

Weathering the Storm

**Preparing today is easier than
recovering tomorrow**

It only takes one storm to change your life forever, are you prepared? Disaster can strike quickly and without warning. It can force you to evacuate your neighborhood or confine you to your home. What would you do if basic services--water, gas, electricity or telephones--were cut off?

After the tragic results of last year's Hurricane Season, disaster management and meteorological professionals alike are calling for an increase in preparedness. This year is already predicted to be filled with severe weather producing a number of violent storms. The perfect time for your family to review your hurricane plan and make changes as necessary is before Hurricane Season begins. Waiting until the last minute is never the choice to make.

To assist you in making certain that your family is properly prepared, we would like to share with you OneStorm. This free online hurricane preparedness tool will help you and your family prepare, respond and recover from any storm. This program features two unique services. The first, OnePlan, is a free online hurricane planning resource designed to help your family become prepared to weather this storm season safely. The second service, OneSource, features a comprehensive library of hurricane preparedness, response and recovery articles.

Registration is free, so whether you are in a storm-prone area or just know someone who is, OneStorm is the perfect place to learn everything you need to know to stay safe this storm season.

Visit www.onestorm.org to register.

Men's Health Concerns

National Men's Health Week

is June 12-18, 2006



Although you might not want to take the time to see your doctor if you're feeling fine, regular checkups and screenings can help you find out about any potential health problems you may have. Early detection is crucial in treating the following conditions affecting men.

Testicular cancer

Cancer of the testicle is the most common type of cancer in American men ages 29 to 35. The following are considered at-risk groups: males ages 15 to 35 (especially Caucasians), men with a family history of testicular cancer and those who had an undescended testicle at birth. Monthly self-examinations for lumps are crucial, as often there are no other symptoms in the early stages.

If cancer is confirmed by a physician, the affected testicle usually is surgically removed. The remaining, healthy testicle, in most cases, can produce sufficient sperm and hormone levels for normal functioning.

Save the Date!

June 4th is National Cancer Survivors Day

For more information:

<http://www.ncsdf.org>

<https://www.personaladvantage.com/cancer>

Self-examination of testicles

After a hot shower or bath, when the scrotum is relaxed, gently grasp a testicle and slowly roll it between your thumb and forefinger. Check for any lumps on the surface of the testicle. Also check for any change in size, shape or consistency, or for increased sensitivity. Repeat for the other testicle. If you find a lump or any other change, consult your physician as soon as possible.

Enlarged prostate

The prostate gland surrounds the urethra, the tube that carries urine from your bladder out of the body. While the prostate becomes enlarged in nearly all men over age 50, in one of every 10 men this enlargement constricts the urethra, making urination difficult or, in extreme cases, blocking the flow of urine altogether. African-American men are especially prone to this condition.

Look for these symptoms of prostate enlargement:

- Frequent urination
- Difficulty in starting flow of urine
- Decreased force and thickness of urine stream
- Sleeplessness due to need to urinate at night
- Dribbling after the end of urination

Report these symptoms to your physician, who will conduct appropriate testing.

Continued.... Men's Health Concerns

Prostate cancer

Except for skin cancer, prostate cancer is the most common type of cancer among American men. The following are considered at-risk groups: all men over 50 (especially African-Americans), men with a family history of prostate cancer and those with a high-fat diet.

All men should consult their doctor to assess their potential risk and discuss an appropriate screening strategy. Periodic screenings using a digital rectal exam or a prostate specific antigen test may detect prostate cancer in its early stages.

If prostate cancer is confirmed, surgical removal of the organ is not always necessary. Doctors will determine if the disease is limited to the prostate and recommend further treatment as needed.

Colon and rectal problems

Cancer of the colon or rectum is the third most common form of cancer among American men. Several tests are used to screen for colorectal cancer. They include a digital rectal exam, a fecal occult blood test (to look for blood in the stool), sigmoidoscopy (examination of the lower colon with a thin and flexible scope), barium enema with air contrast and colonoscopy (examination of the entire colon).

