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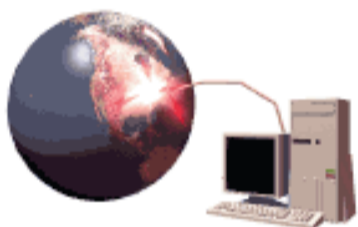
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Jan - Feb 2021

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If this is the first time you have read this newspaper,
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You are now part of a very large family. Although we were talking to a few thousand people, we still like to think of each one of our readers as a member of the Community Information Service. Now that you are family, you might like to know a little more about our company. The idea of a Community Information Service was no accident. From the beginning management determined to make GOD the Senior Member. In a crisis, the problem was turned over to Him, and He hasn't failed to help us with the answer. Each edition of the newspaper must reflect the integrity of the management. If sometimes we fail on our end, because we are human, we find it imperative to do our best, to make it right.

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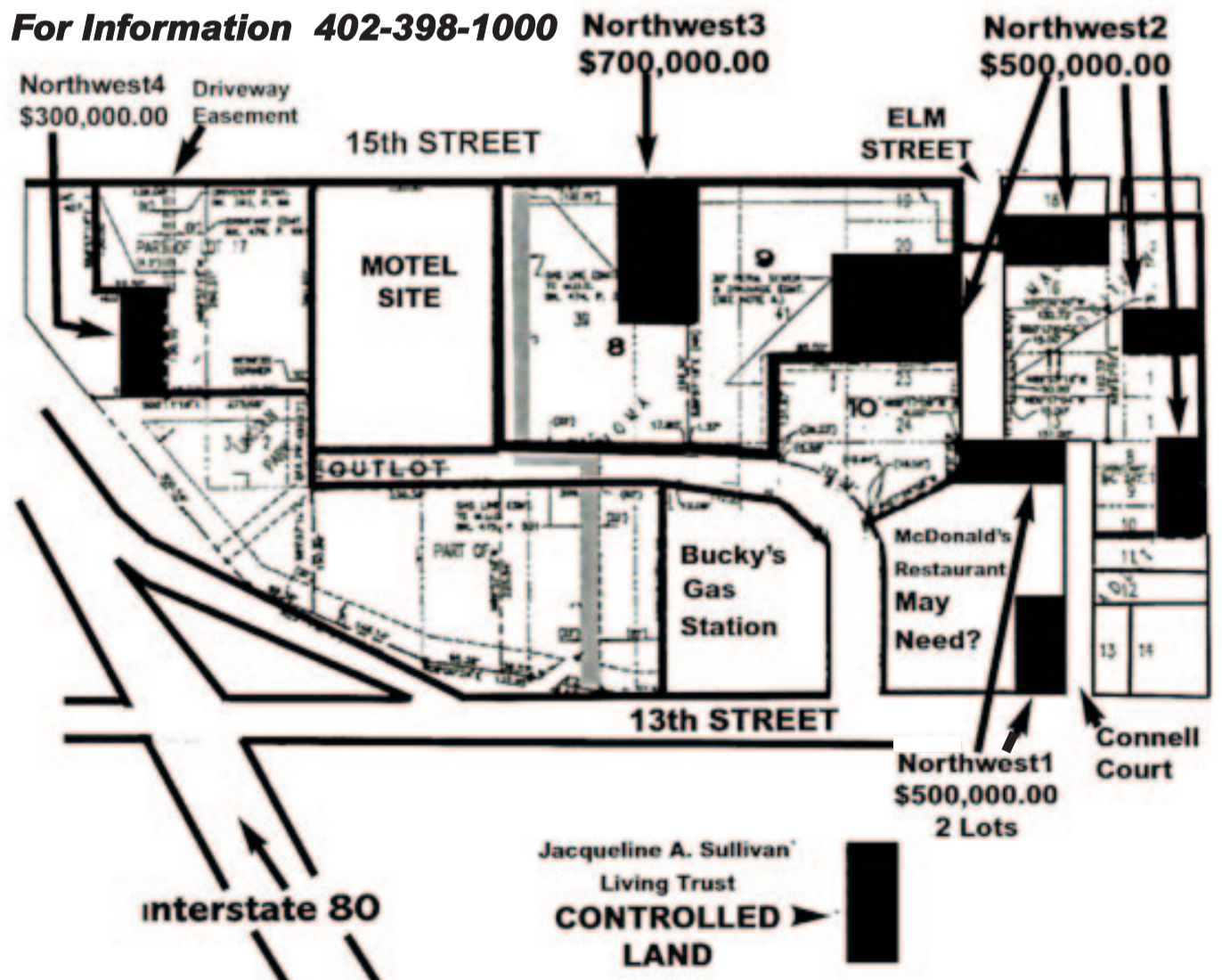
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COMMUNITY INFORMATION

Homes Need Checkups Too

(NAPSA)—Just as a medical professional recommends a routine physical examination each year in order to help keep you healthy, the real estate professionals at Century 21 Real Estate LLC recommend that homeowners routinely examine their homes to keep them in good operating condition.

Not just a roof over your head, your home is also an investment and it's in your best interest to protect and preserve it. When it comes to maintaining your home, nowhere is it truer that an ounce of prevention can be worth a pound of cure.

Get out that notepad and pencil and take a walk. Once a year, conduct a complete visual inspection of your home's major systems including the roof, foundation, plumbing and electrical wiring. Take note of any visual damage or areas of disrepair and look into correcting these areas as soon as possible.

For homeowners, this may save you money, time and peace of mind. What may be a small problem today, if left unchecked, could turn into a major repair later on and that could mean spending more money than you had in mind.

If you are not able to safely make the repairs yourself, contact a local home maintenance or repair professional for assistance. If you are unsure of how to identify a reputable construction contractor, electrician, plumber, etc., consider a local real estate profes-



Make that home repair now. Later, it may cost lots more.

sional, like those affiliated with Century 21 Real Estate LLC, as a resource. Making an informed decision is crucial when selecting who will complete the needed repairs on your home.

Should you remodel?

In addition to protecting and preserving what may be the largest single purchase in your lifetime, your home is also intended to be lived in and enjoyed. It's been said that a person's home is his or her castle, so why not make it so?

No matter what the age of your home, sooner or later, you're going to want or need to join the millions of homeowners who want to remodel. Among the major rea-

sons homeowners remodel is more space, upgrading outdated areas or elements such as kitchens or baths, improving the overall energy efficiency of the home or trying to increase the home's overall value for resale.

Whether conducting routine home maintenance or considering the addition of a guest room or breakfast nook, remember that while homeownership can be a dream come true, it requires a great deal of work and responsibility in order to enjoy it and keep it in good condition.

For more homeownership tips, visit www.century21.com or a local CENTURY 21 office.

How To Get The Sleep You Need

(NAPSA)—Here's a fact that you may want to sleep on. According to the National Sleep Foundation, nearly 75 percent of women between the ages of 30 and 60 are not getting the eight hours of sleep they need.

Many women find it difficult to unwind at the end of the day and are left tossing and turning, trying to fall asleep and waking up in the middle of the night. Often blamed are hectic lifestyles filled with daily stress, anxiety and responsibilities, but there may be more to what's keeping women up at night.

If you're a woman between the ages of 35 and 55, you may be experiencing hormone fluctuations due to perimenopause and menopause, which can cause a number of physical and emotional changes including increased irritability, anxiety and night sweats. These changes may upset your body's natural sleep pattern. In fact, according to a recent study, sleeplessness is the number-two complaint of menopausal women.

