

RECORD OF SOCIETY OF ACTUARIES

1985 VOL. 11 NO. 1

Vol. 11, No. 1

April, 1985

RECORD

IMPROVING EMPLOYEE PERFORMANCE BY IMPROVING EMPLOYEE HEALTH

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How many feel possessed with outrageous good health and energy levels? (Most in the audience raised their hands.) Can you see the problem I am faced with? Can you guess who shows up to learn about wellness? The wellest of the well! It's true. The people who usually attend my sessions are so healthy it's as if I'm preaching to the choir of true believers.

Let me ask a few more questions. How many people feel they will live to age 88 with high levels of vitality and aliveness? How about to age 100? There is a big drop here in the number of you who raised your hands.

The average life expectancy will be 88 in a few years. As actuaries, you probably know that. If you are living a normal life, you have a good chance to reach age 88. However, a normal life is hazardous to your health. "Normalcy" is just muddling through. Wellness is dramatically different from that. Not surprisingly, public expectations have not been very high with respect to extended life expectancy. Furthermore, longevity is not the key anyway. The quality of your existence and life quality are the focus of this presentation.

However, my talk will be low key. Therefore, if you are not perfect, relax. I will not make you feel guilty or ask you to come forward and declare for wellness. There is no pressure. You do not have to qualify to live a wellness lifestyle. People often think they must give up smoking, stop eating junk food or lose 20 pounds to qualify, but those beliefs just get in the way of supporting a wellness lifestyle. Change is more likely if you just decide that wellness makes sense and is part of your life. Decide that you are going to live that way. You will find wellness much less difficult to carry out.

The focus of this presentation is that aging is negotiable. You can strengthen your bargaining position with Mother Nature by pursuing, in your own unique way, a wellness lifestyle.

There are three reasons to consider living a wellness lifestyle. They are all good, but they get better as you go down the list. The first is that chronic illness is expensive, distracting and painful. Furthermore, the health care system is dangerous under the best of conditions. That's not a bad reason for choosing wellness, but it's not

*Dr. Ardell, not a member of the Society, is the publisher of The Ardell Wellness Report and the author of several books on wellness.

even the best reason. The second is that you really can negotiate better terms with Mother Nature in regards to aging and the compression of senescence. The third is that living in accord with these principles, adapted to your own circumstances, is simply a richer way to be alive. You can perform better both personally and professionally. Therefore, wellness should be attractive for anyone "in search of excellence." It is consistent with that kind of quest.

There are three purposes to my talk. One is to inform, giving you basic information about the nature of the wellness concept and the movement - particularly at the work place. I will also give you an indication of what the wellness movement will be in a year or two, what its relevance is to your profession. The second is to motivate, if not inspire you, but at least to convince you to look deeper into the issue. The third is to entertain you - to make wellness interesting. I believe that wellness is too important to be presented grimly.

The Wall Street Journal recently quoted a Yiddish proverb which has application for introducing the theme for this talk: "If the rich could hire other people to die for them, the poor could make a wonderful living." I cite this because no matter how successful you are as actuaries, your ability to enjoy the delights that life offers will be limited if you deteriorate before your time. I suspect most people would jump at the chance to hire someone to die for them if they could. They cannot, but there is an alternative.

How many of you are middle aged? Guess what? There is no standard for middle age. It has never been established. Many people believe middle age is two years older than they are - not a bad notion. Don't rush middle age. The only good formula for middle age is if your spouse tells you he or she is having an affair, and you want to know if it's going to be catered; you are getting close. In any event, the goal of life is not to accumulate great prestige, enormous power and great resources and then die of a heart attack at 50 so that your survivors can have the greatest garage sale in the history of the neighborhood! That just isn't worthy.

I read a lot about actuaries in preparing this talk. I'll tell you something. I'm mighty impressed. You do important work, you have great skills, and your commitment and preparation are unparalleled. I can think of no other profession with such high standards. Ten exams! It is the basis on which I have arranged this talk.

I think you should add something to those exams. I think the Society of Actuaries should add a wellness element to each of the ten exams. Then a Fellow in the Society of Actuaries will also be a Fellow in the Society of Wellness. That's right - if new professionals were to master one principle or one basic concept with behavioral consequences attached to it at each exam, they would be committed wellness practitioners by the time they became Society of Actuaries Fellows.

