

Consumer Benefits of America

Vol. 15, No. 3, Fall 2002



Consumer Benefits of America

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Laugh Yourself Healthy

Written by Jen Allbritton, CN

You might not consider something as simple as laughter being an integral part of a comprehensive wellness program, but it is! This so called “inner jogging” not only boosts one’s mood,¹ but it also revs up the immune system,² protects the heart,³ enhances creativity,⁵ reduces pain,⁴ lowers blood pressure,⁵ and provides a general sense of well-being.



A giggle session also reduces stress hormones (e.g. cortisol and epinephrine) in the body, allowing you to cope better with everyday tension. Additionally, since these stress hormones are known immunosuppressives, a good laugh can diminish stress induced suppression of the immune system. This concept supports the mounting research that proves the close link between the mind and body. It is clear that positive emotions, such as those evoked by laughter, enhance the immune response while negative emotions, such as sadness and anger, suppress it.^{6,7} A good chuckle increases the body’s ability to use oxygen, relaxes muscles, improves circulation, massages the internal organs, and encourages deeper breathing.⁴ Finally, laughing is aerobic, providing a workout for the heart, diaphragm, lungs, as well as the muscles in the abdomen, shoulders,

face, and occasionally the arms, legs, and back.^{8,9,10} One researcher has estimated that laughing 100 times a day has the same effect as a 10 minute workout on a rowing machine!

The internal exercise of a hardy laugh should be part of everyone’s disease prevention and healing program. Besides fostering a positive and hopeful attitude, humor provides a sense of perspective on the issues that may be troubling us. It opens up an opportunity to release bottled up negative emotions

that have the potential to create harmful changes to man by the Norman Cousins exemplified the healing potential of laughter. In 1964, Cousins was diagnosed with a degenerative disease that was suspected to be due to heavy-metal toxicity. His doctors gave him little hope for recovery. Cousins knew that *negative* emotions could create chemical changes that would eventually lead to body dysfunction.¹² He made the connection that *positive* emotions, such as those created from laughter, might generate changes within the body to enhance his recovery process. Cousins began viewing amusing films to stimulate laughter and noticed that after each laughing episode he could sleep comfortably without the need of analgesia or sedation. He also discov-



ered that laughter stimulated a decrease in his sedimentation rate, indicating a reversal of the inflammatory response.¹³ After his recovery, Cousins spent the last ten years of his life as an adjunct professor at U.C.L.A. Medical School where he established a Humor Task Force to coordinate and support clinical research.¹⁴ Today, the scientific research is available to explain the specific physiological changes his anecdotal story suggested. As we mature, it seems fewer things rate on our “giggle meter.” Little kids laugh almost 400 times a day, compared to the average adult who only laughs about 15 times per day – no wonder children are so happy! We often associate growing up with “getting serious,” but this shouldn’t be the case. Humor therapy has been a growing practice in the US. In 1995, a family physician in Bombay, India named Dr. Kataria created the first laughter club. He collected his stressed, infirmed, and aged patients together to do a series of laughter exercises. Besides giving them a renewed sense of well-being, the participants experienced a decrease in depression, anxiety, insomnia, and other chronic illnesses. Since then, clubs have been sprouting up all over the world.¹⁵

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Food of the Month

Baked squash makes an attractive holiday entree



Geologists say the remains of squash in Mexican caves are at least 7,000 years old. With corn and beans, it was one of the basics of early American diets.

All squashes with hard rinds are loaded with vitamin C and beta carotene, antioxidant vitamins that have been shown to help prevent cancer, heart disease, and age-related eye problems. They also contain plenty of iron, potassium, and fiber.

There is a big variability in the amount of beta carotene found in squash. It can range from 0.5 to 5 milligrams. The darker the squash, the more beta carotene it contains. The shell of an acorn squash should be very dark green. Butternut squash should be butterscotch tan. Hubbards should be deep orange.

Simple baked squash is fine by itself and needs just a touch of thyme and salt to make a delicious dish. Or try a dressed-up entree like this for the holidays.

Stuffed squash with chickpeas and olives

Use a heavy knife to cut 1 1/2 inches off the tops of four squashes that are about 4 inches across. Trim the bottoms so they'll stand up. Scrape out seeds, and add salt and pepper.

