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**Students with Diabetes** 

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Breakfast: The Most Important Meal of the Day p. 16

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# TEETH. ONLY BETTER.

#### Health Traxx • 3

### 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. If you have questions or comments regarding this issue, email the Trust at wellness@teachershealthtrust.org or write to:

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# A MESSAGE FROM THE CEO

The start of a new year always gives me an emotional boost and tends to focus my attention on my goals for the coming year. Given the hectic nature of my life (and probably yours, too), I have always found it helpful to set goals and then work hard to achieve what I set out to do. It seems to work for me and I recommend it for everyone.

With this in mind, I have set my goals for the Health Trust for 2007, all of which I believe are achievable. Some of these goals may be more difficult to attain, but that never deters me. Here is what I intend to accomplish during 2007, in addition to maintaining the efficiency of the best health plan in the State of Nevada:

• Upgrade our computer and telephone systems.

• Work with our legislators during the 2007 session to protect the interests of teachers and their families whenever they need to access the healthcare system.

• Negotiate competitive renewal of hospital rates for the contracts that will expire on December 31, 2007.

• Break ground for the expansion of the Health Trust's building in order to provide us with sufficient space to grow. The pace of CCSD's growth requires the Health Trust to likewise keep pace and that takes additional personnel, equipment and space. We must plan for the next 5-10 years and the projected growth statistics are staggering!

At the same time we are working to attain these goals, we must continue to provide you with a quality health plan and pay your claims in a timely manner. All of this is achievable and the best efforts of all of us at the Health Trust will be directed toward that goal.

Included in this edition is a copy of the Health Trust's latest audited financial statement. While we had a difficult year due to several extraordinarily high claims, we have adequate reserves and the results for the current fiscal year should be more positive.

Sincerely,

Peter Alpert

Peter Alpert Chief Executive Officer January 2007



**KAFOURY, ARMSTRONG & CO.** A PROFESSIONAL CORPORATION CERTIFIED PUBLIC ACCOUNTANTS

#### 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, 2006 and 2005, 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, 2006 and 2005, 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, 2006 and 2005, 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.

Kaferry Amotions ? Co.

Reno, Nevada November 13, 2006

#### **TEACHERS HEALTH TRUST**

#### STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS AS OF JUNE 30, 2006 AND 2005

	2006	2005
ASSETS		
INVESTMENTS, at fair value	\$ 19,918,528	\$ 18,705,152
RECEIVABLES: Related party State Emergency Fund Other receivables	20,042 1,900,000  1,920,042	885 
CASH AND CASH EQUIVALENTS	444,909	4,438,083
FIXED ASSETS (net of accumulated depreciation of \$3,286,927 and \$2,587,097, respectively) OTHER ASSETS PREPAID EXPENSES	4,762,621 6,480 229,978	5,194,199 5,513 222,394
TOTAL	27,282,558	28,567,545
LIABILITIES AND NET ASSETS		
LIABILITIES: Accounts payable for administrative expenses Due to related party Deferred insurance contribution Total liabilities	334,147 28,442 39,884 402,472	412,147 18,626 30,957 461,730
NET ASSETS AVAILABLE FOR BENEFITS Reserved for self-funded stop loss coverage Unreserved	1,149,106 25,730,979	750,801 27,355,014
TOTAL NET ASSETS AVAILABLE FOR BENEFITS	\$ 26,880,085	\$ 28,105,815

See accompanying notes 2

#### **TEACHERS HEALTH TRUST**

#### STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEARS ENDED JUNE 30, 2006 AND 2005

	2006	2005
ADDITIONS: Contributions Clark County School District Employee deductions Retiree participants Self-pay, COBRA, staff participants	\$ 81,380,594 19,319,588 710,758 1,820,503 103,231,443	\$ 73,543,773 18,213,598 760,157 1,624,940 94,142,468
Interest and other income State Emergency Fund Total additions	1,144,314 1,900,000 106,275,757	2,491,021 2,884,530 99,518,019
REDUCTIONS: Insurance premiums	13,034,045	12,594,123
Benefits paid for participants Medical Prescription drugs Dental Vision	58,175,405 17,836,376 9,677,448 1,953,441 87,642,670	44,429,888 15,136,492 8,473,585 <u>1,895,784</u> 69,935,749
Administrative expenses	6,824,772	6,447,645
Total deductions	107,501,487	88,977,517
NET INCREASE (DECREASE)	(1,225,730)	10,540,502
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	28,105,815	17,565,313
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	\$ 26,880,085	\$ 28,105,815