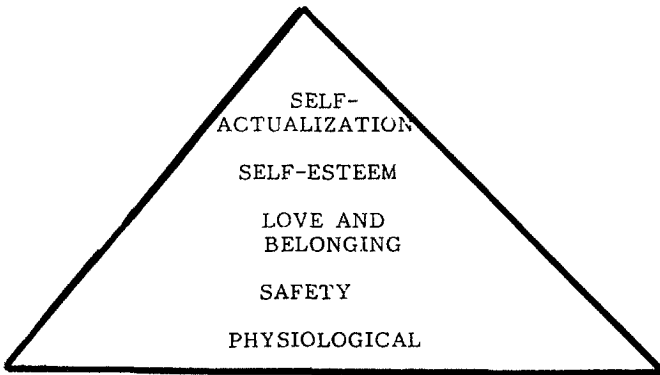
At this point, a quick summary is in order. There are three reasons to consider living wellness lifestyles and three basic questions to ask yourself about whether or not this concept applies to you.

1. Am I winning?
2. How do I know?
3. Where can I turn to improve my health and sense of enjoyment and satisfaction in living?

Let us begin with an appreciation of the close connection between the health of employees and the health of an organization. That's one of the major reasons why so much attention is being given to the wellness concept today. Another reason is that people are beginning to appreciate the connection between taking care of themselves and being effective managers. Tenneco has just released interesting data on the association between participation in company wellness programs and high performance ratings on employee evaluations. This does not prove causality, but it does represent a strong association. That is enough for the manager of that organization (Tenneco) and many others.

Think of managing not just your physical being but also your mental, career, financial, educational, social and spiritual being. Then consider divisions within those departments. It is important to know what's going on in those divisions. Take, for example, the physical. It includes the division of muscular strength, the division of endurance, and the division of flexibility.

Consider, for a moment, the classic "Hierarchy of Needs" chart as developed by Abraham Maslow.



The steps to wellness for actuaries can be plotted on this hierarchy.

Why are so many American companies interested in motivating people or creating the conditions where people want to make better choices? Largely because employee medical costs in American companies are rising so fast (20 percent a year compounded). Within eight years, these expenses will offset after-tax profits in the average large corporation!

There is, however, a new motivator. While the initial reason for wellness was the high cost issue, the focus now is an interest in performance.

At this stage, let's summarize the periods of health promotion programs at the work place. Initially, such programs focused on problems. Too many problems led to charges of 20 percent a year for medical benefits. The work place seemed like a convenient location to bring people together to control these costs. But the programs were problem-centered, not wellness-oriented. They were targeted towards people who really had serious difficulties. It is wise to have such programs, which are now called employee assistance programs or EAPs. In fact, companies should hold off on establishing a wellness program until an EAP is in place. Employees focused in the lower levels of Maslow's hierarchy will not think in terms of self-esteem and actualization, transcendence, and similar considerations related to wellness. So it is important to deal with drug and other problems endemic both in the work place and society at large.

Americans are over-medicated. Seventy percent of all doctor visits end with a patient receiving a prescription for medication. Television advertising assaults you with medications for improved sleep, excretion, smell, energy, youthfulness and, naturally, overall health. Over 20 tons of aspirin is sold every year - that's 225 tablets for every man, woman and child. Sales of tranquilizers are increasing: valium and librium are being replaced by even stronger drugs.

The second stage of health promotion was the risk reduction era. This era was somewhat negative in that the emphasis was on discussing bad habits, not supporting good ones. But this is not a wellness type of orientation. Instead, it is scaring people and is not a good way to motivate.

The third phase of health promotion lasted about a year and a half. It was characterized by a belief in "The Answer" which might have been jogging, meditation, or something else.

The fourth stage in the health promotion movement was the start of the wellness era. Wellness programs are different from the other preceding programs: they are not problem-centered, negative, and related to risk reduction. In a wellness program, the first step is getting people to raise their expectations as to what health is all about.

If acturaries were to be encouraged to master wellness skills in the course of the ten examinations for Fellowship in the professional society, here are the ten steps to mastery that would be included.

TEN STEPS TO THE MASTERY OF WELLNESS

1. You have much to gain and nothing to lose by realizing and acting upon the fact that there is a great deal more to health than not being sick: there is wellness. Step one is to understand what wellness is; why it is invaluable; and how it can be pursued, achieved, and sustained throughout a lifetime.

