Momentum

TAKE CARE • TAKE CHARGE FOR LIFE

FOURTH ISSUE 2007

A NOTE FROM ICI

IN THE PAST YEAR, WE HOPE YOU HAVE taken advantage of the many Take Care • Take Charge programs that ICI provides to help you live a healthier life. Hopefully, you completed your Health Risk Assessment and learned what steps you can take to improve or maintain your health. But before you embark on a new and healthy 2008, we know you still have to face the holidays — a season that can tempt anyone to stray from a healthy path, as we face a seemingly daily bombardment of rich foods and expensive gift items.

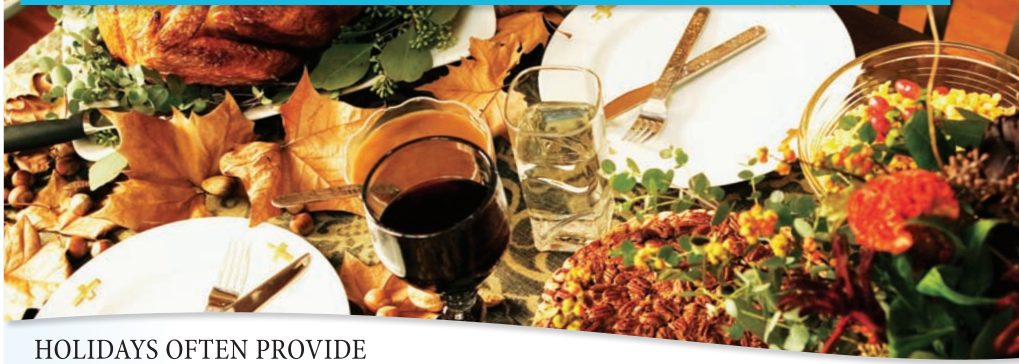
In this issue of *Momentum*, we help you prepare for the holiday season by arming you with information to help you make healthier choices. We show you how to create New Year's resolutions you can stick with and offer safety guidelines for decorating, cooking and choosing holiday toys.

We realize the holidays also may be financially stressful, so there also is information on disaster-proofing your finances — how to calculate your holiday gift budget, keep from spending beyond your means and avoid identity theft.

The new year ahead offers a new opportunity for you and your loved ones to Take Care of your health, wealth and family and Take Charge of your life. We hope you can use the information in this newsletter to start 2008 on a healthy note!

Take Care • Take Charge
HEALTH • WEALTH • FAMILY

HAPPY, HEALTHY HOLIDAYS!



HOLIDAYS OFTEN PROVIDE wonderful opportunities to reconnect with friends and family. Unfortunately, most of these social events include a variety of traditional culinary treats — making it difficult to maintain your diet. According to a recent Weight Watchers study, the average American can gain seven to 10 pounds during the holiday season.

Despite the temptations, there are ways to avoid falling into a month-long binge:

PREPARE FOR PARTIES

Do not attend a holiday event with a large appetite and an empty stomach. Have a light snack before you indulge in the holiday buffet. Studies show that consuming the fat in an ounce of nuts or the protein in a glass of skim milk will help reduce your appetite — making you less likely to overeat during a holiday meal.

DO NOT SKIP MEALS

Continue to eat three meals a day, and do not starve yourself before a holiday event. By eating low-fat, healthy foods during the day, you can avoid the danger of overeating at a party.

EAT IN MODERATION

You can consume fewer calories and still enjoy the pleasures of eating your holiday favorites, by reducing portion sizes. Simply choose a small portion of each food, not a plateful.

BALANCE YOUR MEALS

Instead of filling your plate with sweets, save room for fruits and vegetables, so you continue to receive the valuable nutrients and vitamins your body needs.

STAY ACTIVE

People who stay active during the holidays are less likely to put on weight. Exercise burns off the excess calories and fat consumed during the holidays and makes it easier to continue a routine for the new year. For example, after you eat at a party, go for a walk with a friend or family member. By exercising with someone, you have a greater chance of success. A partner can encourage you to honor your commitment to yourself — and vice versa.

BEFORE YOU HIT THE HOLIDAY BUFFET TABLES, TEST YOUR TASTE BUDS WITH A HELPFUL QUIZ ON PAGE SIX.

PROMISES, PROMISES

CREATE NEW YEAR'S RESOLUTIONS YOU CAN STICK WITH

NEW YEAR'S RESOLUTIONS ARE EASY to make. Unfortunately, they are even easier to break. As each new year rolls around, you may find yourself promising to make the same changes in your life, such as losing 20 pounds or sticking to an exercise program. At the end of each year, you may be disappointed that these changes were not made.

