

total HEALTH & wellness

For Members of
United Service
Association
For Health Care
FALL 2008

BILL GATES

Shaping a
Healthier
World

plus
Annual Flu Shots
Are Still Important

USC
United Service Association
For Health Care

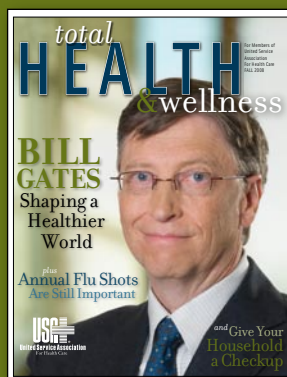
and Give Your
Household
a Checkup



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[cover story]

Bill Gates: Shaping a Healthier World

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Recognize the Signs of a Ministroke

A MINISTROKE IS A MAJOR RED FLAG THAT A TRUE STROKE MIGHT OCCUR. BUT IF YOU RECOGNIZE THE SYMPTOMS OF A MINISTROKE AND SEEK APPROPRIATE MEDICAL TREATMENT, RISK FACTORS OF STROKE CAN BE GREATLY REDUCED.



→ **A TRANSIENT ISCHEMIC ATTACK (MINISTROKE) IS A WARNING THAT A FULL-BLOWN STROKE MAY HAPPEN** in the future if preventive measures aren't taken. But according to a recent study in the journal *Stroke*, only one out of 10 people with symptoms of a ministroke actually sought appropriate emergency treatment at a hospital.

About one-third of people who have a ministroke will have a stroke in the future, says the American Heart Association. But that doesn't mean it's inevitable. Knowing the warning signs of a ministroke—and seeking immediate medical attention—can help decrease the chance of a full-blown stroke.

Watch for Stroke Signals

Ministrokes occur when blood flow to an area of the brain is temporarily blocked, often due

to a blood clot. They're known as ministrokes because they cause the same symptoms as a stroke but last only a few minutes.

For both ministrokes and full-blown strokes, symptoms come on suddenly and include the following:

- Numbness or weakness of the face, arm, or leg, especially on one side of the body
- Confusion or dizziness
- Trouble speaking or understanding
- Trouble seeing in one or both eyes
- Difficulty walking
- Loss of balance or coordination
- Severe headache with no known cause

Reduce Your Risk

Immediate medical attention allows you to receive necessary treatments. You can further reduce your stroke risk by taking these steps:

- Keep your blood pressure and cholesterol in check.
- Control diabetes, if you have it.
- Don't smoke.
- Drink alcohol in moderation, or not at all.
- Manage your weight.
- Get plenty of exercise on a regular basis. •

The National Stroke Association (NSA) focuses its efforts on stroke prevention, treatment, and rehabilitation. To learn more about strokes and ministrokes, visit the NSA website at www.stroke.org.

We value your membership and are here to assist you should you need us. Please contact us at 800-872-1187.

The Hidden Dangers of Food Allergies

MOST PEOPLE DON'T THINK TWICE BEFORE SNACKING ON A HANDFUL OF NUTS OR DRINKING A GLASS OF MILK. BUT IF YOU SUFFER FROM FOOD ALLERGIES, INGESTING EVEN A TINY AMOUNT OF A TRIGGER FOOD CAN RESULT IN SYMPTOMS RANGING FROM MILD TO POTENTIALLY LIFE THREATENING.

→ **PLANNING ON DINING OUT THIS HOLIDAY SEASON? ENJOY YOURSELF—BUT IF YOU HAVE FOOD ALLERGIES,** just be careful of what's actually *in* the food that you're eating.

Know Your Trigger Foods

Approximately 2 percent of adults have a food allergy, and this number appears to be growing. The trigger foods that most often cause problems include peanuts, shellfish, eggs, fish, and tree nuts such as walnuts.

When you eat a trigger food, your body's immune system has a negative reaction. That can cause a serious illness such as asthma, or in some cases even death. That's why it's so important for people with food allergies to know exactly what foods cause the reaction and to make every effort to avoid them.

Recognizing the Symptoms

Although a food allergy often starts in childhood, it can develop at any age. Many individuals eventually will outgrow food hypersensitivity, but allergies to peanuts, tree nuts, fish, and shellfish usually last a lifetime.

Symptoms differ from person to person and typically occur within minutes to two hours after the food is eaten. Common symptoms include:

- Skin irritation such as rashes, hives, flushing, and eczema (itchy, scaly, and red skin)
- Gastrointestinal symptoms such as nausea, diarrhea, and vomiting
- Swelling of the lips and/or tongue
- Itching or tingling of the lips, tongue, or throat
- Tearing or itchy eyes
- Hoarseness or sensation of tightness in the throat
- Nasal congestion and sneezing

Some food allergies, usually tree nuts and peanuts, cause a potentially life-threatening reaction called anaphylaxis. This can result in breathing difficulties, extremely low blood pressure, and suffocation caused by tongue or throat swelling. If you're allergic to shellfish, peanuts, and tree nuts and have asthma, you're at greater risk for severe or fatal allergic reactions. •



DINING AWAY from Home

Eating out when you have a food allergy requires diligence. But no matter how hard you try, adverse reactions can happen.

Researchers report that 24 percent of restaurant workers surveyed believed that a small amount of an allergen is safe, and 35 percent incorrectly thought that heat can destroy food allergens.

To make sure dining out is a pleasant experience, take a few precautions:

- Be familiar with the food you are allergic to. Know all the names it can be called and any hidden sources.
- Tell your waiter about your allergy and ask about any menu items that may cause you problems. If they can't answer your questions, ask to speak with a manager.
- Carry your food allergy medication with you at all times.
- Wear a medical alert bracelet or necklace.



Mammography Can Help Save Lives

THE CENTERS FOR DISEASE CONTROL AND PREVENTION (CDC) SAYS THAT MAMMOGRAPHY SCREENINGS CAN SUBSTANTIALLY REDUCE BREAST CANCER DEATHS. ACCORDING TO STUDIES, THOUGH, MANY WOMEN APPEAR TO BE SKIPPING THIS TEST.

→ **MAMMOGRAPHY IS ONE OF THE BEST TOOLS AVAILABLE FOR CATCHING BREAST CANCER EARLY—WHEN IT'S MOST** treatable. According to the Centers for Disease Control and Prevention, screening mammographies can reduce breast cancer deaths by approximately 20 to 35 percent in women ages 50 to 69 and approximately 20 percent in women ages 40 to 49 years old.

The National Cancer Institute recommends that women ages 40 and older undergo mammography every one to two years. And for many years, women were heeding this advice. According to the American Cancer Society, the percentage of U.S. women age 40 and older who were getting regular mammograms grew steadily between 1987 and 2000.

