

# USF<sup>®</sup> *Expands its Shopping Benefit*

United Service Association has expanded its shopping benefit to include over 6000 online retailers. The phenomenon of the Internet has become an exciting and useful tool in all of our lives. Not only does it put vast information at our fingertips, it expands the consumer shopping experience like never before. Now, with only a few clicks of your mouse, you can find unlimited options on anything you need or want, from pet products to wedding gowns.

Whether you're buying direct from a business or an individual, an online retailer or an Internet auction, shopping online can be fun, easy, practical, safe and economical. Without leaving home, more and more consumers are purchasing apparel, books, electronics, computers, gift items, jewelry, novelties, pet needs, video games, photography -- virtually everything a family needs can be found and purchased safely online.

With the USA+ Shopping Benefit, top quality brand-name products can be found at everyday discount prices, saving you up to 17% and more on your favorite and most usable items. Participating merchants include Target, Office Depot, Macy's, KB Toys, Lowe's, Linens-N-Things, Borders, Gap, Foot Locker, Old Navy, Sharper Image, Crutchfield Electronics, Marriott, Blockbuster, AMC Theaters, Amoco, and so many more.

The USA+ shopping experience includes a free rewards program that adds even more value and savings to your purchases. Members can earn points for qualified purchases at thousands of participating retailers, restaurants, hotels and online shops. Those points can then be redeemed to purchase products, services or gift cards from participating merchants through our link to the website or you can have the points issued to a MasterCard that can be used at any merchant that accepts the card.

Our redeemable reward points are in addition to and have no effect on your normal credit card rewards. There is no limit on the number of rewards points you can earn. Just remember, you must shop through our link to the website to earn points. You can donate your reward points to your favorite school or charity or you can use your points to purchase gift cards for others. Now when ordering gift cards online, members no longer have to wait for the gift card to be mailed to them by USA+ before giving it to a recipient.

This exciting new benefit with over 6,000 retail merchants completely replaces our old shopping, dining and movies benefit. Be sure to visit our website to learn more about this and other ways you can save money with your USA+ membership.



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# Total Health & Wellness

FOR MEMBERS OF UNITED SERVICE  
ASSOCIATION FOR HEALTH CARE

SPRING 2007



**Halle Berry**  
*Defeating Diabetes*

**Garlic**  
Warding off Disease

**The Miracle League**  
Making a Difference  
in Children's Lives



# KEEPING A SHARP MIND

With the prevalence of Alzheimer's and the ever-present threat of memory loss with aging, the Mayo Clinic has tips to keep your memory sharp well into your golden years.

## *Keep your brain active by challenging yourself.*

This will allow your brain to continually grow and create new connections, helping your brain store and retrieve information.

- Learn to play a musical instrument.
- Play scrabble or do crosswords.
- Interact with others.
- Switch careers or start a new one.
- Start a new hobby.
- Learn a foreign language.
- Volunteer.
- Stay informed and abreast of world news.
- Read.

## *Stay physically active.*

Exercise increases blood flow to the brain.

- Pick an enjoyable activity (gardening, walking the dog, playing with grandchildren).
- Exercise 30 minutes every day.

## *Eat healthy.*

Fruits and vegetables contain antioxidants, which protect and nourish brain cells. Eat a diet heavy on fruits and vegetables.

## *Limit your alcohol intake.*

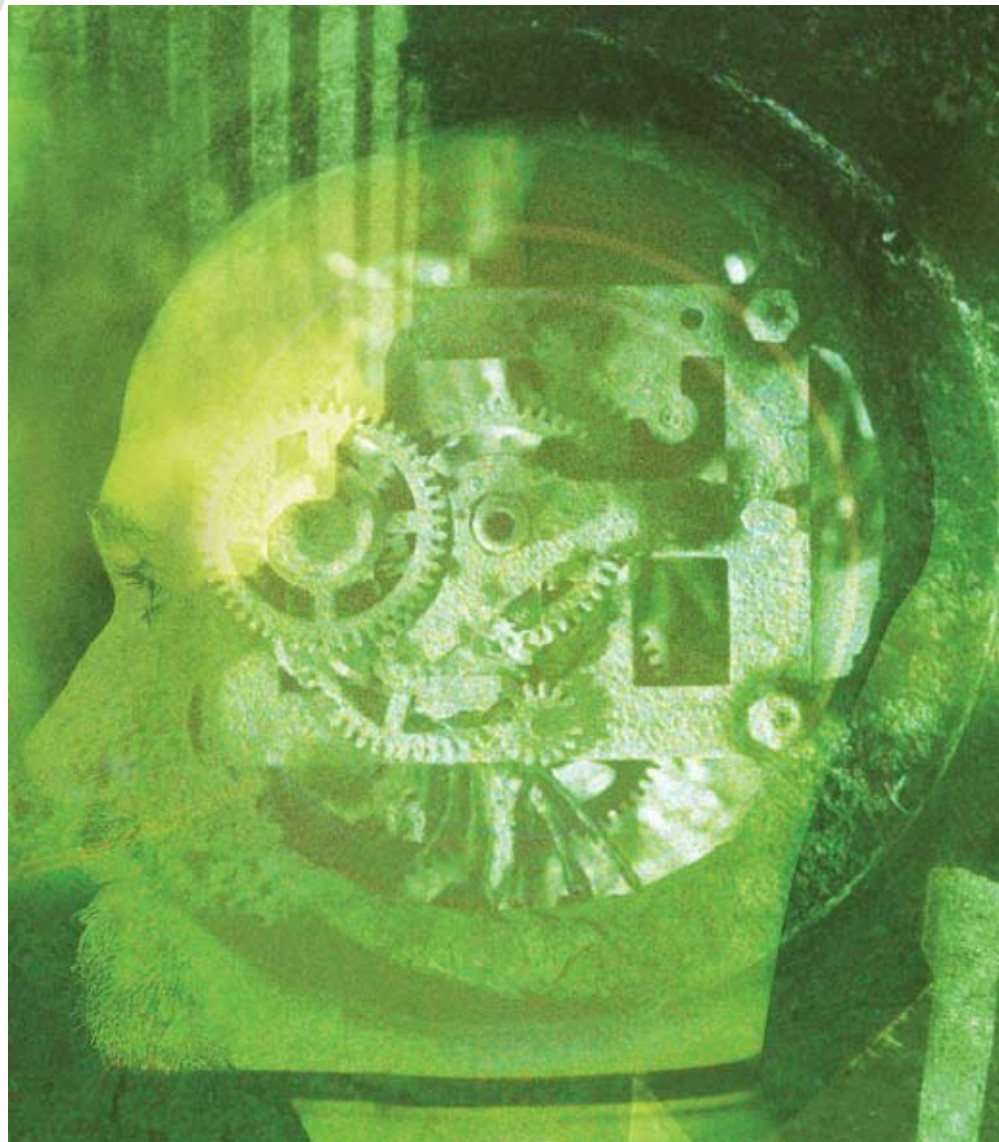
Excessive alcohol consumption has been linked to memory problems, dementia, and brain damage.