Researchers believe that lack of quality sleep may contribute to obesity, diabetes, immune system dysfunction as well as safety issues such as car accidents and medical errors, not to mention impaired job performance and productivity in other activities.

So how do you get the sleep you need while your hormones are fluctuating? The key is to help your body find its natural sleep pattern, enabling you to drift off to sleep and wake, ideally eight hours later,



An effective way to end sleeplessness is to address the cause.

feeling fully rested. There are a number of things you can do to prepare yourself for quality slumber:

- Stick to a sleep schedule—even on the weekends. Going to bed and waking up at the same time every day will enable your body to recognize its natural sleep pattern.
- Create a relaxing bedtime routine that will let your body know it's time to unwind and prepare for a full night's rest, like reading a book, taking a bath and listening to soft music.
- Maintain a comfortable sleeping environment. Avoid sharing your sleep space with kids and pets. Take steps to ensure that the room temperature, noise level and darkness will suit you throughout the night.
- Don't eat or drink large amounts before bedtime, which can make you more likely to get up in the middle of the night.
- Avoid stimulants such as

nicotine and caffeine, which can keep you awake.

In addition to lifestyle changes, there are also over-the-counter sleep aids available that can help you get the sleep you need. While these products effectively put women to sleep for the night, some women dislike the morning grogginess they may cause. Others may be concerned about relying on an over-the-counter sleep aid for a good night's rest.

Perhaps the best way for perimenopausal or menopausal women to help end their sleepless nights is to address what's causing them. For those who want help sleeping without side effects, there are natural supplements that can help.

Estroven PM, the latest product from the leader in women's natural supplements, is an alternative to sleep aids. Estroven PM works in harmony with the body to help balance hormones and provide the gentle relaxation needed to fall and stay asleep each night.

It contains only natural ingredients including the herb black cohosh, which has been clinically shown to help relieve hormone-related night sweats, stress and irritability. Proprietary herbal sleep blends in the formula work quickly to help restore the body's natural sleep pattern and allow you to wake feeling refreshed and energized, not drowsy or groggy.

To learn more about Estroven PM and request a free sample, visit www.estroven.com.

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PETS & PEOPLE

Survey Shows Americans Love Their Pets

(NAPSA)—Pet owners aren't like other people. For many, the love they have for their four-legged friend is demonstrated by their care for his or her well-being. This is a very personal practice that some take to more of an extreme than others.

Dogs are more than just man's best friend; most dog lovers say that choosing the right dog is a lot like finding Mr. or Mrs. Right. In fact, 82 percent of dog owners claim it was love at first sight when they laid eyes on their pooch. Moreover, nearly 60 percent admit they are as picky when selecting a dog as they are when searching for their perfect mate, with personality, physical attributes and pedigree taking top honors as the crucial criteria against which to measure their match.

Pushing their love to the limit, if trapped on a desert island, nearly 60 percent of those surveyed would want to have their dog there too, far outranking significant others, parents, siblings and friends as companions of choice—a good thing, since 55 percent of owners think their pet exhibits jealousy if they direct their attention to someone else.

Move over dear, the dog needs more space. According to those surveyed, dogs are often the proverbial kings and queens of their castles, sharing many everyday experiences right by their owners' sides. In fact, 54 percent of those surveyed let their dogs sleep with them in their beds and 24 percent of dog owners said that they even allow their dogs to eat

off of their plates.

One thing that's increasingly apparent: Dogs are part of the family. Seventy percent of owners refer to themselves as their dog's "mommy" or "daddy," while more than 40 percent admit to having considered caring for their dog a dry run for caring for a child. In addition, more than half of dog owners (62 percent) clearly feel that it is socially acceptable to feature their dog in family photos or holiday cards.

Social circles are as important to dogs as they are for people. Forty-five percent of dog owners claim their pooch has a regular group of playmates, while 52 percent of those coordinate play dates at least once a week. And if the sky was the limit for dog owners, Oprah Winfrey, Paris Hilton, Jessica Simpson and Brad Pitt top the list for dog-loving celebrities, who, along with their dogs, they'd love to meet for an afternoon play date.

Nowadays, celebrities are often seen gracing the pages of magazines with their dogs in tow. From pocket-size poodles to two at a time, stars are a high-profile example of the joys of dog ownership. So does all that star power influence the way everyday dog owners treat their pets? More than 50 percent say no way—at least not when it comes to dictating choice of breed—and a whopping 85 percent claim the way celebrities care for their canines has absolutely no impact on the way they treat their own.

For pet food and pet care information, visit www.pedigree.com.

Puppy Buyers Beware: All "Papers" Not Created Equal

(NAPSA)—It wasn't hard for Kansas City resident Gladys Gillihan to decide that she wanted a cuddly Miniature Poodle puppy. She found a breeder who advertised an American Kennel Club-registered Poodle—complete with "papers"—and she assumed that was what she was getting. When she picked up her puppy, the breeder said she'd send "papers" in the mail.

But the "papers," which Gillihan knew she needed to register her dog with the AKC, never arrived. Repeated phone calls to the breeder went unanswered.

"All too frequently we hear this same story from disappointed puppy buyers," said Lisa Peterson of the AKC. "Some claim they were intentionally misled by a puppy seller who implied that the dog was AKC-registrable and later sent them papers from another registry—or they received no papers at all."

With more than 20 different canine registries in the U.S., the term "papers" is often confusing to some first-time puppy buyers. Each registry has varying standards and registration criteria, so puppy buyers should familiarize themselves with these registries before they select a breeder.

The 122-year-old AKC is the only registry in the U.S. with a stringent inspections program and care and conditions policy that helps ensure the health, safety, and welfare of the dogs. While a few registries require dogs to be purebred (bred from documented

members of a recognized breed over generations), most have no system for monitoring their care, record keeping and identification, and many will register dogs with little or no proof of lineage.

"With a purebred, a large part of what the consumer is buying is the dog's pedigree—proof of its heritage—which provides insight into the dog's eventual appearance, temperament and suitability to their lifestyle," added Peterson. "But if you don't do the research and find a responsible breeder, disreputable breeders or deceptive retailers may be able to take advantage of you."

The following tips from the AKC will help ensure you get a happy, healthy puppy:

- Find a responsible breeder with many years of experience and at least one dog club affiliation.

- If "papers" aren't available at the time of delivery, wait until the breeder receives them before you pay for your puppy.

- Make sure to get "papers" from the registry you were promised. Many registries have similar names and logos.

- If you wish to register your puppy with the AKC, get proper documentation. AKC does not accept registrations from most other registries.

- Keep in mind that once you complete the transaction, there is often no recourse for an unsatisfied buyer.

To find a responsible breeder, visit www.akc.org.



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COMMUNITY INFORMATION



Computer Corner

Five Tips To Get The Most Out Of Your New High-Tech Toy

(NAPSA)—Getting the gift of a new computer or HDTV is always a turn-on, but to get the most out of your new high-tech toy and avoid headaches down the road there are some things you need to know. The experts at Dell offer these tips:

1. Make sure you transfer ownership. For your security, Dell computers and other products have a service tag number that identifies you with your equipment. If your computer was a gift, you may need to transfer the ownership to your name to get the support you need. Avoid waiting until you have an issue to take this important step. Check out the manufacturer's support Web site for more information.

