

## Safety, Health & Fitness —

### Protect Your Good Name

The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your check book they will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks.

When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the “For” line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won’t have access to it.

Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box use your work address. Never have your SS# printed on your checks. You can add it if it is necessary. But if you have it printed, anyone can get it.

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel.

Keep the photocopy in a safe place. Also carry a photocopy of your passport when you travel either here or abroad. We’ve all heard horror stories about fraud that’s committed on us in stealing a name, address, Social Security number, credit cards, etc. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily.

File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here’s what is perhaps most important: Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

The numbers are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration (fraud line): 1-800-269-0271

### Pump Up Your Skiing

If you think strength training is just for “serious” skiers, think again. Strong muscles improve a every skier’s performance, whether beginner, intermediate or advanced. For those stuck in a skiing rut, strength training may be your ticket out.

Few sports are as physically demanding as skiing, but many skiers hit the hill having done little-to-no training. They pay for it with sore muscles, but that’s only the beginning. Poor fitness also increases the potential for injury. The most common ski injuries are joint related, and the best way to protect joints is by building muscle. Strong muscles stabilize the joints and, in turn, enable you to control your skis.

There are no shortcuts to improving strength and endurance. Studies show that it takes six weeks to increase strength and double that to work up to more complex moves (such as squats) that use multiple muscle groups simultaneously (as needed in skiing). And you have to start slow.

### Exercise Dos and Don’ts

#### Warm Up

Do five to ten minutes of aerobic activity.

#### Lifting Weights

Start with a light weight—one you can comfortably lift 15 times. After a couple of sessions, you can increase the weight by a small increment.

#### True to Form

Never slouch; and always keep the shoulders down and back and the head in a neutral position (eyes looking forward, neck in line with the spine). Lift and lower slowly and smoothly. Go through the complete range of motion, but never lock your knees or elbows, as this stresses the joint. Also, keep your joints aligned. For example, when doing leg exercises, keep your weight on your

heels and your knees directly above—and not in front of—of your toes.

Steady Breathing

Keep your breathing even and smooth. Holding your breath raises your blood pressure.

Maintain Balance

Work large muscle groups first. If smaller muscle groups are tired from lifting, you won't be able to adequately perform the lifts for the larger ones.

Stretch Out

Stretching after your workout will help increase flexibility, an essential aspect of muscular fitness.

Finally

Stop if you feel any pain during your work-out. A mild burning sensation in the working muscles is OK, but joint pain is not.