



## Consumer Benefits of America

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# FORUM

## Consumer Benefits of America

A NOT-FOR-PROFIT CORPORATION

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### *Integrative Medicine*

Consumers were the first to embrace the new health movement known as Integrative Medicine. Slowly, often reluctantly, the medical establishment is beginning to acknowledge the benefits. Traditional medicine (allopathic) and alternative medicine are beginning to form a cooperative relationship. This alliance in healthcare is called Integrative Medicine.

One reason that the growth of integrative medicine is on the rise is because there is a gulf between what consumers want and what the mainstream medical community has been trained to offer. Some studies show that more patients visit alternative medical providers than visit primary care physicians. Integrative medicine emphasizes a strong doctor-patient relationship. Another advantage of integrative medicine is the ability to keep health care costs down by utilizing varied methods of diagnosing and treatment. The following are just a few types of integrative medicine:

- **Ayurvedic Medicine** - integral part of the culture of India; emphasizes balance and endeavors to keep a person health instead of focusing on disease itself. It dates back to 3000 BC and strongly influenced the development of other Oriental medical systems.
- **Chinese Medicine** - this system promotes prevention. Maintaining

optimum health requires that “chi” or “qui” flows properly along the body’s internal energy meridians. Proper “flow” can be achieved if the body’s opposing principles of yin and yang are balanced.

- **Chiropractic** - a chiropractor tries to relieve pressure on the nervous system caused by stress and strain. This can be achieved by precise adjustments to the spinal segments or the individual vertebrae.
- **Herbal Medicines** - this medicine was often the only source of medicine for many ancient cultures. The healing properties of herbs were recorded by the ancient Egyptians and later by the Greeks and Romans. Herbal medicine is a classic example of medicine produced by necessity, trial, and observation.
- **Homeopathy** - the basic principle of homeopathy is the “like cures like” principle, or the “law of similars,” as observed by Dr. Samuel Hahnemann. It is still not entirely clear how homeopathy works, but extremely small amounts of plants, minerals, and other substances have been found effective in stimulating the immune system and therefore enabling the body to more effectively heal itself.
- **Indigenous Medicine** - native tribes believe that illness results when the body’s harmony with nature is dis-

rupted. Spiritual cause of illness must be addressed before the body can begin healing. Herbs are used to guide and assist healing, along with, in some cases, a sweat lodge ceremony, drumming, dancing, and chanting.

- **Acupuncture** - a major part of Chinese medicine. Fine needles are used on select points of the body to remove blockage and stimulate energy flow.
- There are many other forms of alternative medicine, or “modalities.” These are only a few.

Consumers can encourage the growth of integrative medicine by educating themselves and becoming involved in their own health care. They can tell their physicians that they are using integrative or “holistic” methods. Insurance companies can be encouraged to provide better coverage of natural therapies.

The goal of integrative medicine is to successfully blend the knowledge of traditional medicine and the wisdom of the “old ones” from cultures from around the world. Modern-day science and natural, time-proven approaches can become good medicine.

CBA now offers exclusive members access to a web site library [www.cbawellnessinfo.com](http://www.cbawellnessinfo.com) featuring preventative and integrative medicine information.

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## It starts with a healthy environment

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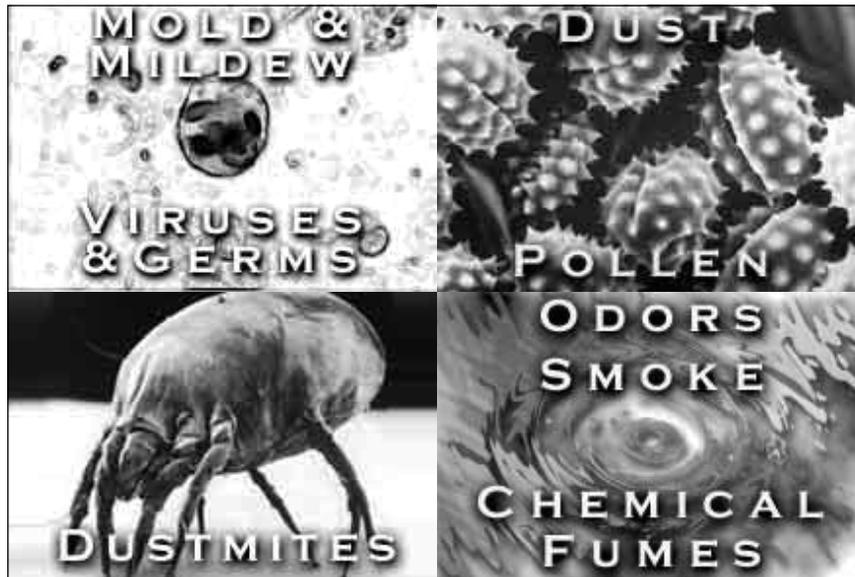
Our industrialized society makes it all the more important for us to reduce the amount of toxic chemicals we are exposed to on a daily basis. We are bombarded with over 100,000 toxic chemicals in our environment. It puts each of us at high risk of suffering symptoms of toxic overload. Some of the symptoms of toxic overload may include, but may not be limited to: headaches, fatigue, immune system weakness, aches and pains, digestive and sleep problems.