## *Eliminate stress.*

Stress causes your brain to release hormones that can cause brain damage if you are exposed to the problems of stress for long periods of time.

## *Quit smoking.*

Smokers have twice the risk of developing Alzheimer's disease as those who don't smoke.



## Total Health & Wellness

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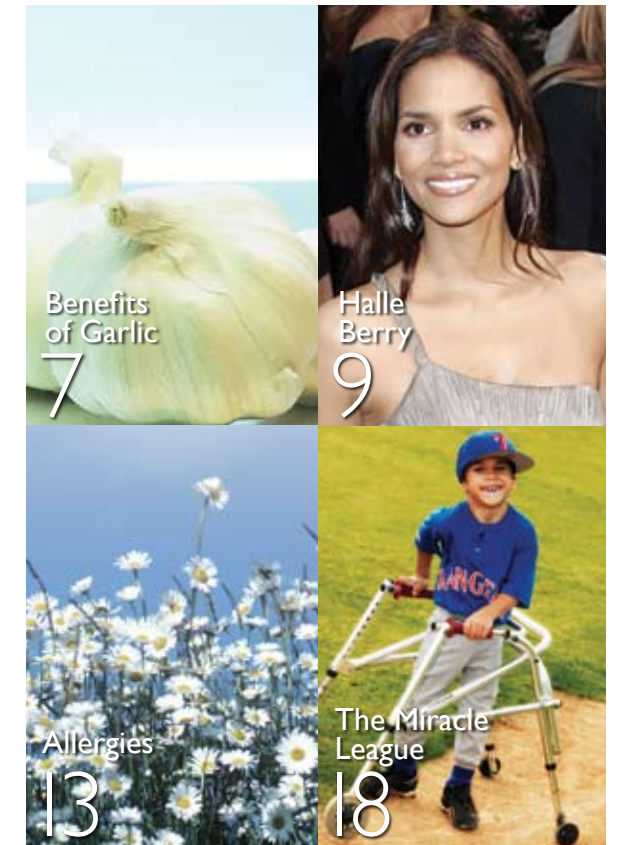
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## Total Health & Wellness

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# HERE'S TO YOUR HEALTH

For years, scientists have been studying wine and its health properties, and many doctors do recommend a glass of red wine a day. Red wine is full of anti-oxidants and can actually be beneficial to your health.

Beer lovers can rest easy, however. It is not just the healing powers of wine that are making headlines these days. The New England Journal of Medicine recently claimed that moderate beer consumption decreased the chances of suffering a stroke by twenty percent. A similar study at the University of Texas Southwestern Medical Center in Dallas reported that moderate consumption of beer lowered the chance of coronary heart disease by thirty to forty percent.

Beer contains a similar amount of anti-oxidants as red wine, and, thus, similar benefits can be expected of both drinks. Both wine and beer are fat-and cholesterol-free. So, drink moderately for your health.



# HERE'S LOOKING AT YOU

The home, both indoors and outdoors, is fraught with dangers that, more likely than not, go unnoticed. It is estimated that accidents involving common household products cause as many as 125,000 eye injuries a year.

Inside the house, provide lights and handrails to improve safety on the stairs. Pad or cushion sharp corners of furnishings and home fixtures. Store personal-use items, such as cosmetics and toiletry products, kitchen utensils, and desk supplies out of the reach of children.

Outside, inspect and remove debris from lawns before mowing. Keep pesticides, fertilizer, and paints properly stored in a secure area. Keep your tools in good condition; damaged tools should be repaired or replaced. And wear safety glasses or dust goggles to protect against flying particles, especially when mowing or edging your lawn, as well as chemical goggles to guard against exposure to fertilizers and pesticides.

