



Consumer Benefits of America

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Consumer Benefits of America

A NOT-FOR-PROFIT CORPORATION

P.O. Box 281248 Denver, CO 80228 303-463-7540 or 800-707-8339

Back your government in this traumatic time

When we turned on the television, there seemed to be a new action movie playing. Then we saw the word “Live” on the bottom of the screen. And the reality started sinking in, the reality of an act so horrendous that it is still hard to wrap our minds around it.

All Americans are shocked and saddened by the events of September 11th. Acts of human evil that are beyond comprehension have occurred and the end may not yet have come.

What we know is that this act of infamy is now the standard to which terrorists will aspire. Our government has pledged to root them out of their hiding places, but some of what must now be done is up to us. It is time for

patience with security restrictions on travel (and time to take comfort in it). It is time for us to be aware of the how the



stakes have been raised in this secret form of warfare. We have to walk a fine line: confident in our security and jealous of it. We can't be scared, but we can't

be passive, either. Our own security systems should have added meaning to you today. We should know that even here, even now, even for us, our safety is not a guarantee.

Terrorists have destroyed American buildings, but they have also set afire the light of patriotism in the heart of every one of us. Our national spirit will overcome, and Americans will rise to the occasion as they have in the past.

You can help show terrorists that they can't win in America by refusing to surrender to fear. Let's go about our business in the days and weeks to come. Terrorists can hurt us, but they can't stop us.

“700 families. 700 families. I can't say it without crying.”

As American buildings burned, the images of CEOs wearing their humanity and anguish were visible for all to see.

Howard Lutnick, CEO of Cantor Fitzgerald, lost 700 employees on the company's four World Trade Center floors. The only employees that lived were the 300 who weren't in the company offices that day.

Interviewed by ABC News correspondent Connie Chung, Lutnick wept

unashamedly on camera for the lost families. “I have no idea why things happen,” he said, tears streaming down his face. “But I know of not one of my people who got down . . . 700 families . . . 700 families. I can't say it without crying.”

Lutnick, whose brother died in the WTC attack, was late for work that day; he had taken his son to the first day of school. By the time he got to his offices, the World Trade Center was in flames.

At one point, Lutnick posted his personal phone number on the company's web site. “I had women calling me saying they didn't know what to do. How were they going to pay the mortgage? How were they going to survive?”

Cantor Fitzgerald has started a fund to help families of its employees that includes a \$1 million personal donation from Lutnick. You can donate to the fund at cantorusa.com.



Benefit Changes

New Provider

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“... 70% of all illness is preventable” and “... preventable causes account for 980,000 deaths each year ...” are statements found in a study published a few years ago in the *New England Journal of Medicine*. A strong immune system helps fight many of the illnesses that occur and can delay the aging process. Study after study shows that proper supplementation with nutrients, vitamins, and herbal remedies can help prevent, and in some cases may even cure, many of the ailments we are told are inevitable.

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Save up to 50% on movie theatre tickets. Movies are always a great way to escape ... even if you can’t leave town. With your Association membership, you’ll be able to enjoy first-run movies at substantial savings!

Order as often as you like. Order discount movie tickets in quantities and save! Your cost per ticket is just \$3.25 to \$5 plus a small shipping and handling fee of \$1 per order. Tickets are valid seven days a week, for any show time except “special engagements” (usually certain selected movies during premier weeks).

Great Gift Idea. Movie tickets are a great gift idea for the holidays and special occasions too! You can purchase movie tickets that are good at participating movie chains near to your home or loved ones. Select from a variety of theatre chains, including:

AMC	Cobb Theatres	Magic Johnson Theatres	United Artists
Act III	Goodrich Quality	Regal Cinemas	Hoyts Cinema
Carmike	Cineplex Odeon Theatres	Showcase Cinemas/Multiplex	Sony Theatres
Charkeres	General Cinemas	Star Theatres	and more ...
CinemaCal	Loews Theatres		

To request your Discount Movie Ticket Order Form, simply call 1-800-822-2300 and identify yourself as a CBA member.