In a bowl: 1 C cooked rice, 1 C canned chickpeas, 1 diced red bell pepper, 2 chopped scallions, 2 minced garlic cloves, 1 T chopped pickled jalapeno, 1 t oregano, 1 t ground cumin, 1/3 C sliced stuffed green olives, and 1/3 C chicken stock. Blend in 2 whisked eggs.

Divide this mixture among the squash, patting in to fill completely. Put the squash in a deep baking dish. Add water until it comes halfway up the sides of the squash. Cover with foil and bake 45 minutes at 350 degrees.

Laugh Yourself Healthy (continued)

Ultimately, there are barrels full of good reasons to laugh. What could be better than a healing therapy that requires no skill or learning curve and doesn't cost a cent? Humor can be a powerful medicine to the body, mind, and spirit; so go ahead, give your laugh muscles a workout everyday, here are some tips to help you make it a habit:⁴

- Get a regular dose of funny films, jokes from books or web sites, and comedian performances.
- Browse through the humor section of a bookstore or library.
- Keep a few uplifting books, articles, or jokes lying around the house - like next to the bed, phone, or in the bathroom.
- Make a point at looking through the cartoons in newspapers and magazines. Cut out the ones that appeal to you and keep them posted where they will be noticed often.
- Keep your "funny sensors" perked! Watch for goofy things young children spontaneously say or unusual ways your pet plays.
- Find or make up some funny sayings to repeat to yourself whenever you feel you need a boost. For example, Forest Gump's famous words, "Life is like a box of chocolates, you never know what you're gonna get."
- When you hear a good (clean) joke you don't want to forget, write it down and share it with everyone you can.
- Look at yourself in the mirror and try to compose 10 different funny faces. Once your favorite face is perfected, try it out on your kids or friends to lift their spirits.
- Use humorous exaggeration to help put things in perspective. For example, one of my favorite comics has a picture of a man holding his head in anguish, standing in the middle of an office that looks like it was hit by a hurricane. The caption reads, "Any small thing you do today will change the entire future of the world for all time!"

- Start with a smile if you don't feel like laughing. Research shows just changing facial muscles sets off physiological changes to produces feelings of happiness. So if you don't feel like laughing, smile. If you don't feel like smiling, fake it until you make it!
- Hang out with happy, nourishing people. This will fill you with joy and help you create a habit of laughter in your life.

"The human race has only one really effective weapon, and that's laughter. The moment it arises, all our hardnesses yield, all our irritations and resentments slip away, and a sunny spirit takes their place."

— Mark Twain

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⁹ Fry, W. Mirth and the Human Cardiovascular System. In *The Study of Humor*. (Mindess and Turek eds) Antioch Univ. Press. 1979.

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¹¹ Laughter as Therapy for Patient and Caregiver. *Pulmonary Rehabilitation* ed Hodgkin. Philadelphia: Lippincott. 1993. Found at

¹² Selye, H. *The Stress of Life*. New York, NY: McGraw-Hill. 1956.

¹³ Cousins, N. (1979) *Anatomy of an Illness*. New York NY: W.W. Norton & Co.

¹⁴ Cousins, N. (1989) *Head First - the Biology of Hope*. New York NY: Dutton.

¹⁵ Kling, Cynthia. Laugh Therapy. *Organic Style*. March/April 2002.

Personal safety experts give advice on protecting yourself from crime

You're suspicious of a man on the elevator. Or you notice someone standing in the shadows in the parking garage. Many situations can make you feel uneasy. The Chicago Police Department says:

- Crime can happen to anyone anywhere. It's up to you to keep yourself from becoming a victim.
- Criminals look for an easy target. A purse snatcher will find a woman who has her shoulder bag loosely hanging from a shoulder and protruding behind her body. She's an easier target than the one who has it strapped across her body.
- They look for someone who appears to be vulnerable. Keep your head up. Make a disinterested look across a suspect's face and look over his shoulder as if someone is there. Al-



ways be aware of what's going on around you. The sooner you see something wrong, the more time you have to react, say experts writing in Family Safety and Health.