Try these strategies to help you see the best results from your New Year's resolutions.

FIND A FOCUS

Determine exactly what you would like to get out of your resolution. If you are having difficulty staying on track, consider more long-term reasons. For example, resolve to lose weight to prevent developing a disease, instead of fitting into a smaller size.

BE ACCOUNTABLE

As you work toward your goals, keep in mind those who have accomplished the same goals for themselves, and allow them to be your inspiration. Think, "If they can do it, so can I," and you may find it easier to stick to your resolution.

CREATE A SUPPORT NETWORK

Whether you recruit friends and family to help you meet your goals or you find a local group with similar interests, having the support of others can help you make your resolution a reality.

HAVE A CLEAR PLAN

Even the most realistic resolutions may take a lot of work to accomplish. Break down your resolution into clear and easy steps. It may take longer, but meeting a few smaller goals along the way will make your resolution more attainable. To help you keep track of the steps you have created, try keeping a log of your accomplishments.

HELP WITH YOUR RESOLUTIONS

THROUGH TAKE CARE • TAKE CHARGE PROGRAMS

IT IS NOT ALWAYS EASY TO FOLLOW through on the promises you make to yourself, but you do have help. These Take Care • Take Charge programs can provide the encouragement and support you need to achieve your New Year's resolutions:

QUIT SMOKING

ICI offers three options to help employees and their dependents quit smoking. Some smoking cessation agents are covered under the Caremark prescription plan. The company also offers telephone support from certified smoking cessation coaches, as well as the WebMD® Ready, Set, Stop! Online program. For more information, go to **www.myiciserv.com** and click on **Quit Smoking** in the **Health** column of benefits.

WEIGHT WATCHERS®

The Weight Watchers program focuses on changing your eating habits and becoming aware of triggers that drive your eating. The program provides emotional support and a lot of encouragement to exercise and make healthier choices. Four options are available: At-work meetings; local meeting vouchers (new lower rates); online subscriptions; and the At-Home Kit (Corporate Edition). Remember, ICI will reimburse 50 percent of your program costs, if you attend 75 percent of your meetings! Call **(866) 797-2834** or log on to **www.weightwatchers.com/cs/ici/index.aspx**.

LIFESTYLE HEALTH COACH™

Team up with a health professional who will work with you over the phone to create healthy habits. Coaching is available for physical activity, tobacco cessation, diet and nutrition, stress management and weight management. To enroll in this free and confidential program, call **(866) 733-7020 Monday through Friday, 8 a.m. to 9 p.m., Eastern Time.**

HEALTH MANAGEMENT CENTER

You may want to accomplish your health goals in the privacy of your own home, at your own pace. With your free Health Management Center, you can create fitness and nutrition plans, calculate your metabolism and heart rate and learn more about many health-related topics (such as nutrition, weight loss and cholesterol). Log on to **www.myiciserv.com** and click on **Health Management Center** in the **Health** column.

SUCCESS STORY

JULIE STALKNER, of the ICI Paints Stores Division, knows just how addictive smoking can be. Although she has asthma and is allergic to cigarette smoke, she was a smoker for 22 years. With the help of ICI's Take Care Take Charge program, Julie finally kicked the habit. **She recently contacted WellCorp, ICI's lifestyle management vendor, and agreed to share her experience with other Momentum readers.**

Julie took advantage of a prescription medication (Chantix™), covered under ICI's Caremark prescription plan. She heard about Chantix through her neighbor, a smoker for 35 years. When Julie heard her neighbor had been smoke-free for more than eight months, she decided to give the prescription a try for herself.