2. You can discover that it is equally important and far more interesting to know how healthy your body is as it is to know what illnesses or injuries it now has or might soon develop. Step two is to learn about your wellness vital signs, what they indicate about your level of health, and what you can do to make them better.
3. You can and should achieve black belt status as a person certified in self-responsibility for your own health and well-being. Step three is to assess your current attitudes and knowledge about who is responsible in what ways for your health and overall well-being and how to act on this knowledge.
4. You can and should achieve a blue ribbon in medical self-care and personal awareness. Step four is to realize and act upon the realization that modern medicine is a wonderful thing but, as with all wonderful things, has limits.
5. You should not have to be heroic to live a healthy life. Step five is to learn how to become a wellness change agent and shaper of healthy cultures at home, work, and play.
6. You can save money, improve your health, and derive more enjoyment from food by becoming a wellness diner. Step six is to master the basics of high performance nutrition for a wellness lifestyle.
7. You can manage stress for personal effectiveness as well as illness avoidance and the elimination of burnout. Step seven is to comprehend the dynamics of how stress works, to develop coping and management skills, and to utilize artful techniques for minimizing life's daily or predictable "hassles" and obstacles.
8. You are immeasurably advantaged by becoming and staying fit for excellence. Step eight is to recognize the three basic forms of physical conditioning (endurance, strength, and flexibility) and to develop and maintain appropriate activities in each of these areas of fitness.
9. You can derive more satisfaction and sense of purpose in life from psychological or spiritual wellness activities than physical pursuits alone. Step nine is to assess your degree of satisfaction with this larger dimension of your existence and to explore additional avenues to emotional and social well-being.
10. You can increase your prospects of sustaining a wellness lifestyle and all the benefits thereof by writing a personal plan for your own and your family's well-being. Step ten is to develop a systematic eight-week plan for wellness.

The first step would be dedicated to Freud because he was once asked: "What do you do in psychoanalysis?" His response, which could shed light on today's medical system, was: "We work with people who are hysterically unhappy and bring them back to a state of normal

unhappiness, like everybody else." That is not enough, however. Health is more than "normal non-sickness."

J.K. Jerome told an interesting story that dramatizes the power of suggestion. A man went to a library to read in the medical encyclopedia about hay fever. As the man thumbed through the book, he began glancing at the various diseases listed. Suddenly, he froze with fear. He read the symptoms of typhoid fever and realized he had had it for months. A bit later he came across something called St. Vitus's Dance. He decided he had those symptoms too. Greatly troubled, he sat down to read the book alphabetically. He found he had Bright's Disease in a mild form and cholera with severe complications. He also concluded he had had diphtheria from birth. Said the man, "When I went into the library, I was a healthy man; when I came out, I was a physical wreck." So, please be careful about the information that is available to you. One of our problems in America is that we get constant media messages telling us to check for the seven signs of one deadly disease, nine signs for another, and eleven for some other. As a result, we always think in terms of disease. After a while, it becomes overwhelming. We don't receive similar information about what it's like to be really healthy, but this is needed to counter-balance all the negative messages.

How many of you would feel comfortable describing what it's like to feel extraordinary? Take a deep breath and visualize for a moment a time in the past day or two when you felt exceptional, when people were giving you great feedback, the weather was terrific, and you felt fulfilled. Could you describe what that's like - when you're at the heights? Could you imagine calling a friend and talking about it? "Harriet, I'm having a head pleasure." It doesn't sound right, does it? That's because we don't have language for positive health. I'm a little sensitive about this. I'm a runner, and it seems to me I'm usually in races dedicated to diseases. Yesterday I ran a 10K in Golden Gate Park. It was called "The Heart Disease Ten K." When I crossed the finish line at 8 a.m., somebody gave me a beer! (Of course I drank it. I was thirsty. It was a long run!) Two weeks later I was in a Muscular Dystrophy 15K. My point is that there is too much focus on illness. I'd like to see a shift.

Wellness is not anti-doctor. Modern medicine is wonderful, but there are two problems: people expect too much of it and too little of themselves. One of the challenges of the wellness movement is to get people to expect more of themselves and to stop thinking so much about disease.