Studies now show, however, that the number of women getting mammographies is on the decline. Many subgroups of women, including some who have traditionally had the highest rates of mammography use, are forgoing this important test. For example, between 2000 and 2005, mammography use dropped by nearly 7 percent among women ages 50 to 64, the group with the largest number of breast cancer cases in the U.S.—and therefore the most likely to benefit from early detection.

While researchers don't know exactly why fewer women are getting mammographies, they believe many factors play a role, including a growing number of women

without health insurance, increasing out-of-pocket medical expenses, and perhaps confusion about the effectiveness of mammography.

Many experts attest that early detection of breast cancer through mammography can save lives. Your doctor will assess your age and personal history in determining when, and how often, you should be undergoing mammography screenings. •

Early detection is a powerful tool. Learn more about the importance of mammography screenings at www.womenshealth.gov/faq/mammography.htm.



Some Facts About BREAST CANCER

- 1 Many women who get breast cancer have no family history of the disease.
- 2 Older women are more likely to get breast cancer than younger women.
- 3 Roughly one out of eight women will be diagnosed with breast cancer during her lifetime.
- 4 Mammography may even spot breast cancer one to three years before a lump can be felt.
- 5 Getting a mammogram only takes about 20 minutes.

Make Healthy Changes to Fight Childhood Obesity

SOME CHILDREN SPEND MUCH OF THEIR TIME IN FRONT OF A TELEVISION OR COMPUTER SCREEN AND CONSUME FOODS THAT ARE HIGH IN CALORIES AND FAT. THIS CAN ADD UP TO A BIG PROBLEM: CHILDHOOD OBESITY.



→ **MOST HEALTH CARE PROFESSIONALS AGREE THAT ADULTS WHO ARE OBESE ARE AT INCREASED RISK FOR** heart disease. But now researchers are finding that this same risk holds true for children who are obese. And because obesity among children has been rising steadily in recent years, there is growing cause for concern.

A Growing Problem

Children who spend hours in front of a television or computer screen and consume too many high-calorie, high-fat foods are at risk for childhood obesity, which has recently become a big problem.

To determine if children are overweight, health care providers typically use body mass index, or BMI, which is a calculation of weight in relation to height. The Centers for Disease Control (CDC) says children are obese if their BMI is at or above the 95th percentile for their age.

According to the American Heart Association, the prevalence of childhood obesity in the U.S. tripled between 1980 and 2000. Today, between 17 and 19 percent of children ages 6 to 19 are overweight. And according to a study reported in the *New England Journal of Medicine*, a higher BMI during childhood is associated with an increased risk for heart disease in adulthood. For example, boys who were overweight by 25 pounds at age 13 had a

33 percent higher risk for heart disease in adulthood than those at a normal weight at that age.

What Can Be Done?

The good news about childhood obesity is that it can be prevented or reversed. You can help your children maintain a healthy weight and perhaps avoid future heart disease by helping them adopt healthy eating habits. Try these tips:

- Limit TV, video game, and computer time. Encourage physical activity instead.
- Try to replace sugary, fatty, or fizzy treats with healthier choices. Offer drinks such as fruit juice or low-fat milk in place of soda.
- Start your child's day right with a healthy breakfast. In one study, school-age children who ate oatmeal or whole-grain bread for breakfast ate less at lunch than those who ate cornflakes or white bread.
- Offer snacks with some nutritional punch. For crunch, offer raw veggies and fruit, unbuttered popcorn, rice cakes, or whole-grain crackers. For fun, freeze grapes or banana pieces. For a more substantial snack, serve up a hard-boiled egg, cereal, a bran muffin, or a handful of nuts. •

Body mass index, or BMI, is one calculation doctors use to determine if someone is at a healthy weight. The CDC offers a free child and teenager BMI calculator on its website. To access it, go to www.cdc.gov and click on B, then "Body Mass Index," then "Child and Teen BMI Calculator."

Cranberries: Not Just for Thanksgiving Dinner

IT HAS LONG BEEN VALUED FOR ITS NUTRITIONAL BENEFITS, BUT THE HUMBLE CRANBERRY HAS A HOST OF OTHER HEALTH BENEFITS THAT MIGHT SURPRISE YOU.

→ **YOU MAY ALREADY KNOW THAT CRANBERRIES PACK A BIG NUTRITIONAL PUNCH. BUT DID YOU KNOW THAT** this fruit, common at holiday gatherings, has a host of other health benefits?

For years, women have been drinking cranberry juice to limit frequent urinary tract infections (UTIs). Now, scientists have discovered why it works—a natural component of the berry keeps infection-causing bacteria from sticking to urinary tract walls.

Three 8-ounce glasses of cranberry juice daily, or two 300- to 400-milligram tablets or capsules of concentrated cranberry extract, helped prevent UTIs in women prone to the condition, according to recent research. Sweetened or artificially sweetened cranberry

juice seems to work, as long as it contains at least 27 percent cranberry juice.

Consuming cranberries could help fight two other common bacterial problems: *H. pylori*, the most common cause of digestive tract ulcers, and dental plaque, which causes gum disease. The same component of the berries that keeps UTIs at bay also may reduce the amount of harmful bacteria in your stomach and mouth.

Another plus: Cranberries' bright color comes from a powerful antioxidant that may help prevent heart disease. In one recent study, researchers found that low-calorie cranberry juice cocktail boosted HDL ("good") cholesterol in a group of obese men. One of HDL's jobs is to escort bad blood fats, such as LDL



cholesterol, out of the bloodstream.

The berries also are a good source of vitamin C and potassium, and they retain their nutritional value even when dried, frozen, or pasteurized in juice. While whole berries add fiber to your diet, cranberry juice capsules or tablets also contain the key nutrients.

While adding cranberries to your diet is likely to be safe, check with your doctor if you're taking the blood thinner warfarin—recent studies show that cranberries interfere with the drug's effects. •

artichoke-cranberry stuffing

8 artichokes (medium size), prepared and cooked as directed below

2 c. chopped carrots

1 c. chopped onions

5 c. bread crumbs

2 c. chopped cranberries (for easier chopping, freeze cranberries and use a food processor fitted with a metal blade)

1 tbsp. chopped fresh thyme, or
1 tsp. crushed dried thyme

½ tsp. ground allspice

⅓ c. orange juice

Pepper to taste

1 Remove outer petals from artichokes; save to enjoy as an appetizer or snack.

2 Remove center petals and fuzzy centers of artichokes; trim out hearts. Chop hearts and place in a large bowl. Set aside.

3 Steam carrots and onions for eight to 10 minutes, or until carrots are nearly tender. Add

steamed vegetables to artichokes; stir in bread crumbs, cranberries, thyme, and allspice. Toss until well combined.