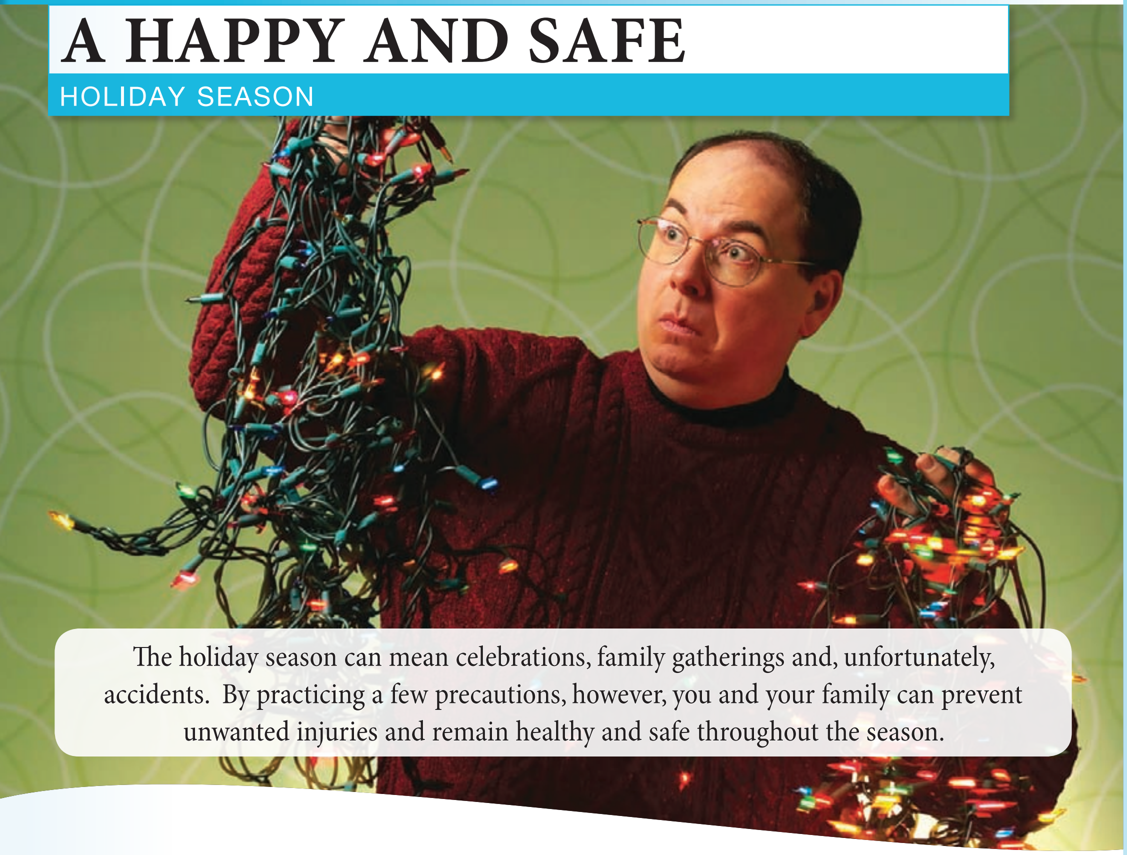
"My ICI insurance paid for it, and it cost me $25 per month," Julie said. "I think non-insured [smokers] pay $100 per week. So it's a no-brainer for people on our insurance program [to use this medication]."

Julie's asthma has improved tremendously, and she no longer needs to spend an excessive amount of money on asthma and allergy medications, she said.

Congratulations, Julie, for taking charge of your tobacco habit!

A HAPPY AND SAFE

HOLIDAY SEASON



The holiday season can mean celebrations, family gatherings and, unfortunately, accidents. By practicing a few precautions, however, you and your family can prevent unwanted injuries and remain healthy and safe throughout the season.

DECORATE SAFELY

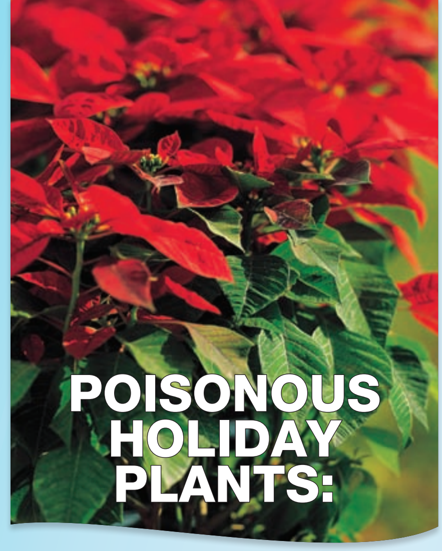
Each year in the United States, more than 1,300 people are treated in emergency rooms for injuries related to holiday lights, and an additional 6,200 are treated for injuries related to holiday decorations, according to the U.S. Consumer Product Safety Commission. Here are some tips that can help you prevent injuries in your home:

- Only use lights that carry an Underwriters Laboratories (UL) label, and be sure to follow the instructions for proper installation and maintenance. Keep in mind, most lights are made to withstand a maximum of 90 days outdoors per year.
- Avoid placing lit menorahs and other candles near decorations or drapes. Keep candles out of the reach of small children and pets, because they easily can knock them over. Remember to extinguish candles whenever you leave the house or go to bed.
- Be sure not to string more than three sets of lights on an extension cord, and keep the cords out in the open, not under carpeting or behind drapes.
- When decorating outside, using a ladder, ensure that the ladder is on secure ground, before climbing. If you are trying to reach the roof, extend the ladder at least three feet above the edge of the roof.