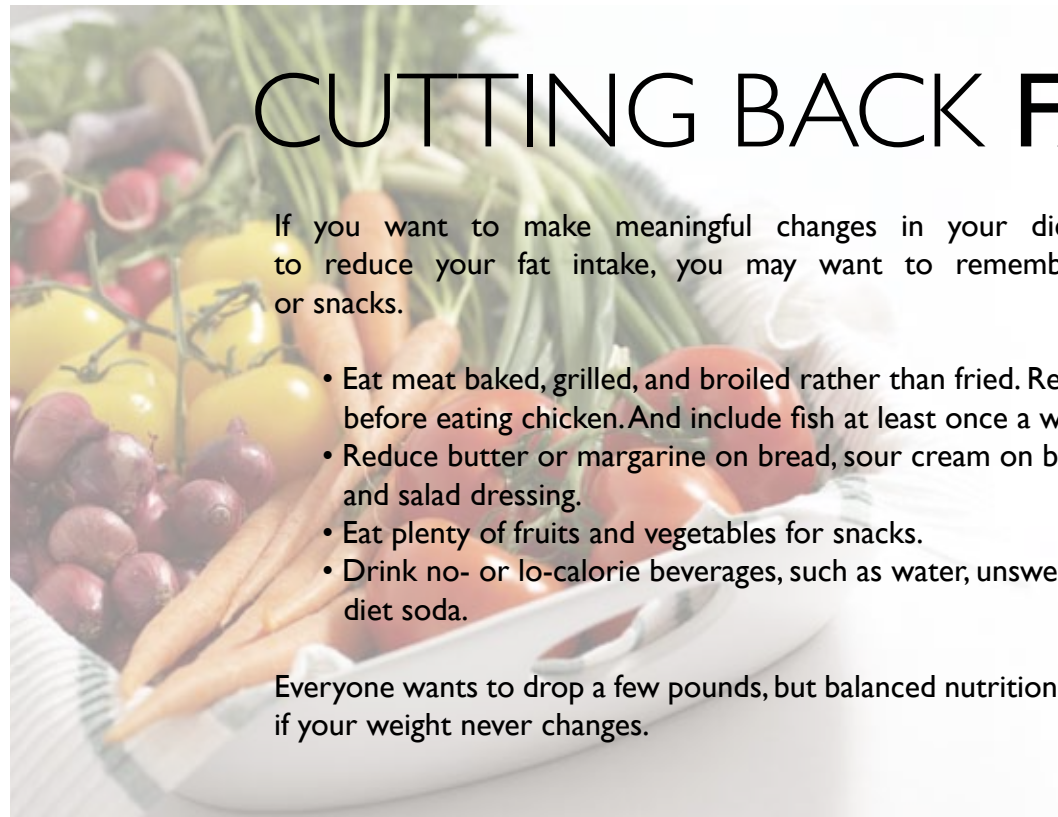


# CUTTING BACK FAT

If you want to make meaningful changes in your diet, especially if you want to reduce your fat intake, you may want to remember these ideas for meals or snacks.

- Eat meat baked, grilled, and broiled rather than fried. Remove the skin before eating chicken. And include fish at least once a week.
- Reduce butter or margarine on bread, sour cream on baked potatoes, and salad dressing.
- Eat plenty of fruits and vegetables for snacks.
- Drink no- or lo-calorie beverages, such as water, unsweetened tea, and diet soda.

Everyone wants to drop a few pounds, but balanced nutrition is good for your health even if your weight never changes.



# DIET VERSUS EXERCISE

Researchers in the United States have recently discovered, in a highly controlled study, that eating less helps you reduce your weight at the same rate as exercising more. Whether you are consuming less calories, or simply burning the ones you do consume, the ultimate results will be the same.

According to Dr. Eric Ravussin of the Pennington Biomedical Research Center in Baton Rouge, Louisiana, your body weight, fat weight, and abdominal fat will all decrease in the same way and at the same rate. Unfortunately, it is not possible to selectively lose fat in one specific area, such as the belly or those saddle bags you may be carrying around.

Half of the participants reduced calories by 25 percent exclusively through diet. The other half reduced calories by 25 percent with a combination of diet and exercise. The study, published in the *Journal of Clinical Endocrinology & Metabolism*, revealed that both groups lost the same amount of fat – 10 percent of the subjects' body weight, 24 percent of their fat mass, and 27 percent of their abdominal visceral fat – considered to be the most dangerous type of fat packed between internal organs. How you reduce calories, whether through diet or exercise, is obviously not as important as the fact that you choose to actually reduce them.

# eDocAmerica

## HELPING YOU MAKE BETTER HEALTH CHOICES

With eDocAmerica, access to board-certified physicians and licensed psychologists has never been easier or more convenient.

With eDocAmerica, access to board-certified physicians and licensed psychologists has never been easier or more convenient. You can now have all of your medical questions answered by highly qualified physicians using secure e-mail. If you have access to the Internet, you have access to a physician who can answer your questions and assist you in making the health care choices affecting you and your entire family. You choose your own screen name and password so your health information always remains confidential between you and the physician.

Using eDocAmerica is easy and provides unlimited access for you and your family. After completing the one-time registration and a brief medical profile you can e-mail a physician at [www.eDocAmerica.com](http://www.eDocAmerica.com) as often and whenever you wish. You are guaranteed a response within 24 hours with most responses arriving in 2-4 hours. Not at home? Not a problem because with eDocAmerica you can ask your questions and receive your answers from any computer with Internet access. It is ideal for those who travel and for children at college.

Are you tired of searching the Internet for important medical information only to find that it is difficult to determine which of the thousands of sites and articles apply to your situation? Our physicians will provide you the information you need and will also provide links to information sites that they have already reviewed for application to your personal situation. There is no more guessing, just the peace of mind that comes from knowing that a board-certified physician has selected the right information for your circumstance.

Wouldn't it be nice to have a physician-coach at your fingertips to help you decide when you needed to see the doctor and what you should consider if an office visit is avoidable? You could

save time and money. With eDocAmerica the doctor is waiting for you instead of your waiting for him. Added benefits of eDocAmerica include the 24hr Registered Nurse Advice Line, Weekly Health Tips, Searchable Medical Library, Portable Health Record, Healthy Lifestyle Assessment, and 3D Health Encyclopedia. Please login to [www.eDocAmerica.com](http://www.eDocAmerica.com) to find out more information about these other benefits. All the benefits of eDocAmerica are available for you and your entire immediate family.

Consider these examples of how people are using eDocAmerica:

**Dietary Advice** – My doctor has recommended that I increase calcium in my diet. Can you tell me the foods that are high in calcium?

**Children** – My baby just turned 6 months and the flu season is beginning. Should he receive the flu vaccine?

**Skin conditions** – I have attached a picture of the bottom of my son's foot. He has developed a rash on both of his feet. Do you know what this could be? He says it itches intensely. Can you recommend a course of action?

**Gastrointestinal** – Lately I have had a great deal of heart burn, particularly when eating spicy foods. Could you give me some guidance for helping with this?

**Second Opinion** – I am six months pregnant and very fatigued. I do not have a stressful job and get off work at 4:30pm. By 9pm I am done and I have to go to sleep. My doctor took a blood test and told me I was anemic. He prescribed 'iron' pills and said it may help my fatigue. Does this sound right to you? Do you have any thoughts?