If you are interested in moving to the right side of the wellness/worseness continuum, you need to know a few things about your body that tell you how healthy (as opposed to how sick) you are.

THE WELLNESS/WORSENESS CONTINUUM

-10	-5	0	+5	+10
LOW		NO PAIN		HIGH
LEVEL		NOT SICK		LEVEL
WORSENESS		NORMAL		WELLNESS

If you have a physical exam or an annual checkup, all the doctor will look for is whether you have the symptoms of an illness. He will not give you many insights regarding how healthy or how fit you are unless you have an exceptional doctor or the test is given at an athletic club or hospital with a wellness program.

I had an interesting experience just before the Boston Marathon. I took a physical exam - and expected that the doctor would be impressed. I hoped he'd say something like: "For a 65-year old, you're in pretty good shape." But he just looked concerned. So I got concerned. Then he said: "Ardell, you're medically uninteresting." That bothered me. Being fit is better than that, but medical education has not recognized that. A doctor should also be concerned with "wellness vital signs." For example, do you know what your resting heart rate is? Tomorrow morning before you get out of bed, check your pulse. Take it for 15 seconds and multiply the result by four. (Not hard for an actuary.) A heart at rest that beats more than 70 beats per minute is doing too much work. As you become better conditioned, you will find that your heart muscle becomes a better pump. It can do more work with less effort over extended periods of time.

Tracking heart rate is tuning into a wellness vital sign. Another is percent of body fat. How many know what their percent of body fat is? A very small number. A healthy male would be about 15 percent, a healthy female about 19 percent. (See Exhibit 1 for a recommended reading list on wellness vital signs.) Body fat is a good indicator of muscle chemistry. It indicates how well you burn calories even when you're sleeping. It's a good idea to know your percent of body fat. There is a simple way to check it; namely, a calipers instrument that measures skin fold or a hydrostatic tank. I'm working on a new method: no technology is needed nor is there a computer print out. Just stand naked in front of a mirror in the privacy of your room. Then, jog in place. Build up your speed, then stop suddenly. If your body keeps going, you're over the ideal level.

There are other wellness vital signs, such as cholesterol levels, including ratios of high density lipoproteins with low level lipoproteins. Know your wellness vital signs - and watch them get better as you adopt a wellness lifestyle.

The third exam should assess your qualifications for a black belt in terms of your locus of control or sense of personal responsibility for your own health. This tests your belief that it is you and not the doctors that make the difference. It is not fate, circumstances, the weather, or anything else as much as what you feel, think, and do. This applies not just in terms of obvious health issues but to your whole life.

We have a problem in our society - the culture does not support personal responsibility. Look at health insurance. Is it really health insurance? Of course not. It's a medical insurance payment plan. It rewards people for getting sick! You get time off, and you get paid - for getting sick. You can't call in well, can you? Try calling your boss someday and say: "I've been into wellness for the last

few weeks and I feel terrific. No way am I coming to work today." The company won't appreciate that.

The legal system seems to protect people who don't take responsibility. The San Francisco Chronicle carried an item a few weeks ago that illustrated how the legal system distorts responsibility. A burglar fell through the skylight of a school he was breaking into. He then sued the school district for \$3 million because the school hadn't warned him the skylight was unsafe. He collected \$260,000 plus \$1,200 a month for life!

Here's another one. Somebody named Steven Fair is suing the Hostess Twinkies Company because he fell out of a tree. He claims he was under the influence of Hostess Twinkies. In his lawsuit, Fair says he was addicted to Hostess Twinkies for six months before the accident and "Hostess cakes clouded his motor coordination and prevented him from having the presence of mind to hold onto the branches." I think our country is in trouble when responsibility gets shifted to ludicrous extremes. But, we see it everyday. How do we get people to take more responsibility for their own health? It is a challenge worthy of any Fellow in the Society of Wellness. And it is one of your challenges.

The next exam has to do with earning a blue ribbon by understanding how to use the medical system in terms of medical self-care. There's a big business now in medical self-diagnosis, estimated to range about \$3 billion within the next year. People are learning how to be their own doctors, with such things as diagnostic pregnancy kits and insulin kits.

Most morbidity and mortality today is related to lifestyle and environment. Yet, we have a medical system that puts 96 percent of its energy into after-the-fact, episodic, high technology, hospital-based and doctor-focused care. Things are out of balance. There is no quick fix, but is important to know when to use the system and when to allow nature to take its course.