4 Sprinkle orange juice over mixture to moisten stuffing as desired. Toss well; season with pepper.

5 Use to stuff a 12- to 15-pound turkey, a large roasting chicken, or other poultry. Bake any remaining stuffing in a lightly greased baking dish, covered, during the last 30 to 40 minutes of roasting.

Serves 10. Each serving contains: 160 calories; 35 grams carbohydrate; 8 grams protein; 1 gram fat; 230 milligrams sodium; 11 grams fiber; 7 grams sugar.



Control Your Costs by Avoiding Unnecessary Medical Tests

DURING ROUTINE MEDICAL CHECKUPS, AMERICANS HAVE A 43 PERCENT CHANCE OF UNDERGOING AN UNNECESSARY MEDICAL TEST, A STUDY SHOWS. YOU CAN SAVE MONEY BY KNOWING WHAT TESTS YOU NEED AND WHICH ONES YOU DON'T.

→ **MEDICAL SCREENING TESTS ARE WELL WORTH THE COST WHEN THEY SAVE LIVES BY FINDING CANCER, DIABETES, or heart disease early**—when treatment can be more effective, shorter in length, and less expensive. When used correctly, the tests help doctors explore symptoms that raise suspicion of a problem.

However, during routine medical checkups, Americans have a 43 percent chance of undergoing an unnecessary medical test, a new study shows. Tests could be considered unnecessary if they're ordered in the following circumstances:

- Before adequate research has corroborated their effectiveness
- There's no clear benefit to the patient
- You have no symptoms, and your doctor has no reason to suspect you have a condition the test is designed to detect
- The test is ordered to satisfy a patient's expectation of receiving particular tests when visiting a physician
- The physician orders the tests defensively, to guard against potential malpractice claims
- The doctor has a financial incentive for ordering a test; for example, if that doctor's office includes a laboratory

Examples of Overuse

Screening guidelines advise against a healthy patient receiving routine urinalysis, electrocardiograms, or X-rays.

Even so, one analysis of Centers for Disease Control and Prevention data on more than 4,600 checkups on healthy people from 1997 to 2002 found:

DURING ROUTINE CHECKUPS, AMERICANS HAVE A **43 percent chance** OF UNDERGOING AN UNNECESSARY MEDICAL TEST.

- 37 percent of checkups included a urinalysis
- 9 percent included an electrocardiogram
- 8 percent included an X-ray

In addition to the discomfort and anxiety created by false positives, the cost of these unnecessary tests alone is \$47 million to \$194 million a year in the U.S.

What to Do

Being an informed and proactive health care consumer can help you get the tests you need and avoid those you don't.

To help you save money while getting the health care you need, ask your doctor the following questions before agreeing to a screening test:

- What's the purpose of this test?
- Why do I need it?
- Do you have reason to believe I could have a problem this test is designed to detect?
- Will the test results provide information that will alter your diagnosis?
- What's the cost?
- Is there another less expensive test that would give adequate results?
- How accurate is the test?
- What is the chance the test could produce a false result?
- What are the possible risks?

Discussing the answers to these questions with your doctor can help assure you're receiving a test that's necessary and useful. •



[COVER STORY]

Shaping a
**HEALTHIER
WORLD**

BILL GATES

THOUGH BILL GATES HAS RESIGNED FROM MICROSOFT, he's decided to tackle an even bigger goal: building a healthier tomorrow. [read more →](#)

→ **ONE OF THE WORLD'S RICHEST MEN IS RETIRING FROM THE FIRM THAT MADE him his fortune.** But Bill Gates isn't going to just go and sit on the beach. He plans to tackle global health issues.

With a cheerful grin, Gates describes himself as an impatient optimist. And when it comes to global health, the billionaire founder of Microsoft adds, he's especially impatient.

"I'm impatient because millions of children are dying

every year in foreign countries from diseases that we have long ago made harmless in this country: measles, malaria, pneumonia, hepatitis B, yellow fever," says Gates.

"And what about rotavirus?" he asks. "That particular virus can be managed fairly easily and at relatively low cost—and yet it's killing half a million children each year, although very few of them are dying in the United States." When he and his wife Melinda



Photo courtesy of the Bill & Melinda Gates Foundation/Jeff Christensen

“I’m impatient because millions of children are dying every year in foreign countries from diseases that we have long ago made harmless in this country.”

Previous page: Bill and Melinda Gates examine Cassava root during a visit to Nigeria. *Above:* Bill Gates holds a baby who is taking part in a malaria intervention treatment program in Mozambique. Melinda Gates looks on.

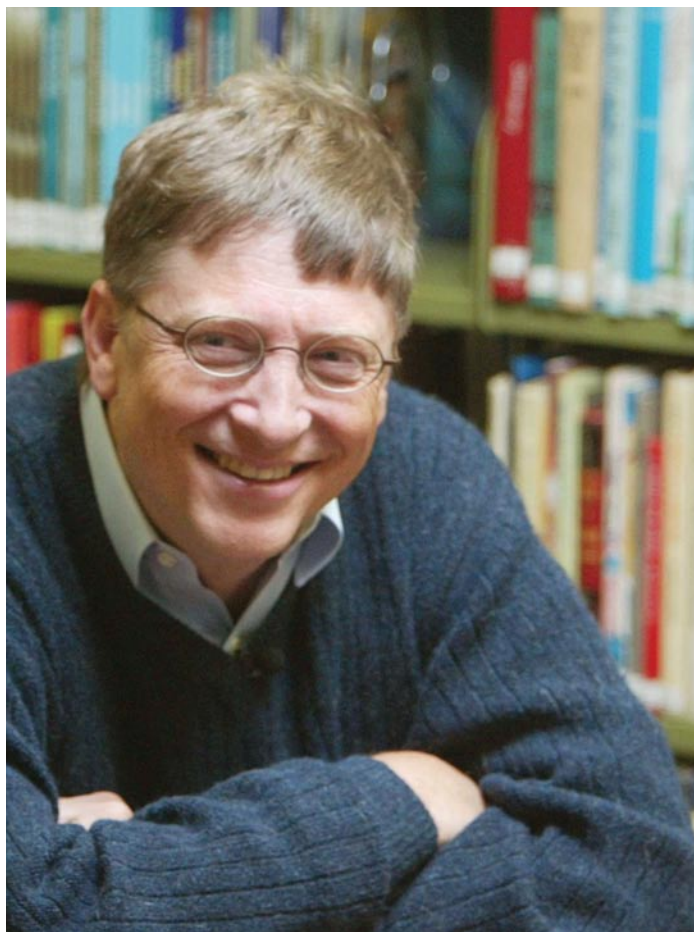


Photo courtesy of the Bill & Melinda Gates Foundation

looked at the numbers for this leading cause of fatal diarrhea, Gates recalls, “We said to ourselves: This problem deserves to be a priority for our giving.”