**Here are a few indoor air pollution statistics (obtained from [www.indoorairpollution.com](http://www.indoorairpollution.com)):**

1. It is estimated that people spend 90% of their time indoors.
2. According to the American College of Allergists, 50% of all illnesses are caused by, or aggravated by, polluted indoor air.
3. Exposure to dust mites, cat saliva, animal dander and mold is estimated to cause at least 200,000 emergency room visits by asthma patients each year.
4. The health care costs and productivity loss from allergies and asthma are about thirteen billion dollars per year.
5. The EPA and its Science Advisory Board have consistently ranked indoor air pollution among the top five environmental risks to public health.

There are many more sobering facts that should encourage all of us to have the safest indoor environments we can.

One of the chief hazards to avoid is petroleum-based cleaning products. These are found in commercial laundry detergents, dishwashing liquids, toilet cleaner, all-purpose cleaner and glass cleaner. These chemicals are often ab-



sorbed through the skin and lungs.

Another key hazard to our health is chlorine. It is found in commercial paper products, automatic dishwashing detergents, bleach, chlorinated disinfectant cleaners, mildew removers and toilet bowl cleaners. The residues of chlorine can be found in our air, water, soil and in human and animal fats.

**There are many steps that one can take to lessen exposure to toxic substances:**

1. Remove your shoes before entering your house. Dirt, pesticides and other pollutants are easily carried inside.
2. Avoid artificial air fresheners. Many contain toxic chemicals. Replace

them with essential oils, incense or natural air fresheners. House plants also clean and freshen indoor air.

3. For the laundry, buy clothes soaps that are citrus, tea tree oil, corn, palm kernel or coconut oil based. Also look for products that are free of coloring and brightening agents.
4. Dishwashing detergents can be tea tree oil or vegetable based.
5. Bleach can be replaced by hydrogen peroxide, borax, sodium bicarbonate, or white vinegar.
6. Clean carpets and upholstery with citrus-based products, soda water or baking soda paste.
7. Drain cleaners can be replaced by 1/2 cup bak-

ing soda poured into the drain followed by 1/2 cup vinegar. Let it sit for 15 minutes, then follow with hot water. If necessary use snake and plunger.

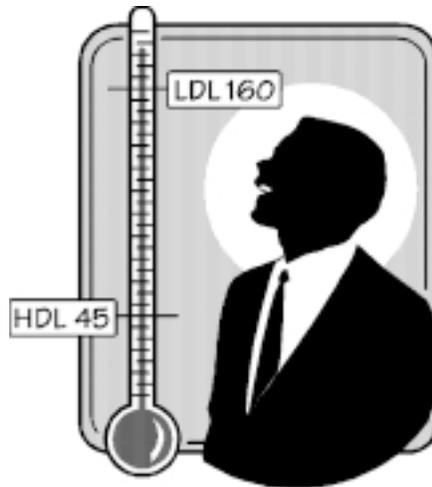
8. Baking soda mixed with salt can be used for scrubbing the oven; adding liquid soap will loosen baked-on deposits.

Many natural products may not be as strong as conventional chemical-based product, so more products may be needed. It may be necessary to let natural products sit longer or to apply slightly more elbow grease. However, the safety and health investment you are making for yourself and family will be worth it.

## How to raise HDL, the *good* cholesterol

The most recent government guidelines emphasize having a good HDL reading more than ever. It's harder to raise blood levels of this "good cholesterol" than it is to lower the bad kind, but there are some things you can do.