In 1983, there were 160 medical cost containment legislative acts passed by state legislators. The trends are for shorter hospital stays, more competition among doctors, heavy advertising by doctors, tougher medical care customers, and more people wanting to know about hospital procedures and billings for services.

But make no mistake: The biggest of all cost containment strategies is the consumer committed to staying well. That is the blue ribbon area!

The next exam would focus on norms. The goal here is to figure out how to live a wellness lifestyle without the need for heroism; that is, making it easier so extraordinary commitment and sacrifice are unneeded. This means understanding norms. Norms are expectations reinforced by groups. They are behaviors which may be subconscious, so that people are rarely aware of them, but they have a powerful influence on health. The reason why most people make good or bad choices is not because they don't have the information or are not as

smart or as virtuous as the "wellness-oriented" among us; it is because of the kinds of groups they belong to. One of the best things you can do for your health is to choose your parents wisely. The next best thing is to hang out with people who will reinforce healthy habits. Thus, what a blessing it would be if the Society of Actuaries reinforced wellness lifestyles by building wellness skills and considerations into the ten exams.

Take a moment to think about some of the things that occur daily which make it easy or difficult to make positive choices. There are many tests and group activities designed to help people raise their awareness and decide which norms they want to change. That's the good news; namely, that norms can change. Here is an example of one that is changing. It is called "Happy Hour." The U.S. Army recently banned happy hour by declaring that the Army is not in the business of training alcoholics. The city of Boston has done the same thing, and many state and city governments throughout the country are joining the ranks. They are recognizing the association between drunk driving and slaughter on the roads. So, norms can change. But before trying to change norms, first get a sense of how powerful they are. To do so, try to break a few. Here are some examples. Sit at a different place at the table. Invite your friends to dinner - and don't serve alcohol. Don't apologize for or even mention it. Watch their eyes. They'll look at each other and wonder if you flipped out. Some may think you stayed in California too long. Or, when driving for a car pool, park a mile away and announce to everybody the surprise chance to get extra aerobic exercise. Or, do something silly, just for the fun of it. Call the telephone company. Call information - and give them some. You might ask, "Do you have a number for Hortense Bagweather?" "No." "Well, it's 827-4885." I did that, just to see how the operator would respond to a norm switch. There was a long pause at the other end, and finally this little voice said: "Are you from California?" You see, it is tough to break a norm. The pressure is tremendous, and you must be heroic to do it. In fact, Plato wrote about that. He wrote: "A society is in jeopardy if a member of that society has to be a hero or a fool to do what is right." If you have to be heroic or foolish to go out of your way, everyday, to eat good foods that support you in living beyond the margins, or go out of your way for daily rigorous exercise, or find time for yourself, and so on, then you probably won't be able to sustain a wellness lifestyle unless you're heroic.

We need to change these parts of our culture, particularly in the work place, so that practicing wellness is not so difficult. That's what this ten-exam proposal is about.

Also, be aware that advertising is heavily against good health habits. Even the health magazines are filled with ads for alcohol and tobacco products. Would you be surprised to know that Psychology Today, a health magazine, has about thirty color ads every month suggesting that you'll be gorgeous if you smoke this brand of cigarette or drink that brand of alcohol? The womens' magazines are the worst offenders. Do you think they would include editorials about smoking and low birth weight or the fact that lung cancer is now a bigger killer of women than breast cancer? "You've come a long way, baby" - indeed. The

amount of paid advertising from tobacco companies inhibits publishers from banning such advertising, as has long been the practice at Reader's Digest.

Exam number six would require candidates to master fundamentals about nutrition - not nutrition information for sickness avoidance, but rather food patterns for optimal performance. You can save money, improve your health and derive more enjoyment from food by becoming a wellness diner. You don't have to be a health nut to do it. This exam would determine whether you mastered the basics of high performance nutrition for a wellness lifestyle. Basically, this means a diet of complex carbohydrates, such as corn, potatoes, rice, pasta and grains, which provide the most efficient burning fuel. It assures that you get plenty of fiber, that you reduce salt intake and cut back on saturated fats. Do this and your body will run better. This diet is even a good brain food - which is important in your business. It boosts stamina, endurance and energy.

