



Watch for benefits plan mailing

● Watch your mailbox in mid-October for 2004 TI benefits enrollment information. The retiree open enrollment period will be Oct. 27-Nov. 7.

The TI Alumni Association will have a seminar Oct. 23 where retirees can learn more about their 2004 health benefits. The event will be from 1 to 3 p.m. at Plano Centre.

There is no charge for the seminar, but reservations are required. Call the TIAA office at 972-995-8393. Leave your name, the name of anyone attending with you, and your telephone number.

In August, TI began a monthly healthcare newsletter integrated with the online Connected newsletter for active Tiers. The first installment deals with the financial impact of healthcare. Retirees can access the online Connected from the TIAA website, www.tialumni.org.

Estate planning

● The TIAA will present a seminar on estate planning and probate issues from 1 to 3 p.m. Sept. 25 at Plano Centre. Attorney Tod Almquist will deal with wills and other important documents.

To reserve a seat, call TIAA, 972-995-8393.

Get ready for TI retiree Big Event



Jerry and Ronnie Brandenburg, Tom Engibous and Max Post were on hand to greet retirees at the 2002 Big Event. The event returns this year on Nov. 12 and will be at Market Hall.

By Ed Hassler

Mark Nov. 12 on your calendar for the 2003 TI retiree Big Event.

This year's event will be in Market Hall, the one-story building across Market Center Boulevard from the Dallas World Trade Center, last year's event site.

By popular demand, the reception area will be larger, with signs indicating where

the various TI groups are gathering, so it will be easier to find and visit with friends and former co-workers.

Tom Engibous, TI Chairman, President and CEO, will speak about the company's progress, new products and technology. He also will review TI third quarter results and answer retirees' questions.

Retirees can get their annual flu shots at

the Big Event, as well as pneumonia shots, if needed. Assigning times for shots worked out well last year, so we will use the same system again this year. Attendees can pick up time assignments at the registration tables when they check in.

Stroke Prevention Plus will give a pre-

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TIAA Charity Golf Tournament to benefit seniors

By Max Post

Senior citizens across the North Texas area will benefit when more than 80 golfers tee off Sept. 8 at the Oakridge Country Club in Garland. The fourth annual TI Alumni Association charity golf tournament, which will benefit The Senior Source (formerly Senior Citizens of Greater Dallas), raises money through donations from the golfers, most of whom are retired Tiers. Contributions from corporate sponsors and individual gifts from other retirees also will go directly to The Senior Source.

For more than 40 years, this remarkable organization has provided vital services to older adults

and their families — protecting nursing home residents and other frail elderly; counseling adult children of aging parents; connecting mature job seekers with employment opportunities; and placing older volunteers with local nonprofit groups, schools and individuals in need.

The golf tournament has a first this year: While women golfers have participated individually in the past, this is the first time a women's team has entered the tournament.

The competition for bragging rights is always fierce and will be even greater this year, with the added incentive of a new car. David McDavid Lincoln Mer-

cury, 3333 W. Plano Parkway, Plano, is providing a brand new Lincoln Aviator for the first golfer to hit a "hole-in-one" in the tournament on the hole where the car is placed by the country club.

TI Retirees Herby Locke and Courtney Miller have been busy as co-chairmen for the golf tournament, handling arrangements and organizing the teams.

At the same time, another team of retirees, led by Ed Hassler and Max Post, have been active in contacting potential corporate sponsors, seeking their support for the tournament. Retirees volunteering to help include Jerry and Ronnie Brandenburg, Tom Gregory, Ida Hassler, Gladys

Jones, Linda Lambert, Barbara Lewis, Roy Long, Courtney Miller, Doris Mott, Dave Noble, Les Payne, Tony Schmidt, Bettie Smith, Anita Stinchcombe, and Phyllis Turlington.

"More than ever, we need the help of all our retirees — golfers or not — to make this tournament a success," Jerry Brandenburg, TIAA president, said

A mailing was sent to several thousand North Texas retirees in early August, inviting their participation. Donations are fully tax-deductible. Checks should be made payable to The Senior Source and mailed to The Senior Source, 1215 Skiles St., Dallas, TX 75204.



TI Alumni Association
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ALUMNI NEWS

CALENDAR

September

13 — TI Reunion Club Breakfast. 10 a.m., Denny's Restaurant on Motor St. Call Gladys Jones, 214-376-9725 or Fannie Rose, 214-352-1978.