COOK SAFELY

With the hustle and bustle of a house full of guests and several foods cooking at once, it is easy to become distracted. Unattended cooking is the leading cause of home fires in the United States, according to the National Fire Protection Association (NFPA). Follow these safety measures:

- Keep a close eye on food that is cooking on the stove and in the oven. Ask someone to take your place in the kitchen, if you need to answer a door or finish setting the table.
- Wear a short-sleeved shirt while cooking, or roll up your sleeves so they are not hanging over burners.
- Avoid using a wet oven mitt — you can be scalded if the moisture in the mitt is heated too quickly.
- If you have a fire in the oven, turn off the heat and keep the door closed until the fire is out.



POISONOUS HOLIDAY PLANTS:

Myth or Reality?

Poinsettias, holly and mistletoe often show up in homes around the holidays. While they contribute to a festive ambiance, their believed toxicity could bring your holidays to a halt. Find out if the holiday plants you decorate with are poisonous.

POINSETTIAS

These holiday flowers often are believed to be poisonous, but in reality, the plant is nontoxic. However, eating the leaves of this plant can cause stomach irritation in humans and make pets very sick.

HOLLY BERRIES

This plant is mildly toxic and, if swallowed, is likely to cause nausea, vomiting and diarrhea. According to Poison Control experts, however, a child would have to eat at least 20 holly berries to experience serious health problems.

MISTLETOE

This plant is toxic, especially to children and pets. Mistletoe berries contain toxins that can slow the heart and cause nausea and vomiting. For these conditions to occur, a child would have to consume only a few berries.

GET THERE IN TEN

10 WAYS TO PROTECT YOURSELF FROM IDENTITY THEFT DURING THE HOLIDAYS

BY TAKING THESE PRECAUTIONS AND following these tips, you can help ensure that your holiday shopping is safe and secure.

1. Use a credit card, instead of a debit card, when shopping online. Using a credit card can help provide extra protection from fraud.

2. Avoid giving out your Social Security number or credit card information over the phone, via e-mail or over the Internet, unless you consider it a trusted business relationship.

3. When shopping, ask for your receipt, instead of placing it in the shopping bag. Also remember that this time of year, it especially is important to watch your personal items in public places. Identity theft criminals look for busy shoppers who have left their purses or shopping bags unsupervised.

4. Update the virus protection software on your computer to prevent a worm or virus from sending out personal information.

5. When creating online usernames, construct a password that combines six to eight letters and numbers. Your password should not include parts of your Social Security number, phone number, birthday or address.

6. Never respond to "phishing" e-mails. These e-mails pose as your bank, eBay or PayPal. You can forward the e-mails to anti-spoofing prompts on these Web sites to validate their authenticity.

7. Cover your hand when you enter your personal identification number (PIN) at an ATM, to avoid having someone look at your PIN over your shoulder.

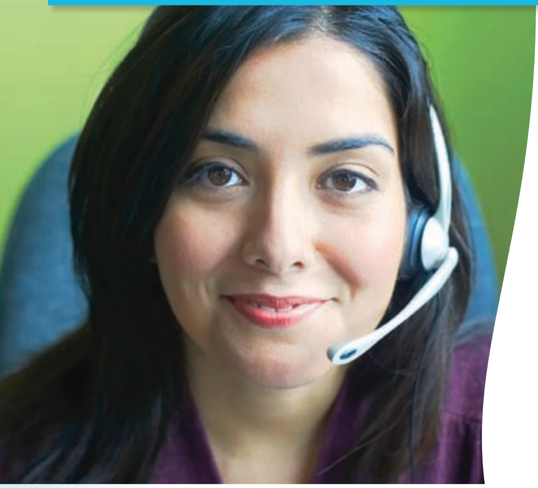
8. Shred or tear papers and receipts with personal information, before throwing them away. This information can include credit or debit card purchases, account balances or voided checks.

9. Know when to expect your financial statements in the mail. If they do not arrive on time, contact the financial institution immediately. When the statements do arrive, check them carefully.

10. Write "Check Photo ID" in ink on the back of your credit card, near your signature. This will remind the sales clerk to check ID before the purchase, reducing the risk of fraud.