2. Match your warranty to the length of time you plan to own your computer or high-end gadget. Whether you purchased your computer or plasma TV or received it as a gift, verify the duration of your warranty. Is it what you need? Choose your limited warranty carefully and be familiar with the terms. Warranties can range from 90 days to 4 years, and a longer warranty can help protect your investment and save you money in the long



How Long? Out of warranty computer repairs can be expensive, so choose your warranty carefully.

run. Out-of-warranty computer repairs can cost several hundred dollars. If you plan to travel with your new notebook computer or digital music player, consider accidental damage protection. Drops, spills and electrical surges aren't covered by standard warranties, making this a smart buy.

3. Keep your security software subscription current. All Dell computers ship with security software, but it is critical to extend the complimentary three-month trial to an annual subscription and renew it each year. At around \$79 annually, you can get virus,

spyware, spam, firewall and privacy protections. If you get hit by a cyber-pest, you could be facing hours of troubleshooting, additional support charges or may even be forced to buy a new system. For more information on how to help protect your PC, go to www.dell4me.com/security.

4. Get the additional help you need. It is also important to know that "how-to" questions, software issues and virus or spyware infections are not covered by hardware warranties; therefore, you may want added support. You may also want help setting up or learning how to use your new system. Dell offers new Dell On Call services ranging from installation to training to phone-based "how-to" support to help you with your most common technology needs. For pricing and more information, go to www.dell.com/delloncall.

5. Check out the return policy. Return periods and policies vary by retailer and product type, so it is important to try out your new gift before the return period expires. Most retailers charge return shipping and/or restocking fees, so check your packing slip or invoice for return policy guidelines.

Health NEWS YOU CAN USE

High Cholesterol: Consumers Worried About Drug Safety

(NAPSA)—If you have high cholesterol, you have lots of company. Nearly 107 million American adults have high cholesterol—over 50 percent. Almost half of the consumers with high cholesterol also have hypertension and nearly 20 percent have diabetes. These consumers may be taking one or more different prescriptions for each separate condition. In fact, many adults over retirement age are taking five medications or more on a daily basis.

A recent nationwide survey conducted by Roper Starch, an internationally recognized market research firm, looked at adults with high cholesterol and their concerns about drug safety. Two-thirds of the consumers surveyed were concerned about the possibility that their cholesterol-lowering medication might have a negative interaction with the other drugs they are taking.

In addition, the survey found that more than 40 percent of adults have not discussed risks or side effects of their cholesterol-lowering therapies with their doctors, emphasizing the need for consumers to communicate with their doctors about the different prescriptions they take in order to avoid the possibility of drugs interacting with each other in the body. Not only do consumers need to



In a nationwide survey, two-thirds were concerned about their cholesterol-lowering medication having a negative interaction with the other drugs they were taking.

talk to their doctors about these side effects, but consumers also need to be educated about cholesterol. According to the survey, one-third of adults do not know their total cholesterol. What's more, more than half of the people surveyed do not believe an elevated LDL, or "bad" cholesterol, is a serious health risk. In fact, high LDL-cholesterol is one of the major risk factors for developing heart disease or having a heart attack.

Many doctors frequently pre-

scribe a statin to lower cholesterol. Statins are a group of powerful cholesterol-lowering agents and many of them require periodic liver monitoring. But there are other therapy options besides statins that can lower cholesterol, while at the same time reducing the risk of systemic side effects, especially involving the liver.

Nonsystemic medications are available that, unlike statins, are not absorbed by the body, and thus do not travel through the liver or kidneys. Bile Acid Sequestrants (BAS) are a class of nonsystemic cholesterol-lowering medicines. The number one prescribed branded BAS, WelChol (colesevelam HCl), is an effective and well-tolerated option for consumers with elevated LDL-cholesterol.

If physicians and consumers spent more time communicating concerns and increasing cholesterol education, potential negative side effects of a consumer's drug regimen may be avoided. Remember, there is a nonsystemic alternative available to the more standard cholesterol-lowering therapies that can help avoid systemic drug-drug interactions and alleviate consumer concerns about drug safety.

For additional important information about WelChol, visit www.welchol.com or call 1-877-4-SANKYO.

WelChol (colesevelam HCL) is a prescription drug that works with diet and exercise to lower LDL (bad) cholesterol. WelChol is not for everyone, especially those with bowel blockage. Tell your doctor if you have trouble swallowing or severe stomach or intestinal problems. Side effects may include constipation, indigestion and gas. WelChol has not been shown to prevent heart disease or heart attacks. WelChol has not been studied in combination with all drugs; tell your doctor or pharmacist if you are taking other medications.

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(NAPSA)—With the start of the New Year also comes the start of a new tax season. And for many who owe back taxes to the IRS or state, this time of year can be especially troubling and frustrating.

However, when it comes to unpaid taxes, there are times when a “compromising situation” can actually benefit a taxpayer.

In certain situations, the IRS will accept what’s known as an Offer in Compromise, or OIC. This is when it is unlikely that a tax liability can be collected in full and the amount offered to the IRS by the taxpayer reasonably reflects what the IRS hopes to collect.

Typically, the person pursuing this process is someone who hasn’t paid federal or state income tax for several years and may be facing an immediate crisis involving wage or bank account garnishments, foreclosures, levies or liens.

Part of the IRS’ willingness to accept a settlement offer is based on an analysis of a person’s financial standing. It is a complicated process that can take up to 24 months or more to resolve and involves a debt-to-asset formula devised by the IRS.

As part of the process, the taxpayer must present current versions—covering the last three months—of the following:

- Bank statements,
- Pay stubs,
- Life insurance statements,
- Utility and phone bills,
- Mortgage statements,
- Car insurance,
- Monthly auto payments,
- Court-ordered payments such as child support, and
- The person’s last filed tax return.

In fact, to be eligible, a person must be current on all of his or her tax returns.

Once an OIC is accepted by the IRS, either installment or lump sum payments are arranged.



In certain situations, the IRS will accept what’s known as an Offer in Compromise to clear up unpaid back taxes.

Once the agreement is in place, the taxpayer must keep current on all payments.

While an OIC does offer hope for those who qualify, it can be a complicated process. That’s why many people turn to professionals, such as JK Harris & Company, for assistance when filing and negotiating such an offer.

The nation’s largest tax resolution firm, the company’s staff includes veteran ex-IRS agents, CPAs, attorneys and Enrolled Agents—professionals who specialize in tax issues and are licensed to represent taxpayers before the IRS.

There is a fee for what the company refers to as its resolution or representation services. Additional fees are charged for tax preparation, audit representation, use of the company’s emergency team and use of the Special Assistance Group, which handles larger and more complex cases.

To learn more, call toll free 1-800-795-0593 or visit the Web site at www.settlebacktaxes.com.

Storm Doors Help Cut Heating Costs

(NAPSA)—The U.S. Department of Energy estimates that home-heating prices will jump by 47.5 percent this winter, the biggest one-year increase in three decades. But not everyone is going to be severely affected. There are things you can do to keep your home’s energy costs in check.

Heat loss through and around doors and windows accounts for more than 25 percent of your home’s heating and cooling costs, according to the U.S. Department of Energy. Among the things you can do to improve the thermal integrity of your home is to cover leaky windows and doors. Adding storm doors and windows is one of the quickest and most inexpensive ways to combat the loss of energy through the openings of your home. Storm doors can increase the energy efficiency of the opening by up to 45 percent and the U.S. Department of Energy estimates that storm windows can reduce heat loss of the opening 25 to 50 percent. This is a significant difference for such a small investment.

When shopping for storm doors, look for those with overlapping frames. They conceal hinges and eliminate any gaps that could allow air to leak through. All storm doors include weather stripping but others offer additional protection by featuring double weather stripping. The storm doors seal tighter to the home, improving the thermal barrier.