Few people are in a better position to give than Gates, 52. He’s thought to be one of the three or four richest people in the world. The hard-charging software tycoon retired from Microsoft in June 2008 to devote himself full time to the Bill & Melinda Gates Foundation, the largest charitable organization in existence today.

“And now that I’ve begun transitioning from Microsoft to spending most of my time working on foundation initiatives such as global health, I’m going to be concentrating on finding ways to help eradicate these diseases and save many of these children from needless deaths,” Gates says.

Gates says the idea of kicking back and taking life easy while sitting on the beach has very

little appeal. Instead, he says, he’s going to be working harder than ever. He’ll be the day-in, day-out leader of the world’s best-endowed charitable group.

With 550 employees and \$38 billion in hand, the Gates Foundation (launched in 2000) has already made a huge impact on world health. The foundation has sponsored global research and treatment campaigns against such devastating diseases as malaria, HIV/AIDS, and tuberculosis.

During the past eight years, the foundation has given away more than \$6 billion for public health. Billions more have gone to education, libraries, and economic development. The beneficiaries: struggling countries around the globe.

That’s an impressive start by anybody’s definition. Yet the self-proclaimed computer geek who started to build the \$60 billion Microsoft empire from scratch in 1975 after quitting college

(Harvard University, no less) says the real battle against the world's killer diseases has just begun.

What lies ahead? Gates says the foundation will be focusing heavily on international research and treatment programs in these key areas:

- **Malaria.** This blood-borne parasitical illness kills more than a million children a year. Most of them die in sub-Saharan Africa. Gates has been especially passionate about fighting malaria in recent years. As he said at a postretirement press conference: "There's no doubt that if the world dedicates the time and money, we can develop the tools in the laboratory and coordinate them in the field in a way that will eradicate malaria."
- **HIV/AIDS.** The AIDS epidemic has resisted all attempts to create a vaccine in the past 25 years. Of the nearly 30 million people who have died worldwide, 99 percent live in developing countries. Gates has launched major HIV/AIDS research projects in India and Africa, and he promises to greatly expand this global initiative. He says he feels a "special urgency" about the AIDS menace, which kills more than 3 million people a year.
- **Tuberculosis.** Almost wiped out in the U.S. decades ago, this merciless pathogen is projected to kill at least 35 million more people by 2020. The Gates Foundation has so far awarded more than \$150 million for TB eradication projects globally. Soon the foundation will begin increasing the level of funding for TB research and treatment programs.
- **Inadequate care for newborns and children.** The problems include poor nutrition, lack of immunizations, diarrhea-related

illnesses, and scarce health care services. Gates often deplores the "needless deaths" of millions of kids each year from ailments that can be eradicated by bringing enough resources to bear on their health problems. Improving the health of children in the developing world will be "an especially high priority," he says.

"Melinda and I both agreed,"

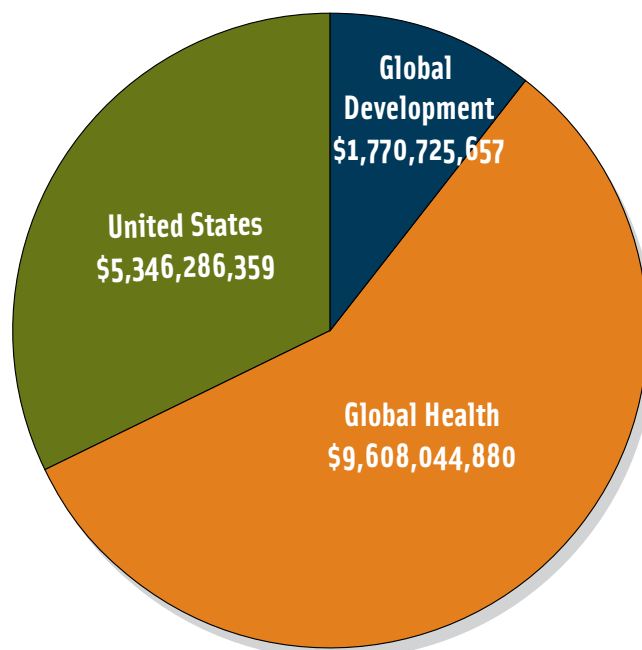
Gates says. "The effort to save children in developing countries from the tragic consequences of preventable disease will be at the top of our list." •

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In addition to the health issues listed above, the Gates Foundation supports a variety of other global causes. To learn more, visit the Bill & Melinda Gates Foundation online at www.gatesfoundation.org.

Gates Foundation Grant Distribution Chart

Since its inception, the Bill & Melinda Gates Foundation has given more than \$16 billion in grants, mostly targeting global health and global development.

The Foundation also focuses on initiatives in the U.S., such as education programs, libraries, and needs in the Pacific Northwest.



Your USA+ Membership Helps Other People, Too!

Many people are facing significant challenges: financial, emotional, or physical problems that severely impact the quality of their lives. And all that's often needed is some assistance from someone who truly cares.

On the other hand, there are many people who would love to participate in charitable causes—they just might not know how to reach out and help. Maybe you're one of those people. If so, it might be comforting for you to know that your United Service Association for Health Care (USA+) membership includes an extra benefit: philanthropy.

As a member of the USA+ family, \$2 of your membership fee is donated to the USA+ Foundation, a nonprofit organization committed to raising money for a wide range of worthwhile charitable causes.

At first glance, \$2 might not seem like much. But in the last 15 years, through combined contributions, that tiny amount has reached upward of \$6 million. This money has been awarded to many worthwhile organizations—groups such as the American Diabetes Association, the Cystic Fibrosis Foundation, Habitat for Humanity, the Juvenile Diabetes Research Foundation, and the Muscular Dystrophy Association.

Remember: together, we can make a real difference.

The Dangers of Eating Disorders

THE PREVALENCE OF EATING DISORDERS IS ON THE RISE. WHILE THEY TEND TO BE MORE COMMON IN GIRLS AGES 11 TO 13, HEALTH EXPERTS ARE NOW SEEING THEM IN BOYS AND MIDLIFE WOMEN.

→ **EIGHTH-GRADER LESLIE LIPTON WORRIED THAT SHE WAS FILLING OUT FASTER THAN HER FRIENDS. SHE** started to refuse second helpings. Then she skipped food. Then she vomited every bite she ate. “At one point I feared food as the ‘army of calories,’” she says.