CONDITION MANAGEMENT

PROGRAM EXPANSION



ICI RECENTLY EXPANDED THE Take Care • Take Charge Condition Management Program. In addition to helping you and your dependents manage diabetes, low-back pain, coronary artery disease and cancer, this program now can help you manage asthma, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD).

ASTHMA

Receive educational materials and telephone support to help you:

- Recognize the early warning signs of an asthma attack;
- Learn how to prevent asthma attacks;
- Identify what triggers your attacks, such as dust, cold air, allergies or cigarette smoke, and learn how to manage these triggers; and
- Know when to seek help or medical attention.

CONGESTIVE HEART FAILURE (CHF)

Work with a health professional over the phone to:

- Understand how to follow your prescribed medication instructions, so that you can reduce fluids, lower blood pressure and/or improve circulation;
- Create a healthier diet that contains less sodium and cholesterol; and
- Learn to reduce stress, lose weight, quit smoking and know when to seek medical treatment.

CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD)

This program provides support and information on the following issues associated with COPD:

- **Lung infection** – Learn to recognize symptoms of a lung infection that could lead to a hospital stay.
- **Diet** – Many people with COPD are malnourished, because they quickly burn calories in their effort to breathe. Learn how to prepare small, high-fat meals throughout the day, so you can better metabolize medication, tolerate more activity and reduce the risk of lung infection.
- **Smoking** – Become educated on the effects of smoking, and find referrals to smoking cessation programs.

These confidential programs are available, at no cost to you, through Matria Healthcare. For more information or to enroll, call **(888) 863-2262** or log on to **www.matriacares.com/icitakecaretakecharge**.

HOLIDAY SPENDING 101

This holiday season, the National Retail Federation is estimating that Americans will spend more than $474 billion on gifts. It is easy to get caught up in a shopping frenzy during the season, which can add stress to your life — and finances. But with a little planning and some sound advice on how to shop wisely, you can disaster-proof your finances.

KNOW YOUR LIMITATIONS

It is not unusual to feel a need to please loved ones by giving generous gifts. But, if you want to stay out of debt, you need to create a budget based on how much you can realistically spend during the holidays.

It is okay to decide to accumulate debt, but the debt has to be kept within reason. If you want to pay off your debt, you need to be able to pay off holiday bills within two months, starting in January, according to the Financial Asset Management Corporation.

Start by figuring out how much you can pay off in one month, then double that number — this is your spending limit.

For example, if you can afford to pay $300 per month on your credit card, your budget for holiday spending is $600 (paying $300 for two months).

AVOID MONETARY QUICKSAND

Once you start down the path to overspending, it is easy to quickly become overwhelmed. Try to reign in your spending by following these guidelines, which can help you stop before you start:

- Leave your credit cards at home; always use cash when shopping in stores.
- Be sure not to sign up for a store credit card, even if you get a discount for doing so. These cards often charge the highest interest rates, which could leave you with a large bill.
- Spend the money you do have, not the money you think you will have. For example, do not count on the money you anticipate getting for your tax return. Your assumptions may be incorrect, or you may need that money for a home emergency, such as replacing an expensive appliance that stops working.

SHOP WISELY

Personal finance experts suggest re-thinking your gift-giving strategies:

- Create a shopping list that includes the names of the people you need to buy for, and include a dollar amount, as well as a gift idea, for each. Take this list with you to the store, and leave after buying the items you need.
- Buy gifts on sale, and be sure to shop around for the lowest price.
- Shop online to limit impulsive purchases. You also can easily compare prices and look for sales. Be sure to find out if shipping discounts are available.
- If you have to make purchases with your credit card, use the card with the lowest interest rate.

TRACK YOUR SPENDING

As an ICI employee, you have access to professional financial planning, at no cost to you. The Ayco AnswerLine® can help you determine the best way to achieve your financial goals this holiday season. Acyo can offer suggestions on how to track your spending and project your cash flow, so you are in better control of your finances. Call **(888) 715-1323,** Monday through Friday, between 9 a.m. and 8 p.m. Eastern Time**.**

PRINT YOUR OWN W-2

Register to receive your 2007 W-2 electronically, and access it a minimum of three to seven days earlier than employees who have their tax statements mailed. It only takes a few minutes! Just follow these simple instructions:

1. Log on to **www.getmytaxform.com/ICI** by January 11 and follow the prompts to set up your own unique user ID and password.