New Provider

Moving Services

The Association has a special agreement with Cord northAmerican, an agent for North American Van Lines, that applies to relocation services for all Association members. This agreement provides a substantial discount for our members. Cord northAmerican was selected to provide this relocation benefit to members because of their ability to offer reduced costs while still providing the highest level of service and customer satisfaction.

Home-To-Home Handling Program

Through North American Van Lines, the Association has access to the certified Home-To-Home Handling program and a single contact source. This means that throughout your moving process you will have just one contact person: Jimmy G. Mitchell, Account Manager for Cord northAmerican.

The Home-To-Home Process includes professional packing, loading and transportation by North American’s top drivers, as well as unloading and unpacking. Each relocation can be itemized to help with you needs, wants and/or budget. Cord northAmerican is proud to present relocation discounts, features, and benefits designed for Association members.

Other services that are available: Office Moving, Record Retention, Logistics, Warehousing, Distribution, and International Services. **Estimates/Quotes are free of charge. Please mention code “NAC” to receive your savings.**

Cord northAmerican Van Lines, Jimmy G. Mitchell, National Account Representative
800-873-2673, ext. 197, E-mail: jgmitchell@cordmoving.com or www.cordmoving.com

Deleted

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**New
Dental
Program -
Replaces
TransAmerica
Dental
Program**

VALUABLE OPTIONAL BENEFITS NOW AVAILABLE FOR YOU AND YOUR FAMILY

Dear CBA Member,

CBA is very excited to announce a new affiliation with a leading national referral organization offering memberships in its discounted DENTAL, VISION, PRESCRIPTION and CHIROPRACTIC program.

This optional Dental network provides enrolled members access to discounts on dental procedures ranging from 25% to 65% on all restorative and cosmetic work (fillings, crowns, braces, etc.) and up to 80% on preventative work (teeth cleaning, x-rays, etc.) performed by a general dentist. Specialist's fees are discounted 25%. Since the dental plan is not insurance or a health organization, **all pre-existing conditions are covered**, except orthodontic treatment in progress. There is no waiting period before you can start using the plan. There are no deductibles, no claim forms to fill out, and no limits on visits to your dentist.

The following benefits are included (FREE) with your Dental Membership

VISION—The only nationwide discount eyewear plan endorsed by the Options Association of America with over 12,000 nationwide chain-retail vision providers will save you up to 60% on all your vision needs: exams, glasses (lenses, frames, tints, coatings, etc.), surgery, RK or ALK laser surgery, any pair of contact lenses, and even non-prescription or designer sunglasses.

PRESCRIPTIONS—Save up to 70% on most of your prescription needs. Membership provides access to over 50,000 chain-retail pharmacies nationwide, and thousands of independent pharmacies. Save on most name brand drugs and generic drugs. If you choose to order by mail, they will be delivered to your home with no delivery charges.

CHIROPRACTIC—Also included is an incredible savings program for chiropractic care. **Initial consultation is FREE!!** 50% SAVINGS on all required x-rays and diagnostic services. 30% savings on all treatment and other services. **UNLIMITED ACCESS TO CARE** with no limits on the number of visits. With over 6,000 chiropractors nationwide, this strong network continues to grow every month.

These great health benefits can be yours today. If you have any questions, contact our membership department toll-free at 800-707-8339 or go to www.cbadental.com for further information.

Sincerely,

Consumer Benefits of America

Moneywise

Best time to shop

Want to browse in the department store, try on clothes, or look for a gift? The best time to do it is early in the morning. Paco Underhill, author of *Why We Buy: The Science of Shopping* (Touchstone), says his research proves it. End-of-day buyers spend the most on purchases and are more likely to regret later because they are tired, hungry, and time-crunched.

Savings at the supermarket

A family of four could save \$3,000 a year at the grocery store, according to The Earth's 911 Web site. They could save \$2,000 by buying larger-sized containers instead of individual-serving packages, \$200 a year by choosing rechargeable over disposable batteries, and \$260 by using cloth towels and napkins. For more about saving money, call 1-800-CLEANUP or visit the Web site: www.cleanup.org.

Use credit card to buy online

Whether you're buying a toy or a trip, it's wise to use a credit card when shopping online, not a debit card. You are protected from fraud with a credit card and could have an easier time making a claim if merchandise is unsatisfactory.