Keeping out the cold isn’t the only use for a good storm window or door. A good storm product is actually an “all-weather” management tool. They are as effective in hot weather to keep cool air from



You can get a door that offers the beauty of clear glass with a hidden retractable screen for easy ventilation.

leaking outside. On pleasant days, you can use them to let the fresh air in and give your air conditioner a much-needed break. According to June Eng of Larson Manufacturing, “Installing a new energy-efficient storm door or window not only cuts heating and cooling costs but also can make a beautiful difference in your home’s appearance.” Finding a color and style that will look good on your home should be easy, as there are literally dozens of options available. Larson, for example, offers over 40 different models in traditional and modern designs.

Larson is America’s number-one selling storm door manufacturer. It has been building storm windows and doors for over 50 years.

For a look at the available models, log on to www.larsondoors.com.



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Health Bulletin

Lee Iacocca Trying to Find a Cure for Diabetes

(NAPSA)—People with diabetes may soon see new hope down the road—coming from a surprising source.

Twenty years ago, Lee Iacocca’s dynamic leadership brought his car company back from the brink of bankruptcy. Now, a decade after his retirement he’s back, but this time he’s trying to save lives. Twenty years ago he made a promise to his late wife to help find a cure for type 1 diabetes. Now, he’s a little closer to making that promise a reality.

Through the end of 2006, Chrysler, Jeep® and Dodge dealers will donate \$1 to JoinLeeNow for each vehicle sold, an initiative by the Iacocca Foundation that is raising funds for a clinical trial to test a potential cure for type 1 diabetes—the disease that kills more than 200,000 people in the United States each year.

“I promised my late wife that I would help to find a cure for type 1 diabetes in my lifetime. I feel like we are finally close,” said Iacocca, Chairman of the Foundation.

JoinLeeNow is raising funds for a clinical trial at Massachusetts General Hospital. The first phase of the program will test a



Lee Iacocca, former car company chairman and CEO, is working to find a cure for diabetes.

potential cure for type 1 diabetes that has worked in mice.

“Lee has been and always will be a big part of the Chrysler Group family,” said Gary Dilts, Senior Vice President Sales, Chrysler Group. “Everyone at Chrysler is excited that we can be part of the Iacocca Foundation’s cause.”

“I know the American people won’t let me down. Go to www.joinleenow.org and help me find a cure for diabetes,” said Iacocca.

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COMMUNITY INFORMATION

A Bright Idea May Change Home Lighting

(NAPSA)—One bright idea many homeowners may appreciate is a more efficient way to light homes.

That's because research breakthroughs in solid-state lighting (SSL) technology have the potential to transform how homes are lit and help homeowners save energy and money. Solid-state lighting technology shows promise of more than doubling the efficiency of current lighting systems, making it one of the best options for reducing home energy use and costs.

Today's Technology

Just as transistors replaced vacuum tubes 50 years ago, and just as flat panel displays are now replacing cathode ray tube monitors and televisions, experts believe that solid-state lighting will take the place of incandescent and fluorescent lighting—moving the technology from glowing wires to semiconductors.

The SSL device that most consumers recognize today is the LED, or light emitting diode. LEDs have been around since the 1960s, and are commonly found in digital clocks and remote controls.

Recent technology advances have opened the door to specialty applications where the durability, impact resistance, and long lifetime of SSL devices offer huge advantages. Communities around the country are now installing SSL traffic lights that will save big on maintenance costs.

Tomorrow's Home

Research to achieve further technology advances is focused on improving the energy efficiency, performance, and cost of white-light SSL sources. Advances in these areas will result in SSL technologies that can compete in the general lighting market and deliver significant energy savings.

SSL technology is fundamentally different from conventional



Solid-state lighting has the potential to more than double the efficiency of today's typical lighting systems, making it one of the best options for reducing energy use and costs in our homes.

lighting technologies, enabling completely new and different approaches to household lighting. Tomorrow's home will mount SSL devices in the floors, walls, ceiling, and even the furniture, providing light that can be tuned to any shade or intensity desired.

Desktop lamps will no longer be needed—the desk itself could be illuminated. Thin films of solid-state light could be integrated with surfaces—even windows—to provide both light and information displays. Smart lighting environments could respond to our changing needs and activities, making our homes more comfortable while reducing energy use and costs.

Much of the research that is developing new applications for SSL is supported by investments made by the U.S. Department of Energy (DOE). At the same time, DOE commercialization support strategies—such as developing an Energy Star® designation for new SSL products—are designed to ensure that DOE research investments result in successful technology commercialization. To learn more, visit the Web site at www.netl.doe.gov/ssl/.

To Avoid Toilet Terror, Visit The Clog Clinic

(NAPSA)—Toilet terror. It strikes nearly 175,000 Americans emotionally and financially every day. What is toilet terror?

"Toilet terror is the fear of embarrassment when you clog a toilet," explains Peggy Ward, chief of toilet security for the SCOTT® Clog Clinic. "When a clog occurs, it not only unnerves you, it requires a great deal of emotional strength to clear the pipes and, in some cases, it requires professional attention."

This year SCOTT® Tissue is bringing consumers a solution to toilet terror—the SCOTT Clog Clinic.

The SCOTT® Clog Clinic is an authority in fields of flush-ability and septic safety. Simply, it seeks to take the fear out of flushing. Ward has been a member of the SCOTT Clog Clinic for nearly a decade and has spent countless hours studying ways to prevent toilet terror. The SCOTT Clog Clinic's researchers have tested dissolvability since 1996. To ensure sewer and septic safety, the Clog Clinic tests how well SCOTT Tissue moves through plumbing systems and how quickly it breaks up during a flush. Through these tests, the Clog Clinic found SCOTT Tissue breaks up four times faster than the leading brand. And, using the right toilet paper can help prevent clogs.

While a blocked toilet is a risk at any time, the possibility increases during high-traffic bathroom times, such as halftime of football games, especially the Big Game, Black Friday and during the holidays.

The SCOTT Clog Clinic offers this advice to help forestall a clog:

- **Flush Power.** To strengthen the power of your toilet's flush,



A toilet paper that dissolves quickly offers the common-sense solution to prevent clogging.

use a small mirror to check the series of holes that sit under the rim of the bowl to check if they're blocked with mineral deposits or grime. Poke each hole clean with a length of wire clothing hanger. Flush the toilet to remove loosened deposits.

- **Know your roll.** A bath tissue such as SCOTT® 1000ct and SCOTT® Extra Soft dissolves four times faster than the leading toilet paper brand—clearing your pipes quicker. A toilet paper that dissolves quickly offers the common-sense solution to prevent clogging.

- **Are you at risk?** People with septic systems, older homes, bad flushing habits and low-flow toilets are at a higher clogging risk than others.

- **A toilet is not a wastebasket.** Keep a wastebasket in the bathroom for the disposal of cotton swabs, dental floss, disposable diapers, feminine products, etc.

- **Accidents may happen.** Do not leave small objects on the back of your toilet that have the potential to fall in and cause a clog.

Visit www.ScottCommonSense.com for further common-sense tips and advice.

newsworthy trends

A Look Inside America's Kitchens

(NAPSA)—What's cooking in America's kitchens? Smart recipes for saving time and money.

That's the word from Cat Cora, a TV personality, chef, author and working mother. Cora says the latest trend in housework involves using simple shortcuts to make quick, healthy meals and to make cleanup easy—all with the ultimate goal of spending more time with family. She offers this look at what Americans are up to:

Tools Of The Trade

Busy parents are using tools in their kitchen that are small, accessible and convenient—like indoor grills, sandwich makers and slow cookers. Cora says consumers are willing to invest in better-quality tools and technology—as long as they're easy to use and clean.