When she grew gaunt, a teacher and a friend sounded the alarm. She got treatment, reached her weight goal, and later wrote a book, *Unwell*, based on her story.

Eating disorders like Lipton’s are becoming more common. While they tend to start with girls ages 11 to 13, “we’re now seeing more kids as young as 8, as well as boys and midlife women,” says Richard L. Levine, M.D., chief of the Division of Adolescent Medicine and Eating Disorders at Hershey Medical Center in Pennsylvania. Symptoms vary, but two forms stand out:

- Anorexia is marked by a distorted body image, self-starvation, and weight loss that often leaves people painfully thin. The toll from the lack of vital nutrients can range

from hair loss and missed periods to brittle bones, heart failure, and even death.

- Bulimia includes a secretive cycle of binge eating followed by purging. People eat mass quantities of food quickly, then vomit, use laxatives, overexercise, or fast to shed calories. Their weight may look normal. Repeated bingeing and purging can harm the digestive system and cause electrolyte and chemical imbalances that affect the heart and other organs.

Treatment can include antidepressant drugs and behavioral therapies. Early detection is vital. Here’s what you can do:

- See dieting or excessive exercise as a red flag.
- Teach kids that a slender body doesn’t mean popularity or perfection.
- Normalize eating. Have set mealtimes, don’t restrict food, and eat from all food groups in moderate portions.
- Don’t make dieting or losing weight a key part of family life.
- Make sure your child doesn’t tap websites that promote unhealthy weight loss.
- Seek help—the earlier the better. •

Possible Signs of an EATING DISORDER

- Drastic weight loss
- Fixation with counting calories
- Checking weight daily
- Excessive exercise
- Binge eating or purging
- Food rituals, such as rearranging food
- Smoking to curb appetite
- Complaining of being fat despite weight loss
- Trouble keeping warm
- Missed menstrual cycles
- Making excuses to avoid eating
- Brittle hair
- Evidence of appetite suppressants, laxatives, or vomiting
- Frequent trips to the bathroom during or after meals
- Fainting, depression, or mood swings
- Guilt after eating



Do you suspect that a loved one has an eating disorder? If so, visit the National Eating Disorders Association online at www.nationaleatingdisorders.org.

Model used for illustrative purposes only.

What Is ADHD, and What Can Parents Do About It?

EVERYONE FEELS BORED, FIDGETY, OR UNABLE TO CONCENTRATE NOW AND THEN. FOR PEOPLE WITH ATTENTION DEFICIT/HYPERACTIVITY DISORDER, OR ADHD, SUCH FEELINGS AREN'T JUST PART OF A BAD DAY. THEY'RE PART OF LIFE EVERY DAY.

→ **RESEARCH SUGGESTS THAT ADHD MAY AFFECT UP TO 6 PERCENT OF AMERICAN CHILDREN—THIS IS AN AVERAGE** of at least one child in every classroom. More than twice as many boys as girls have ADHD. And experts now know that about 50 percent of children diagnosed will continue to have symptoms as adults.

Though its cause is unknown, research has shown that ADHD is not a result of too much sugar or TV, food allergies, or poor parenting. Studies indicate the disorder may be largely genetic in origin and can be inherited. Researchers believe a mother's use of alcohol or cocaine during pregnancy also may be a factor, since those substances are known to affect an unborn baby's developing brain.

Diagnosing the Disorder

Children with ADHD often:

- Have trouble following instructions
- Lose things
- Squirm or fidget constantly
- Are easily distracted by sights and sounds
- Overreact or act without thinking

Of course, impulsiveness, hyperactivity, and a short attention span are normal at certain stages of development, especially among preschool children. A child is not considered to have ADHD unless the problem behaviors also:

- Appear before age 7
- Have lasted for at least six months
- Are more frequent or severe than in other children of the same age
- Affect at least two areas of life, such as school and home, significantly

Children with ADHD also are more likely to experience low self-esteem, depression,

anxiety, or a tendency to be antisocial.

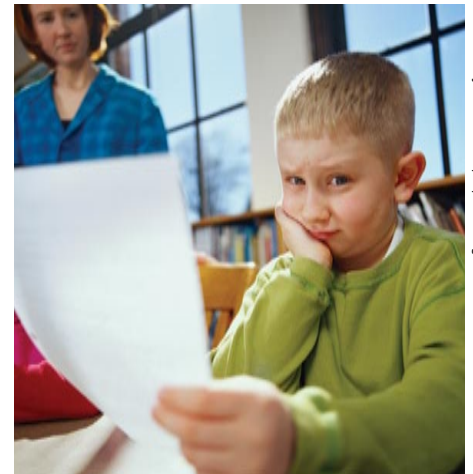
There is no test to identify ADHD. Instead, the diagnosis is usually made after all other possible causes for behavioral problems have been ruled out.

Help for Children and Parents

If you think your child may have ADHD, talk with your child's doctor. Intensive research in recent years has made ADHD highly treatable, usually through a combination of medication and counseling. About 80 percent of children will still need medication as teenagers. And half will still need it as adults.

With treatment, most children can stay in regular classrooms. Parents and teachers also can help by giving children clear instructions and reinforcing good behavior.

Living with ADHD can be challenging for parent and child alike. In addition to assistance from physicians, counselors, and teachers, experts recommend parent support groups to help parents meet that challenge. •



Model used for illustrative purposes only.

Learn more at the National Institute of Mental Health's ADHD website. Visit www.nimh.nih.gov and click "Mental Health Topics," then click "Attention Deficit Hyperactivity Disorder (ADHD, ADD)."

Adults and ADHD

Until recently, doctors thought all children eventually outgrew ADHD. The disorder is still often overlooked in adults, a number of whom get help only after they have a child who is diagnosed with ADHD.

Many adults with ADHD have been hyperactive and disorganized for most of their lives. They have trouble paying attention, controlling their impulses, and solving problems. They often feel bored, frustrated, and restless. They're more likely than others to abuse alcohol or drugs. These difficulties in turn impact their work, relationships, and self-esteem.

As with children, a combination of medication and counseling is the most effective treatment for adults.

Mary Brown—Spreading the “USA+ Gospel”

THOUGH MOST USA+ MEMBERS ALREADY KNOW HOW MUCH THEY CAN SAVE IN HEALTH CARE COSTS, THE BENEFITS EXTEND FAR BEYOND THAT, AS MEMBER MARY BROWN CAN ATTEST.

→ **YOUR UNITED SERVICE ASSOCIATION FOR HEALTH CARE (USA+) MEMBERSHIP CAN SAVE YOU MONEY ON MUCH MORE THAN HEALTH CARE—JUST TAKE IT FROM MARY BROWN.** Ask her why she’s so enthusiastic about her membership, and she’ll tell you a hair-raising story about a giant plumbing leak that nearly took a major bite out of her bank account.