The American Cancer Society recommends that men 50 and older have a yearly fecal occult blood test and a sigmoidoscopy every five years.

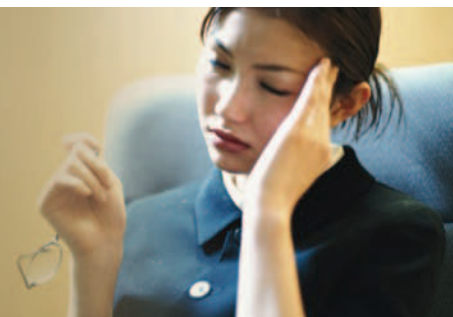
For more information:

www.menshealthweek.org

<https://ndbh.personaladvantage.com/content?sub=10000233>

Headaches on the Job: Getting Around the Pain

June 4th through 10th is National
Headache Awareness Week



Your job wouldn't be typical if it didn't include occasional stress. Unfortunately, stress and headaches go together like picnics and ants. Even though you can't always avoid the causes of stress, there's much that you can do to relieve headaches.

Anatomy of a Stress Headache

We humans aren't as modern as we may think. Our bodies react to stress by getting ready to fight or run away, and neither response goes over too well in an office setting. When we don't relieve the tension by taking physical action, the muscles, especially those in the head and neck, may remain tensed up until the stress is gone. The tensed muscles can spasm and cause a headache.

Office Conditions Can Cause Headaches, Too

Another common cause of headaches is poor posture, often due to improper seating height, an incorrectly tilted computer monitor, glare or poor lighting. Your neck may be thrust forward or craned at an angle, causing tense muscles in the back of your head and neck, and resulting in a nagging headache. Adjust your office furniture and computer so you can sit up straight with your head balanced on top of your spine. And adjust the lighting and the direction your monitor faces so you're not squinting through a glare.

Taking Care of Your Headache

Try these exercises to relieve your headache:

- **Stretching:** 1. Tuck your chin in and gently turn your head to the right. Hold for six seconds. Do this three times, then repeat on the other side. 2. Lean your right ear toward your right shoulder. Then slowly roll your head in an arc down toward your chest, continuing toward your left shoulder. Repeat several times in both directions.
- **Cold or hot therapy:** Apply ice packs to your neck and forehead. Some people find that a hot, steaming towel works better for them.
- **Massage:** With your right hand, massage the left side of your neck and the hollow at the base of your skull. Then massage the right side with your left hand. With the fingertips of both hands, massage your temples and forehead in circular motions.

Working With Stress

If headaches are telling you there is too much stress in your life, take steps to eliminate as many causes of stress as you can. To cope with the stress you can't avoid, explore stress-reduction techniques, such as exercise, meditation, relaxation and deep breathing.

Check Your Diet

Certain foods or food additives, such as aged cheeses, chocolate, red wine and monosodium glutamate, cause headaches in some people. To find out if you're sensitive to these things, eliminate them from your diet and see if your headaches disappear. If your headaches persist, and if you get no relief from short term use of over-the-counter painkillers, call your doctor.

For more information:

www.headaches.org

<https://ndbh.personaladvantage.com/content?cat=10000006&sub=10000136>

Buying a Car Online



As the Internet became a household appliance in the late 1990s, consumers began to use it to seek the best interest rates for auto loans, best prices for autos, and other vital information about vehicles and their various options.

To meet this swell in public demand for information, auto dealers and auto-industry sites provided free search engines at their Web sites for selecting an auto, reviewing the specifications and obtaining a "haggle-free" quote.

Buying an automobile online is difficult. You can't touch, test-drive or even smell it. Perhaps it's the excitement and heightened stimulus of touring a new-auto showroom that is the deal-clincher for many buyers.

However, the Web is loaded with sites aimed at information gathering and purchasing an auto. For starters, you may wish to browse the Web sites of makers whose autos interest you. All the major makers have search engines that allow you to browse, learn and -- yes -- purchase.