Smart Meals

Cora says busy parents are looking for quick, healthy meals to serve their families. They often hit the grocery stores for high-quality dishes, such as roasted chicken or gourmet salads that can easily be personalized or supplemented. The meals can help save time in the kitchen, without sacrificing nutrition.

Quick Cleanup

Those who invest in high-quality



Busy mom Cat Cora suggests some ways to save time in the kitchen.

tools for cooking say they also want high-quality cleaning products. Cora says, "Parents use Dawn Direct Foam because it's the latest innovation in dishwashing." The foam absorbs 10 times more grease than traditional dishwashing liquids and doesn't sweep grease from dish to dish, sink or sponge.

So the next time you're looking to cut time in the kitchen, it may help to follow Cora's recipe: Find smart meal ideas and products for easy cooking and cleanup.

Head Injuries Top Accident Insurance Claims

(NAPSA)—When it comes to accident insurance claims, many people start at the top.

Minor head injuries are far and away the top reason claims are filed on Colonial Life & Accident Insurance Company accident policies. Of the nearly 74,000 accident claims Colonial received in 2004, more than 8,300 were for a superficial head injury such as a cut, bump or scrape.

The top 10 injuries resulting in an accident claim include:

1. Superficial head injury—11.3%
2. Ankle sprain or strain—3.6%
3. Neck sprain or strain—3.3%
4. General trauma—3.0%
5. Open wound—2.6%
6. General joint pain—2.4%
7. Finger wound—2.4%
8. Back sprain or strain—2.2%
9. Broken forearm—2.1%
10. Lower back pain—2.0%

Most accident victims who file a claim hurt themselves at home or at play—and not while driving or riding in a car, Colonial reports. "Almost all the top 10 diagnoses are the result of an injury that occurred off the job and do not involve a motor vehicle accident," says Mike Glover, Colonial Supplemental Insurance's vice president of claims.

Workers' compensation insurance doesn't cover injuries that occur off the job or children and



More than one in 10 accident claims at one insurance company involve minor head injury.

others who are not employed. Major medical plans typically do cover treatment for accidents but usually include deductibles of several hundred to a thousand dollars and may have separate deductibles or copayments for emergency room visits. Accident insurance coverage, offered by companies such as Colonial, can help protect families against these unexpected and sometimes significant expenses.

"No one plans to have an accident," Glover says. "With the right insurance protection, you can worry about getting better and not about paying the bill."

To learn more, visit www.coloniallife.com.

COMMUNITY INFORMATION

Dealing With Alzheimer's Disease

(NAPSA)—Americans are now living longer than ever before. That's good news, but there can be a down side.

Since advanced age is a primary risk factor for Alzheimer's disease (AD), the possibility of millions developing it can be a daunting prospect for families and for society.

Right now there are about 4.5 million Americans with the disease. By 2050, as many as 16 million could be affected. One in ten Americans 65 and older and almost half of those over 85 are at risk. For every person with Alzheimer's, it's estimated there are one to four caregivers.

AD is a gradual, degenerative brain disease affecting a person's personality, ability to manage daily activities and capacity to remember, think, use language appropriately and learn new things. If you suspect that you or a loved one may have AD, the first step is to seek medical attention to find the cause. Sometimes another condition which is treatable may be causing the symptoms, or if it is AD there are new medications that may be able to delay the progression of symptoms if begun early in the course of the disease.

Caring for someone with AD is a long, ever-changing journey. It's helpful to start planning as early as possible in the illness and to seek help when you need it. When a loved one has Alzheimer's disease, there are ways to make life easier and to help



When a loved one has Alzheimer's disease, there are ways to make life easier.

both you and your loved one cope with the condition.

- Focus on the positive. Let small successes bring satisfaction.
- Continue to communicate with your family member and always treat him or her as an adult.
- Be patient with yourself as well as your family member.
- Don't be afraid to experiment and try new ways to best meet his or her needs.
- Be prepared to anticipate hazards and adjust the environment. Potential dangers can include smoking, cooking, power equipment, steps, scatter rugs, swimming pools, household cleaners, medications and razor blades.
- Use night lights, install grab bars in the bathroom and lower the hot water temperature to prevent burns.

- Try to establish a structured, daily routine including pleasurable activities such as listening to music and household tasks your loved one can perform.

- Consider speaking with an elder-law attorney early in the illness. Your family member may want you or someone else to make financial and health-care decisions.

- Focus on feelings, not facts and be aware of nonverbal communication.

- As a caregiver, you also need to remember to take care of yourself. Eat properly. Get adequate rest and exercise. When you can, schedule recreation and relaxation away from the situation.

- Consider joining a caregiver support group. It can provide both emotional support and practical assistance.

- Become an educated caregiver—gradually. Too much information at one time can seem overwhelming. One good source is a free booklet from the MetLife Mature Market Institute called "Alzheimer's Disease—Caregiving Challenges." It's part of the Since You Care series of guides created in cooperation with the National Alliance for Caregiving. It includes advice, resources, checklists and encouragement. You can get a copy by calling 1-203-221-6580, e-mailing maturemarketinstitute@metlife.com, visiting www.maturemarketinstitute.com or writing to MetLife Mature Market Institute, 57 Greens Farms Road, Westport, CT 06880.



WOMEN'S HEALTH

A Nonsurgical Option For Fibroids

(NAPSA)—Doctors have good news for women with a common medical condition. Whereas once the only option was surgery, a less drastic solution may help sufferers of uterine fibroids.

Uterine fibroids are the most common benign tumors within the female reproductive system. While the majority of uterine fibroids are diagnosed and treated in women between the ages of 35 and 54, fibroids can and do occur in women under the age of 35, even as young as the early 20s. Clinical studies also note that African-American women are especially susceptible to developing uterine fibroids.

More than 600,000 women undergo hysterectomies in the United States each year, but some doctors believe that many women do not need this drastic operation. In fact, according to medical studies, nearly 90 percent of hysterectomies are performed for benign reasons.

"Women should be made aware of all available options for treating their uterine fibroids," says Dr. James Benenati of Baptist Cardiac & Vascular Institute in Florida. "Hysterectomy is a major surgery—it's not an easy procedure. So, it shouldn't be the first treatment that is recommended to a patient after medical management."

A hysterectomy is the complete removal of the uterus, which requires general anesthesia, up to



Doctors now have a proven alternative to treat fibroids with long-term relief.

four days of hospitalization and usually takes five to six weeks to recover. Hysterectomy may also be associated with potential physical, emotional and sexual complications and compromises any chance for future pregnancy.

Fortunately, doctors say there's a better way. Numerous studies confirm the efficacy and safety of uterine fibroid embolization (UFE) as an alternative treatment option to hysterectomy. It's a safe, effective and proven treatment for symptomatic fibroids and an alternative to the more invasive hysterectomy. During a UFE procedure, the interventional radiologist (IR) injects tiny particles into blood vessels to block the blood supply and shrink the fibroids. The procedure is performed in about an hour and does not

require general anesthesia. For many women, it's been a welcome alternative to hysterectomy.

Results of a recent five-year study reveal that more than 70 percent of women experienced significant long-term relief after UFE. Additionally, because UFE maintains the uterus, there is still a possibility of pregnancy after UFE, as studies have shown that women can get pregnant after the procedure and have successful term deliveries.