- *Get aerobic exercise.* The longer and harder you exercise, the greater the effect.
- *Watch your weight.* Losing weight by exercising is more likely to help than losing it by dieting. It's particularly true for those with fat around the waist rather than the hips and thighs.
- *Don't smoke.* It lowers HDL by an average of 5 points and increases total cholesterol levels.
- *Consider a drink a day, one for a woman, two for a man.* Don't have a drink a day if you are likely to drink more.
- *Talk to your doctor about medica-*



*tion.* Doctors writing in the UC Berkeley Wellness Letter say niacin and fibrates such as the drug Lopid boost HDL, while "statin" drugs raise it only modestly.

- *Replace saturated fats with polyunsaturated fats or monounsaturated fats such as those found in olive oil.*

## Food of the Month



*Magical manganese in pineapple keeps bones strong*

Pineapple's pretty, but it's more than a centerpiece for your fancy fruit tray. It's loaded with manganese, which your body uses to build bone, and collagen, the protein that builds connective tissues like cartilage and skin.

You need calcium to keep your bones strong, but you need manganese too. Doctors at the University of Texas in Austin say studies show that people with osteoporosis generally have low levels of manganese in their systems. Drinking pineapple juice is an excellent way to add it to your diet.

There's more. Pineapple has a potent enzyme call bromelain. It is the basis for pineapple's centuries-old reputation for relieving indigestion by helping to break down protein. While you probably won't eat pineapple after every meal, adding a few pieces to your dessert can help to keep your stomach calm.

Bromelain reduces inflammation, working in much the same way as aspirin. And it helps your heart by keeping blood platelets from clumping. (There is more bromelain in fresh pineapple than in canned, according to Prevention.)

A great source of vitamin C, pineapple works as a powerful antioxidant, cleaning up free radicals that damage cells and contribute to the development of cancer and heart disease. One cup of pineapple juice contains more vitamin C than the same amount of apple, cranberry, or tomato juice.

### *Pineapple & Almond Cream*

Put 4 slices of fresh pineapple on dessert plates; cut the rest into small chunks and place around the slices. In a blender, combine 2/3 C low-fat cottage cheese with 1 t sugar, 1/4 t vanilla, and 1/4 t almond extract.

Blend until creamy and place a dollop on each slice.

## Correct hand washing prevents infections



Doctors at the Mayo Clinic say getting germs on your hands and transferring them to your face is a common way to acquire ailments. The common cold and more serious diseases can be avoided by hand washing, including intestinal infection (dysentery), inflammation of the liver (hepatitis), and stomach flu.

### **Their instructions for washing well:**

Apply soap or detergent. Vigorously rub your hands together for at least 10 seconds to loosen germs. Rinse well.

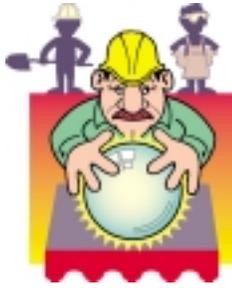
Though all soaps help eliminate viruses, dishwashing soaps are particularly effective. Researchers have found it to be up to 100 times more effective than hospital-strength antibacterial soaps in killing at least one common cold virus.

Water temperature is less important, but water that is warm enough to cut grease is best. That is about 110 degrees F. Water hotter than that could damage the skin.

It's more important to wash your hands before you eat, after using the bathroom, after handling garbage or money, after blowing your nose, and after handling uncooked meat.

## Speaking of Safety

**No crystal ball needed: Close calls predict the (dangerous) future**



“Sweat the details” sounds like something an engineer or an accountant would do. But nowhere is sweating the details more important than in the pursuit of safe working conditions.

Little things can add up to something big. A small hazard will be multiplied by the number of people exposed to it, and multiplied again by the amount of time it exists before being corrected.

We can't tell you what to look for, because a new situation can show up any time, in any area, and affect almost any job. But you'll know it when you see it. That's the time to get it reported and documented. The safety of all is protected by investigating everyday incidents and correcting minor hazards that could turn up on any given day.

Sometimes people think a potentially hazardous condition is just normal and expected on the job. Instead, they should be particular about their area. They shouldn't put up with things like grease on the floor or a wobbly step.

Be watchful. Discover the leaking hydraulic hose, missing screws on stairs and railings, missing equipment guards, or empty fire extinguishers.

Watch for missing lights that make it hard to see and for damaged signs that are hard to read. Make sure that chemicals are stored correctly and that eye wash units work.