Always look for the locked padlock symbol at the bottom of your browser before purchasing. It means the site is secure.

Coupons: Get your share

Use of coupons is up. Newly merged manufacturers will work to strengthen brands and rev up sales with discounts on more products including health and beauty items. Most will be in print media and not online. It's too easy for crooks to alter print-at-home coupons.

Crossword Answer

C	O	P			R	Y	E	
P	A	I	N		D	U	E	L
A	R	N	O		E	D	A	M
	S	E	D	A	T	E	S	
			D	Y	E			
	S	E	L	E	C	T	S	
A	L	A	E		T	O	I	L
B	U	S	S		S	E	R	A
A	G	E			D	E	N	

Refinancing: Shake money out of your mortgage

Mortgage interest rates are at their lowest point in two years. If you want to refinance, it's a good time to do it. And bankers are eager to lend.

Economists used to say rates had to fall by 2 points, say from 9 percent to 7, before refinancing made sense. Now they say the longer you plan to stay in your house, the smaller the rate cut you need to justify a refinance. That's especially true because many lenders offer refinancing with no closing fees.

Some borrowers are refinancing for as little as 0.75 of a point, according to *Business Week*. It doesn't sound like much of a reduction, but on a \$100,000, 30-year fixed-rate mortgage, savings could amount to more than \$100 a month.

You can check possible savings



with one of the mortgage calculators available online.

Try IndyMac Bank Home Lending at www.indymacmortgage.com, or try www.loansdirect.com for LoansDirect.

Look for the lowest closing costs. But remember that your interest rate will be 0.25 to 0.5 of a point higher under a no-cost plan. The advantage is

that you avoid having to pay several thousand dollars in closing costs which are not tax deductible.

Paying one point up front can be worth it if you intend to stay in the house for many years. The long-term savings of the lower interest rate add up, and you can write off refinancing points over the life of your loan as an income tax deduction.

Many U.S. Savings Bonds have matured and no longer pay interest

Thousands of investors own billions of dollars of savings bonds that have stopped paying interest, and they don't even know it. Others have no idea what their bonds are worth or how much interest they pay.

About 55 million Americans own savings bonds, often purchased through payroll savings plans or received as gifts for newborn children. The value of savings bonds held by investors and earning zero interest is an estimated \$6 billion. Last year, many 30-year and 40-year bonds ceased to draw interest. Those who own H or HH bonds aren't notified that they have reached maturity. It's up to bond holders to know.

Those who have inherited a number of bonds often just put them aside with the idea that the principle is safe, so they don't have to worry about them. But

bond holders should check to see if they have expired.

While there are services that will do the job, you can do it yourself. If the expiration date is hard to discover, write to the Bureau of the Public Debt, P.O. Box 1328, Parkersburg, WV 26106. Or on the Web at www.publicdebt.treas.gov. From that site, the Savings Bond Wizard can be downloaded. It gives the current value, interest earned, date of the next interest accrual, the yield to date, and when the bond will stop paying interest. Bonds are organized by serial number.

Savings-bond owners don't owe state or local income taxes on the interest earned over the years. But when the bonds mature and are cashed in, federal income tax is owed on earned interest.

Making your teeth last a lifetime

Bridgework is useful, and false teeth are pretty, but there's no substitute for your natural teeth. With proper care, you can keep them throughout your life. Doctors at Mayo Clinic say this is how to do it:

- Brush and floss regularly. Brush your teeth at least twice a day. Brush for a few minutes rather than foaming up and rinsing off. Use a soft, multitufted toothbrush. And floss every day.
- Use a toothpaste that contains fluoride. It is basic in preventing tooth decay no matter how old you are. Products that have the American Dental Association seal of acceptance contain a mild abrasive that helps remove plaque. Plaque causes tooth decay and gum disease.

- If your teeth are sensitive to hot and cold, use a desensitizing toothpaste such as Sensodyne.



- Have your teeth cleaned regularly. Your dentist can set a cleaning schedule suited to your individual dental needs.
- Drink enough water to prevent dry mouth. Remember that certain medications or medical conditions can cause your mouth to be dry, making you more susceptible to tooth decay.