14 — TIAA New England and Canada Fall Foliage Cruise. Leave Boston on Royal Caribbean's Grandeur of the Seas for 7-day cruise. Call Kathleen Humphrey at ClearHaven Cruises, 972-690-7245.

16 — Texins Retiree Club Covered Dish Lunch. 10 a.m., Dallas Texins Activity Center. Call Tom Gregory, 972-412-9332.

18 — Senior Connection, support group for job seekers 55 and up. 10 a.m., The Senior Source, 1215 Skiles St., Dallas. Topic: Making Your Resume Sparkle. RSVP required. Call Renae Redwine or Judy Burk, 214-823-5700.

24, 30 — Off Our Rockers. Volunteer training/information for individuals 55+ re this Senior Source program. 10 a.m., Sept. 24, Richardson Senior Center, 820 W. Arapaho, Richardson, and Sept. 30, Center for Community Cooperation, 2900 Live Oak, Dallas. RSVP required. Call The Senior Source, 214-823-5700.

27 — Juvenile Diabetes Research Foundation Walk. Call Nancy Wolff, 972-995-8462.

October

10-13, 24-27 — Dallas Arboretum Harvest of Cultures Celebration. Tiers, retirees and maximum of five guests get free admission by showing TI badge.

11 — TI Reunion Club Breakfast. 10 a.m., Denny's Restaurant on Motor St. Call Gladys Jones, 214-376-9725, or Fannie Rose, 214-352-1978.

21 — Texins Retiree Club Covered Dish Lunch. 10 a.m., Dallas Texins Activity Center. Program: World-class poets reciting old and original works. Call Tom Gregory, 972-412-9332.

27 — GSI Reunion. 5:30 p.m., Radisson Hotel, North Central Expressway and Campbell Rd., Richardson. For reservations, mail check for \$30 per person, payable to Dolan McDaniel, 213 Crooked Creek Dr., Richardson 75080, by Oct. 1. Call Eddie Neitzel, 972-239-9345.

November

12 — TI Retiree Big Event. 10 a.m., Market Hall, North Stemmons Freeway at Market Center Blvd. Call TIAA, 972-995-8393.

15 — TI Reunion Group Annual Banquet. 6 p.m., Holiday Inn Select, LBJ Freeway at Josey Lane. Tickets, \$22.50 per person. Call Gladys Jones, 214-376-9725. Rose, 214-352-1978.

18 — Texins Retiree Club Thanksgiving Luncheon. 10:30 a.m., Golden Corral, 3312 Forest Lane at Webb Chapel. Business meeting for election of 2004 officers. Call Tom Gregory, 972-412-9332.

December

16 — Texins Retiree Club Christmas Luncheon. 10 a.m., Ryan's Family Steak House, 3301 W. Buckingham Rd., Garland, one block east of Jupiter. Business meeting. Bring unwrapped gifts for needy children. Call Tom Gregory, 972-412-9332.

TI-ALUMNI CONNECTED

The TI-Alumni edition of *Connected* is sponsored by the Communications Team of the TI Alumni Association. The Alumni edition's goal is to help foster and maintain a sense of community among the retirees of Texas Instruments.

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Retirees interested in contributing to the publication should contact any member of the Communications Team.

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NEWS BRIEFS

MTBC welcomes TIAA members

TI Alumni Association members who want to stay current on high tech developments can take part in Metroplex Business Technology Council events at MTBC member prices, usually a 30 percent discount.

Richardson-based MTBC offers First Friday Management in High Technology luncheons and Third Friday Technical luncheons. TI Alumni should identify themselves as TIAA members when making MTBC contacts or reservations, as TIAA is an MTBC member.

For further information, go to the TIAA web site, www.tialumni.org and click on either Ongoing Education or Volunteer opportunities. Or contact Jim Eiting, TIAA coordinator for MTBC, at 972-995-8393 or mtbc@tialumni.org. Further information on MTBC is available at www.telecomcorridor.com/tbc.

Skooglund to talk on ethics

Carl Skooglund, former TIAA executive vice president, will speak at Gonzaga University's third annual Engineering Ethics Conference Oct. 15-17 in New Orleans.

As a TI vice president and director of ethics, Carl established the TI ethics office for communicating corporate values, overseeing business conduct and ongoing ethics communication and education.

Carl is currently on the National Institute for Engineering Ethics executive board.