See accompanying notes 3

#### TEACHERS HEALTH TRUST

#### STATEMENTS OF BENEFIT OBLIGATIONS AS OF JUNE 30, 2006 AND 2005

	2006	2005
AMOUNTS CURRENTLY PAYABLE TO OR FOR PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS: Insurance premiums Benefit claims Prescription drugs	\$    1,219,156 1,302,118 789,579	\$
Total currently payable	3,310,853	3,553,681
OTHER CURRENT BENEFIT COVERAGE OBLIGATIONS: Claims incurred but not reported, at present value of estimated amounts	11,797,882_	8,234,599
Total obligations other than postretirement benefit obligations	15,108,735	11,788,280
POSTRETIREMENT BENEFIT OBLIGATIONS: Current retirees	1,118,333	415,475
TOTAL BENEFIT OBLIGATIONS	\$ 16,227,068	\$ 12,203,755

See accompanying notes 4

# Have fun!

#### What Is WellFit for Life?

WellFit for Life is a 10-week cardiovascular program that encourages Clark County School District employees to get moving! The program is free, and it allows you to participate in fitness activities of your choice—from brisk walking to step aerobics. And there are valuable incentives, including gifts and awards, for those eligible to participate.

#### Who Can Participate?

WellFit for Life is open to all active and retired licensed employees of CCSD who are currently covered by the Teachers Health Trust as well as employees of the Trust and Clark County Education Association (CCEA). Administrators and support staff are welcome to



WellFit fo Make a Life

participate but are not eligible for the special awards or gifts.

#### Why Should I Participate?

Getting 30 minutes of exercise or more five days a week is ideal to maintaining a healthy lifestyle. Participating in WellFit for Life is an easy way to tone up, slim down and begin the journey toward maximum health. This 10week program will help you

- + Feel better
- ✦Look better
- Improve your health
- ✦ Have fun
- Support your colleagues and friends
- Win great prizes

### **Getting Started**

Follow the 10 simple steps below to get started on the road to a healthier you.

1. Participants are encouraged to consult their medical doctors before starting any exercise program to ensure they are in good physical health.

2. Complete a registration form online either by going directly to the official WellFit for Life Web site at www.wellfit.teachershealthtrust.org or by linking to the site through the Trust Web site—

www.teachershealthtrust.org. The last day to register for WellFit for Life is March 12, 2007.

3. Review the program requirements.\*

4. Set your goals.

5. Print the WellFit for Life Log to take with you on your exercise journey; then, report your achieved daily miles on the electronic WellFit for Life Log online. Logging your miles online is not a daily requirement, but it **must** be completed by the end of the program.

6. Recruit up to four eligible participants to take part in the Best Weigh to Go program (optional).

7. If not participating in the Best Weigh to Go program, recruit your spouse, friend or colleagues to help you achieve your goals.

8. Attend the WellFit for Life Kick Off to weigh-in for the Best Weigh to Go program or obtain a fitness test



9. Track and report your progress.

10. Attend some of the weekly WellFit for Life activities (optional).

\*Participants must perform their fitness activities for a minimum of 1/2 mile a day, four days a week, for a total of six of the 10 weeks.

### **Receiving Gifts**

While nothing compares to the gift of health with which you are rewarding yourself by participating in this program, a little incentive can often go a long way in keeping you motivated to finish the program and meet your goal. On the following page, find a breakdown of the gifts available through the WellFit for Life program.

Log on and sign up beginning Friday, February 9, and start logging your miles Saturday, February 10! www.wellfit.teachershealthtrust.org



# r Life 2007 style Change!

Get gifts!

# Lose weight!

#### Gift 1: Register

All employees who register for the WellFit for Life program online will receive a zipper pull. Those who attend the WellFit for Life and Best Weigh to Go Kick Off will receive a zipper pull and a pedometer, courtesy of Ross Products Division/Abbott Laboratories.

#### **Gift 2: Complete the Program**

All participants who complete the program will receive a pair of ankle socks. Finishing the program means exercising at least 1/2 mile a day, four days a week, for at least six weeks of the ten week program.

#### **Gift 3: Division Winners**

At the completion of the program, t-shirts will be provided for each participant at the worksite that has the hightest percentage of WellFit for Life participants who complete the program in its division. The t-shirt will be imprinted with the 12 worksites selected. The divisions are grouped as follows:

- Elementary School—Four (4) worksites will be chosen from this division.
- Middle School—Three (3) worksites will be chosen from this division.
- + High School—Two (2) worksites will be chosen from the high school division.
- Special School—One (1) special school will be chosen.
- Rural School—One (1) school will be selected from the rural schools, including Indian Springs, Sandy Valley, Laughlin, Moapa Valley, Virgin Valley, Boulder City and surrounding areas.
- Licensed Department—One (1) licensed department will be chosen from the following areas, Professional Development, Student Support Services, Title I and Grants & Development.

#### Gift 4: Most Mileage Winners

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

This category is reserved for beginners who will not exceed 75 miles in the 10week program. You can win only once in this category.

Participants do not exceed 300 miles in the 10-week program in this category. Participants in this category do not exceed 600 miles in the 10-week program. This category is designed for marathon runners, triatheletes and others who take their workout to the max and log 600+ miles in the 10-weeks.