**Nutrition/Fitness** – I really want to lose some weight. I know that along with exercise, I need to make some changes in my eating habits. Can you give me guidance on exercising and eating a balanced diet?

**Preparation** – On Thursday I am going in to the hospital for an angiogram. Can you explain what they will be doing to me? Will it hurt? Are there any questions I should ask? Is there anything I need to do before hand?

**Depression** – During the past 6 months, I have been diagnosed with high blood pressure, lost my mother, and nursed my daughter through a serious illness. I have lost interest in many activities that I previously enjoyed and I am also having a hard time sleeping. Do you think I am struggling with depression?

Because of eDocAmerica's convenience, you may find it easier to address some concerns earlier, catching problems before they become more serious. Fewer unnecessary office visits also reduce the difficulty of arranging time off from work or other commitments. Most importantly, you get extra peace of mind knowing that you can ask a highly qualified physician about medical issues that concern you - whenever they concern you. ♦

If you have any questions or needs about the eDoc America program and whether or not it is currently included in your Membership Program, please contact our Member Services Department at 800-872-1187.

## DON'T BE A VICTIM OF CHRONIC BACK PAIN

Four out of five adults suffer from back pain at some time during their lives, most often cause by strained muscles and ligaments. The back is essential to most bodily movements and can easily be injured. According to members of the Mayo Clinic, you can keep your back healthy and strong by adhering to the following advice:

*Low-impact aerobics increase your strength and endurance, allowing your back muscles to function better.*

*Smoking diminishes oxygen levels in the spinal tissue, which slows the healing process.*

*Carrying excess weight puts added strain on your back muscles.*

Focus on Everyday Activities

- *Maintain a neutral pelvic position when standing.*
- *When sitting, choose a chair with good lower back support, arm rests, and a swivel base. Be sure that your knees and hips are level.*
- *Lift with your legs. Bend only at the knees, keeping your back straight.*
- *Sleep on a medium-firm mattress, and use pillows for support.*



# GARLIC WARDING OFF DISEASES

The Journal of Nutrition, reported that garlic is an effective fighter of cancer and heart disease, two major killers in the United States. Garlic has been thought to have healing or medicinal purposes since ancient times, and according to the journal, the power of garlic is much greater than the odor.

## **Other Benefits of Garlic:**

- *Garlic may slow the progression of coronary artery calcification in patients on statin therapy.*
- *In addition to its cholesterol-lowering potential, blood-pressure-lowering effects, and antioxidant properties, garlic may help moderate levels of homocysteine, an amino acid that is a marker for coronary artery disease.*
- *Garlic may inhibit platelet aggregation—a major contributing factor to cardiovascular disease—by suppressing calcium mobilization.*
- *Garlic may reduce precancerous gastric lesions.*
- *Garlic may suppress progression of precancerous lesions of the large bowel.*

## **Roasted Garlic Mashed Potatoes**

*Add a touch of garlic to your meal with this health dish.*

*2 large heads garlic  
1 teaspoon olive oil  
1 1/2 cups fat free half-and-half  
4 pounds potatoes, peeled and quartered  
Freshly ground black pepper  
Salt, to taste (optional)*

*Preheat oven to 425 degrees. Slice about 1/4 inch off the top of the garlic heads, and throw the tops away. Place the heads on a piece of foil. Drizzle olive oil over the top of the garlic heads, and wrap them well in the foil. Bake until tender and golden, about 35 to 45 minutes. Remove from oven, and let stand until cool enough to handle. Peel the skin away from the garlic cloves.*

*Add the garlic cloves to a small nonstick saucepan along with the fat free half-and-half. Start simmering the mixture over medium heat until cream is hot. Reduce heat to simmer, cover the pan, and continue to simmer for a couple more minutes. Turn off the heat,*

*and lift the garlic cloves out with a slotted spoon. Place them in a custard cup, and set aside. Leave the saucepan with half-and-half on the stove until needed.*

*Place quartered potatoes in a large stockpot; cover with cold, salted water. Bring to a boil. Cook until very tender, about 12 minutes. Drain potato pieces in a colander.*

*Add hot and drained potato pieces directly to a large mixing bowl, and beat on low while slowly pouring in the fat free half-and-half. Season with salt and pepper, if desired, and gently stir in the roasted garlic cloves.*

*Serves 8.*



# HALLE BERRY DEFEATING DIABETES

Halle Berry had not yet reached the crest of her dreams, but the top was definitely within her sight.

Those long years of beauty pageants, of smiling for judges night after night, of walking runways surrounded by darkness, were behind her. Certainly, she had achieved her share of success on those stages, earning Miss Ohio USA and Miss Teen All-American honors, even finishing first runner up in the Miss USA pageant and sixth in Miss World.

But Halle Berry was more than a beautiful face. She had talent. She had perseverance. She had direction.

Halle was determined to be an actress, studying in Chicago and New York and almost being chosen for a role in *Charlie's Angels*. She made a strong impression on the show's producer, Aaron Spelling, who encouraged her to strive for an acting career regardless of how many rejections she might face. Halle faithfully followed his advice.

She believed in herself and often wondered if anyone else in Hollywood did.

When Halle was selected for the ABC television series, *Living Dolls*, she thought she had finally broken past the last of the final obstacle that stood in the way of her achieving her dream.

Stardom was within reach. She might not yet be a household name, Halle knew, but her face and her acting ability were on display in homes once a week from coast to coast.

What could go wrong?

Halle Berry had no idea that her fragile life was slowly beginning to unravel. Her health was failing, she was close to death, and Halle was totally unaware of the illness closing in around her.

While on the set of *Living Dolls* in 1989, she noticed a problem. “I felt I needed energy, but I didn’t even have a minute to pop out and get a chocolate bar,” she recalls. “I didn’t really know what was wrong.”

She only knew she needed to lie down and rest. But the schedule was strenuous, and the hours were long and demanding. And Halle believed she didn’t have time to take even the slightest break. She pressed on. She forced herself to keep working even when there was no strength left in her.

