr>
<td><strong>COLORFUL CHAKRA MEDITATION</strong></td>
<td>Wednesday, Dec. 14</td>
<td>10:30-11:30 a.m.</td>
<td>MacDonald Room</td>
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<td>Open the body’s energy fields through meditation.</td>
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<td><strong>CHRISTMAS TEA PARTY</strong></td>
<td>Friday, Dec. 16</td>
<td>2–4 p.m.</td>
<td>Tea-Licious</td>
<td>$25</td>
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<td>Celebrate the holidays with a fun and festive tea party.</td>
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<td>6665 S. Eastern Ave.</td>
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<td>(inside Antiques at The Mall)</td>
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<td><strong>NUTRITION 101: WHY FRENCH WOMEN DON’T GET FAT</strong></td>
<td>Monday, Jan. 3</td>
<td>Noon-2 p.m.</td>
<td>Rose de Lima Campus, Annex</td>
<td>$25 (includes CD)</td>
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<tr>
<td>Enjoy a French cuisine lunch and get the skinny on why the French can eat high fat foods and still be thin. Presented by St. Rose’s Nutrition Therapy Department.</td>
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<tr>
<td><strong>HYPNOSIS FOR SMOKING CESSATION</strong></td>
<td>Saturday, Jan. 7</td>
<td>1-2:30 p.m.</td>
<td>St. Rose–Siena</td>
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<td><strong>MUSIC4LIFE OVERVIEW</strong></td>
<td>Monday, Jan. 9</td>
<td>6-7 p.m.</td>
<td>MacDonald Room</td>
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<td>Join music therapist Judith Pinkerton to learn how music can improve your life.</td>
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<td><strong>LIFESTEPS WEIGHT MANAGEMENT PROGRAM</strong></td>
<td>Thursdays Jan. 12 through Apr. 13</td>
<td>5:30-7:00 p.m.</td>
<td>MacDonald Room</td>
<td>$100 (includes all materials)</td>
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<td>Make lifetime, lifestyle changes for healthy weight loss through this comprehensive 14-week program.</td>
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<td><strong>BODIES FOR LIFE 12-WEEK CHALLENGE</strong></td>
<td>Program Orientation</td>
<td>5:30-7:30 p.m.</td>
<td>St. Rose–Siena</td>
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<td>Get your body motivated for a 12-week challenge that will reshape your mind, mouth, and muscles. At our first meeting, we’ll set the challenge, pass out books, take private “before” pictures and perform body fat analysis. Monthly support meetings provided.</td>
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<td>MacDonald Room</td>
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<tr>
<td><strong>PRESCRIPTION SAFETY BROWN BAG</strong></td>
<td>Thursday Dec. 1 OR Jan. 12</td>
<td>9:30–11:30 a.m.</td>
<td>St. Rose–Siena</td>
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<td>Bring prescriptions, over-the-counter medications, vitamins and supplements for a St. Rose pharmacist to review for proper use and safety.</td>
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<td>MacDonald Room</td>
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