When you discover something that's not right, report it right away. For every condition that is made safe, an injury is less likely to occur, says the National Safety Council.

## Poison prevention in the home

Although most advice on poison prevention at home concerns children, adults can certainly be injured or die from the effects of poisonous substances.

Keeping all medicines in a certain place is an excellent idea. That place should be far away from cleaning products and other potentially harmful substances. When taking medicine, check the instructions each time you do. Don't depend on your memory. Taking two pills instead of one could have bad effects. Never take medicine in the dark. It could be something else.

If you have small children, the American Academy of Pediatrics recom-



mends keeping highly toxic products such as drain cleaners on a high shelf of the storage area or garage. When you are using chemicals, keep them in sight at all times.

Some common products can really hurt a child. Charcoal starter, for example, can cause chemical pneumonia if a child

squirts it into his mouth.

Be careful with your medications. Keep them away from children and make sure the bottles are closed with safety caps.

Check your home and that of anyone the child will be staying with for hazardous substances the child could reach.

### *Hey, watch your back!*

In a detective story, the good guys and even the bad guys caution each other to “watch your back!”

It's good advice if you think someone is chasing you. Watching your back or watching out for it, however, is a good practice for anyone. It's especially true when lifting is involved.

Lifting injuries are a common cause of back pain. You can protect yourself by practicing good lifting habits, both at home and in the workplace.

#### **Why Fitness Helps**

Your physical condition is important. For example, stiff joints and muscles can reduce your ability to keep your back in a safe position as you lift. If your leg muscles are not very strong, you may find it hard to crouch down. Poor fitness will cause your muscles to tire, placing more stress on your spine. Twisting or jerking while lifting or carrying can injure the small facet joints which guide movement of the back. The discs that separate the vertebrae (bones) and the ligaments that hold them together are also at risk. Discs are composed of a jellylike core, surrounded by

a strong fibrous ring. With repeated unsafe lifting, the fibrous ring or its supporting ligaments may tear or rupture.

Lifting while bent forward will increase the stress on your spine. Contributing to this stress are factors like the weight of the load, how far it is held from your body, how often and how fast you lift, and how long you hold the load.

Back injuries are most likely when the spine is bent forward and twisted at the same time, according to the Australian Physiotherapy Association.

#### **Make your work easier**

- Always check the weight of the load and get help if necessary.
- Wherever possible, lift and carry heavy items with a crane, hoist, or forklift. Instead of carrying parcels, use a hand trolley.
- Repackage heavy articles to reduce the size and weight of individual loads.
- Wear comfortable clothing and flat, nonslip shoes.
- Store loads at waist height so you don't have to bend or lift overhead.

#### **Crossword Answer**

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

## Identity theft: Protect yourself and your credit

If you care about the privacy of your financial information, your credit history, and your charge-card numbers, you can protect yourself from criminals. Identity theft is the fastest growing financial crime in the U.S.

It can be as simple as someone stealing your credit-card number and charging merchandise to your account. Or it can be much more far-reaching. A crook could use your name, birth date, and Social Security number to take over your bank accounts or set up new ones.

Financial institutions are liable for most unauthorized charges. The worst effect could be on your credit history. It could prevent you from getting a mortgage, a job, or good auto insurance rates. Ways to protect your identity include:

- Don't put bank statements or credit-card offers into the trash where they can be picked up by someone else.
- Use a paper shredder for every piece of junk mail, usable checks from your credit-card company, and bank statements. Destroy records you no



longer need: bank statements, credit-card receipts, health-insurance reimbursements. Shredders are cheap and easy to use.

- If mail theft is a problem, get a lockable mailbox. Don't put letters or payments on your mailbox for the postman to pick up. Anyone else can too.
- Buy a credit report at least once a year and check it carefully.
- Don't carry rarely used credit cards, extra identification, or anything that shows your birth date. One authority recommends using your passport for ID. It doesn't give your address.

To get a credit report, call Equifax at (800) 685-1111; Experian at (888) 397-3742; or TransUnion at (800) 916-8800. Reports cost \$8.50, according to *Business Week*.

To stop pre-approved credit card offers, call (888) 567-8688.

To get off junk-mail and telemarketing lists, go to [www.the-dma.org/consumers/privacy.html](http://www.the-dma.org/consumers/privacy.html).