Her drive, her will power, her dreams of success wouldn’t let her slow down. “I thought I could tough it out,” she says. Her body wouldn’t let her. Halle Berry collapsed on the set.

She was rushed to the hospital, and she remained in a coma for seven long days.

The unexpected diagnosis was Type 1 diabetes. Her body had just not been able to produce the insulin necessary to process sugar into energy.

When she awoke, Halle Berry was stunned by the grave information presented her. It wasn’t pretty. Nothing in her world seemed pretty anymore.

“None of my family had suffered from the illness, and, although I was slightly overweight in school, I thought I was pretty healthy,” she says.

Doctors told her that she would need a dramatic transformation in her diet and in her life. Additionally, it was imperative for Halle to have daily injections of insulin for the rest of her life in an ongoing battle to get her blood sugar under control.

She remembers, “They told me I might lose my eyesight, or I could lose my legs.” And doctors methodically told her about the possible threat of kidney failure, heart disease, and other cardiovascular complications so common with diabetics.



“I was scared to death,” Halle says. I thought I was going to die.”

Halle Berry was a budding star. It had made no difference to diabetes.

Halle Berry realized she had only one choice to make. She had to make radical changes in her lifestyle. Fear does that to a person. She explains, “I went into the hospital on my last breath and came out feeling a hundred times better. I knew it was time to take better care of myself, and I can honestly say that I am a healthier person than I was before I was taken ill.”

To improve her health, it was important for Halle to convert sugar, starches, and other food into energy needed for those strenuous days before television and motion picture cameras.

She began to shape her new life by drastically reducing her intake of fat, sugar, and processed carbohydrates, pointing out, “I started to eat loads of wonderful fresh vegetables, chicken, fresh fish, and pasta. I eliminated red meat and cut back on fruit because it can contain quite a lot of sugar. Now, one of my favorite dishes is something simple but tasty, such as grilled tuna and garlic mashed potatoes.”

By balancing a healthy diet and exercise, along with that constant curse of insulin injections, Halle has been able to tame the diabetes beast that dwelled inside her.

For the past 15 years, diabetes has become a normal part of her routine life, but diabetes also remains as a constant reminder that her health is a gift even more important to Halle than her talent.

Her movie career has been constant. She starred in such films as *Jungle Fever*, *Boomerang*, *The Flintstones*, *Losing Isaiah*, *Executive Decision*, *X-Men*, *Gothika*, *Swordfish*, *Catwoman*, and *Perfect Stranger*.

Halle Berry became one of the legendary Bond girls in *Die Another Day*. She had a featured role in the Oprah Winfrey produced ABC telepic *Their Eyes Were Watching God*. She won an Emmy and Golden Globe award for the HBO biopic *Introducing Dorothy Dandridge*. Her portrayal of Dorothy Dandridge was particularly challenging. She says, “You had to find a way to be sad on every day, in every scene, in every moment, yet always try to hide the sadness. That’s the only way you could get the essence of who she was.”

It certainly is not who Halle Berry is, a vivacious woman, cool and refined but full of spirit and life. When she smiles, she lights up a room.

Halle received the best actress Oscar for her role as the wife of an executed murderer in the film *Monster’s Ball*, re-writing history by becoming the first African American woman to ever earn a Best Actress Academy Award. As she stood on stage, clutching the Oscar, all Halle could say was: “Omigosh ... No, I don’t have to give this back. It’s got my name on it.”

She was named as one of *People Magazine’s 50 Most Beautiful People* eight times, and she became one of *Playboy’s 100 Sexiest Women of the Century*.

None of it would have happened if Halle had let diabetes ruin her life. Instead, she has been unyielding in her determination to defeat diabetes.

Halle presently works with Novo Nordisk, a leader in diabetes care, and is a leader in the Diabetes Aware Campaign. It has been estimated that as many as six million Americans may have diabetes and, like Halle Berry had been, are unaware of the deadly

disease stalking them. The campaign was developed to provide the information and encouragement they need to get tested while there is still time. Halle is also an active volunteer for the Juvenile Diabetes Association.

She remembers, “My teacher told me at the age of ten that, when I grew up, I was going to be given a gift. Diabetes turned out to be that gift. It gave me the strength and toughness I needed for my life. It forced me to face reality no matter how uncomfortable or painful it was.”

For Halle Berry, reality has been a simple discovery. Diabetes remains an obstacle, but it did not prevent her from reaching the crest of her dreams. And more importantly, it has given her an opportunity to help someone else along the way. ♦

## DIABETES: *The Silent Predator*

According to the American Diabetes Association an estimated 14.6 million Americans have been diagnosed with diabetes. Unfortunately, there are 6.2 million people going about their everyday lives without a clue that they have diabetes – a disease that can damage the heart, blood vessels, eyes, kidneys, and nerves. So, how can you be sure you are not among the 6.2 million undiagnosed Americans? Know your body, and ask your doctor for a Fasting Plasma Glucose Test if you feel you may be at risk.

*Some diabetes symptoms include:*

- Frequent urination
- Excessive thirst
- Extreme hunger
- Unusual weight loss
- Increased fatigue
- Irritability
- Blurry vision



# THE RIGHT CHOICE

## Battling Against Osteoporosis

As you advance in years, it is easy to become more and more concerned about the threat of osteoporosis, a crippling disease that can seriously impair your mobility.

According to the National Osteoporosis Foundation, these are the five steps to bone health.

- Get your recommended daily amounts of calcium and vitamin D.
- Avoid smoking and excessive alcohol.
- When appropriate, have a bone density test.
- Talk to your doctor about bone health.
- Engage in weight-bearing exercises.

The following workout can be done two to three times per week. Start without using any weight, if necessary, and increase the weight as you are able. If weights are not available, simply use canned goods.

It is a good rule of thumb to do three sets of ten repetitions per workout. If that isn't physically possible, don't worry. You'll be surprised at how quickly you can reach that goal. Continue the same lift until you feel the strain. Don't push yourself. And increase the number of repetitions as you are able.