## Special Awards

The **Lifetime Achievement Award** is presented to a participant who is diagnosed with a lifetime disease and completes the WellFit for Life program, despite complications from his or her disease. A lifetime disease is a serious medical condition one lives with for the majority of his or her life. The recipient will be chosen through a lottery process by the Wellness Division in the event that more than one participant qualifies. The Lifetime Achievement Award winner will be recognized at the Health Festival in the fall and will be honored with an article in the fall issue of *Health Traxx*.

The **Heart Saver Award** is presented to those participants that lose 15 or more pounds. Heart Savers will receive a CD, courtesy of Curves, or a healthy eating recipe book, courtesy of Weight Watchers.

The **Coordinators** who complete the program will receive gift cards to Tropical Smoothie. 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 ten (10) or more colleagues complete the program at their worksites.

This program is based on an honor system. You can perform your activities anywhere at anytime. Just be sure to log your miles to receive credit!



# The Best Weigh to Go Program

A component of the WellFit for Life 10-week cardiovascular program, the Best Weigh to Go encourages WellFit participants to add a little friendly competition to their daily workouts by forming teams and motivating one another to lose weight. Team weight totals are recorded at the beginning of the program and at the end, and the teams that lose the greatest percentage of body weight win awesome prizes.

### **Guidelines and Instructions**

- Teams must consist of at least two (2) and no more than five (5) employees and/or retirees who are active participants, eligible to participate in the WellFit for Life program.
- Eligible employees and/or retirees can compete on one team only.
- Each team is required to have a team name and team captain.
- All team members **must** weigh in and weigh out together.
- Participants should wear comfortable athletic gear—shirt, pants/shorts, and socks—for weigh in.
- Shoes should be removed for the weigh in and weigh out.

- The calculation for winning is based on the percentage of team body weight loss. That is, weigh in weigh out = pounds lost (pounds lost/pounds at weigh in) x 100 = percent of body weight loss. Example: 1500 lbs 1300 lbs = 200 lbs (200/1500) x 100 = 13.3% Body Weight Loss
- Prizes will be awarded to the top three teams that lose the highest percentage of body weight in this 10-week challenge. The team that loses the highest percentage of body weight will win the Grand Prize of \$1,000.
- S For safety purposes, expectant mothers are not eligible to participate in the Best Weigh to Go program. If you become pregnant during the program, we recommend you stop the program.

## Weigh In/Weigh Out Locations and Times

Weigh In: Saturday, February 10, 2007 Weigh Out: Saturday, April 21, 2007 9 a.m. to 1 p.m. 9 a.m. to 12 p.m.

Location: UNLV's North Gym—Entrance accessible from Harmon, located off Swenson between Tropicana and Flamingo. For a map of the campus, visit UNLV's Web site at www.unlv.edu.

### The Best Weigh to Go Awards

The top three teams who lose the highest percentage of body weight will receive monetary awards. The teams cannot consist of less than two or more than five participants, and all team members must weigh in and weigh out together. Awards are as follows:

**Grand Prize (1st Place):** \$1,000 to be evenly divided amongst the members of the team and special recognition in the form of an article to be published in the fall issue of *Health Traxx*.

**2nd Place:** \$500 to be evenly divided amongst the members of the team and special recognition in the fall issue of *Health Traxx*.

**3rd Place:** \$250 to be evenly divided amongst the members of the team and special recognition in the fall issue of *Health Traxx*.

Eat Less, Move More!

## **Drink to Your Health:** *The Importance of Staying Hydrated*

Everyone knows that ample water intake is the key to keeping oneself hydrated, keeping skin glowing and hair shiny, and even maintaining a healthy diet. But just how much is an "ample" amount? Should everyone drink the same amount of water? And what exactly is the correlation between water and exercise?

According to the Mayo Clinic, water composes approximately 60 percent almost two-thirds— of a person's weight. Your body depends on water to function, from ridding the body of toxins to helping cells transport vital nutrients and minerals. Without an adequate amount of water in your system, you may suffer dehydration, and you may feel the effects in the form of fatigue, dry mouth and even constipation.

Water is also essential during your exercise routine. Proper hydration ensures your body's ability to cool itself off through perspiration. Also, water helps keep your muscles from cramping and helps you burn calories and fat during your workout.

On average, the U.S. National Research Council recommends you drink one milliliter of water for every calorie you eat during the day. Therefore, if you are eating 2,000 calories a day, you should be drinking 2,000 milliliters a day. This translates to approximately 70 ounces of water a day or around eight 8-ounce glasses a day.

And, believe it or not, when you are exercising, your body needs even more water! The American College of Sports Medicine recommends that individuals "should start drinking early and at regular intervals in an attempt to consume fluids at a rate sufficient to replace all the water lost through sweating [...] or consume the maximal amount that can be tolerated."