"I didn't want to have a hysterectomy because of the long recovery time and because of the immediate menopause changes my body would have to go through," says Pamela Smith of Miami, a patient treated by Dr. Benenati. "I'm happy that I decided on the UFE procedure—it was not very painful. I recovered quickly and my symptoms have been eliminated. I finally got my life back."

Furthermore, the American College of Obstetricians and Gynecologists (ACOG) includes UFE as a treatment option for uterine fibroids in its brochure. ACOG describes the procedure, reviews some of the complications, especially for older women, and advises that women should discuss with their physician if UFE is for them.

To locate an IR who performs UFE, go to www.ask4ufe.com or call 877-ASK-4UFE. If treatment is necessary, talk to an IR to see if UFE is the right choice for you.

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Good News About New Jobs

(NAPSA)—Job seekers can face the future with confidence—hiring demand is expected to be strong, offering them a chance to find a new position that provides fresh opportunities and maybe even a few more bucks.

“U.S. businesses are confident about the strength of the economy and are actively hiring in anticipation of further expansion,” said Steve Pogorzelski, Group President, International for Monster Worldwide, parent company of Monster.com.

According to Pogorzelski, current hiring trends suggest prosperity in the New Year for job seekers across much of the country. The Monster Employment Index, a measure of online job demand culled from more than 1,500 Web sites, recently reached an all-time high this season. This indicates that the improving U.S. economy is helping to create an ever-increasing number of new job opportunities.

Several industries are expected to have strong recruitment activity. According to the Monster Employment Index, workers looking for employment in IT, finance, health care, real estate and government will benefit from increased online job availability.

When pursuing a new job, seekers should remember that first impressions are key, and that a thoughtful resume and positive attitude are the most integral assets to open the door of opportunity. Given that a resume and cover letter are generally the first point of contact with an employer, seekers should tailor these documents for each desired position. The most important part of a resume is the top third of the first page. Seekers should aim to place their most marketable skills and



experience in that section to ensure they stand out.

Seekers should also prepare at least one thought-provoking question before each interview. This demonstrates that they've researched the company as well as the specific job they're hoping to land. When seekers establish that they are engaged learners and listeners, they prove that they will also be engaged workers, and a better investment for the employer overall.

Lastly, seekers shouldn't always jump at the first job offer that matches their salary requirements. While the prospect of making more money is certainly enticing, there are other factors to consider. Savvy candidates will keep in mind that there are a variety of non-monetary factors that contribute to overall happiness and job satisfaction. These benefits, which may include a collegiate corporate culture, flex-time, telecommuting and on-the-job training, can vastly improve the quality of a job—and ultimately—one's career. In considering offers, seekers should remember they can be more selective in this job market.

For additional advice and information on hiring trends, visit Monster's New Year Featured Report at <http://featuredreports.monster.com/newyear/>.

Getting More from Your Retirement Savings

(NAPSA)—If you're about to retire, here's some good news and bad news. At least 10 percent of the people who reach age 67 will live to 95! (National Vital Statistics Vol. 52, No. 14, February 18, 2004) Good news indeed, but it also means stretching your precious retirement savings a lot longer.

Here's some advice you can bank on about getting the most from your retirement funds. The first step is speaking to a professional trained in the financial issues that impact you, the retiree. In many cases this will mean speaking to a Certified Retirement Financial Advisor (CRFA™), a professional who will be able to advise you on these important retirement issues:

- How to reduce or eliminate tax on your Social Security income.
- How to harvest your assets to make them last the longest.
- The scientific way to divide your investments to make sure your money outlasts you.
- Long-term care or Medicaid? How these work for financing health care in later years.
- Managing your IRA—why leaving your IRA to your children could turn out to be the opposite of what you hope to accomplish.
- Reverse mortgages—how do they work and can they give you extra income for a comfortable lifestyle?
- How to protect your assets from liability, taxes and catastrophe.
- Why estate planning is critical to everyone no matter your



GOOD NEWS for baby boomers about to retire. There's more to do and more time to do it in.

level of assets—don't create needless heartache for heirs.

CRFA™ graduates are experienced financial advisors who take the additional four-day training in specific retiree financial issues. Then, they must pass a four-hour, closed-book exam and complete 15 hours of continuing education annually in financial issues specific to retirees to maintain their competence.

A survey of over 10,000 retirees ranked these three issues of top importance in selecting a financial advisor: 1) Years of experience the advisor has, 2) Whether the advisor is a specialist in retirement issues and 3) Whether the advisor has credentials from specialized training. To find someone with all three, visit www.retirement-financial-advisor.com.

VETERAN news & notes

VA Reaches Out To Veterans Of All Generations

(NAPSA)—One of the Department of Veterans Affairs' (VA) highest priorities is ensuring that America's 24 million veterans are aware of the benefits available to them as a result of their military service.

VA is reaching out particularly to veterans who have an injury or medical condition they believe is related to their active military service to encourage them to contact their local VA regional office for information about the VA Disability Compensation Program.

VA wants to do everything possible for the nation's newest veterans coming home from Iraq and Afghanistan, and also make sure that the veterans who served in earlier periods, wartime or peacetime, are not overlooked. Even veterans of conflicts long past who have never filed a claim for disability benefits may still be eligible, and VA regional office employees across the nation can assist them.

Veterans who received a VA disability compensation rating many years ago and whose service-related disabilities have progressed in severity should also contact their local regional office for assistance in submitting a claim for increased benefits.

VA efforts to inform veterans about their disability compensation benefits face a special challenge with older veterans who may not have been in touch with VA for decades, or who may not be aware of the entire range of expanded veterans' benefits avail-



able to them or their families.

Veterans should not hesitate to contact VA and apply for the benefits they have earned in service to our country. While VA cannot guarantee that all benefits claims will be granted, VA cannot grant benefits unless veterans file or reopen their claims.

Veterans and their families may call the VA toll free at 800-827-1000 or visit the veterans benefits Web site at <http://www.vba.va.gov/>. Claims for disability compensation or other benefits may be filed in person, electronically, or by mail.

VA also encourages veterans to seek assistance from the various national, state and local veterans groups and service organizations. Information on veterans organizations can be obtained at <http://www1.va.gov/vso/> or <http://www.va.gov/partners/stateoffice/index.htm>.

ENERGY SAVING IDEAS

Insulation Can Help Keep Home Heating Costs Reasonable

(NAPSA)—As the temperature drops, think before you reach for the thermostat. A colder winter and higher fuel prices are likely to drive up residential heating bills between 30 and 47 percent this year, according to a recent report by the U.S. Energy Information Agency. That makes it more important than ever before that homeowners take proactive steps to conserve energy in their homes. The North American Insulation Manufacturers Association (NAIMA) reminds homeowners a well-insulated home is the key to controlling costs without sacrificing comfort.

If your home is more than 10 years old, it is probably among the more than 63 percent of American homes that Harvard University found are underinsulated by today's standards.

The first step homeowners can take is to ensure that their homes are insulated with the proper amount of fiberglass insulation or R-value. The higher the R-value, the greater the insulating power. This not only includes insulation in attics but also in basement walls, floors above vented crawl spaces, cathedral ceilings, and floors over unheated garages or porches. Some of these areas may be hard to



By insulating your home properly, you can cut costs.

reach, but any additional insulation will help keep your home more comfortable. Most homes would benefit from adding an R-30 fiberglass in their attics.

At NAIMA's Web site, www.SimplyInsulate.com, you can find helpful tips and free literature on how to add fiberglass insulation to a home and how to hire an insulation contractor. The site also offers information on a new Federal Tax Credit for insulation and local rebates that may be available in your area for increasing the energy efficiency in your home.