### Upper Body

Perform the following exercises from a seated or standing position.

#### Dumbbell Raises

Start with hands extended down your sides. With palms to the floor, keep your arms straight, and lift dumbbells up at the same time until they are shoulder level. Return to starting position, and repeat. Move hands to front, palm against your thighs. Perform the same motion, bringing your hands to shoulder level at the front of your body.



#### Shoulder Shrugs

Start with your hands extended down your sides. Keep your hands in this position while you rotate both shoulders, rolling upward in a circular motion to the back. Repeat same exercise rotating your shoulders to the front.

#### Military Press

Hold your arms up, making a 90-degree angle at the elbow. Keep your hands turned away from your face as you push your hands up until arms are completely extended. Return to starting position, and repeat.

#### Dumbbell Flies

Hold arms up, making a 90-degree angle at the elbow. Push your arms together in front of your face, palms facing each other. Return to starting position, and repeat.

# Mother Nature Causes Allergies, but CAN SHE RELIEVE THEM?

Seasonal allergies plague 35 million Americans with sneezing and wheezing, runny noses, itchy and watery eyes and a myriad of other problems.

Pollen from trees, grass, flowers, and plants, populates the air, even when you can't see it, and wrecks havoc on your respiratory system.

However, most prescription and over-the-counter drugs used to relieve these issues, carry a wide range of side effects – the most common being drowsiness.

At long last, researchers are beginning to discover a number of natural alternatives.

In a study published in the *British Medical Journal*, butterbur was proven to control hay fever. It can be found in tablet form, as well as in teas, extracts, and capsules. Extracts from the roots, leaves, and stem of this European herbal plant have been used to treat ailments from migraines to ulcers to the bubonic plague of the 14th century. The anti-inflammatory properties of the herb decrease histamine during an allergic reaction. Although it has been proven effective, butterbur contains toxins that can damage your liver or cause cancer, according to the Mayo Clinic. Therefore, in most cases, the herb is being processed to reduce the amount of toxins, making it safer for you to use.

Mary Hardy, M.D., of Cedar Sinai Medical Center, claims that the use of freeze-dried nettles and goldenseal, combined with saltwater nasal spray to thin mucous, can be an effective means

to allergy relief. Nettle is a weed found in most temperate climates. It contains histamines that limit the body's response to pollen. Nettle can be found in tea form, but it has a much more concentrated dose when freeze dried and capsulated. Goldenseal is a North American herb that fights infection, inflammation, and congestion of lungs, throat, and sinuses. The root of the plant is used in capsules or in a tincture.

According to James Dillard, M.D., of Columbia University, grape seed extract and quercetin, combined with vitamin C, can reduce many allergy symptoms. Grape seeds contain anti-oxidants and have been linked with tissue repair. The extract from the seed can be taken by pill, capsule, or tincture. Quercetin is a plant pigment found in apples, berries, red onions, and grapes. Eating the right foods can obviously provide the antihistamine, anti-inflammatory, and anti-oxidant powers of quercetin. But, grape seed extract can also be taken in capsule form to produce a more concentrated dose.

In the constant struggle to free yourself from the miseries of allergies, you should watch what you consume each day. For example, don't eat melon, banana, cucumber, sunflower seeds, chamomile, or echinacea if you have allergies to ragweed or other weed pollens, according to New York University's Clifford Bassett, M.D. Other medical experts suggest that the consumption of spicy foods, such as cayenne pepper, hot ginger, fenugreek, onion, and garlic, can help thin mucous, which works to rid the allergies that torment you during the sneezing seasons.







## USA+ MEMBER PROFILE

### Devin and Maria Whitworth

Devin and Maria Whitworth of Dallas understood the challenges associated with running their own business. For more than two decades they had owned their own marketing company, when in 2002, they discovered the difference that USA+ could make in their personal, as well as in their professional lives.

A friend had told them about the benefits of being a member of USA+. So they joined, and soon found that they had access to more than they expected ... becoming a member allowed the Whitworths to leverage their finances in new ways and provide their family greater options with health care services.

As Maria pointed out, "In any family-run business, every dollar you save is important. Business owners especially are always working to find cost-effective benefits for themselves and their employees, and USA+ has been a tremendous help with that."

For example, during the last 18 months, the Whitworths and their four children were able to save nearly \$4,000 as USA+ members. They saved by getting reduced pricing on their dental work, doctor visits, eye exams, and even hotels they used for business and personal travel.

"With our membership, we can stay at four- and five-star hotels at half the price of their standard rates," Maria explained. "In San

Jose, California, for example, the hotel rate was \$219 per night, but it cost us only \$85. That kind of savings is important to us, as well as to anyone in business, big or small. Additionally, we've been able to get a ten percent rebate on flights we book through our USA+ Travel benefit. We get a check ... it's as though the company is paying us for using this benefit, paying us for the privilege of booking our flights for us! In our first year as USA+ members, we actually were rebated over \$400 on our airfare."

Devin added that "these days, people really need to find ways to make their money go farther because so many people are in the midst of a financial crisis. It takes all of their income to pay for the necessities of food, gas, and utilities. In fact, the cost of living has grown so high that paychecks are simply not keeping up. As a result, we come across people every day who cannot afford to go to the dentist when they should, don't bother to get their eyes examined because of the expense, and sometimes cannot afford any kind of health care benefits whatsoever."

Maria readily admitted that she needed dental work but delayed making an appointment because she knew how it was going to impact the family's finances (not to mention her discomfort with going to the dentist!). "However, one of the benefits of being a USA+ member is that I can save money on my dental work. In fact, I did go in, and my treatment plan that totaled \$7,004 only

The Whitworths learned early on how valuable the USA+ benefits would be in their personal lives.

cost me \$3,679 because of the membership! So, I've learned not to think twice about going to either the dentist or the optometrist. We all know these things are essential to being and staying healthy, and being a member gives me no more excuse for putting them off."