- Try not to walk alone. Walk with a group of people. If you think you're being followed, drive to a police station, gas station, or anywhere there are people. If you're on foot, cross the street. If he follows you, walk down the middle of the street.
- Follow your hunches. Get an escort to your vehicle in a parking garage if you think it's wise. Don't like who's on the elevator? Don't get on. If you don't like who gets on, get off.
- Don't worry about offending anyone. Your safety is more important. If you think there's danger, get out of there now.

How worried should you be about trick-or-treating?

With multiple child abductions reported during the summer, parents might think child abduction by strangers is more common than it is.

According to national crime statistics, 3,200 and 4,600 successful non-family abductions occur during a year. In a country of 285 million people, this is a very small number.

Still Halloween remains a holiday when children may be especially at risk since they are supposed to do exactly what parents tell them not to: Take candy from strangers.

Supervision is crucial, police say. In small, isolated neighborhoods, parents can establish a trick-or-treat time and all adults can watch the street during that time. In urban neighborhoods, parents can take their children to public Halloween parties.

All children, even as old as 16- or 17-years-old, should be cautioned to stay in their own neighborhood to trick-or-treat. Here are some other tips from law enforcement:



- Adults do not need directions from children or teenagers. They do not need help of any kind. If anyone asks for their help, young children should run home.
- Young children and teenagers should never approach a car.
- Never speak to an adult whose name they do not know.
- Never enter the house of a teenager or adult.
- Never accept candy, or a gift, from an adult or a teenager.

Speaking of Safety

Practice escape plan in case of a fire

Developing a home fire escape plan could mean the difference between life and death.

Fire can grow and spread very quickly, so be prepared to react when the smoke alarm sounds. These tips can help you create a good home fire escape plan.

- Make a floor plan showing two ways out of each room, including windows. Mark the location of each smoke alarm.
- Test smoke alarms monthly to ensure that they work. Replace batteries as needed.
- Make sure that everyone understands the plan, that escape routes are clear, and that windows open easily.
- If windows have security bars, they should have quick-release mechanisms. They won't compromise your security, and they will allow you to escape.
- Practice the escape plan twice a year with everyone involved. If there are infants or someone with mobility limitations, make sure that someone is assigned to assist them.
- Be prepared for a real fire when a smoke alarm sounds.
- Agree on an outside meeting place so you can quickly determine if everyone got out.
- Get out first, then call for help. Never go back inside until the fire department gives the OK.
- Everyone should know how to dial 911 or the fire department from a cellular phone or a neighbor's home.
- If you live in an apartment building, be familiar with the building's evacuation plan. In case of a fire, use the stairs, never the elevator.

Crossword Answer

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

Moneywise

Top ten business giants

In declining order, these companies had the highest sales in 2001: Wal-Mart, Exxon Mobil, General Motors, BP, Ford Motor, DaimlerChrysler, Royal Dutch/Shell, General Electric, Toyota Motor, and Mitsubishi.

Who made the biggest profits? In declining order: Exxon Mobile, Citigroup, General Electric, Royal Dutch/Shell, BP, Philip Morris, Pfizer, IBM, Microsoft, and Merck.

Household prosperity up

The only postwar recession to hit household wealth as hard as the last two years was the recession of 1973-75, according to recent reports by the Federal Reserve.

At its low in the third quarter of 2001, the index of household prosperity was down 2.8 percent from the year before.

Since the third quarter of 2001, however, household net worth has inched up. At the end of the first quarter of 2002, it was 1.7 percent higher than the year before.

Enhancing your credit score

Consumers can access their credit scores at www.myfico.com. The cost is \$12.95. When the company launched the Web site in March 2002, managers expected complaints from low scorers. But most angry callers were those who scored 800 or more, but not a perfect 850. (The average score is 720.) Here are some of the factors that reduce a score:

- Too many accounts, even if some are paid off or closed. The average American has just 11.
- Many new accounts. It looks like a spending spree is coming.
- High balances. The balance as a percentage of credit limit is important.
- Missed payments.

Tax refund updates

The IRS has made it easier to determine the status of a tax refund. To get an answer, go to www.irs.gov and click "Where's my refund" Enter your social security number and refund amount.