Save this reference list of useful phone numbers for TI and TI-Raytheon retirees.

TI Health and Financial Benefit Plans

1-800-890-2600 TI SmartLink. Consolidates all benefit phone numbers into voice recognition 24-hour telephone system. To talk to TI Benefits Center representative Monday - Friday 8:30 a.m. to 4:30 p.m. Central Time, enter or speak your Social Security number, select TI Benefits Center item from menu and then enter your Hewitt password. Or you can direct dial service providers at the following numbers:

1-888-377-7896 — Employee Stock Purchase Plan Service Center - Computershare.

1-800-888-2273 — Employee Assistance Program - Magellan.

1-866-866-2300 — Blue Cross Blue Shield (BCBS) PPO Plan.

1-800-433-5008 — TI-Aetna Health Answer Line (for questions re Yr. 2002 claims).

1-800-557-5749 — AdvancePCS Pharmacy.

1-800-942-0854 — MetLife Dental Basic/Dental Plus.

1-800-772-1416 — Aetna DMO.

1-800-422-4234 — DeltaCare DHMO, Main Number.

1-800-424-1155 — Eye-Care Discount Program.

1-800-292-2336 — FREE & CLEAR Smoking Cessation Program.

1-800-633-4227 — Medicare benefits and claim status.

1-800-888-9560 — Nutrition counseling. In Dallas area, call 972-238-1811.

1-800-597-7516 — UBS Financial Services (Stock Options).

1-800-981-8676 — Computershare Investor Services (TI Stock Accounts)

You may also access Your Benefits Resources (YBR) website via TI Alumni website at www.tialumni.org. (Social Security number and password required for logon to YBR).

Raytheon Health Benefit Plans

(TI-Raytheon Systems retirees should have your Social Security number and personal identification number available when you call.)

1-800-358-1231 — Raytheon Benefits Center.

1-877-767-5254 — Aetna US Healthcare Member Services (www.aetnaushc.com).

1-866-640-7008 (1-800-842-9489 TDD) — 24-Hour Employee Assistance Program (EAP - Life Resources).

1-800-424-3803 — Mental Health North Texas Area (Non EAP - Magellan).

1-866-612-3862 — Prescription Mail Order Services (Aetna Rx Home Delivery - until July 1).

1-800-754-8407 — Disease Management Services.

1-800-793-8616 — Vision One Discount Eyeglasses & Contacts (Cole Management Vision Care: www.cmvc.com).

1-888-262-4877 — MetLife Dental Customer Service.

Texins Retiree Club (Dallas area)

972-242-3939 — Lucy Salas, president, and

972-412-9332 — Tom Gregory, vice president, have information on activities, dues and meeting schedule.

TI Alumni Association

972-995-8393 — Main number for TIAA. (Or visit website at <http://www.tialumni.org>.) Also call for questions about quarterly newsletter *TI Alumni Connected*.

972-279-4075 — Jerry Brandenburg, president, has information on membership dues and activities.

ALUMNI NEWS

For the health of it

The TI Alumni Association Health & Wellness Seminar May 28 at Plano Centre attracted more than 100 retirees who were eager to learn more about living healthier lives. The event, sponsored by the TIAA Ongoing Education committee, included booths by several area organizations, including the American Cancer Society, Heaven at Home, Inc., Senior Care Services, Lane Chiropractic Clinic, Prevent Blindness Texas, Texins Activity Centers, University of Texas Southwestern Medical School, and the Frisco and Lewisville Senior Centers. The articles on this page represent some of the information that was offered at the seminar.

Understanding drug interaction

Drug interaction is a complex issue, so be an informed consumer. If you are on prescription medications, don't take any other drugs without checking with your doctor or pharmacist.

That's the advice of David B. Lorber, MD, vice president of the clinical division at AdvancePCS, the TI pharmacy benefit manager. AdvancePCS is the largest U.S. company that processing claims.

"As you get older, you take more drugs," Dr. Lorber said. "The average senior takes six to eight drugs, including over-the-counter drugs."

Potential problems

Prescription drugs can interact with other prescriptions, with over-the-counter drugs and with herbal products. Some drug side effects can be dosage related, so doctors may be able to prevent problems by adjusting dosages when appropriate. Metabolism, and especially liver and kidney functions, decline with age. Therefore, older patients may need a lower drug dosage.