Check out other great energy-saving tips at The Alliance to Save Energy (www.ase.org/content/article/detail/924) and the U.S. Department of Energy site at www.eere.energy.gov/consumer/.

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COMMUNITY INFORMATION

Communications Connectivity: The New Debate

(NAPSA)—Internet access and the ability to reach anyone, anywhere, via phone, e-mail or exciting new technologies such as video mail is something many of us take for granted nowadays.

But some experts say a critical resource that helps ensure these modern conveniences are available to—and affordable for—Americans is under attack, and consumers could suffer as a result.

In the early days of telephony, Congress recognized that universal access to communications services would be vital to the nation's growth and prosperity. It established a policy of "universal service," which ensured the availability of comparable telephone service at comparable prices for all Americans. The Universal Service Fund (USF) was created to help make this a reality.

USF support enables phone companies to build and maintain the infrastructure needed to connect all Americans to the network. Analysts say it's the main reason why, today, 94 percent of American households receive telephone service. USF is also why everyone's phone service costs about the same—whether you live on a remote farm or in a high-rise apartment building in a bustling urban metropolis. In addition, the fund helps keep businesses, organizations and schools connected, and that helps create jobs, raise the tax base and drive local economies across the country.

Congress and the Federal Communications Commission continue to focus on updating the nation's communications laws. Some are calling for the elimination or reduction of USF support—a move



The Universal Service Fund helps make modern connectivity possible for all Americans.

many say would result in skyrocketing telephone bills and threaten the quality of communications service to rural communities.

But regardless of how they say it should change, most people in Washington agree that the universal service program needs to be updated. While the USF has accomplished the job of delivering Americans essential voice communications, the next step is the "high-tech connect"—expanding broadband-capable networks so that all Americans have access to the opportunities provided by advanced communications technologies.

Proponents of the high-tech connect say USF support is critical to ensuring that phone companies are able to provide quality, affordable communications services to everyone, everywhere. Contact your congressional representative to learn more and to tell him or her your views on preserving the Universal Service Fund. For additional information, visit www.ntca.org.

Making It Easier To Quit Smoking

by Lisa Chavis, RPh

(NAPSA)—Cigarettes kill an estimated 440,000 Americans each year and are a major cause of lung cancer, heart disease, bronchitis, emphysema and stroke. While kicking the habit can be difficult, more than 3 million Americans do quit every year.



Lisa Chavis, RPh

The use of nicotine replacement therapies (NRTs) can be an effective way to quit. They provide a measured dose of nicotine to help ease physical withdrawal symptoms. NRTs are most effective when used in combination with behavioral change programs.

Below are various types of nicotine replacement therapies available as FDA-approved over-the-counter products. Before starting any cessation regimen, consult your doctor or pharmacist.

Nicotine patch: The patch is applied to your skin and delivers small, controlled doses of nicotine into the bloodstream. Some forms are also available by prescription.

Nicotine gum: Nicotine gum contains enough nicotine to reduce the urge to smoke. Because it takes longer for the chemical to reach the brain, its effect is less intense.

Nicotine lozenges: These are hard candies that release nicotine as they dissolve. Users reduce the number of lozenges until they are nicotine-free.

The following are NRTs available by prescription only.

Nicotine inhaler: These cigarette-like devices let you inhale nicotine while providing substantially less than a real cigarette.



More than 3 million Americans quit smoking every year.

Nicotine nasal spray: The nicotine is sprayed into the nostrils, where it is rapidly absorbed. The spray delivers a nicotine hit much faster than any other NRT.

Research has shown that smokers who use nicotine replacement therapy products and participate in a behavioral change program can double their chances of quitting. Nicotine-free cessation aids have also been effective.

Bupropion and Varenicline: Bupropion is an antidepressant drug that dramatically reduces nicotine's physical withdrawal symptoms. Varenicline is a prescription drug that can partially activate nicotine receptors in the brain, reducing a person's craving.

Hypnosis: Hypnosis puts people into an altered state of mind where they become more susceptible to suggestion.

For more information, visit www.medco.com.

Lisa Chavis, RPh, is a lead pharmacist for the Drug Utilization Review (DUR) department at Medco Health Solutions, Inc. Her books include "The Family Pharmacist" and "Ask Your Pharmacist."

Some Seniors Are Gambling More Than Money

(NAPSA)—There's good news for seniors who may have a gambling problem. A free national helpline offers information and resources. This is fortunate, because when it comes to gambling, the stakes for many seniors may be higher than they suspect.

The number of seniors who gamble has grown; in fact, seniors have become one of the fastest-growing groups of gamblers.

A recent study found that gambling is the most frequently identified social activity among adults over 65. Some gaming venues provide bus transportation, free or discounted meals, special rewards and other prizes that attract older individuals. Playing slot machines tends to be the type of gambling seniors prefer at casinos, but seniors may also be found at race tracks, off-track betting parlors, bingo games or purchasing lotto tickets.

Gambling for many seniors is a social activity that affords them an opportunity for excitement in safe, friendly surroundings.

However, experts say that seniors are often more vulnerable to gambling problems for a variety of reasons. They may use the distraction of gambling to escape the loss of a spouse or a medical concern. The attention of the casino staff may temporarily reduce feelings of loneliness or depression. Some may have financial problems they are hoping to overcome.

Unfortunately, there are those who may have difficulty understanding that, for them, gambling may be a problem. They may be overspending and neglecting their



Experts say that seniors are often more vulnerable to gambling problems for a variety of life factors.

nutrition, lack funds for medication and other medical needs or have less working years left to recoup the financial losses due to gambling. Other seniors may have limited finances and are looking for a "big win to set myself up for life."

It is not unusual for a senior with gambling concerns to not seek help, telling himself or herself "at my age, I should have known better," and to have embarrassment. Unfortunately, in some cases, things can spiral out of control rather quickly.

For example, one woman recently told experts that over a period of five and a half years, she had embezzled over a quarter of a million dollars. Being a grandmother didn't prevent her from being charged with five felony counts and serving just over a year in prison.

To learn more or to find help, call (800) 522-4700 toll free or visit www.ncpgambling.org.

Bring Family And Dinner Back Together

(NAPSA)—In today's busy, fast-paced world, family dinner is more important than ever. Dedicating the dinner hour to family time allows parents and kids to catch up and enjoy a delicious meal together. Yet many parents struggle to find a convenient, easy-to-serve dish that they can feel good about and that their kids will love.

Increased attention to better-for-you options such as whole grains, fiber, fresh fruit and vegetables has parents thinking about alternative food choices. Yet many of these options are often met with a less-than-enthusiastic response by children and preparing these dishes can take precious time.

Many companies are beginning to offer choices that satisfy parents' nutrition requirements and kids' taste preferences. For example, Back to Nature products are based on the principles of no artificial flavors or preservatives and the company recently introduced a version of a familiar dinner favorite, macaroni and cheese, with its new Harvest Wheat Elbows & Cheddar Pasta and Sauce. Offering the best of both worlds, the new pasta dinner has eight grams of whole grain per serving and will satisfy parents searching for convenient meals while still delighting kids who want a great-tasting dinner option.

"The new Back to Nature Harvest Wheat Elbows & Cheddar Pasta and Sauce has the same



great flavor, color and texture of the much loved classic, but offers a boost of whole grain fiber and contains zero grams of trans fat and no hydrogenated oils," said Donna Prizgintas, celebrity chef and mom. "It's an easy way to incorporate a delicious whole grain option into your family's diet."

