

## Using Your Best Defenses Against Breast Cancer October is National Breast Cancer Awareness Month



**P**hysicians agree that mammograms, along with breast exams, are the best defense in the breast cancer battle.

Breast cancer is the second most common form of cancer in women, after skin cancers. Experts estimate that this year nearly 216,000 new cases of breast cancer will be diagnosed. It is the leading cause of cancer death among women aged 40 to 55.

But there's good news: Breast cancer mortality rates are declining, while the five-year survival rate is climbing. The decline in breast cancer deaths can be attributed to a number of factors, including better treatment, medicines that help prevent breast cancer in high-risk women, and an increase in early detection of problems through breast exams and mammograms.

Early detection of cancer is often the key to successfully diagnosing and treating breast cancer. For good breast health and early detection of problems, the American Cancer Society (ACS) recommends:

- Beginning in their early 20s, women should be told about the benefits and limitations of breast self-examination (BSE). The importance of prompt reporting of any new breast symptoms to a health professional should be emphasized. Women who choose to do BSE should receive instruction and have their technique reviewed on the occasion of a periodic health examination (PHE).
- For women in their 20s and 30s, it is recommended that clinical breast examination (CBE) be part of a PHE, preferably at least every three years. Asymptomatic women aged 40 and over should continue to receive a clinical breast examination as part of a PHE, preferably annually.
- Begin annual mammography at age 40 prior to each annual PHE.
- Practice a healthy lifestyle that includes eating a low-fat diet, decreasing your alcohol intake, and getting regular exercise.

The ACS reports that mammography can reduce a woman's risk of dying from breast cancer by as much as 30 to 50 percent. Mammography, an X-ray picture of the breast, can reveal breast lumps smaller than the size of a pea. Often, mammography detects malignant tumors (or cancer) two years before they can be felt by a physical exam.

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For more breast cancer information visit:

<http://www.nbcam.org/>  
<http://wellnesswrp.personaladvantage.com/content?sub=10000141>

## Cell Phones and Driving: The Law in Your State

**National Drive Safely to Work Week is October 4-11**

According to the National Highway Traffic Safety Administration (NHTSA), at any given time more than ten million drivers in the United States are talking on cell phones. Whether this poses a danger on our streets and highways is a topic of much debate.

In response to safety concerns, some states, municipalities, and foreign countries have banned certain types of cell phone use while driving -- such as handheld cell phone use, use of wireless phones by novice or juvenile drivers, or texting. Even if your state does not restrict a driver's use of cell phones, you should take precautions if using a wireless phone while driving.

### Cell Phones and Driving: The Debate Over Safety

Driver inattention is a primary or contributing factor in 25% of all accidents, but are cell phones a distraction? Some studies have found that the act of dialing or answering cell phones distracts drivers and contributes to increased accident rates. Others have found that the actual act of conversing is the main culprit, especially if the conversations are emotionally charged. Still others allege that driving while talking is no more distracting than other common activities conducted in the car, like talking to passengers, eating, or changing the radio station.

What about hands-free devices? Researchers have found that using a hands-free device is not necessarily safer than using a handheld phone. Many drivers spend more time fiddling with the earpieces or headphones of their hands-free device than they would dialing a handheld cell phone, and volume problems with hands-free phones have been cited as creating distractions for the driver.

Some believe that devices such as Bluetooth and similar products in which cell phone calls are transmitted through the car's built-in microphone may be the safest way to go. However, if the mere act of having a conversation, rather than holding a phone to your ear, is the most dangerous distraction, then these devices may not be any safer than a handheld phone.



### Laws Banning Cell Phone Use While Driving

The debate over the safety of driving while talking has spurred some countries, states, and even local municipalities to ban certain types of cell phone use while driving.

Here's the rundown of those laws:

#### State Bans

A number of states have outlawed handheld cell phone use while driving, or have banned cell phone use for certain types of drivers. Most make an exception for emergency calls to police, the fire department, medical personnel, and the like.

#### Handheld Phones

Five states have enacted laws banning the use of handheld cell phones while driving: California, Connecticut, New Jersey, New York, and Washington. With the exception of Washington, all

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of these states allow "primary enforcement of an offense." That means that police officers can pull you over for using a handheld cell phone without any other reason for the traffic stop.

### **Novice or Juvenile Drivers**

Seventeen states and the District of Columbia have enacted special cell phone driving laws for novice drivers (for example, those with a learner's permit) or young drivers (such as those under the age of 18). For example, in California, drivers under the age of 18 cannot use any type of communication device while driving.

These types of restrictions are present in California, Colorado, Connecticut, Delaware, Illinois, Maine, Maryland, Minnesota, Nebraska, New Jersey, North Carolina, Oregon, Rhode Island, Tennessee, Texas, Virginia, Washington D.C., and West Virginia. (For more information on the laws in your state, visit the Governors Highway Safety Association website, at <http://www.ghsa.org>, and click on "State Laws and Funding.")

### **School Bus Drivers**

Fifteen states plus the District of Columbia have banned school bus drivers from using cell phones while passengers are present.

### **Texting**

Two states, Washington and New Jersey, have banned text messaging for all drivers.

### **Distracted Driving**

Some states, including Utah and New Hampshire, lump cell phone use into a larger ban on distracted driving. For example, in Utah, speaking on a cell phone may be a violation if the driver has committed another moving offense.