Following the tips below will help keep you hydrated and feeling refreshed during your exercise routine:

**Drink water before exercising**. On average, you should drink between one and two glasses of water several hours before exercising to ensure you have an ample amount of water in your body. You can also drink another glass directly before your workout.

**Drink up during your workout.** Studies from the 1960s recommended that athletes consume as little water as possible during their workouts. Individuals were encouraged to "ignore their thirst," according to an article published in the *Journal of Sports Sciences*. But professionals now suggest that the more water during a workout the better. If feasible, carry a water bottle and take regular water breaks during your workout, incorporating approximately two cups of water per hour of exercise.

**Stay hydrated when you leave the gym.** After your workout, it is just as important that you continue your water intake. According to the University of



Misti R. Brock, Publications Specialist Teachers Health Trust



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

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

IF YOU ARE INJURED ON THE JOB, THE CLARK COUNTY SCHOOL DISTRICT (CCSD) AND THE STATE OF NEVADA REQUIRE THAT YOU 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 workrelated, the Trust will review your claims for payment. The Trust will not consider claims if Workers' Compensation denied them 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.

## **Educators Helping Students with Diabetes:** What You Need to Know

Being diagnosed with diabetes is life-altering at any age, but, for a child, such a diagnosis can be devastating. Often, children do not understand what the diagnosis means nor do they realize that they can continue many of the same activities they participated in before the diagnosis. According to the National Diabetes Education Program (NDEP), diabetes is the most common chronic disease in school-aged children, meaning it is more important than ever that educators understand their roles in helping ease the monitoring and controlling process at school.

Diabetes is a disease that takes no breaks. It must be monitored and regulated 24 hours a day, seven days a week. While the child and his parents play a substantial role in this process, it is also the duty of the teachers, nurses and other school employees who come in contact with the child on a regular basis to know how to protect the child's privacy, the warning signs of an uncontrolled situation, and how to respond quickly and effectively in an emergency.

Most importantly, all employees that will be supervising or in contact with a child with diabetes should have some type of diabetes care training. According to the NDEP, educators should request a Diabetes Medical Management Plan, developed by the child's family and medical care team, for each child with diabetes. This plan should provide the daily schedule for each child, including the time insulin shots or medications are administered and the dosage amount, the meal and snack plans and emergency contact information.

#### Free Glucose Meters brought to you by Lifestyle Decisions<sup>™</sup>

Take advantage of this offer for a free glucose meter, donated by Ross Products Division/Abbott Laboratories, by contacting the Trust and requesting yours today.

Accompanying the free meter is an oneon-one training session with instructions on how to properly use and store the meter.

You must be an eligible participant, enrolled in either the Diamond or Platinum plan, to receive a meter.

Available meters include the Freestyle Flash, Freestyle Freedom and Precision Xtra. Children's kits are also available.

Limit one per diagnosed participant. For more details, please contact the service team via phone at 702/794-0272 or via email at serviceteam@teachershealthtrust.org.



The NDEP also suggests educators develop a Quick Reference Emergency Plan which explains the warning signs of hypo- and hyperglycemia as well as what actions to take if these conditions appear to be present. And all educators should be familiar with the Section 504 Plan or the Individualized Education Program which details the legal rights, accommodations, and services granted to children with diabetes.

> Finally, educators must also realize that each child is different. Some children will view their disease indifferently while some may be embarrassed. Educators should be sensitive to the circumstances of each individual child's diagnosis and work with that child to make the school situation as comfortable as possible. With a cooperative team consisting of the child, parents and educators, the transition from home to school for the diabetic child can be a smooth one.

For more information about children and diabetes or for other diabetic educational information, log on to the Trust Web site at www.teachershealthtrust.org and click on the Lifestyle Decisions<sup>™</sup> link. For the National Diabetes Education

Program's guide for educators entitled *Helping the Student with Diabetes Succeed,* log on to ndep.nih.gov for a PDF version.

> Misti R. Brock Publications Specialist Teachers Health Trust

## RUTH SJOHOLM IS LEAVING HER CANCER IN THE DESERT.

A LITTLE THING LIKE STAGE III BREAST CANCER WASN'T ABOUT TO SLOW DOWN RUTH SJOHOLM OR MAKE HER GIVE UP THE ACTIVITIES SHE LOVED. AN AVID BIKER AND SKIER, RUTH'S SCHEDULE NOW INCLUDED CHEMOTHERAPY AND RADIATION TREATMENTS AT NEVADA CANCER INSTITUTE WHICH SPECIALIZES IN RESEARCH-BASED CANCER CARE, AS WELL AS EARLY DETECTION AND PREVENTION. IN ADDITION, RUTH FOUND TIME TO TAKE UP NEW ACTIVITIES INCLUDING WAKEBOARDING AND YOGA. TODAY, RUTH IS A TRUE SURVIVOR. AFTER ALL, SHE WASN'T ABOUT TO LET ANYTHING KEEP HER FROM LEADING AN ACTIVE LIFESTYLE. AND THAT INCLUDED CANCER. HOPE THRIVES IN THE DESERT.