Then, she’ll tell you how USA+ saved her almost \$1,000 in repair costs.

“I came home from work one afternoon and discovered that a pipe had burst,” says the 54-year-old widow and mother of two adult children. “When I took a closer look, I found that a ceiling and several walls had been severely damaged by the leak.”

But that wasn’t the worst part. “The home-repair company wanted several thousands of dollars to do the job, and that certainly wasn’t part of my budget,” she says. “I worried myself sick for a while—and then one day I remembered that I had a USA+ package of home benefits.” Brown had signed up for USA+ several years ago at the recommendation of a friend.

She let out a huge sigh of relief after she learned that her USA+ benefits package would reimburse her for the \$500 deductible on her homeowner’s insurance policy. In addition, by tapping into the Tradesmen Referral Program—another USA+ benefit—she was able to find a reliable contractor who did an excellent job for \$450 less than any other estimate.

“You can imagine how I felt,” she says. “I saved \$950, thanks to USA+, and once my homeowner’s insurance kicked in, I wound up paying only \$150 of the \$4,000 repair cost. I’ve been singing the praises of USA+ ever since!”

For the cheerfully upbeat Brown, a financial analyst who reviews Department of Defense contracts for a Virginia-based private consulting firm, the “miracle” of the savings from USA+ was only the latest sign that her strong Christian faith continues to protect her from the storms of life.

A devout churchgoer, the hymn-singing Brown says she was so pleased by the “prompt, courteous service” she received that she decided several months ago to become an agent to sell the USA+ program herself.

Since then, she’s been “spreading the gospel” night and day, as a part-time representative of the nonprofit national association, which relies on its group purchasing power to sharply reduce the cost of home repairs, automobile expenses, and many other products and services.

“I’m a joyful person at heart,” says Brown, “and it’s a wonderful feeling whenever I’m able to help one of my clients save a lot of money by taking advantage of the buying power of USA+.”

These days, much of the joy that comes into her life comes from telling all sorts of people about the many benefits that become available when they’re a member of USA+.

“Just the other day, a close friend called me from out on the highway,” she says. “She’d just gotten a flat tire ... and because she was a member of USA+, she was able to get the help she needed within 30 minutes. How can you beat that?”

“I WORRIED MYSELF SICK FOR A WHILE—AND THEN ONE DAY I REMEMBERED THAT I HAD A USA+ package of home benefits.”



USA+ saved Mary Brown nearly \$1,000 in repairs to her home. She was so pleased with the “prompt, courteous service” she received that she became a part-time agent to sell the USA+ program herself.

It doesn’t take much for Brown to convince others that USA+ can save them money, she says—she’s living proof.

“I just tell them what happened to me,” she says, laughing. “And that’s usually all it takes to bring them aboard!” •

Want to learn more about the benefits of your USA+ membership? Please contact us at 800-872-1187.

Give Your Household a Checkup

YOUR PHYSICAL HEALTH IS IMPORTANT. SO IS YOUR HOME'S HEALTH. TAKING STEPS TO IDENTIFY AND ELIMINATE SAFETY HAZARDS AROUND YOUR HOME COULD HAVE A POSITIVE OUTCOME ON YOUR OVERALL HEALTH.

→ **HOMES ARE OFTEN A SAFE AND PLEASANT REFUGE FROM THE BUSTLE AND STRESS OF DAILY LIFE. HOW CAN YOU make sure it's healthy for you and your family?** Use this list to identify several basic health or safety hazards and learn simple steps to correct them.

Overall Home Health

- Have your heating system, fireplace, and chimney checked yearly by a qualified technician. Any device that burns a carbon-based fuel (such as gas, oil, kerosene, or wood) can cause a deadly buildup of carbon monoxide (CO) if it doesn't operate or vent properly. CO is a toxic gas you can't see, taste, or smell. Be sure to install CO detectors as indicated.
- Look for and fix water leaks—either where moisture seeps into your home from the outside, such as through the roof or basement, or where indoor moisture collects, such as from a dripping pipe under a sink. Moisture encourages mold and insects.
- Regularly clean any appliance that circulates, heats, cools, or alters the humidity of your indoor air, such as an air-conditioning unit. Follow the manufacturer's instructions about cleaning and changing filters.

Kitchen

- Store household cleaners and other chemicals in their original containers with their labels. If you must switch containers, never put such products in containers used for food. Keep them in cabinets with child-resistant latches or locks.
- When cooking, open the window or run the exhaust fan to remove moisture and fumes.
- Seal up food and clean spills promptly to discourage bugs and other pests that may harm your health. For example, some people with asthma can have flare-ups caused by inhaling particles from cockroach droppings.

- Flush your water pipes by running cold water through them for a couple of minutes before you drink or cook with the water, if it's been at least a few hours since you last ran the water. This reduces your risk of ingesting lead or copper from pipes. Sitting water and hot water can pick up these metals.

Bathroom

- Run the exhaust fan or open the window when you shower or bathe. This reduces moisture and helps prevent mold and dust mite growth.
- Keep electrical appliances away from water sources, including the sink and bathtub. Move them to where children can't reach them. Unplug them when not in use.
- Keep medicines and supplements in the containers they came in. Store them where children can't see or reach them, and use child-resistant latches to keep kids out.

Bedroom

- Put a smoke alarm outside every bedroom and one on every level of your home that has no bedrooms. Test alarms monthly, keep them dust-free, and change batteries at least once a year. Replace alarms every 10 years or as often as the manufacturer recommends. A smoke alarm can double your chance of survival.
- Install a CO detector outside every bedroom area. Install alarms and test and replace their batteries according to the manufacturer's instructions.
- Clean up surface dust, minimize moisture, and wash bedding (and washable stuffed toys) in at least 130-degree water once a week to help control dust mites. These microscopic bugs and their droppings can trigger allergic reactions or asthma attacks. •



Do Children Need Vitamin Supplements?

FOR CHILDREN, GETTING ENOUGH VITAMINS AND MINERALS IS VITAL FOR HEALTHY GROWTH AND DEVELOPMENT. A SUPPLEMENT CAN HELP ENSURE THAT CHILDREN ARE GETTING THE VITAMINS AND MINERALS THEY NEED TO GROW UP STRONG AND HEALTHY.

→ **IN A PERFECT WORLD, KIDS AND TEENS WOULD GET ALL THE VITAMINS AND MINERALS THEY NEED FROM FOOD** sources. But today's hectic lifestyles can sometimes prevent kids from getting the nutrients they require. A supplement can help ensure that children are getting the vitamins and minerals they need to grow up strong and healthy. Studies show that approximately four out of five young people don't get the recommended servings of fruits and vegetables, which means they're coming up short on vitamins and minerals.