Regarding Rx/ OTC drug interactions, Dr. Lorber said you have to be careful about taking OTC drugs with Coumadin (a blood thinner). "Almost everything interacts with Coumadin," he said.

Drugs can interact with certain foods, including grapefruit juice, alcohol, spinach and meals. Grapefruit juice reacts with certain heart medications and statins (prescribed for lowering cholesterol), increasing the effect of some drugs. Alcohol affects the liver.

"Most of the time, it doesn't matter whether you take a drug with food or not," Dr. Lorber said. "However, Fosamax, used for osteoporosis, must be taken on an empty stomach because taking it with meals cuts the drug's effectiveness. Food may render some antibiotics less effective."

He cautioned against taking prescription drugs with herbal products. "Just because it's natural doesn't mean it's safe," he said. The herbal drug industry is unregulated. Products are of unknown composition. For example, tests show the amount of ginseng varies within different products and even within different capsules of the same product.

Are there solutions?

"We get a lot of claims for medications that interact," Dr. Lorber said.

To avoid potential drug interactions, AdvancePCS uses drug utilization review edits. All prescriptions filled at 54,000 drug stores are processed through AdvancePCS computers, and messages warning of interactions are sent to the pharmacies.

"If you use your TI pharmacy card with any pharmacy, the prescription comes through AdvancePCS, where it is checked for drug interaction," Dr. Lorber said. "The pharmacy is messaged about the potential interaction. Then, the pharmacy calls the doctor regarding potential alternatives."

In the future, when doctors use personal digital assistants to write prescriptions, Advance PCS will notify the doctor of drug interactions at the point of service —when the prescription is written.

In processing prescription claims, AdvancePCS conducts 170 checks for eligibility and medication utilization. AdvancePCS reviews dose considerations, refill history and interactions.

Go to website

TI retirees can access the AdvancePCS website, www.advancex.com, which has a drug-to-drug interaction checker. The AdvancePCS website is linked to the TI Alumni Association website, www.tialumni.org.



Photo by John Byers

Picture of good health

Nicole Columbus, Jerry Pierce and Linda Moon at TIAA Health and Wellness Seminar. The seminar was held May 28 at the Plano Senior Centre and drew more than 100 attendees.

Become a good healthcare consumer

● Taking care of yourself means taking charge of your healthcare

You can use your health benefits wisely by doing research to make informed decisions. It's important to get preventive check-ups, exercise and eat right to keep your body functioning properly. Then, if something does go wrong, see a doctor.

These tips are from Linda Moon, TI Total Compensation and Benefits health promotion specialist. "You are in a health partnership with your doctor. Be an active participant in your care," Linda said.

- In evaluating a doctor, you must decide what qualities are important to you. Then, seek answers to these questions:
- Does the doctor accept my insurance or health plan?
- Is the doctor accepting new patients?
- Is the doctor in a group practice?
- Are appointment times and location convenient?
- How far in advance do I have to make appointments?
- How fast can I be seen if something happens that scares me?
- Can the office do simple urine and blood tests?
- Who takes care of patients

after hours or when my doctor is away?

- To which hospital does the doctor admit patients? Is this in my network?
- Does the doctor see patients at home? In nursing homes? In hospice?

In communicating with your doctor, be organized. Write down your concerns and symptoms. Bring a list of your medications, including strength and dosage. Then, take notes, ask questions and make sure you understand the doctor's answers.

It's okay to say, "I don't understand what you mean." This gives the physician the information he needs. "He can't read your mind," said Linda, a doctor's daughter.

Feel comfortable researching your condition on the Internet, and ask the doctor if what you found applies to you.

Then, comply with the treatment. But don't be afraid to "bother" your doctor with questions or concerns. Explore all treatment possibilities together to help you come up with an educated decision about your treatment plan.

To make wise medical decisions, ask about:

- **Diagnosis** — Is this something you will just have to live

with?

- **Treatment** — Will you have to take this forever?
- **Surgery** — What are the benefits vs. risks?
- **Recovery time** — How long before you can resume your normal life?
- **Success rate** — Will you have to undergo the same surgery again in 5 years?
- Alternatives to surgery.
- Cost.

"Remember that you have the right to approve or refuse treatment," Linda said. "It's a quality of life matter. We want you to make informed medical decisions."

Regarding medications:

- Know details of your prescriptions. Share the list with all providers.