One of the benefits that initially attracted the Whitworths to USA+ was the inclusion of the American WholeHealth Network. Maria pointed out that "Our USA+ membership gives us access to a variety of benefits, including the best of traditional health care along with a natural approach. We've referred many of our friends because of the discounts offered through chiropractors, naturopaths, acupuncturists, massage therapists, personal trainers, and even yoga instructors."

But being a member is not just about health care. The Whitworths learned early on how valuable the USA+ benefits would be in their personal lives. After only a week as members, they received a call from one of their teenage daughters, worried because her car wouldn't start. She had just gotten out of a class, and she was all alone. Her father was obviously worried. Devin tells the story: "One of our benefits was roadside assistance. We didn't even have our membership card for the auto club yet, but I called Member Services anyway – our daughter needed help right away. Well, they made sure we were in the system, and by the time I reached our daughter, the tow truck was already arriving. Without their assistance, it would have cost me \$65. More importantly, it established a sense of trust for me, knowing she wouldn't get caught stranded again without help."

A few months ago, Devin needed to renew the family's auto and home insurance. He decided to see how much money, if any, they could save by using their Answer Financial benefit. He was

pleasantly surprised. "We were basically able to move from one major carrier to another and save \$800 a year. That was a huge savings from one simple phone call."

They are both very appreciative of the Member Services department. "When we call, we get through quickly to a live, friendly human being who makes us feel comfortable and is able to get our questions or concerns answered," says Maria. "Many big companies fall short with their customer service, and I try to avoid contacting them. But USA+ makes it easy. I'm always confident that I'll be taken care of with little, if any, delay. That alone is almost enough reason for us to stay members for the rest of our life."

"But I also feel good about being a member for a bigger reason, and that's knowing that two dollars of our monthly fee are going to help people who really need it. I know that doesn't sound like much," Maria continues, "but over the years it adds up and has made a difference."

"For us, being a member of USA+ is really just being smart consumers," Devin says. "We have everyday expenses that we'll spend the money on anyway, but USA+ makes it possible for us to pay less for those same expenses. Now we have more choices, our money goes farther, and we're able to enjoy benefits that we otherwise wouldn't have."

With USA+, the added value has increased the "bottom line" for their finances, their health, and their life. ♦





# CAFFEINE CHOICE DRUG OF THE WORLD

In today's hectic, frantic-paced society, so many are always faced with the same dilemma. How do they keep going when there is so much to do and time is always running short? From the time the day begins until it ends, the answer for them is caffeine.

Traditionally, it's that morning cup of coffee.

Of course, it could be the afternoon tea, or maybe an iced tea for lunch or dinner.

More often than not, they're depending on those once or twice daily sodas.

Increasingly, they are turning to diet pills, or even energy pills or energy drinks.

For some, it's just a good excuse to satisfy their craving for chocolate.

What exactly causes the incessant need for caffeine, and what is the miracle behind caffeine?

## Does this scenario sound familiar?

Mary and Doug work from eight o'clock in the morning until five o'clock in the afternoon. After work Mary picks up the kids from the school's extended day program, and they all arrive home by six. Doug comes driving in a short time later. Day after day, it's the same schedule, the same old routine.

As dad gets Madison ready for T-ball practice, mom cooks dinner while Jackson and Lilly begin their homework. Dinner is ready at six-thirty (if Mary decides to go with Hamburger Helper), and all have eaten by seven o'clock—just in time to rush to Madison's practice.

**And here is the way the rest of evening goes.**

There's one hour of practice for Madison, and everyone's back home before eight-thirty, rushing to get in the needed baths before bedtime.

The kids are in bed by nine o'clock, and now mom and dad finally have time to pick up the house, do a load of laundry, and get in that thirty minutes of aerobic exercise recommended by every physician.

Finally Mary and Doug collapse in bed by midnight, only to face the clock again at five-thirty the next morning when it's time to prepare lunches and breakfast before making sure everyone in the family is headed off in the right direction again.

That afternoon, the rush all begins again. Madison may not have practice, but Jackson plays soccer. And tomorrow, Lilly is back at her dance studio.

Doctors recommend eight hours of sleep. Is five and a half hours a night enough?

**No.**

And that is why an alarming number of people rely on caffeine, in one form or another, to wake them up and keep them awake. In fact, 90 percent of Americans consume a varying amount of caffeine every day.

90 percent of Americans consume a varying amount of caffeine every day.

It is recommended by physicians that your daily consumption of caffeine should be no more than 300 milligrams, equivalent to three cups of brewed coffee.