## Moneywise

### Layoff insurance

Financial planners advise setting aside three to six month's income for an emergency such as being laid off or losing your job. Unfortunately, most people have a far smaller cash cushion. The editors of *Money* magazine say a home-equity line of credit is a good alternative. If your income is steady, you never need it and pay nothing. If you do need it, you draw down only the amount you need and begin paying after that.

Interest rates are low, so it's a good time to arrange a credit line. It's not necessary to arrange it with your current mortgage holder. Most lines of credit don't cost anything. Others may charge \$50 or \$100 a year if you don't use them.

### Check out credit counselors

As consumer debt grows, more consumers are seeking the services of highly advertised credit counselors.

The offers sound great: pay less, but get out of debt fast. Unfortunately, after paying \$75 to \$100 for setup fees plus "voluntary contributions" charged to their accounts, many consumers wind up in worse shape than before they started. Some consumers who sent their money in faithfully discovered that creditors had not been paid. Others found that 10 percent or more of their money is kept as fees for service. Consumers who divulge their most private information find that it has been sold to others, say investigators for *Business Week*.

### Donating vacation time

Some workers have found a way to help charities by donating the value of their unused vacation time.

The IRS recently became aware of leave-donation programs for employees and considered the matter. Employers wondered if they had to withhold taxes on the contributions. The IRS decided that tax won't be owed on those amounts, but employees can't take a tax deduction for their contribution either.

## The big seven: retirement planning errors

Some errors are more costly than others. With retirement planning, one or two mistakes could cause painful changes in your retirement plans. Here are some common mistakes:

1. *Not considering long-term care needs.* About half of us will spend time in a nursing home. While the average annual cost of long-term care insurance is \$1,700, it will protect your other assets and provide for adequate care should the need arise.
2. *Failing to consider the effects of inflation and taxes.* Many retirees find that they are still in a high tax bracket after they retire. And inflation could rob them of their purchasing power.
3. *Not saving enough in the years immediately before retirement.* An all-out effort leading up to the final day of work

can make a big difference in the size of your nest egg. Some people save a third of the final total in the last five years before retiring.

4. *Making big loans to family and friends.* These loans have a way of becoming gifts (not always, but often).
5. *Overestimating how much you can withdraw from savings.* Most advisors are comfortable with 3 to 5 percent, though some approve of 7 or 8 percent in the early retirement years when you are most active.
6. *Underestimating life expectancy.* Most planners now use 90 or 95 years as a longevity figure.
7. *Making risky investments.* If 7 or 8 percent fills your need, don't try for 17 or 18 percent.

## Travel Bag

### Feeding the line

Some airports are making sure that passengers don't get hungry. Those waiting in long security lines can buy food and drinks from cart vendors. In Philadelphia, cafes are using carts to serve passengers waiting at outside checkpoints. Outside La Guardia Airport's main terminal, a local Wendy's will take your order and bring it to you within minutes.

A spokesperson for Chicago's O'Hare says they don't encourage food-buying in line. If it's not finished when the passenger gets to the checkpoint, it goes into the trash.

### No carry-on booze

Don't try to carry a bottle of liquor onto a Norwegian Cruise Line or a Carnival ship. It's not allowed at first boarding or after visiting a port on shore.

Princess and Holland America are more lenient. A Princess spokesman says alcoholic beverages purchased by passengers before embarking or in a port are the passenger's property to do with what they please. Holland allows passengers to carry on alcohol or soft drinks, but they must be consumed in the passenger's cabin.

### Hitting the road with Rover

Veterinarians at Michigan State University say these tips will help you and your pet have a more enjoyable car trip.

- *Have restraints.* Smaller pets can travel in a plastic carrier. Strap it to the seat. Most pet stores have harnesses or restrain straps that attach to the car's seat belt. Buckle them up in the back seat.
- *Avoid car sickness.* Take your pet on several short trips so he gets used to the car and harness. If he still gets car sick, try Dramamine, 25 to 50 mg hourly for medium to large dogs, and 12.5 mg for small dogs and cats. Give a light meal three hours before leaving.
- *Help them relax.* Bring a favorite toy and play soothing music. Take a break outdoors every couple of hours.

## Want to go places? You'll have to do more than bide your time

If you hoped to be in a higher position by this time in your career, cheer up. There are a lot of people who feel the same way. That should remind you that when things break loose, you have to be ready with skills, connections, and a record of accomplishment.