- Get to know your pharmacist.
- Report any unexpected side effects.
- Take all medication as prescribed.
- Review your medications with providers at every checkup.
- Ask about more cost-effective drugs, including generic.
- Never take anyone else's medication or take drugs past their expiration date.

It's up to you to be a knowledgeable healthcare consumer.

Heavy burden

Obesity — having an abnormally high proportion of body fat — is a disease that affects nearly one-third of U.S. adults. And the problem is getting worse.

Nicole Columbus, TI Total Compensation and Benefits health marketing specialist, said \$100 million in healthcare costs per year are directly related to obese individuals. Obesity is estimated to cause at least 300,000 unnecessary deaths each year.

Based on their Body Mass Index (BMI), 64.5 percent of Americans are classified as being overweight or

obese. BMI is computed by the formula: weight ÷ height ÷ height x 703. A BMI of 25.0 to 29.9 = overweight; 30.0 and above = obese.

Facts about obesity

Among "fat cities," Houston ranks No. 2 nationwide and Dallas ranks No. 5, based on results from a survey by *Men's Health* magazine in 2001.

Obesity is considered a chronic disease. "The tendency toward obesity is fostered by our environment —

lack of physical activity combined with high-calorie, low-cost foods," Nicole said.

The American Heart Association lists obesity among major risk factors for heart disease and heart attacks.

Obesity increases the risk of developing high blood pressure, diabetes (type 2), heart disease, stroke, gallbladder disease and cancer of the breast, prostate and colon.

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ALUMNI NEWS

Eisemann Center benefactor is former Tler named Chuck



TIAA President Jerry Brandenburg welcomes Chuck Eisemann as a lifetime member of the Association during the group's annual meeting May 22. The meeting was at the center which is named after Eisemann.

● Arts, technology are both passions for entrepreneur.

By Dot Adler

The TI Alumni Association welcomed Chuck Eisemann as a life member at its annual meeting May 22 at Richardson's new Eisemann Center.

Chuck, a one-time Tler turned entrepreneur, is the benefactor for the Charles W. Eisemann Center for the Performing Arts and Corporate Presentations.

"I have a high regard for TI and Tlers," Chuck said. "TI made my success in business possible."

Chuck said Texas Instruments was "the place to work" in 1966 when he signed on as a Semiconductor Division area administrator. TI was a leader in most areas and especially in technology. "As a new MBA, I had the great opportunity to work with some very bright people and some of TI's leaders," he recalled.

As he worked his way up in TI, Chuck transferred to Corporate Staff in 1968 and revamped the company's expatriate procedures.

After that, he had the pleasure to work with C.J. "Tommy" Thomsen, a TI director, on the stock options program, with Jim Fischer on future plant locations, and on a special project to revitalize the TI Profit Sharing Program.

"One of my most exhaustive studies," he said, "was of all developing countries to locate those with

the most favorable conditions for future plant sites."

In Chuck's last TI assignment, as corporate director of Human Research and Development, he was responsible for human resource research in more than 30 nations.

"TI gave me the experience to go on my own and found the consulting company that later provided the resources to acquire a financial services business," Chuck said.

"In North Texas, TI, along with Collins Radio, has given birth to what is now the Telecom Corridor®, with hundreds of spin-offs. TI is also a great example of what a good corporate citizen is. I will always owe a debt of gratitude to the great people

with whom I had the privilege of working."

Chuck left TI in 1974 to found Industrial Relations International, Inc., and served as chairman and president of the management-consulting firm until 2000. Richardson-based IRI develops programs in the areas of multilingual opinion surveys, customer satisfaction, employee relations and management training for corporate clients worldwide.

After Chuck donated IRI to Communities Foundation of Texas, he continued on as president and chairman until Gene Duckro acquired the company.

Chuck is still on retainer to IRI to assist in any way he can.

Chuck was elected to the board of Canyon Creek National Bank in 1977 and became the controlling shareholder in 1986 and was elected board chairman. He also chaired Chaparral Bancshares, Inc., the CCNB parent company. Chuck served on the CCNB board until the bank merged with Bank of Texas.

After the merger, Chuck was asked to join the Bank of Texas board of directors. His office is at the bank in Richardson.

A San Antonio native, Chuck holds bachelor and master's degrees in business administration from the University of Texas at Austin. There, he became interested in the arts and was a leader in organizations supporting the arts community.