For now, build net worth the old-fashioned way: Save some money

Don't count on the stock market to grow your nest egg. If you want enough money for retirement, slash spending and sock away every penny you can. Saving money will help compensate for dreary returns on other investments.

As you reduce spending and save more money, you also reduce the amount you need in retirement. If you save 20 percent of your income, you'll be better off than someone who saves just 5 percent and has a more lavish lifestyle. When you retire, you won't need as big a nest egg to sustain your current standard of living.

Investment advisors at Baylor Uni-



versity in Waco, Texas, remind you that the 2001 tax act provides great opportunities for tax-favored savings. You can contribute \$3,000 a year to an IRA this year and \$11,000 in a 401(k). Those over 50 can invest more, and all maximums rise through 2006.

It is estimated that families headed by 50- to 61-year-olds had a median net worth of under \$128,000 last year; much of which was home equity. Ignoring that, they had enough invested to generate about \$3,500 in annual retirement income. Many people are better off, but some are much worse off.

Home prices, lending practices send mortgage payments to a new high

In spite of the low interest rates, mortgage payments now account for a record amount of people's paychecks, according to the Federal Reserve.

High home prices and loosened lending standards are responsible. Lenders, including J.P. Morgan Chase, now permit some borrowers to apply up to 50 percent of their income to mortgage payments. A decade ago, the norm was 28 to 32 percent of income.

The average down payment for first-time home buyers dropped to just 3 percent from 10 percent a decade ago, according to the National Association of Realtors. High-income buyers can often purchase a large home with no down payment at all. Further, many lenders no longer require private mortgage insurance for buyers who pay less than 20 percent down. Lenders are protected by rising real estate prices. If a buyer de-

faults, the lender can sell at a higher price to avoid a loss.

Two points for home buyers to consider:

- Financial advisors warn against payments that are much more than 30 percent of monthly income. Any more can leave buyers vulnerable to a drop in income or job loss.
- Some adjustable-rate mortgages carry interest rates of less than 3 percent. Buyers must realize that the payment could eventually double. A hybrid ARM is a better choice. Typically, the monthly payment is fixed for five years or more, limiting exposure to rising interest rates.



Delay in learning to talk should be addressed by parents

A study by psychologists at Bryn Mawr College shows that late-talking toddlers had some problems later on.

Study results published in the *Journal of Speech, Language, and Hearing Research* show that late talkers scored slightly lower than others in all language-related skills at age 9, including reading, spelling, and reading comprehension.

Dr. Leslie Rescorla, who led the study, says late talkers know fewer than 50 words at age 2 and have no two-word phrases. They should have 150 words.



Parents of 2-year-olds who have the problem could help by talking to them frequently, telling them what is happening and what they see and hear, and speaking clearly. Kids stop listening if language is too complicated.

If an otherwise normal child says little by age 2 1/2, parents should consult a speech and language pathologist for early-intervention programs.

For more information, call the American Speech-Language-Hearing Association at (800) 638-8255, or visit www.asha.org.

Colleges say enough already, graduate!

Colleges across the U.S. say they are getting tired of students who take five and six years to graduate. Instead of wishing the problem away, they are going on the offensive.

It seems the situation has two aspects. First, some students just like the college atmosphere and wouldn't mind staying indefinitely. Second, there are students who just can't make up their minds. They change their programs so often that it takes years to accumulate needed credits for a degree in any major.

Because colleges are getting crowded, they are taking steps to get students to graduate in four years. Some grant tuition discounts, others



run TV commercials on the benefits of graduating on time, and many send out e-mail alerts to get students into caps and gowns. The University of Iowa is asking new freshmen to sign a "contract" promising

to get out in four years.

A study by ACT, Inc., shows that 49 percent of students take more than five years to graduate, if they do at all. It's the worst record since 1983. Because the National Center for Education Statistics estimates that the number of students will jump 14 percent by 2011, something has to be done.

Parents agree. They don't like paying for the additional years.

News from Home

Encouraging kids to write

- Read to them from an early age.
- Have a toddler tell you a story that you write down and put into a book for him.
- Keep writing materials handy.
- Encourage kids to keep a journal and write about ideas and happenings.
- Suggest learning the words to a song by writing them down.