### **Local Bans**

Some towns and cities have banned certain types of cell phone use while driving. In response, a number of states have enacted laws that prohibit local jurisdictions from implementing cell phone ordinances.

### **Bans in Foreign Countries**

The list of foreign countries that have some sort of cell phone ban for drivers is significant. Most of

these ban handheld cell phones, not hands-free devices.

### **Safety Tips for Cell Phone Use While Driving**

Whether your state imposes driving restrictions on cell phone use or not, experts agree that all drivers should take precautions when using cell phones. Here are some suggestions for making cell phone use safer in your car:

- When possible, make calls when your car is not moving.
- Don't make calls in heavy traffic or bad weather.
- Program frequently called numbers into your phone's memory. The less dialing, the better.
- Keep your phone within easy reach.
- Never take notes, write messages, or look up phone numbers while driving. If you must do any of these things, pull over.
- When pulling over to make calls or take notes, avoid dangerous areas and lock car doors.
- If possible, ask a passenger to make or take a call for you.
- Keep conversations short and don't discuss emotional topics.
- If you must dial while driving, hold the phone at eye level so you can see the road.

For more driver safety information visit:

<http://wellnesswrp.personaladvantage.com/content?sub=10000340>  
<http://trafficsafety.org/>

## **Investment Goals and Investment Strategy**

Ready to start investing? How will you choose from among the thousands of investment opportunities available? The best first step is to decide what kinds of benefits you want your investments to provide. Once you've set goals for how you want your investments to perform, you can assess the features of various investments to determine whether they meet your needs.

Here are some basic investment goals. It is important to remember that these goals aren't

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mutually exclusive; you may put together an investment portfolio that combines a number of these benefits.

- **Growth and income.** Investments can make money for you in two basic ways. They may pay you regular income in the form of interest payments or dividends. They may also grow in value, permitting you to sell them for more than you paid for them. Attempting to maximize the income from investments is an income strategy. Trying to maximize the growth in value, or capital appreciation, of investments is called a growth strategy. Some investments offer only one benefit or the other. Bonds, for instance, provide interest income but don't typically grow in underlying value. Some stocks pay no dividend income; their companies reinvest their earnings for future growth. Other stocks provide both income and growth potential. It is possible to blend both growth and income goals in one portfolio.
- **Inflation protection.** Even in good economic times, inflation rolls on, eating away the value of assets. One investment goal is to look for investments that are likely to outperform the inflation rate. Of course, the higher the potential rate of return, the more risky the particular investment is apt to be.
- **Liquidity.** Liquidity refers to how easy it is to convert an investment into cash, or to

withdraw funds from it, usually with little or no loss in value. Generally speaking, the more liquid and stable an investment, the lower its rate of return. If you cannot afford to do without the use of your principal, your portfolio may need to trade rate of return for greater liquidity.

- **Preservation of principal.** It is possible for an investment to be very liquid, yet subject to market value decline. A good example of this is a stock mutual fund. When your desire is to maintain the original value of your investment with little or no risk of loss, you then have a goal of preservation of principal.
- **Loan security.** Even if you won't need to spend your principal, you may need it to use as collateral, i.e., security for a loan. Some investments can be used as collateral, and some—options and futures, for instance—cannot.

Since your investment goals will determine the objectives of the investments in your portfolio, it pays to think carefully about exactly what you want your investments to achieve.

For more investment information visit:

<http://wellnesswrp.personaladvantage.com/content?sub=10000099>

## Ten Tips for Combating Stress

1. **Believe in your ability to cope.** Embrace your strengths. Remind yourself that you can influence the outcome of events in your life. Create action plans to address problems at work and at home.
2. **Learn relaxation exercises.** Try deep breathing, visualization, and meditation. A hot bath, a walk in the park, and stretching exercises are also good stress relievers.
3. **Get a grip on guilt.** Guilt robs you of your energy and motivation. Be realistic about your expectations of yourself at home and on the job. It's neither possible nor desirable to try to be a perfect parent or employee.

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**4. Talk to a friend.** Talking about problems can help you blow off steam and give you the perspective you need to solve problems more easily.

**5. Develop leisure activities.** Practice a craft, learn to play a musical instrument, or join a community choir or a book club.

**6. Establish a regular exercise routine.** Stress produces chemicals that make you feel tense. Exercise helps to remove these chemicals from your body. Try to get at least 20 minutes of aerobic exercise three times a week. Choose a fun exercise you'll enjoy and stick with.

**7. Get plenty of rest.** Most people need seven or eight hours of sleep a night to feel renewed and refreshed. If you have trouble sleeping, increase the duration or frequency of your exercise sessions. Take a warm shower before bed.

**8. Eat a balanced diet.** Include lots of fruits and vegetables in your diet. Add calcium, in the form of milk, yogurt, and cheese and two to three servings per day of protein from meat, poultry, fish, dry beans, eggs, or nuts. Use fats, oils, and sweets sparingly.

**9. Improve your communication skills.** Learn to ask for help when you need it. Defuse misunderstandings before they occur by talking things over with your coworkers, spouse, and children.

**10. Learn to accept and adapt to change.** Change is a fact of life. Major work and life changes are common. Whether you welcome or dread these changes, they can all be extremely stressful unless you learn to adjust to them. Take time to recover, refocus, and regenerate during a major change such as promotion, relocation, parenthood, or divorce.

For more stress management information visit:  
<http://wellnesswrp.personaladvantage.com/content?sub=10001675>