### Here's what you can do.

- *Stay visible.* Speak up at meetings, join task forces, volunteer for projects. Don't hide behind your computer.
- *Build relationships.* Allies will let you in on such information as when there is a possibility of a job opening up. Learn where you could come into contact with higher-ups such as at a health club, restaurant, or service organization.
- *Perfect skills and acquire new expertise.* Get a certificate or degree, get new computer skills, audit a class, or contribute time to a non-profit organization.
- *Do more than you have to.* People are recognized for their initiative. Just doing your job well is expected. Do more.
- *Manage your PR.* Advisors at Career Strategies say it's wise to let

people know when you accomplish something or when you put in the extra effort to get a project done.

Keep positive, calm, and organized. Pay attention to good grooming, clothes, and body language.

- *Think, be creative.* You were hired for more than just doing something. Spend time each day thinking of ways to improve your job or your boss's job.
- *Be responsible for your success.* Don't wait for something to happen. Figure out your goals and let managers know what they are. Find ways to use your strengths and work on your weaknesses even if it means hiring a coach. Taking responsibility for your own success is something everyone should do, says Steven Berglas, author of *Reclaiming the Fire* (Random House).
- *Look for opportunities.* Coaches writing in Fortune say how you look at the situation will have an impact on whether you move ahead. Find exciting opportunities outside of work to refresh yourself. Then bring that spirit back to the office.

## Practice, practice, practice

You say you're not a musician or an athlete, so "practice" doesn't have much to do with your job? But doctors and lawyers "practice" and you should too.

To be effective, practice must have well-defined goals that you can achieve through innovation and repetition. You must know what you are doing wrong, what you need to change, and how to measure your performance.

A practice task must stretch the limit of your ability, or it won't make you any better. Model yourself after experts and master their approaches, then add your own flair.

Focus on one activity and find extra time for it. Becoming proficient with computer software, for example, requires time to learn it. If you know who is an expert, find time to observe and get a mental image of how it's done.

Get detailed, constructive feedback on a job so you can do it better next time.

Find a mentor or coach who has the skills you need and can advise you. Give something in return.

Psychologists at the Florida State University, Tallahassee, say small improvements lead to great improvements over time.

We like to believe that our children are above average. According to experts, however, only about 10 percent of kids are truly gifted, either academically, creatively, or athletically. Pushing them to make A's in subjects that don't



come easy to them, filling their free hours with special lessons, athletic practice, and tutoring can take the fun out of childhood. More importantly, it can set them up for a lifetime of feeling that nothing they do will be good enough.

School psychologists from Richmond, VA, say the average kid has a great deal of potential that parents should allow to develop naturally. Those who are pressured to excel beyond their ability can become insecure, bitter adults. They hope parents will consider these tips for slowing down:

- *Trust that being average is OK.* Most kids in gifted programs aren't really gifted but have more ambitious, competitive parents.

• *Recognize that there are lots of ways to be gifted.* Every child has strengths that are not being recognized at any given time. One parent visited the school to complain that her daughter was only

getting B's and C's on her report card. The teacher noted that the girl was an average student, happy, healthy, one of the nicest kids in class, and had lots of friends. "What more could you ask for?" she asked.

- *Take the long view.* At high school reunions, it's often not the kids who were big standouts in school who turned out to be very successful.
- *Keep it simple as long as you can.* A hectic schedule at an early age is not in the child's best interests.

The real goal of parenthood, say the doctors, is to help a child become a happy, productive person. Forcing children to be something they're not will undermine that goal.

## Cycling is the leading source of kids' recreational injuries

A bicycle doesn't look particularly dangerous, but it is the most common source of recreational injuries in kids.

Some 415,000 musculoskeletal injuries from bike riding were treated in emergency rooms and doctors' offices in 2000, according to the U.S. Consumer Product Safety Commission. One reason there are so many injuries, of course, is that more kids are involved in bike riding than in any other sport.

Basketball came in second with 407,000 cases, followed by football with 389,000 injuries.

Other activities in the top eight include roller sports (in-line skating, skateboarding, scooters) with 297,000 injuries; playground activities,

284,000; soccer, 185,000; and baseball/softball, 160,000 injuries.

Study authors emphasize that many injuries can be prevented by proper warm-up and use of protective equipment. The most important safety device for bicyclists is the helmet. Wrist guards protect roller sports enthusiasts, and ankle braces offer protection for basketball players.