Study: Abstinence ed works

Mathematica will soon release its assessment of programs on reducing early sexual activity, but estimates already are positive. The group works for the Department of Health and Human Services to evaluate abstinence education.

One such program, *Operation Keep-sake*, reduced the rate of onset of sexual activity by two-thirds and the rate of current sexual activity among those with prior sexual experience by 20 percent.

They note that abstinence education worked before. In 1960, 6 percent of births were out of wedlock. Today 33 percent are born to unmarried couples.

Check co-op rules first

Co-ops are apartments where dwellers buy a share in the property and have power over who gets to buy and what the rules will be. Some rules are odd, according to the Corcoran Group, a New York real estate company. For example:

- Dog owners must submit an obedience-school certificate with their application.
- Owners can use the elevator. Renters must use the stairs.
- Nannies may only use the elevator if children in their care are with them.
- Musicians must soundproof a practice room before moving in.

Carriers are uninsured

Because newspaper carriers are independent merchants, the newspaper is not usually responsible for paying medical bills for their injuries.

Some 140,000 children deliver newspapers in the U.S. Over time, carriers have been injured or killed in traffic, abducted, murdered, and assaulted.

Travel Bag

Get a massage at the airport

Stressed travelers can get defrazzled with a massage at various airports.

Pittsburgh Internal: Touch N Go offers rubs that soothe necks, backs, shoulders, and feet.

Chicago O'Hare: Backrub Hub offers a revitalizing chair massage.

Denver International: A Massage, Inc., offers 10-minute "Fly By" chair massages or a 30-minute "Layover" chair massage.

Calgary International: Massage Garage provides a 10-minute spot massage for shoulders and feet.

CDC Immunization info

If you plan to travel abroad, don't rely on advice from travel agents or doctors about needed immunization shots.

The best source for information about travel-related health issues is the Web site of the Centers for Disease Control and Prevention (CDC).

Visit www.cdc.gov/travel. Or call the CDC's toll-free number (877) FYI-TRIP. Its toll-free fax number is (888) 232-3299.

Do you need trip insurance?

Some travelers won't leave home without it. Most travel agents love selling it for up to 35 percent commission. But the Consumer Federation of America thinks it's unnecessary and expensive, at about \$150 for a \$5,000 trip.

If you're unable to take the paid-for trip for a good reason, the insurer refunds your money. Most policies refund if you lose your job within 10 days of departure if there is an illness or accident in the family or if you report your own accident within the required time.

You won't get a refund for depression, mental illness, addiction, or suicide. You won't get one because of a natural disaster at your destination unless the airport is closed. And insurers won't refund your money because of the state department's warnings that an area is unsafe, because there are too many such warnings. They do refund in the event of a terrorist attack or war within 30 days of departure.

An apology benefits both giver and receiver

In her book *The Power of Apology* (John Wiley & Sons), Beverly Engle tells of a man who "divorced" his mother. She had been so cruel to him that his life and health were in danger.

Three years later, he answered the phone and a small voice said, "I'm sorry." These words seemed to wipe away years of pain. His resentment, fear, and anger drained out. Her acknowledgment and regret over the way she had treated him were very important.

The apology changed his life. An apology has the power to repair harm, mend relationships, soothe wounds, and heal a broken heart. Benefits include:



- The person who was hurt feels emotional healing. He no longer perceives the wrongdoer as a threat.
- It helps him move past anger and keeps him from being stuck in the past.
- An apology opens the door to forgiveness. It builds empathy. For the one apologizing:
- Taking responsibility for your actions helps erase self-reproach and guilt.
- Apologizing helps you develop a deep sense of self-respect.
- Not apologizing creates distance. An apology makes you freer to be intimate.
- Apologizing will remind you not to repeat the act.

Origins of words: Why do we say it?

You've probably heard someone say they 'saw the writing on the wall.' This phrase, like many others, has Biblical roots.

The "handwriting on the wall" means "the outcome is decided." In Daniel 5:25, a disembodied hand writes on the king of Babylon's wall: Mene, mene, tekel. Daniel the Israelite translates: "numbered, weighed, and divided." The Babylonian king and his kingdom had been judged by God and found wanting. The story says their fate was decided and it is still the way we use the phrase today.