# IF CANCER HAS TOUCHED YOUR LIFE, CALL 702.822.LIFE OR VISIT WWW.NEVADACANCERINSTITUTE.ORG



TO MAKE A DONATION OR JOIN OUR VOLUNTEER STAFF, CONTACT NEVADA CANCER INSTITUTE TODAY.

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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.



# **Did You Know?**



Spring is upon us, which means it is time for spring cleaning. But spring cleaning does not necessarily mean simply cleaning and reorganizing around the house. Spring cleaning can also refer to the body and the mind. Read on for some interesting facts and consider how you can clean up your finances, mental outlook, diet or anything else that has become cluttered this spring:

#### At Home

According to Talbots Fit Survey, only six percent of women wear all of the clothes in their closets and dressers on a regular basis. Excuses for not wearing certain items include "too small" and "needs to be tailored."

23 percent—almost a quarter of adults—admit to having paid bills late, thus incurring late charges, as a result of lost or misplaced bills.

On average, women spend approximately 55 minutes of their day searching for random misplaced items, according to Real Simple Magazine.

According to the Soap and Detergent Spring Cleaning Survey, 60 percent of Americans agree that springtime is the best time to clean and reorganize; however, more than 37 percent choose to do their major cleaning and reorganizing during other times of the year.

Manufacturers estimate that a load of clothes takes approximately two hours to complete—from gathering the dirty clothes to putting the clean clothes away. On average, a typical family does between eight to 10 loads a week, meaning 16 to 20 hours a week are spent on laundry alone!

#### At Work

15 percent of all paper documents in offices is lost and employees spend approximately 30 percent of their time trying to find misplaced documents, according to Delphi Group.

Accountemps reports that sales representatives admit to being most productive when they assigned themselves only three tasks per day and were able to cross completed tasks off a list of things to do.

More new information has been produced within the last 30 years than within the last 5,000 years.

65 percent of people describe themselves as "very" or "insanely" busy, according to Day Runner Survey.

Statistics Adapted from The Professional Organizer

# **H**GHLIGHTS Ask the Editor

#### Dear Editor:

I love the idea of WellFit, and, each year, I start out energetic and enthusiastic. I go to the gym five days a week and eat healthy for a good four weeks. But in the beginning of the fifth week, I find myself longing for drinks with the girls on Fridays and snacking more and more on chips and other not-so-healthy items, and the idea of getting up early and hitting the treadmill sounds great until my alarm clock sounds. This will be my third year to participate in WellFit, and I want it to be my first year to complete the program. Do you have any advice on how to stay motivated?

Finally Serious, Henderson

www.wellfit.teachershealthtrust.org

#### Dear Finally,

Believe it or not, you are not the only one who experiences this inability to stay committed midway through WellFit or

any other exercise program. Deciding to make a lifestyle change is a huge step for a person, and it is often accompanied by great enthusiasm and a no-quit Log on for tips, recipes, and web site attitude that makes the first couple of weeks seem easy to accomplish. links to help keep you motivated! Eventually, however, the lack of variety in workouts and food choices can take its toll on your motivation, leaving you back at square one. To keep from hitting this plateau, consider spicing things up. If treadmill running usually satisfies your cardio requirement for the day, consider switching to a different piece of equipment. The elliptical machine is a great variation of traditional running. You could also take an aerobics class or invest in a tape or DVD from the store. A class or DVD will get your blood pumping just as running will and would be a nice change during the week. In regard to food, consider purchasing a healthy recipe cookbook and don't be afraid to experiment. Individuals who are just beginning on the road to healthy eating often believe that healthy foods are limited in quantity and must be bland and

tasteless. But this is far from the truth. With the right spices, the boring grilled chicken that you feel like you eat every single night can be transformed into a variety of meals, each with its own unique flavor. Also, various types of fish are high in Omega 3, which has been proven to lower the risk of heart disease, low in calories and can be incorporated into a variety of dishes. And, finally, don't get discouraged. A large part of why diet and exercise routines fail is because people often don't give themselves the opportunity to see results. Remember, this is a lifestyle change. You didn't gain the weight overnight, and you aren't going to lose it overnight either. The 10-week WellFit for Life program is designed to give you enough time to learn to incorporate healthy eating and exercising habits in your daily routine. You want to make them permanent, not something you guit when the 10 weeks is over. Making these changes apply to your overall lifestyle will not only lead to changes in your weight and measurements; you will also see changes in your cholesterol, your blood pressure and your overall outlook on life. And your mood, your attitude and your ability to maintain and stay motivated will be the last things on your mind when the benefits of healthy living begin taking effect.

## Find the Chick 🚯

Let's have a little springtime fun! A baby chick has been hidden in five different places throughout this issue of *Health* Traxx. Can you find all five chicks? Look closely. This little one may be hidden where you least expect him!