Prizgintas suggests using the new pasta dinner as a way to incorporate other healthful items to your dinner table and offers the following tips:

- Increase the amount of beneficial nutrients in your dinner and get the whole family involved by letting each person add his or her own favorite vegetable to the pasta dish, like sliced cherry tomatoes, steamed green beans or broccoli

- Add protein and a Tex-Mex flavor to the pasta dinner by mixing in options such as lean ground beef or turkey, with a touch of salsa to spice it up.

For more delicious dinner and snacking ideas for the family, visit www.backtonaturefoods.com.

COMMUNITY INFORMATION

ASK YOUR DOCTOR

National Survey Shows New Treatment Options Are Needed For People With Type 2 Diabetes

(NAPSA)—It is no secret that diabetes is reaching epidemic proportions across the nation. According to the newest data from the Centers for Disease Control and Prevention, diabetes is the sixth leading cause of death in the U.S. and can lead to serious complications such as heart disease, kidney failure, blindness and lower limb amputations.

Despite the introduction of new treatments in recent years, many patients still struggle to manage their diabetes. Results from a recent International Diabetes Center (IDC) survey show that more than 50 percent of patients with type 2 diabetes describe their health as "poor" or "fair," and more than 25 percent say their health has worsened over the past year. This finding emphasizes the importance of people with diabetes and their physicians effectively communicating to identify ways to improve patients' overall health. While the survey shows people with diabetes and their physicians value regular discussions, there still appear to be several communication gaps that should be resolved.

Survey Cites Disconnect between Patients and Physicians

The IDC survey data reveal a frequent lack of communication between people with diabetes and their physicians, especially when



Talk to your doctor to identify ways to improve your diabetes control.

it comes to integrating diet and exercise into their lives. While 98 percent of patients surveyed recognized that diet and exercise are critical to managing their diabetes, a full 60 percent of them also said they would rather take a drug than change their lifestyle. The reality is that physicians are not having the effect they hope for in motivating their patients to make healthy choices, as nine out of ten of those surveyed said getting their patients with diabetes to commit to a regular diet and exercise plan is the biggest challenge they face in helping them manage their disease.

Finding the right type 2 diabetes therapy can also be difficult. Eighty-eight percent of patients and 92 percent of physicians surveyed felt there is a need for bet-

ter treatment options. In addition, both patients and physicians expressed frustration with the side effects of hypoglycemia and weight gain that can occur with the use of common type 2 diabetes therapies.

Dr. Richard Bergenstal, executive director at IDC, acknowledged that physicians and health-care providers need to better understand why some people with diabetes are not successful in gaining control over the disease. "We conducted this survey to shed some light on why these patients are having difficulty managing their diabetes using currently available treatments. We hoped to get a better grasp on how we might solve this problem."

Bridging the Gap

Identifying the communication gap between patients and their physicians is one aspect of gaining control over diabetes. According to Dr. Bergenstal, these survey results show the importance of clear communication between patients and their doctors, as part of an overall diabetes management plan. "Treating diabetes is a full-time commitment that requires a significant support system for the patient. Doctors, nurses, family members and friends all play crucial roles in helping patients manage the disease," said Dr. Bergenstal.

How To Sell Your Spouse On HDTV

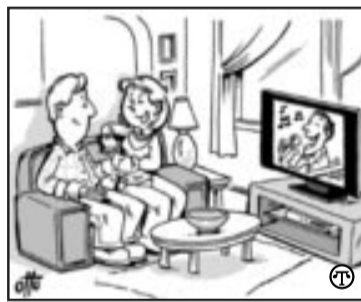
(NAPSA)—Plasma TVs are a hot commodity, ranking among the top five items on U.S. adults' "wish lists" according to the Consumer Electronics Association. With their crisp, clear images and bright, vibrant colors packaged in a sleek design that appeals to both men and women, it might seem like everyone wants a plasma TV. So what do you do if you're longing for a new flat screen plasma TV and your significant other isn't convinced?

Here are some tips from the TV experts at Pioneer Electronics (USA) Inc. on how to sell your significant other on a high-definition plasma television.

Persuading Him

Think it's the man in the family who always wants the latest new gadgets? According to Franklin Karp, CEO of Harvey Electronics, "At least 50 percent of my customers are women dragging their husbands in to look at the new flat-panel high-definition televisions."

Reassure him that he'll be able to keep his favorite chair—Men may fear that along with the old black box TV, you'll get rid of their favorite recliner and the neon beer signs hanging on the wall. In reality, a new plasma TV provides a great opportunity to upgrade the family room into the ultimate home theater. Compromise by moving his favorite chair into another room of the house; and then start to work the neon out while working your



new plasma in.

Let's make a deal—The cost of a high-quality plasma TV can seem daunting at first. However, consider you are making a 20-year investment that will contribute to your daily entertainment at home. Offer to cut back on shopping or those daily espressos in order to save money. Small sacrifices will assure him that you're willing to meet him halfway on this expenditure.

Become the envy of the neighborhood—It may be hard to believe that any man would NOT want a plasma television, but his biggest fear may be relinquishing control of the remote or losing domination in the living room. You can convince him that while some concessions may be necessary, he will be the neighbor with the best spot on the block for the big game.

Persuading Her

It's tasteful, elegant and stylish—Along with offering a bright, sharp and accurate picture, the draw of a plasma TV is

their aesthetically appealing design. Appeal to her fashion sense by showcasing a plasma's form, function and fashion. Pioneer has engineered its PureVision plasmas for maximum screen size with the smallest bezel to frame the screen. That means the picture on screen will really pop, but when it's turned off, the TV will fade into the background. Hint at the opportunity a plasma TV offers to redecorate.

The multitasking woman—While you might sit on the couch intent on a sporting event, she probably wanders around the room with the TV on in the background. She might be working on a business proposal, helping the kids with a school project or catching up with friends via e-mail. Make sure she realizes that plasmas have the widest viewing angles of any television type. She can be virtually anywhere in the room and still enjoy the picture.

Make your house the neighborhood hot spot—A plasma television allows her to host the neighbors, meet the kids' friends and turn her home into the social hot spot for movies and sporting events. Paint a picture in her mind of how a plasma television could become the focal point of family entertaining.

To learn more about HDTV and how to choose the flat-panel plasma television that's right for you and your significant other, visit www.pioneerelectronics.com.

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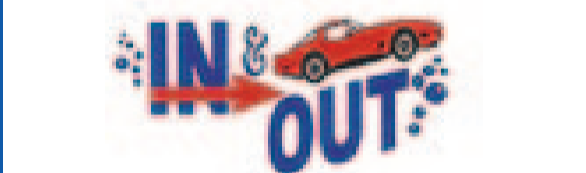
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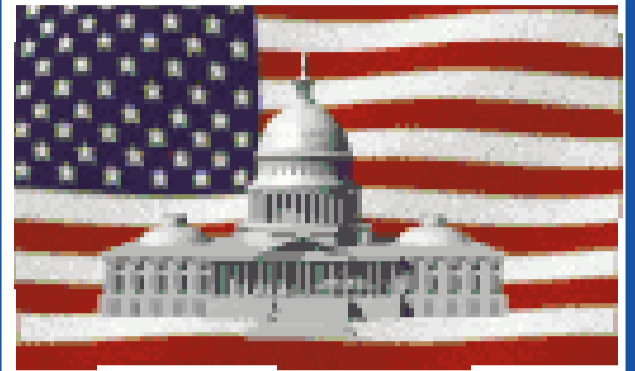
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