When Supplements Can Help

Experts agree that certain children should take a vitamin and mineral supplement to help them meet their daily needs. These include children with certain health conditions, such as celiac disease, as well as those who are lactose intolerant. In addition, children who follow a vegetarian diet should take a multivitamin. Children who occasionally skip meals or don't eat a variety of foods would also benefit from taking a multivitamin, which acts as a dietary safety net.

What Kids Need

For children, getting enough vitamins and minerals is vital for healthy growth and development. According to the National Institutes of Health, American children's diets are most likely to lack calcium; iron; folic acid; and vitamins A, B6, C, and E. But a wide range of vitamins and minerals are important for growing bodies.

- Calcium helps build strong bones and teeth.
- Iron helps red blood cells transport oxygen throughout the body and is vital for building muscle.



- Vitamin A contributes to sight, growth, and development, as well as healthy hair and skin. It also stimulates the production of white blood cells.
- Vitamin B6 encourages healthy brain function and helps the body build the proteins necessary to grow and develop.
- Vitamin C helps keep gums and teeth healthy and helps the body absorb iron, resist infection, and heal wounds. It's also an antioxidant that can help protect cells from harmful free radicals, whose detrimental effects may lead to cancer.
- Vitamin D is key to tooth and bone formation and aids in the absorption of minerals.
- Vitamin E protects the body's cells and is an antioxidant that might slow the development of cancer.

If you give your child a multivitamin, select one that is specifically made for kids. Keep vitamins out of children's reach and make sure they take only the recommended daily amounts. •

Want to learn more about how supplements can help your children meet their daily nutritional needs? The Office of Dietary Supplements has fact sheets available online. Go to ods.od.nih.gov and click "Health Information," then click "Vitamin and Mineral Supplement Fact Sheets."

Annual Flu Shots Are Still Important

MANY PEOPLE WHO GOT A FLU SHOT DURING THE 2007–2008 FLU SEASON STILL CAUGHT THE VIRUS. BUT ANNUAL FLU VACCINES ARE STILL IMPORTANT, FEDERAL HEALTH AGENCIES SAY.

→ **LAST YEAR, MANY PEOPLE WHO GOT A FLU SHOT SUFFERED THROUGH THE FEVER AND ACES OF THE FLU** anyway. If you were one of them, you may be wondering if you should bother with the vaccine this fall. The U.S. Centers for Disease Control and Prevention (CDC) says “yes,” annual vaccines remain important. The CDC determined why the shot wasn’t as efficient during the 2007–2008 flu season, and even expanded its guidelines to include more children and teens.

The Science Behind the Shot

According to the CDC, three major groups of influenza virus circulate around the world. Every year the flu vaccine can protect against three types of virus, one from each of these groups. The viruses selected for last year’s vaccine—as with all years—were chosen

because they seemed likeliest to spread and cause illness.

Unfortunately, the vaccine did not match two of the three strains that circulated in the U.S., and many people who received the shot still got the flu. But while last year’s vaccine did not protect as well as the CDC had hoped, health experts note that a flu shot offers critical protection even when it’s not a perfect match for that year’s viruses:

- It can help the body fight off different, but related, strains of the virus.
- If you’re vaccinated and the flu strikes anyway, the vaccine can lessen the severity of the illness and reduce the risk for complications.

High-Risk Groups

An annual shot is particularly important for populations at high risk for flu-related complications, which can be serious and even fatal. For example, adults ages 50 and older and people of any age who have chronic

health conditions, such as asthma and diabetes, should receive a vaccine.

The CDC also advises vaccinations for children, who are very susceptible to the flu virus. In fact, a panel of experts recently voted to expand the vaccine guidelines to include children ages 6 months to 18 years. The previous recommendations spanned from 6 months to just 59 months. •

If you have additional questions about the flu vaccine, talk with your doctor or visit www.cdc.gov/flu.

Fighting THE FLU

- Ask your doctor about prescription drugs that can make flu symptoms disappear faster if you take them within 48 hours after becoming ill.
- Drink a lot of fluids, such as water, juice, and soup. Avoid alcohol and caffeine.
- Try over-the-counter medicines to soothe muscle aches, a sore throat, congestion, sneezing, and a runny nose.
- Use a humidifier to clear a stuffy nose.
- Get plenty of rest.
- Gargle with salt water to relieve a sore throat.



CallMD—Physicians Answering the Call to Keep You Healthy

DOCTORS AREN'T ALWAYS AVAILABLE TO HANDLE NONEMERGENCY NEEDS. BUT WITH CALLMD, A BENEFIT OFFERED AT USA+, HELP—IN MANY CASES—IS JUST A PHONE CALL AWAY.

→ **HAVE A NONEMERGENCY MEDICAL QUESTION YOU WANT ANSWERED RIGHT AWAY? NEED A NONNARCOTIC prescription but can't reach your doctor? Can't afford to miss work, but don't want to risk your health or the health of your family members? If you're like most Americans, you've answered "yes" to one or more of these questions.**

Thanks to CallMD—a featured benefit in the United Service Association for Health Care's (USA+) SecureCare package—there's a nationwide network of registered nurses and licensed physicians standing by to take your call and answer your nonemergency question. CallMD makes personal physician phone consultations affordable, convenient and, equally important, fast and flexible enough to accommodate the full schedules and on-the-go lifestyles of today's moms, dads, college students, and business professionals. CallMD is available 24 hours a day, seven days a week, every day of the year.

This unique USA+ benefit can help you save both money and time that might have otherwise been spent sitting in a physician's office. Not only that, CallMD lessens the strain on an overburdened, overpriced health care system and saves businesses millions lost in productivity when workers take time off to visit the doctor for a minor medical condition.

Here's how it works: A member calls the CallMD toll-free number and speaks to a registered nurse, who verifies the member's participation in the CallMD program and documents the caller's medical history and current concern. That information is then sent to a licensed CallMD doctor in the member's state, who conducts a phone consultation with the member within three hours. Then, if necessary and applicable, the



CallMD doctor writes a prescription for nonnarcotic medicine or a non-DEA-controlled substance (where allowed by law). Some of the more common medications prescribed by CallMD doctors include amoxicillin and prednisone.