Ask the Editor is a recurring feature of *Health Traxx* that allows participants to write in with health and wellness related questions. For each issue, the editorial staff will choose two to three questions to respond to and print. In addition to questions, your comments are also appreciated. Let us know what

articles you truly enjoyed or what types of articles you would like to see more often. Questions and comments can be sent by mail to the Teachers Health Trust, c/o Misti Brock, P.O. Box 96238, Las Vegas, NV 89193-6238 or via email to mbrock@teachershealthtrust.org.

# NUTRITION

### Breakfast Does a Body Good

You've probably always heard that breakfast is the grains, low-fat proteins and dairy, and fruit will help

most important meal of the day, but did you know that approximately one in five adults in America skip this essential meal? Eating a healthy, balanced breakfast not only helps prepare you mentally and physically by helping you focus and giving you energy for the awaiting challenges, but eating this essential meal can also help keep you from snacking on fatty foods throughout the day.

Studies now show, however, that just eating breakfast may not be enough. Instead, what you eat for breakfast also plays an important role in your

functionality during the day. Breakfasts high in whole

suppress your appetite well into the day. The Mayo Clinic suggests a combination of items from three of the above four categories for the best energy-sustaining results. A typical, healthy breakfast could consist of skim milk, a whole wheat bagel with low-fat or no-fat cream cheese and a piece of whole fruit.

And, if breakfast isn't your favorite meal, substitute nontraditional breakfast foods, so you still get the nutrition and energy needed to jumpstart your day. For instance, a low-fat turkey sandwich on wheat bread or tuna and crackers will offer the same bodyrejuvenating fuel that a traditional

breakfast would.

Misti R. Brock, Publications Specialist Teachers Health Trust



#### **Rainbow** Fruit Salad

Made from fresh fruit, this side salad, dessert or even breakfast is full of essential vitamins and minerals, low in calories and fat, and is a great addition to a warm, spring day.

#### Fruit Salad

1 large mango, peeled and sliced

- 2 cups fresh blueberries
- 2 bananas, sliced

2 cups fresh strawberries, halved

- 2 cups seedless grapes
- 2 nectarines, unpeeled and sliced
- 1 kiwi fruit, peeled and sliced

Honey Orange Sauce:

1/3 cup unsweetened orange juice
2 Tbsp. lemon juice
1 <sup>1</sup>/<sub>2</sub> Tbsp. honey
<sup>1</sup>/<sub>4</sub> tsp. ground ginger
Dash of nutmeg

Prepare the fruit in a large bowl. Combine all the ingredients for the sauce and mix. Just before serving, pour honey orange sauce over the fruit.

Each serving provides: Calories: 96 Total fat: 1 g Saturated fat: less than 1 g Cholesterol: 0 mg Sodium: 4 mg Fiber: 3 g Protein: 1 g Carbohydrate: 24 g Potassium 302 mg Yields: 12 servings Serving size: 4-oz cup

Recipe Courtesy of A Healthier You

# YOUR SAFETY

## **Putting Safety First:** Be Prepared in the Event of an Emergency

While no one likes to imagine being faced with an emergency or natural disaster, it is important that you be prepared and have a plan in the event that a fire occurs or a medical emergency

arises. Keep the following in mind when preparing for the unknown:

#### Fire Safety

• Smoke Alarms. Test your smoke alarms one a month. All smoke alarms have test buttons that, when pushed, sound as they would if they detected smoke in the house. If the test button on your alarm does not work, purchase and install a new smoke alarm immediately. Smoke alarms last approximately 10 years. At this point, they should be replaced regardless of whether or not they appear to be in working condition.



• Fire Extinguishers. Fire experts recommend that each home have up to three functional fire extinguishers for the kitchen, the garage and the workshop. Fire extinguishers should be pressure tested every few years to ensure they are working, and they should be immediately recharged if operated.

• Escape Route. A smoke alarm can only alert you to the presence of smoke in the house. You should devise an escape route with which all in the family are familiar and practice this route. All family members should be familiar with at least two ways to exit each room, in the event that the main exit is blocked. Stress the importance of feeling doors with the tops of hands to ensure that there is not fire on the other side before opening them. And designate a specific location for all family members to meet once they have safely exited the home.

#### Medical Emergency

• Keep Supplies on Hand. Have a fully stocked first aid kit available in your home. According to Safety.com, this kit should contain the basics of bandages and tape as well as a topical cream for cuts. Water bottles and ice packs are also essential. Keep emergency numbers prominently displayed for all to see on the refrigerator and teach children how to use the telephone in the event of an emergency. Also, keep important information about each person—including names, social security numbers and any allergies—in a secure place of which each family member is aware and can locate. Finally, individuals with medical conditions or extreme allergies should wear medical alert bracelets to inform emergency personnel.