If your mouth often tends to be dry, talk to your dentist about ways to restore mouth moisture and protect your teeth.

Health: Never too late for damage control

Regardless of your age, there's an excellent chance that you can turn your health around. New research shows that it's never too late to get healthier.

It's especially true of habits that affect the circulatory system, say doctors at the Centers for Disease Control and Prevention (CDC). Check these facts:

- Sedentary 40-year-old women who start walking briskly for half an hour four days a week, soon have about the same low risk of heart attack as those who have exercised their entire lives.
- Women who eat just 8 oz. of fish a

week cut their risk of stroke by half.

- Eating more fruits, vegetables, and fiber changes the blood's sensitivity to insulin within two weeks, helping decrease the risk of diabetes almost immediately.
- From the day you quit smoking carbon monoxide levels in your body drop dramatically. Within a week, your blood becomes less sticky, and your risk of heart attack starts to decline.

Doctors believe up to 70 percent of all chronic diseases in the U.S. can be warded off with sensible changes in lifestyle.

Smoking: good news, bad news

The good news: When you quit smoking, you will feel better fast. Doctors at Brigham and Women's Hospital in Boston say blood vessels and coronary tissue respond almost immediately to quitting, even in people who have smoked for many years. The risk of suddenly dying begins to drop within weeks, and five years after quitting it's

nearly the same as that of someone who has never smoked.

The bad news: Quitting can eventually restore the lungs to their original form, but the cells deep within their folds are not as healthy. The National Cancer Institute reports that the risk for lung cancer is higher even 30 years after quitting. But it is far lower than if a person had continued to smoke.

Food of the Month



Apricots, a double-barreled feast for eyes and hearts

They're beautiful to look at and a treat for the eyes, but apricots do a lot more than color the scene at your breakfast table. They are little storehouses of vitamin A which your body converts into beta-carotene. That's just what your eyes need for protection and good health.

Light passing through the eyes triggers the release of free radicals. Without beta-carotene to protect them, these molecules can damage the lenses of the eyes and set the stage for the development of cataracts.

Apricots are high in fiber, which is sorely needed in the American diet, and are low in calories. If you eat them raw, eat the skin which has a large amount of the fruit's fiber.

Another blockbuster nutrient in apricots is lycopene. Both beta-carotene and lycopene fight the process by which LDL cholesterol turns rancid and adheres to the walls of the arteries. Researchers at the Department of Agriculture say lycopene is currently considered one of the stronger antioxidants known today.

When shopping for apricots, select those that are yellow and orange and slightly firm. Once they get soft, some nutrients are lost. Always store apricots in a plastic bag in the refrigerator, because they may pick up odors or flavors from other fruits.

Dried apricots are a super-nutritious snack. A quarter cup satisfies the entire need of vitamin A for adults, and it has more fiber than an apple.

Apricot breakfast parfait:

Put a tablespoon of low-fat granola in each of four parfait dishes. Add 2 T plain yogurt to make an even layer. Add two sliced, pitted apricots to each dish and sprinkle lightly with cinnamon. Place 1 T more granola on each, and you have a wonderful breakfast treat, according to the *Doctors Book of Food Remedies* (Rodale).

News from Home

Argue openly, not in secret

Many parents make an effort to hide marital disagreements from their children. But academics at Cardiff University in Wales say their studies show that hiding the conflict could be harmful. Arguing in secret instead of openly caused children more stress because they picked up on tensions anyway. Further, kids did not get a demonstration of how to solve problems through arguing.

Rich kids work too

The top 1 percent of wealthy U.S. families (annual income of \$3 million or more) report efforts to teach their children the value of money and hard work. According to a *U.S. Trust* survey of rich kids:

- 85% take out trash and recycle
- 83% set the table or do dishes
- 81% work part-time in college
- 77% work part-time from age 15
- 65% have developed a budget
- 60% mow the lawn, do yard work.

Fixing dents in the carpet

To fix dents in carpet caused by furniture, hold a steam iron slightly above the dent. After steaming, use a fork to pull up the fibers.