2. Click "Continue" to log back in to the system, using your newly-created ID and password.

3. Click on "Sign Up to Receive your 2007 Tax Statements Electronically" and follow the prompts.

Registration is quick, easy and secure … and you can do it from any computer — at home, at work, even at the library!

If you register for an electronic tax statement, you will not receive a W-2 in the mail. During the month of January, you will be notified by e-mail that your W-2 is available to be downloaded. If you do not register for an electronic W-2, you will receive your W-2 just as you always have – via the U.S. Postal Service.

Electronic tax statements only are available to employees who receive W-2 tax forms. These statements are not yet available to employees who file taxes in Canada or Puerto Rico.

If you received an electronic tax statement in 2006, you must register again for 2007.

WHEN SHOPPING FOR TOYS
THINK SAFETY FIRST

With the gift-giving season upon us, it especially is important to pay attention to toy safety.

December is Safe Toys and Gifts Month. This national observance promotes education on the dangers of giving hazardous toys to young children — especially those under the age of 3, because of their habit of putting objects in their mouths.

The Safe Toys Checklist, from Prevent Blindness America, outlines three important ways to protect children from harm:
1. Only buy age-appropriate toys.
2. Show children how to properly use toys.
3. Always keep an eye on children while they play.

You also can use the cardboard core of a toilet paper roll as a safety tester. If a toy or a small piece of a toy can fit through the roll, it is considered a choking hazard for young children.

Toys also can be recalled for safety reasons. Recently, Mattel Inc. recalled more than 9 million toys that contained unsafe levels of lead and posed potential choking hazards.

For updates on toy recalls, visit the National Safe Kids Campaign Web site at **www.safekids.org** or call the U.S. Consumer Product Safety Commission Hotline at **(800) 638-2772.**

KEEPING HAPPINESS
IN YOUR HOLIDAYS

WHETHER IT IS HECTIC SHOPPING, financial worries or yet another party invitation, stress sometimes can chase the cheer from your holidays. Following these simple strategies can help you cope with holiday stress and put joy back into the season.

- Shop early. This will make the holiday rush less stressful, and you even might find better deals along the way!
- Get in the routine of taking a walk after holiday events, especially when they include a lot of food.
- Remember that you can say "no" to invitations. Pick and choose the events that work for you.
- Balance your plate at holiday parties. Incorporating more nutritious foods and fewer sweets helps eliminate the guilt associated with unhealthy eating.
- Before you shop, create a budget and a shopping list, and be sure to stick to both.
- Prioritize your time by creating two lists: one with tasks that you have to complete and the other with tasks that are more enjoyable. Make it your goal to accomplish one task at a time, interchanging the "must do's" with the "want to do's." This way, you can be productive, but still enjoy life!
- Find time to relax. For example, take a hot bath, or set up an appointment for a manicure or a massage.
- If you feel overwhelmed, be sure to ask family or friends to help you with cooking, cleaning or other tasks around the house.

If you need additional help dealing with holiday stress, you can turn to the Take Care • Take Charge Employee Assistance Program. Counselors are available 24 hours a day, seven days a week, to provide confidential support over the phone — at no cost to you. Call **(800) 283-0089**.

CONTINUED FROM COVER.

TEST YOUR TASTE BUDS

The key to avoiding weight gain over the holiday season is to find a balance between indulging in high-calorie sweets and maintaining a healthy diet. Take the following quiz to learn more about making healthy choices.

Which is healthier?

1. A medium-size slice of pecan pie OR the same size slice of pumpkin pie (1/6 of an 8" pie)?

2. Eight ounces of sugar-free hot apple cider OR eggnog?

3. Three-and-a-half ounces of skinless white meat turkey (about the size of a deck of cards) OR dark meat turkey with the skin on?

4. One cup (about the size of a baseball) of candied sweet potatoes OR one cup of baked sweet potatoes?

ANSWERS

1. A slice of pumpkin pie is healthier, because it contains 10 grams of fat and 230 calories, compared to the pecan pie that has 21 grams of fat and 450 calories.

2. The cup of cider is healthier — it contains 0 grams of fat and 6 calories, while the eggnog contains 20 grams of fat and 340 calories.

3. Skinless white turkey has 0.7 grams of fat and 135 calories, compared to the skin-on dark meat turkey that has 7 grams of fat and 180 calories.

4. A cup of baked sweet potato is healthier, because it contains 24 grams of carbohydrates and 100 calories, as opposed to the candied potatoes that contain 60 grams of carbohydrates and 300 calories.