• Know the Warning Signs. Learn basic first aid skills that you might need in the event of an emergency. Take courses in CPR and the Heimlich Maneuver and know how to properly perform both life-saving techniques. CPR classes are available each fall at the Trust's Health Festival. Be sure all family members know how and where to turn off gas, electricity and water supplies to the house. And be familiar with medical emergency warning signs such as shortness of breath, abdominal pain, dizziness or confusion, persistent bleeding or coughing and/or vomiting blood.

• Know How to React. Be calm and react quickly when faced with a medical emergency. Administer first aid, if the situation requires it, and call for help using 9-1-1.



#### **Emergency Supply Kit**

In the event of a natural disaster or other emergency, it is essential that you have the following on hand, according to the Department of Homeland Security:

- Water: one gallon per person per day for at least three days;
- Food: at least a three day supply per person of non-perishable foods (dry cereal, crackers, canned juices, ready-to-eat meats, fruits and vegetables, high-energy foods, vitamins);
- Battery-powered or hand-crank radio and extra batteries;
- Flashlight and extra batteries;
- Dust mask to help filter contaminated air; and

• Copies of important family documents (i.e., social security cards, insurance policies, bank account records, birth certificates) in a plastic, waterproof container.

# H.E.R.O.S.

### **HEALTHY EMPLOYEES REPRESENTING OUR SCHOOLS**



Driven. This is the word Andrew Wright, a third year humanities and drama club teacher at Decker Elementary, uses to describe himself and with good reason.

Not only has this natural competitor dedicated his life to motivating and educating today's youth, he has also taken an active role in exposing students to a healthy way to compete, which has earned him recognition as a Trust HEROS recipient.

As the organizer of Night of Champions, an event that brings "top quality competition to the community at prices everyone can afford," Wright has been able to bring his own experiences and knowledge, through the help of other members of the community, to the students of Clark County. And, he argues, getting this knowledge to students at a young age

is key to their development later in life.

"I have been exposed to sports my whole life. My father was a coach, so I was always involved in youth sports," Wright said. "He instilled all the qualities in me that make me who and what I am today. I try to expose as many people as I can to sports."

Night of Champions brings the arts of boxing, kickboxing, wrestling, submission grappling and martial arts to the schools as professionals and amateurs compete for the student audience. The event, according to Wright, brings together eager to learn students and the thrill of competition. And this is the thrill he hopes to bring to his students as they learn from the positive role models participating in the event.

"Each of these sports teaches kids to believe in themselves. That is the biggest reward," he said. "They teach kids that activities give back what you put in—if you work hard, you will be successful.

"I see way too many kids that have absolutely no faith in themselves. A few months into one of the local programs, and they are walking tall and making the right decisions," he continued.

And that is one of the most important life lessons Wright hopes his students learn.

"I had a lot of friends with musical or athletic talent that made no attempt to pursue their dreams because they either had no exposure or had no encouragement," he said. "I want to make sure that doesn't happen."

Wright attributes much of the Night of Champions success to the volunteers and performers that make the program possible. From the Sierra Vista High School wrestling team to Pino and Bantam's Karate for Kids, a great number of individuals work together to make this program what it is, including the tiny competitor within Wright, always urging him to be his best.

"I can't just do something—I have to push myself to be the best I can be at it," he said. "There's this nasty little guy inside me that turns everything into a competition and forces me to push to not only succeed but want to exceed."

And this he attributes to the life lessons he himself has learned, from competing in youth sports with his father's encouragement to combat training with former trainer J. C. Penwell.

"It was [Penwell's] selfless sharing of knowledge and experiences that changed my life," he stated. "I wanted to give back what has been given to me."

Misti R. Brock, Publications Specialist Teachers Health Trust

H.E.R.O.S. is a section of *Health Traxx* that highlights outstanding CCSD licensed employees or employee groups who have achieved excellence by being healthy educators. A healthy educator can be a person or a group who has won a competition, the leader of a non-profit local or national health organization, one who has developed a health policy, curriculum, program or wellness initiative at a CCSD worksite or in the community, someone who has achieved a drug-free nutrition or weight loss goal with before and after results or a person who has a health condition and has made great strides despite the condition. To nominate a licensed employee or group for H.E.R.O.S., please log on to www.teachershealthtrust.org for an application.



- 5. Cancelled check
- 4. An outside chance
- 3. The circus is in town.
- Look before you leap
  - Undercover agent

# **Pregnancy Resources**

### **Pregnancy and Preterm Delivery Support Groups**

March of Dimes www.marchofdimes.com

Sidelines National Support Network www.sidelines.org

> Mothers of Supertwins www.mostonline.org

Center for the Study of Multiple Birth www.mutiplebirth.com

American Pregnancy Association www.american pregnancy.org

> Mommy Cast www.mommycast.com

The Teachers Health Trust provides Case Management Services for Diamond and Platinum plan participants who may experience a difficult pregnancy. Services are provided at no charge and are coordinated by a registered nurse (RN), who is also a certified case manager (CCM).