Other interesting phrases, according to the book *Mene, Mene, Tekel* (Harper):

Rock solid -- From Jesus's comparison of believers to the wise man's house, Matthew 7:24. "It fell not: for it was founded upon a rock."

Rose of Sharon -- The modern name for a shrub comes from a metaphor for a woman of beauty, Song of Solomon 2:1. "I am the rose of Sharon and the lily of the valleys."

Gone with the wind -- Or, how short is life, Psalms 103:15-16.

Eat, drink, and be merry -- The wealthy farmer's foolish declaration, Luke 12:19; and the ungrateful sinner's words, Isaiah 22:13, "Let us eat and drink; for tomorrow we shall die."

What your desk and office may say about you

Researchers at the University of Texas at Austin had people look at the offices of workers they had never met. Then people guessed about the personalities of those who worked there.

After 15 minutes of casual observation, it was possible to judge subjects' character traits accurately. As reported in *Psychology Today*, here are some of the traits that revealed personality.

- Distinctive, stylish, and unconventional office with a variety of books: Open to new experiences.
- Warm (temperature) and decorated: Extroverted.
- Clean, neat, full of similar-genre books, uncluttered: Conscientious
- Undecorated, indistinctive, formal: Emotionally stable.

Calling for help: The search for a live person

Because automated customer service is far less expensive than using real people, it's becoming increasingly difficult to contact an agent when you have a complicated story to tell.



There's no particular rule for breaking through to reach an operator, but in most cases, you can find a way.

In calls to the 800 numbers of more than 40 major companies, hitting star/zero (Chase Bank, United and Northwest airlines) or zero/pound (Amtrak, IBM, and Apple), and zero repetitively (Visa, MasterCard, and VoiceStream) will bring you a live person. Customer-service people will tell you these codes.

Southwest and JetBlue Airlines give you an operator from the start. US Air, Citibank, Verizon Wireless, FleetBoston, and Delta Airlines give you an operator if you simply hit zero.

Many speech recognition systems allow callers to reach a human being by saying "agent" or "operator."

Timing is important. The worst time to call is between 10 a.m. and 2 p.m. during the week, and Mondays and Fridays are particularly busy.

Hold times vary by industry. The longest waits are for tech-support centers. Catalog companies and financial service firms are good at keeping the lines open.

General Interest

Want to throw away \$25 this month?

You can easily waste \$25 this month just by leaving the lights on.

At 8 cents a kilowatt hour, it will cost \$25 a month to leave on 400 watts of light, for 24 hours a day, during one month. That's more than \$302 per year!

At the same cost per kilowatt hour, you will spend \$84 a month if you run your 1440 watt air conditioner 24 hours a day.

Trends: The big, big watch

Men are choosing ever-larger wrist watches, some with faces about two inches in diameter. They appear to be the new symbol of masculinity.

Movie stars have joined in the trend with Sylvester Stallone, Arnold Schwarzenegger, and Russell Crowe going for the big faces.

Though fancy watches like Radiomir cost up to \$24,000, you don't have to be a millionaire to get stylish. There are plenty of big-face watches for sale at your local department store.

'Matchbox' nostalgia

Many of us recall the joys of childhood when we think of Matchbox Cars. Boys and many girls collected and played with them in the 1950s and beyond.

Now Matchbox Cars celebrates its golden anniversary by creating a commemorative vehicle for each state: a tractor for Iowa, a tow truck for New York, a golf cart for South Carolina, for example, each with the state's name emblazoned on the car.

The price is right. At just \$1.50 each, some people will want to have them all. Collecting them could be a good investment. Some of Matchbox's early cars are worth \$7,000 today.

Epicurus' ancient wisdom

Do not spoil what you have by desiring what you have not; but remember that what you now have was once among the things you only hoped for.

IMPORTANT

Benefit Changes & Revisions

(Remove and place in your CBA Benefit Guide for future reference.)