You can consult a CallMD doctor about a variety of conditions, including:

- Fever, cough, and sore throat
- Nasal congestion
- Acute cystitis (bladder infection)
- Diabetes

Why use CallMD? It's a quick, convenient, and easy way to consult with a doctor about a nonemergency condition. You could use CallMD if:

- You have nonemergency medical questions, issues, or concerns you would like to discuss with a doctor
- You cannot reach your primary care physician
- You would like to speak with a doctor quickly, or at a time that's convenient for you
- You have a medical issue that could be resolved without having to see your doctor
- You need a recurring prescription filled and cannot get to your doctor's office
- Weather conditions prevent you from seeing a doctor
- You are on vacation or a business trip
- You would like a second opinion
- You can't take off work to see a doctor

- Earache
- Weight control
- Bronchitis
- Anxiety
- Allergies
- High blood pressure •

Just like the CallMD doctors, USA+ is just a call away! To learn more about the CallMD program, please contact USA+ at 800-872-1187.

Boost Your Brainpower with Mind Games

YOUR MIND NEEDS EXERCISE, JUST LIKE YOUR BODY. NEW RESEARCH IS SHOWING THAT MENTAL EXERCISE JUST MIGHT BE AS IMPORTANT AS YOUR PHYSICAL WORKOUT.

→ **ACROSS THE COUNTRY, ADULTS ARE DOING EXERCISES DESIGNED TO FIRM UP THEIR MENTAL MUSCLES IN THE same way that push-ups or jumping jacks result in better physical shape.**

Train Your Brain

What prompted this surge in cerebral calisthenics? It's the discovery that people's brains don't necessarily deteriorate with age, as scientists once believed. In fact, new research is showing the more mentally active people are, the better their brains seem to work.

In the new mental workouts, people may challenge themselves with brainteasers, board games, or 3-D puzzles, such as estimating the number of jelly beans in a jar. They might try doing something familiar in a different way, like writing with the opposite hand. Or they could try broadening their horizons by listening to a new kind of music, learning a different language, or taking up a new hobby.

Have a Game Plan

- Take up chess, cribbage, backgammon, or bridge.
- Challenge your brain with activities like crossword puzzles, word searches, or Sudoku games.
- Enroll in a course in French, Spanish, or Italian.
- Learn to play a musical instrument.
- Try some creative writing. Compose a poem or short story.
- Tune in to an informative show on the radio, or watch an educational program on television.
- Sign up for ballroom dancing or tai chi.
- Study oil painting or metal sculpting.
- Volunteer to teach English to immigrants.
- Prepare a dish you've never made before. •



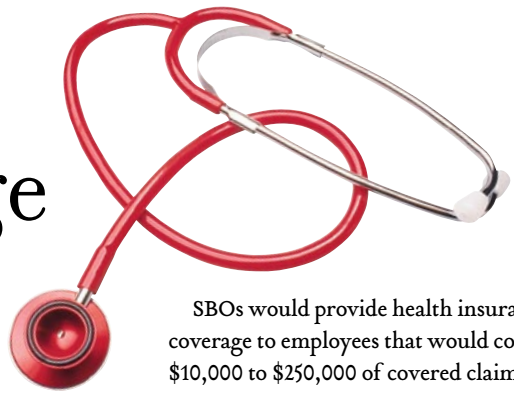
	3		6	8		2	4	
1								
	2						9	
				2				
				3			2	8
	6	1						7
8		4			9			
9					5			1
						8		

To solve the Sudoku puzzle, each row, column and box must contain the numbers 1 to 9.

➔ *Answers on back cover*

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The Future of Health Care Coverage



UNITED SERVICE ASSOCIATION FOR HEALTH CARE (USA+) IS A NONPROFIT CORPORATION CHARTERED IN Washington, D.C. in 1983. In November 1987, the USA+ membership program became one of the first group association benefit programs set up to provide small business owners, their families, and their employees with a quality benefits package previously available only to employees of large corporations.

We're committed to promoting equal access to health care for all U.S. citizens, and especially USA+ members. We stay abreast of legislation that might impact our members. And when necessary, we contact regulators to convey the views of USA+ members.

As 2008 is an election year, health care costs and policies are being hotly debated, both in Congress and among ordinary Americans. Below, you can read about three bills that will likely guide health care reform talks through the end of the year into the next Congress.

The Small Business Health Options Program (SHOP Act)

The SHOP Act seeks to provide coverage for small businesses (1 to 99 employees) and the self-employed by allowing these businesses to band together in statewide and nationwide pools. This way, they can negotiate lower health insurance prices. Employers that participate would not be able to offer any other coverage to their employees. Employers that pay at least 60% of an employee's insurance premiums would receive tax credits of \$1,000, \$1,500 or \$2,000 based on family composition.

Healthy Americans Act

Under this universal health care bill, participants would be required to enroll in a Healthy Americans Private Insurance (HAPI) plan unless covered under Medicare, the Veterans Administration, Indian Health Service, Department of Defense, or a former employer. Employers would no longer pay for employees' coverage. Instead, insurance premium amounts would be added to a worker's salary. Employees would use this money to buy insurance.

Full subsidies would cover health insurance premiums for individuals with an adjusted gross income that is below 100% of the poverty line, with partial subsidies for individuals at or above 100% of the poverty line. Premium discounts would be available to individuals that participate in wellness programs.

Participants would get \$1,810 to \$4,565 worth of tax credits, based on family composition.

The Fully Funded Small Business Health Insurance Cooperative Act of 2008

This bill would allow the formation of small business cooperatives to insure against the risk of catastrophic claims. A cooperative is an association or financial cooperative organization that incorporates under a state's captive insurance laws, has more than 100 members and 5,000 lives, and creates a captive insurance company for the purpose of assuming and spreading risk. Each small business owner (SBO) would become a member of the cooperative.

SBOs would provide health insurance coverage to employees that would cover \$10,000 to \$250,000 of covered claims per year. The cooperative would provide excess coverage for the amounts over this range. The SBO would pay 65% of the premium for individuals and 35% for families, and would be encouraged to participate through a 65% tax subsidy.

These bills have bipartisan support and support from various organizations. •

To learn more, please contact us at 800-872-1187 or write to us at: USA+, P.O. Box 200905, Arlington, TX 76006. And remember: Together, we can make a difference.

Sudoku puzzle answers from page 19

7	3	9	6	8	1	2	4	5
1	4	6	9	5	2	7	8	3
5	2	8	7	4	3	1	9	6
3	8	7	5	2	6	9	1	4
4	9	5	1	3	7	6	2	8
2	6	1	4	9	8	3	5	7
8	1	4	3	7	9	5	6	2
9	7	2	8	6	5	4	3	1
6	5	3	2	1	4	8	7	9

total
HEALTH
&wellness

Articles in this magazine are written by professional journalists or physicians who strive to present reliable, up-to-date health information. Our articles are reviewed by medical professionals for accuracy and appropriateness. No magazine, however, can replace the care and advice of medical professionals, and readers are cautioned to seek such help for personal problems.

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