It also helps to have doctors who model an interest in nutrition. Always examine your doctor before you allow him or her to examine you. This rule will serve you well.

Stress is the focus of the next area to test. Unlike the popular literature of a few years ago, the seventh examination would not measure stress as it relates to diseases. Rather, the focus would be managing stress to be a more effective human being. Stress management, however, involves more than a few techniques. For example, begin with the idea that stress is not outside of you. It's not the event or the circumstance but the way you respond to it that makes the difference. You can set it up so that you are prepared in advance to choose responses that are easiest on your body and that will not wear you out by midday. These responses involve time management skills; coping mechanisms; and developing capabilities of deep breathing and muscle relaxation, attention to body signals, and more. Stress management is vital for personal effectiveness. In fact, it is difficult to be effective without these skills.

The next area is fitness. At the eighth exam, you would have an opportunity to demonstrate a standard of physical excellence relative to your possibilities and changing life circumstances.

The ninth exam is probably the most important of all. It is about psychological well-being, whether or not your life is working, how you feel about yourself, and your larger purposes. For some people, psychological well-being derives from traditional religious avenues. Others may favor approaches derived from Eastern traditions or from humanistic origins. Whatever it is, the evidence is clear that strong values and ethics underlie good physical health and longevity.

In 1947 the Gallup polling organization did a large survey of Americans. They asked about the three criteria most important for judging personal success. What do you think the public felt were the keys to success in the late 40's? If you guessed fame, money, and status, you guessed right. Today, it is reversed: good health, friendships, and family are

the top choices. Our society and culture are changing, and people are beginning to appreciate bottom-line type values consistent with the wellness movement.

Abraham Maslow, Herbert Otto, Carl Rogers, Rollo May, and others outside the traditional medical system have looked at healthy people, individuals who rarely get sick. They always develop the same profile of characteristics of healthy people, and only a few indicators are about physical health; the rest concern deeper issues. Therefore, this deserves inclusion in the exam at a time just prior to entering the actuarial profession.

The tenth and final exam should help candidates to get systematic about wellness. Exam ten tests your ability to develop a business plan for your own well-being. When completed, candidates would have a written document that contains all the elements of a strategic way of promoting their chances to succeed. A plan is just a scheme or a way to focus so that you can improve your prospects of being successful in living a wellness lifestyle. The elements are all self-explanatory. You write goals and activity commitments to insure that goals will be achieved. Other behavioral change techniques are added.

One of the most exciting aspects of present wellness programs is presented in the context of "breakthrough performance." Communication skills, leadership training, team building, and conflict resolution are the issues. That is where the future of wellness programs at work will occur.

Living a healthy lifestyle is not complicated. You do not need a Ph.D. or M.D., and you don't really have to pass ten exams. But, it does require awareness on both an individual and a cultural level. Subtle factors do affect our choices.

In closing, let me emphasize that wellness is fun, romantic and hip, sexy and free. People living wellness lifestyles are warmer in winter, cooler in summer and sleep better all year round. There is no need to exaggerate about wellness. People living wellness lifestyles are stronger and better looking, have higher morale, and enjoy more antibodies to resist illness. If you live a wellness lifestyle, you will become wildly popular, you'll get promoted, elected to something, your insurance rate will go down, you'll become tax exempt, and you'll get better gas mileage. It's just a wonderful way to live. Remember, the goal is to become a wellness Fellow, whether it's official or otherwise. Set it up so you become a Fellow in this special society in addition to being a Fellow in the Society of Actuaries.

Think of adversity as Nature's hints. Robert Frost wrote a poem about that. I'm convinced the medical cost crisis is really a great hint. Frost wrote: "How many times did it thunder before Franklin took the hint?" How many apples fell on Newton's head before he took the hint? Nature is always hinting at us. It hints over and over again and sometimes, suddenly, we take the hint.

Speaking about thunder, I'm reminded that Mark Twain spoke about thunder, too. Twain observed that "thunder is good, thunder is impressive, but it's lightning that gets the work done." I have been

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thundering for a while; I'll leave the lightning to you.

Please don't settle for average health; instead, consider becoming and staying exceptionally well.

Consider these lines from the play "Sunday in the Park with George:"

It isn't easy
 Having just the vision's no solution,
 Everything depends on execution.
 The art of making art
 Is putting it together
 Bit by bit.

EXHIBIT 1

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