You may also wish to use the search engine that is sponsored by the National Automobile Dealers Association of America (NADA).

Online auto shoppers sometimes complain that a dealer's price quoted on the Internet is different from the quote that is offered in person. If an auto dealer or maker quotes a price that is materially different from what it quoted online, ask for an explanation of the difference. If you aren't given one and remain unsatisfied, you may decide to take your business elsewhere.

If you feel a dealer is misrepresenting prices on its Web site and is unwilling to explain, you may wish to notify NADA or the U.S. Federal Trade Commission (FTC). The FTC is the federal agency that is responsible for regulating interstate commerce and ensuring fair consumer-reporting practices.

Bon Voyage

Avoiding Travel Scams this Summer



While some travel opportunities sold over the phone or offered through the mail, Internet or by fax are legitimate, many are scams that defraud consumers out of millions of dollars each month. When you get the phone call, or place the call in response to a postcard, letter, fax or Internet ad, you also get a sales pitch for a supposedly luxurious trip - one that you could pay dearly for.

The salesperson may ask for your credit card number to bill your account for the travel package. Once you pay, you receive the details of the "package," which usually include instructions for making trip reservation requests. Your request often must be accompanied by yet another fee. In addition, many offers require you to pay upgrade costs to receive the actual destinations, accommodations, cruises or dates you were promised. Some offers may require you to pay more for port charges, hotel taxes or service fees.

See a pattern developing? New charges are being added every step of the way. You may never get your "bargain" trip because your reservations may not be confirmed or because you must comply with hard-to-meet, hidden or expensive "conditions."

Telemarketing travel scams usually originate out of "boiler rooms." Skilled salespeople, often with years of experience selling dubious products and services over the phone, pitch travel packages that may sound legitimate, but often are not.

How To Protect Yourself

Unpleasant surprises can ruin a vacation, especially when they cost money. That's why it pays to investigate a travel package before you buy. But it can be difficult to tell a legitimate sales pitch from a fraudulent one.

Consider these travelers' advisories:

- Be wary of "great deals" and low-priced offers. Few legitimate businesses can afford to give away products and services of real value or substantially undercut other companies' prices.
- Don't be pressured into buying. A good offer today usually will be a good offer tomorrow. Legitimate businesses don't expect you to make snap decisions.
- Ask detailed questions. Find out exactly what the price

covers and what it doesn't. Ask about additional charges. Get the names of the hotel, airports, airlines and restaurants included in your package. Consider contacting these businesses directly to verify arrangements. Ask about cancellation policies and refunds. If the salesperson can't give you detailed answers, hang up.

- Get all information in writing before you agree to buy. Once you receive the written information, make sure it reflects what you were told over the phone and the terms you agreed to.

- Don't buy part of the package - the air fare or hotel stay - separately from the rest. If the deal is not what you expected, it may be difficult to get your money back for the part of the package you purchased.

- Don't give your credit card number or bank information over the phone unless you know the company.

- Don't send money by messenger or overnight mail. If you pay with cash or a check, rather than a credit card, you lose your right to dispute fraudulent charges under the Fair Credit Billing Act. If you charged your trip to a credit card, you may dispute the charges by writing to your credit card issuer at the address provided for billing disputes. If possible, do this as soon as you receive your statement. In any case, the law gives you up to 60 days after the bill's statement date to dispute the charge.

- Check out the company before you buy. Contact the Attorney General in your state or where the company is located to see if any complaints have been lodged against the travel firm or the travel provider. Be aware that fraudulent businesses often change their names to avoid detection.

Your state Attorney General or the Attorney General in the state where the company is located probably has a division that deals with consumer protection issues.

You can file a complaint by calling the Federal Trade Commission Consumer Response Center toll-free at 1-877-FTC-HELP (382-4357) or filling out the Federal Trade Commission Consumer Complaint Form online.