The Case Management Department is available to assist you during those challenging times and to help you achieve the best possible outcome for you and your new family member(s). For more information, please contact the Trust at 866-585-2273 between 8 a.m. and 5 p.m. Monday through Thursday and 9 a.m. to 5 p.m. Friday or email the Case Management Department at casemanager@teachershealthtrust.org.

# Lifestyle Decisions<sup>TM</sup> Seminar

## Caring for Yourself and Your Baby

When: Wednesday, January 31st, 2007, from 5 to 6 p.m.

Where: Marvin Sedway Conference Room, Trust offices, 2950 E. Rochelle, Las Vegas, NV 89121

- *What:* Deseret Women's HealthCare's April Kermani, CNM, MSN, will speak for approximately 45 minutes on prenatal, pregnancy and post-partum care. A certified nurse-midwife, April will provide information on alternative forms of birth, including water births, and will stress the importance of the nurse midwifery belief in the relationship between the childbearing woman and birth as a natural occurance. A question and answer session will follow the presentation.
- **R.S.V.P.:** Please log on to the Teachers Health Trust web site at www.teachershealthtrust.org to R.S.V.P. for this seminar by January 29, 2007. Space is limited.

## For more information regarding upcoming seminars or to R.S.V.P. for another Trust-sponsored event, log on to the Trust web site at www.teachershealthtrust.org.

# Critics' Corner

This issue, the Wellness Division reviews Bill Phillips' *Body for Life:* 

Body

IFE

Bill Phillips

**Brenda:** This book focuses mainly on the mental aspect of getting fit by providing education, which is great for someone looking to understand the ins and outs of getting healthy. However, the suggestions to plan, record

and analyze your progress are unrealistic for the average person. The food suggestions are minimal and extremely bland, and there is no advice on how to modify the nutritional aspect for vegetarians. The focus is on six small meals a day, three of which are nutritional supplement shakes, which is also not feasible unless you can carry a blender with you everywhere you go. I do like, however, that the book suggests strength training and cardio, extremely important components of any fitness routine. Q.

**Robin:** The book begins by boasting before and after pictures of average men and women, which is inspirational but also a little intimidating because many of the people appear chiseled and unnatural. I liked that the nutrition portion of the book offers a cheat day which motivates you by allowing you to have the things you want in moderation. I liked the myth versus fact section and the demonstration of the different workouts, but I wonder if recording your progress isn't a little too much for most people. I was a little put off by the entire book because it feels like it just isn't simple enough. But, then again, it isn't supposed to be simple, right?

Mary: All in all, I like this book. I like the fact that it has different individuals' success stories along with their before and after pictures. The best part of the book is the pictures that demonstrate how to do the exercises and provide tips of what to do and what not to do. This book shows you how to maximize your workout with what little time you have, which is ideal for the student, the working mom, or the retiree. The motivational aspect of the book is also a major plus for me. The only thing I disliked was that the author states that the only way he has been able to maintain throughout the years is through additional supplements. I think you should be able to maintain without the supplements suggested here. A-

Misti: When I first opened this book. I was blown away by the wonderful before and after pics of soft, flabby bodies transformed into rockhard muscle. Amazingly, what Bill Phillips suggests in Body for Life is that it is all about changing your mental attitude and outlook about fitness by making a commitment to yourself and the body you have to live in for the rest of your life. And when Bill told me I didn't have to spend an hour and a half in the gym each day of the week, I was ready to dedicate the next 12 weeks of my life to his program. I have to agree with my colleagues, though, in that the program does seem a little difficult for the average person to maintain, and I really didn't like the fact that almost every meal seemed somehow to incorporate Mr. Phillips' own company's nutritional shakes. While I am still not completely sold, I think with some modifications, this lifestyle change is doable. 🙏



**Teachers Health Trust** 2950 E. Rochelle Avenue Las Vegas, NV 89121 PRSRT STD U.S. Postage PAID Las Vegas, NV Permit #1253

# For Your Benefit

Event	Date/Time	Location
Las Vegas Running Club	6 p.m. Every Wednesday	Niketown, Forum Shops at Caesar's Palace
WellFit for Life and Best Weigh to Go Weigh In and Kick Off	9 a.m. to 1 p.m. February 10, 2007	UNLV's North Gym
Peak Performance Seminar: 7 Aspects of Healthy Living	5 to 6:30 p.m. February 15, 2007	Marvin Sedway Conference Room, Trust Offices
Pilates with Susie Roles, Certified Pilates Instructor	6 to 7 p.m. February 13 and 20 March 1, 7, 14 and 2 April 3 and 11	
Diabetes Management Seminar	5 to 6 p.m. March 22 and 29, 2007	Marvin Sedway Conference Room, Trust Offices
Best Weigh to Go Weigh Out	9 a.m. to 12 p.m. April 21, 2007	UNLV's North Gym

R.S.V.P. at www.teachershealthtrust.org for these upcoming events!