When it comes to protecting your children while they ride their bicycles, the best advice must be repeated once more and enforced by every parent: Get your kids to wear their helmets.

Make them understand why it's important for them now. An injury could change them physically and mentally for the rest of their lives.

## Breakfast builds brains

Tufts University researchers found that kids who ate instant oatmeal performed 5 to 12 percent better on spatial memory tests than did children who ate sugarcoated cereal or no breakfast at all. The fiber and protein in oats supply the brain with glucose, which boosts cognitive performance.

## A realistic view of self-esteem

Writing in *Psychology Today*, Robert Epstein, Ph.D., says many parents forget where self-esteem comes from. We feel good about ourselves when we are effective in the world.

Help your children acquire the skills and knowledge they need to succeed. As your resources allow, get them tutors and extracurricular classes to build intellectual and physical abilities. If their schools are second-rate, consider switching.

An inflated sense of self-worth without underlying abilities is useless if not dangerous, says the doctor.

## How to keep love alive

Advice from happily married couples:

- Always wish the best for each other.
- Show your love. Kiss in elevators; hold hands in movies; tell her she's beautiful.
- Never speak ill of his family or friends, especially those you don't like.
- Listen to each other. Say you're sorry when you're wrong; don't mention it when you turn out to be right.
- Never embarrass or correct each other in public. Try not to do it in private.
- Don't yell unless the house is on fire.
- When you don't like each other, remember that you love each other, say experts writing for *Scripps Howard News Service*.

## Marriage makes a difference

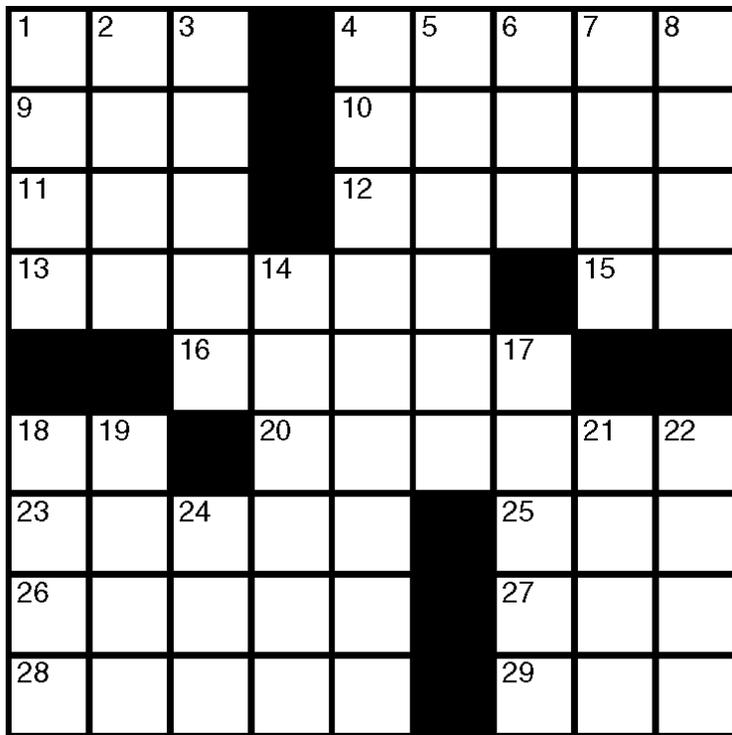
Sociologists at Ohio State University say symptoms of depression are more common among single and divorced people than among married couples. Those just living together rank the same as singles. Marriage, they say, gives people a greater sense of well-being.

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## APRIL CROSSWORD



### *Across*

- Part of Morse code
- Stage
- Red leader
- Region of western Asia Minor colonized by Ancient Greeks
- 300 to 3000 megahertz
- Asian rat snakes
- Endure pain
- New England state: Abbr.
- Sailing vessel
- Atomic number 82
- Fervors
- In accompaniment
- Promissory note
- Latin American dance
- Lupus erythematosus
- In the space separating
- PGA star Ernie

### *Down*

- Doctor of Music: Abbr.
- Hawaiian island
- Elegantly dressed men: Br.
- Orchestral instrument
- Speedy car
- Some
- Thailand
- Alleviate
- Used for strength or for attaching to another object
- Composure
- Treaty
- \_\_\_ a gasket
- Dinner bread
- Litigates
- Smallest whole number