For irreparable dents and burns, a replacement piece is needed. Separate carpet fibers in a straight line and neatly cut the carpet backing with a box knife. With a remnant or a piece from a closet, match a new piece to the cutout. Glue the corners of the hole with carpet adhesive. Then cement the new piece in place. Use enough glue, but not so much that it oozes out.

New IUD works for five years

Called Mirena, a new intrauterine device (IUD) was approved by the FDA in December and should be available now. Its failure rate is comparable to surgical sterilization. Doctors at the University of Florida say women in monogamous relationships who have had at least one child are ideal candidates for the device. Side effects are minimal, and once the IUD is removed, a woman's fertility returns quickly.

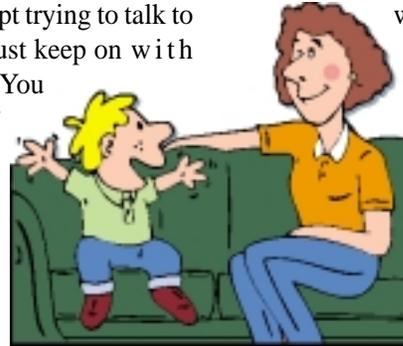
Kids want fewer activities, more you

At a family gathering, a mother noted that her son had been very talkative as a child: "He would just follow me from room to room talking."

"I remember that," said the son, now a father himself. "I kept trying to talk to you, but you would just keep on with what you were doing. You were always so busy."

How many of us have not stopped to listen, or have not spent those few moments focusing on a child?

A nationwide study of kids in grades 3 through 12 found that what they wanted most was time with parents that was less rushed and stressed, says Ellen Galinsky, author of *Ask the Children* (Quill). What's more, they would like to spend some relaxing time hanging out with you. To them, that's more enjoyable than a scheduled activity.



Galinsky, president of the Families and Work Institute in New York, says people assume the parental attention is only needed by babies. But at every stage of their growth we have to find ways of reconnecting with our children. In her study, even teens, who often rebuff parents' attempts at closeness, wanted parents to keep trying.

Dr. Ken Canfield of the National Center for Fa-

thering in Shawnee Mission, Kan., says staying tuned in to kids is a challenge for the thousands of men in his organization. But above and beyond other parenting tasks, it's important to stay focused on the child, he says.

Some parents are setting aside a little time each day to do just that.

Kids need snacks, but skip calorie-loaded foods that make them fat

Children need a lot of energy. But because they have small stomachs and can't eat much at a sitting, they have to eat between-meal nourishment: snacks.

Now, the Centers for Disease Control has reported that kids are getting the wrong foods for snacking. It's the main reason, they say, why 13 percent of children ages 6 to 11 are overweight, up from 4 percent in the 1960s.

Researchers from the University of North Carolina conclude that children now get a quarter of their calories each day between meals, compared with 18 percent in the 1970s. The largest increase came after 1989 and reflects the rapid increase in childhood obesity. U.N.C.'s School of Public Health says snacks have a greater concentration of calories than ever before. Even if kids aren't eating more, they're getting more calories. A chocolate chip cookie, for example, may contain ten times as many calories per gram as an apple.

The shift away from milk and toward soft drinks, the increased consumption of processed snacks, and a jump in salty snacks and "high-energy" bars are bad snacking habits. The energy bars deliver vitamins, but also deliver a high dose of calories.

The doctors recommend shifting to low-fat milk rather than soft drinks or juice drinks. Snacks should be attractive and fun so kids don't decide they really don't like fruits and vegetables. Have a bunch of bananas hanging in view, or freeze grapes so they are more like a treat. Make celery and carrot sticks available with salsa or peanut butter for dip.

Do what you can to make your children physically active so they have a higher metabolism. Set a good example by avoiding salty snacks and high-fat baked goods.



New treatments can chase phobias away

Scientists estimate that 50 million Americans suffer from one type of phobia or another. They have classified more than 500 fears that can send victims into a cold sweat, start hearts racing, or make them faint.

They fall into one of four categories, all of which had meaning for our ancient ancestors: Fear of insects or animals; fear of natural environments like heights and the dark; fear of blood or injury; and fear of dangerous situations.