## How does it work?

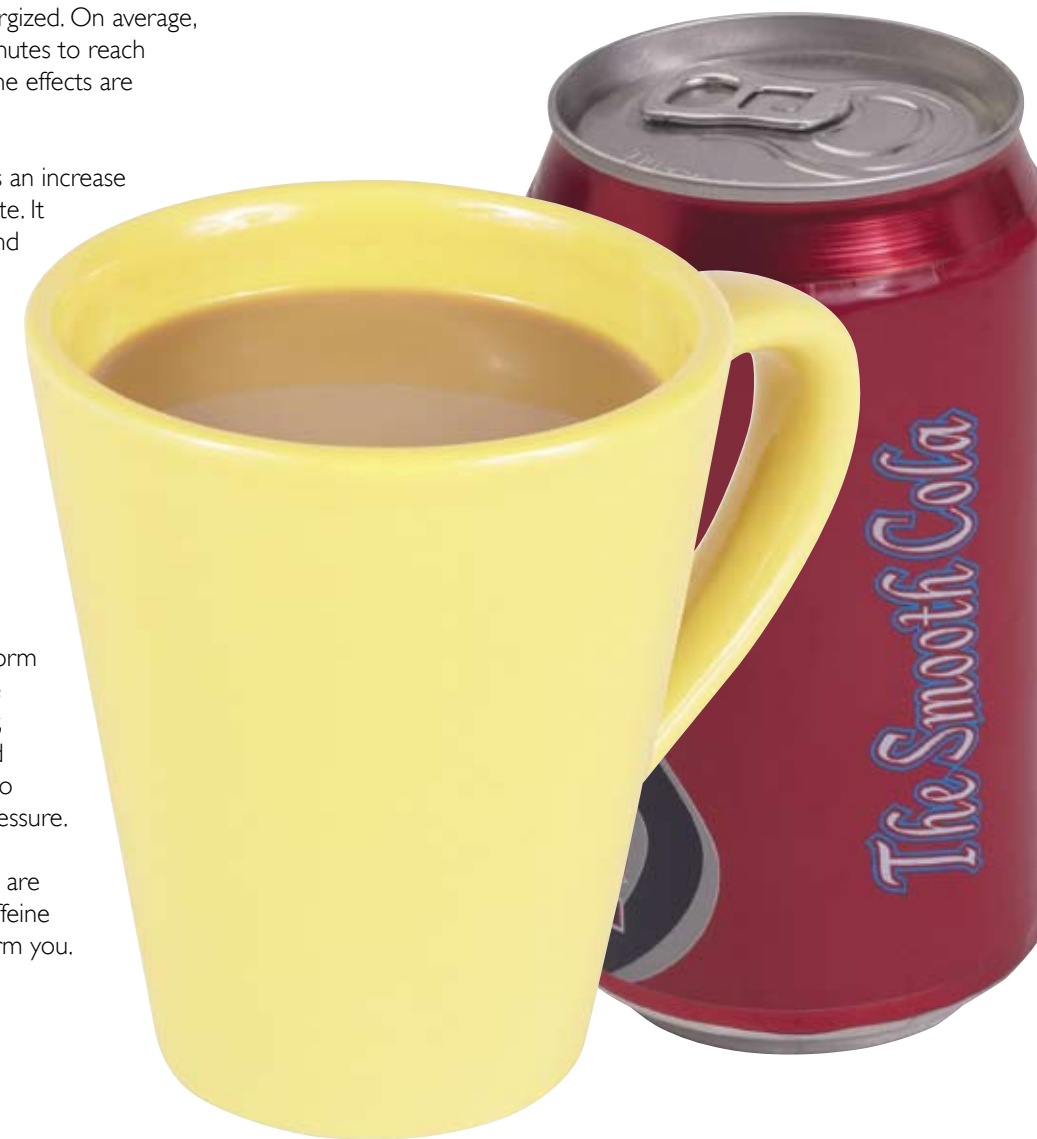
Caffeine is a stimulant. It speeds up your central nervous system, allowing you to feel awake and energized. On average, in liquid form, caffeine takes a mere five minutes to reach your body tissues after consumption, and the effects are virtually instantaneous.

Caffeine raises your metabolism and causes an increase in your body temperature and breathing rate. It increases the fatty acid level in the blood and the gastric acid level in the stomach.

When taken in moderate doses, there are no major long-term effects of caffeine consumption. For many, caffeine increases alertness and heightens the ability to concentrate. However, it is recommended by physicians that your daily consumption of caffeine should be no more than 300 milligrams, equivalent to three cups of brewed coffee.

However, if taken in excess—either in pill form or more than seven cups per day—caffeine can cause stomach ulcers, insomnia, anxiety, depression, high cholesterol, headaches, and irregular heartbeat. And caffeine is known to cause frequent urination and high blood pressure.

So rest easy, if you can. Eight hours of sleep are much better for you than caffeine. But a caffeine habit may be the one crutch that won't harm you. Just don't over do it. ❖







# THE MIRACLE LEAGUE

Every Child Deserves A Chance To Play Baseball

There is a certain gleam in a child's eye when he or she walks out onto a baseball diamond. It's a place of wonder, a place to compete, a place to succeed.

For so many years, however, a great number of boys and girls were denied that opportunity. They were facing serious physical and mental disabilities, and the chance to be a part of something on a baseball field was difficult for them to achieve.

Unfortunately, baseball diamonds weren't originally designed with wheelchairs and walkers in mind.

The Miracle League has made a difference.

The Miracle League removes barriers that historically have kept children with disabilities off the baseball field, allowing them to experience the joy of America's favorite pastime.

And the USA+ Foundation is proud to be a major sponsor of the Miracle League in Arlington, Texas. It is the first Texas chapter

of the national organization, which began in Georgia and operates baseball leagues for special-needs children.

The Miracle League serves children between the ages of five and 19 who suffer from any physical or mental disability that causes them to be excluded – intentionally or not – from conventional youth baseball leagues.

Since the main barriers for these children arise from the natural grass fields used in conventional youth leagues, Miracle League teams play on a custom-designed synthetic turf field that accommodates wheelchairs and other assertive devices while helping prevent injuries.

To help the athletes, the Miracle League uses a "buddy" system – pairing each player with an able-bodied peer. The result is a bond that cannot be described.

In the Miracle League, all of the players bat every inning, and there are no outs. Some players are autistic. Others have physical

Parents reported that their children were growing in self-confidence and were calmer and more focused. They showed improvement in their motor and social skills.

challenges, such as cerebral palsy. But on Miracle League teams, everyone is just another player. In the Miracle League, every base runner scores, and the games always end in a tie.

Winning and losing is never important, only the facts that the game was played, and a special group of athletes played in it.

The Miracle League Foundation, the Texas Rangers, and the City of Arlington raised the money to build the first synthetic turf, custom-designed field. The local YMCA manages the players, teams, coaches, and volunteers. And the USA+ Foundation provides funding to insure that every child can play baseball at no cost. Not only did Arlington have its first Miracle League, it was also free!

Initially, the expectation was to have six to eight teams play six games for the spring season. But the Miracle League's first season was an overwhelming success with 16 teams and more than 200 players.

Parents reported that their children were growing in self-confidence and were calmer and more focused. They showed improvement in their motor and social skills.

Most of all, however, the Miracle League was fun for so many who had never had that much fun before.

The Miracle League will begin its second season in the spring of 2007, and the USA+ Foundation is committed to once again be a part of such a special and rewarding team. ♦

*Your tax-deductible contribution to the USA+ Foundation is voluntary. Should you choose to discontinue your contribution, please contact USA+.*