New Phone Numbers

- Medical Supplies & Equipment 888-400-0936
- Discount Tires & Rims 888-201-3471
- Ryder Truck Rental 888-868-5339

Revisions

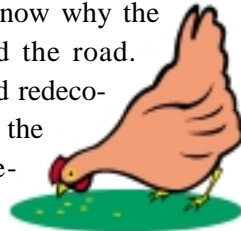
- Penske Fleet Care is no longer available.
- Hearing Instrument Program is not available in the following states: Colorado & Texas.
- CBA Vacation Package & Cruise Center has **changed** to CBA Discount Travel and Cruise Center, new phone: 800-636-9409.

Provide the following info:

1. Consumer Savings Network Number
2. Group "CBA".
3. Your CBA Membership ID number.

What do the new chicken owners have? Buck buck bucks!

We finally know why the chicken crossed the road. Her coop needed redeco-rating! It seems the chicken has become the new



pet of choice for the la-de-dah crowd. Across the country upscale homeowners are ordering fancy chickens, hatching chicks, and signing up for classes on how to do it. Often owners try to outdo the neighbors by building the most luxurious coop on the block.

Some say it's a renewed longing for the simple life that drives the trend. Others blame Martha Stewart's crowing about the joys of chicken husbandry in her magazine. Some owners say chickens are hilariously funny and they don't mind the \$3,000 price for a fancy coop.

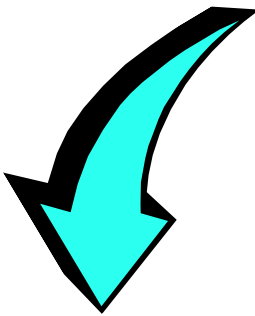
FORUM

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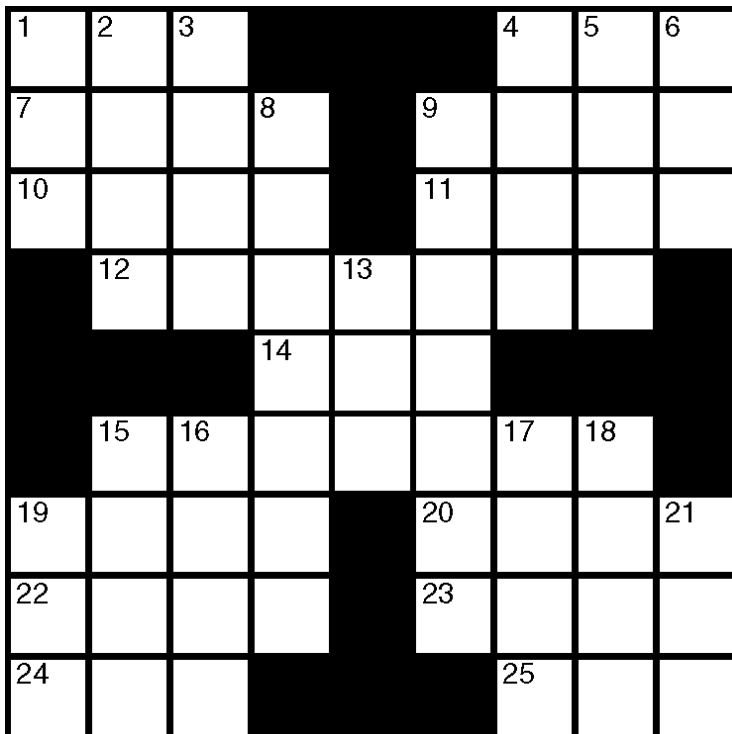
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IMPORTANT

Notice of benefit
changes/revisions
See page 7



OCTOBER CROSSWORD



Across

- Greek letter
- Gross national product:
abbr.
- Liana
- Italian greeting
- Broadway hit
- Building block
- Surveyor
- Exclamation of surprise
- Rice dishes
- Orchestral instrument
- Nutrient
- Arabian ruler
- American poet Teasdale
- ___ Vegas
- Monetary unit of
Albania

Down

- Thermoplastic resin
used in records
- Upper layer of earth's
crust
- Division word
- Italian name
- Indian film director
Mira
- Kitchen need
- Mackerel
- Type of shorts
- Eureka!
- Mountain lion
- Wading bird
- Young horse
- Hurting
- ___ Aviv
- East Indian tree