Doctors at UCLA's Anxiety and Behavioral Disorders Program say we innately fear anything that threatens our survival as a species. As times change, new fears develop, but most still fit into one of the four groups.

About 40 percent of people who have fears say their parents also had a phobia. That may indicate a hereditary tendency, but psychologists say a fear is more likely to be learned from a childhood event or watching a parent overreact to something like blood

or a cockroach. Kids who live in a fearful environment may funnel their fear into one object so it can be tolerated.

The good news is that doctors now know how to strip a phobia away, usually without resorting to drugs. At the Center for Anxiety and Related Disorders at Boston University, patients are desensitized to the fear in one- or two-day sessions. With blood, it may begin with viewing a few drops in a picture. Exposure is gradually increased until the patient can hold a syringe of blood and can tolerate having blood drawn.

It's very effective, and the cure is usually permanent. A surprising 80 to 95 percent of patients get their phobias under control in one day.

The most common fear is social phobia, say doctors at Tempe University's Adult Anxiety Clinic. For some, it's just a fear of social gatherings, but others become increasingly isolated and risk developing depression or alcoholism.

Social phobias may require more therapy to determine the cause of fear.

Often group therapy works well. And today there are excellent medications that can kick-start recovery.

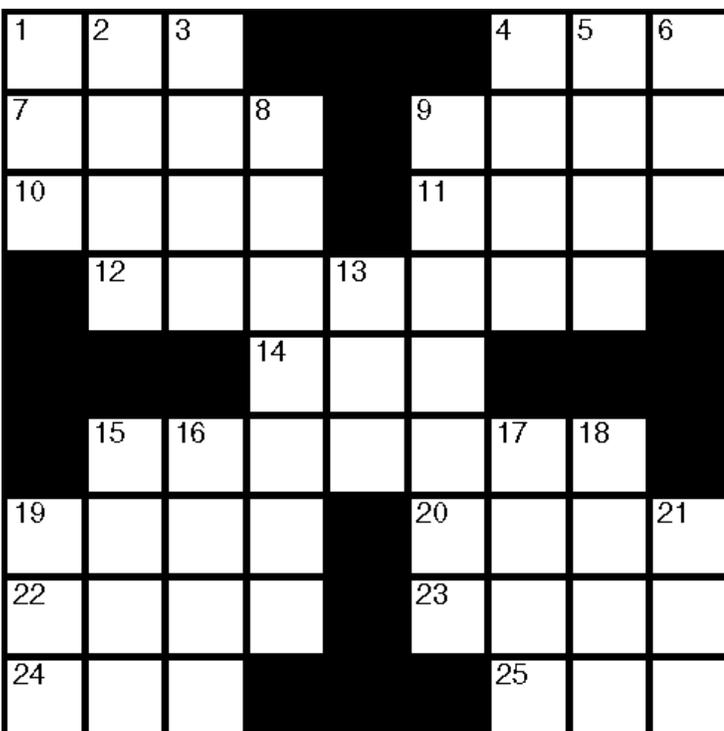
Treatment of agoraphobia is similar, but takes more time. Fear of leaving one's home may be entrenched.

The discovery that phobias can be readily overcome is one of psychology's brightest victories in recent years.



New help for PHOBIAS!

OCTOBER CROSSWORD



Across

- Policeman
- Deli bread
- Physical suffering
- Fight with pistols
- River in Florence
- Dutch cheese
- Tranquilizes
- Tint
- Chooses
- Wings: Lat.
- Labor
- Light kiss
- Part of the blood
- Ripen
- Scout group

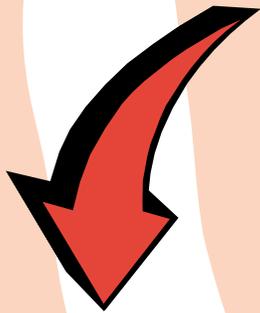
Down

- Acct.
- Henley needs
- Yearn deeply
- Ill-mannered
- Affirmative votes
- Shady tree
- Heads: Brit.
- Emulates Sam Spade
- Sailor's assent
- Counterfeit coin
- Alleviate
- ___ the mark
- Father
- Lawyer's gr.
- Computer network

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for benefit changes.