In the Dallas area, he is a long-term arts supporter, starting when he first moved here in 1966 with membership in the 500 Inc. He was a Richardson Symphony director and organized, produced and directed the first three "Sounds of Freedom" patriotic Flag Day concerts in Richardson.

He and his wife, Ann, have lived in Richardson since 1971. Their son, Brian, is a student at the UT Austin.

Chuck is in his seventh year as a Richardson Chamber of Commerce director, and also serves on the Stakeholder Advisory Board of Richardson's Telecom Corridor® STARTech high tech accelerator corporation.

"Retirement is elusive, and that is the way I like it," Chuck said. "I have many other activities, including vice chairman of the Richardson Chamber of Commerce." He is a member of the Metroplex Technology Business Council and a certified mentor with STARTech.

"Other than being married to a wonderful person, my wife Ann, being associated with Richardson's new performing arts hall and being named Richardson's Citizen of the Year are my two most proud moments," he said.

'04 cruise opportunities for TIAA

Traveling as a group can be a rewarding experience and is something TIAA members have requested. TIAA will offer these 2004 cruise opportunities:

D-Day Anniversary: Start and end in London. Visit Normandy beaches, Paris, Belgium and more on a 10-day cruise, departing in early June.

Eastern/Western Caribbean: Sail from Galveston for the Western Caribbean or from Florida for the Eastern Caribbean, with November or December departures.

For details, contact Kathleen Humphrey at 972-675-0832, 877-661-5347 or klh@clearhavencruises.com. Also, check the TI Alumni website at www.tialumni.org and look under "Travel Opportunities" for current offerings.

BIG EVENT

From Page 1

sensation on stroke symptoms and the diagnostic tools available to detect the effects of a stroke. This topic is important not only for the aging population, but also for younger persons, as a stroke is not uncommon in very young people. Recognizing the symptoms is critical in getting prompt treatment and limiting the damage.

A special display will spotlight the Texins Activity Centers, which celebrate their 50th anniversary this year. When the Texins organization began in 1953, it was one of the first corporate recreational programs in the United States. Texins has since grown to become a leader and innovator in comprehensive health and wellness programs and has been recognized internationally for its service.

Big Event attendees can explore exhibits from a number of area organizations and see new TI products on display. The exhibits will be bigger and better than before.

Again, retirees will be encouraged to complete a TI Alumni

Association survey questionnaire. Last year's survey was a great success, both in terms of the response received and the knowledge gained.

Doors will open at 10 a.m., and a buffet lunch will be served starting at 11. The program will be presented after lunch, and Tom Engibous is scheduled to address the crowd at 1 p.m. Activities continue until 3 p.m.

Some 12,000 retired Tlers are being invited to the Big Event, which is generously underwritten by TI. Thus, admission is being kept to a nominal charge — \$10 in advance, or \$15 at the door.

Free parking will be available in the Market Center parking garage near Market Hall.

Invitations will be mailed in October. Any TI retiree who does not receive an invitation and map is asked to call the TIAA office at 972-995-8393. Those who have relocated since retiring from TI may need to update their personal information to ensure TIAA has the current address. To update that information, call the TI Benefits Center at 1-800-890-2600.

Big Event transportation

The TI Alumni Association is considering providing roundtrip bus transportation from the Dallas Texins Activity Center to Market Hall. However, we need your input to determine if there is sufficient demand to pursue providing the bus. Phone TIAA at 972-995-8393; send e-mail to admin@tialumni.org; or write to TIAA at P.O. Box 740181, Dallas, TX 75243. Tell us how to contact you so we can notify you of what arrangements are made. There may be a charge for this service. TIAA cannot guarantee a bus will be provided unless we receive a sufficient number of commitments.

OBESITY

From Page 3

Consequences of obesity

Nicole said obesity is related to almost all diseases, either directly or indirectly.

According to the U.S. Surgeon General, overweight and obesity are second only to cigarette smoking as the cause of preventable disease and death.

Overweight individuals can improve their health by losing only 10 percent of their weight, Nicole said. The health benefits include lower blood pressure, lower bad cholesterol and higher good cholesterol, lower elevated blood glucose levels and a decrease in abdominal fat.

What you can do

If you are overweight or obese,

- Talk to your physician about weight loss.
- Increase your physical activity. Just 30 minutes of activity every day will help.
- Eat nutritiously most of the time. Watch calorie intake.
- Be a better and smarter health-care consumer, because it affects costs as well as your well-being.