

Understanding Alcohol's Effects

April is Alcohol Awareness Month

If you understand how alcohol can affect people, it may help you to drink responsibly. The following factors influence how people respond to alcohol, according to the National Institutes of Health and the American Medical Association.

Your weight

The extent of alcohol's effect on the central nervous system depends upon how much is in your blood and how much blood you have. This is because alcohol is distributed through the body via the water in your bloodstream, according to the National Institute on Alcohol and Alcohol Abuse (NIAAA). The more water in your blood, the more diluted the alcohol will be.

Generally, the lower your body weight, the less blood and water you have. So, smaller people usually have a higher ratio of alcohol in their blood if they drink the same amount a heavier person drinks.

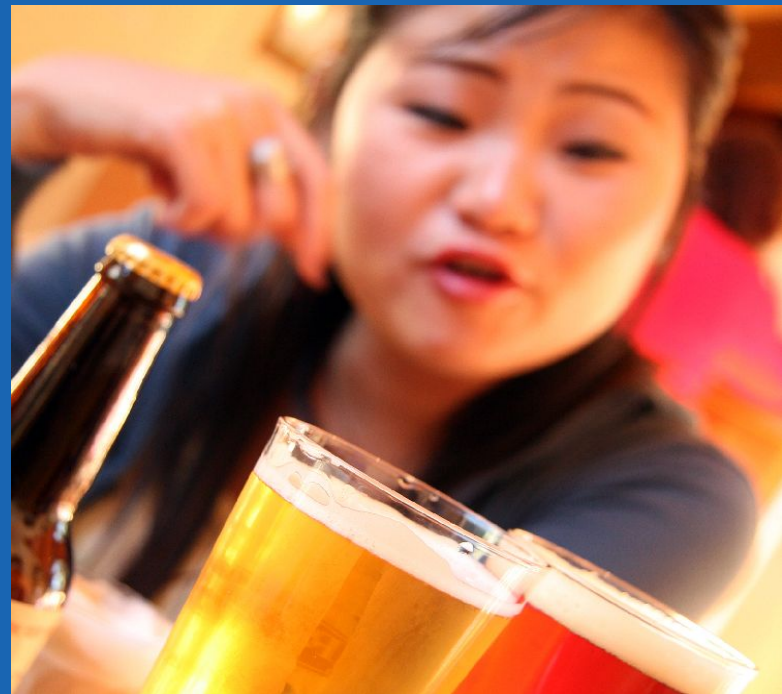
For most people, intoxication occurs after two to three drinks. An average drink is 12 ounces of beer, 5 ounces of wine or 1.5 ounces of 80-proof liquor. Keep in mind that the alcohol content of different types of beer, wine, and distilled spirits can vary substantially.

Your gender

Men generally can drink more alcohol than women of the same size before they show its effects. This is because women have less body water than men of similar body weight, so women tend to have a higher blood alcohol level than men of the same weight after drinking the same amount of alcohol. A woman's brain and other organs are exposed to more alcohol and more of its toxic byproducts.

Your age

As people get older, they usually have a higher fat-to-muscle ratio, so they become less able to maintain tolerable amounts of alcohol in the blood as younger people of the same weight.



What's in the drink

The water in beer or wine provides an extra buffer for the alcohol over a straight shot of liquor. That's why people tend to feel the effects of beer or wine a little less.

But the carbon dioxide in champagne or the soda in a mixed drink increases the rate of alcohol absorption, causing a more rapid effect.

How much food is in your stomach

If you eat a meal before drinking, alcohol absorption will be considerably slower than drinking on an empty stomach.

The medications you take

Alcohol reacts negatively with more than 150 medications, including sleeping pills, blood thinners, and some antidepressant and anti-anxiety drugs, according to the National Clearinghouse for Alcohol and Drug Information. Because drinking alcohol with some medications can increase your intoxication level, be sure to ask your doctor or pharmacist if any of the medications you take can have this effect.

Your physical and emotional health

People who are fatigued or highly stressed often have a stronger reaction to moderate amounts of alcohol.

Alcohol and weight management

Alcohol contains significant calories, and drinking may also lead you to eat, or overeat, especially when you are in a social setting, the NIAAA says. A 2005 study by the NIAAA found that women who drank the smallest amount of alcohol (one drink) with the greatest frequency (three to seven times a week) had a lower body mass index than women who drank less frequently but more at each drinking session.

For more information:

<http://ndbh.personaladvantage.com/logon?target=alcohol>

<https://ncadi.samhsa.gov/>

Autism Has Many Faces

April is National Autism Awareness Month

What does autism look like? Even for an expert, the answer's not always clear. That's because autism isn't just one disorder. Instead, it's a spectrum disorder, a set of issues that can be mild, severe, or anywhere between.

Autism is called a developmental disability because it starts during a child's developmental period -- before age 3, says the National Institute of Child Health and Human Development (NICHD). It causes delays or problems in the ways in which a child develops or grows.

Children with autism may have high or low IQs. They may be chatty or silent, outgoing or shy, good or bad students. They may or may not have unusual talents. Some are easygoing, while others have severe behavior issues.

What do they have in common? Delays or disabilities when it comes to social skills such as ordinary conversation, eye contact, and hugging or holding another person, as well as emotional understanding of others. Children with autism have difficulty with both verbal and unspoken communication. They also have problems with routines and repetitive behaviors, sometimes repeating words over and over, or obsessively following routines, the NICHD says. Most children with autism also share delays in motor skills.



Cuts across groups

Autism affects all racial, ethnic, and social groups. Boys are up to four times more likely than girls to be affected by autism, the NICHD says. If a family has one child with autism, the family has a 5 to 10 percent chance of having another child with autism.

Most experts agree that early intervention is important in treating autism. But how can parents spot problems that might lead to a diagnosis?

Developmental pediatrician Adrian Sandler, M.D., is medical director of the Olson Huff Center in Asheville, N.C. He says you can see red flags that might point to autism in a child as young as 1 year old.

According to the NICHD, a child should immediately be evaluated for autism if the child:

- Doesn't babble or coo by 12 months of age.
- Doesn't point, wave, grasp or make other gestures by 12 months.
- Doesn't say single words by 16 months.
- Doesn't say two-word phrases on his or her own by 24 months.
- Has any loss of any language or social skill at any age.

If the doctor finds that a child has signs of autism, the child will be sent to a specialist to be tested and to rule out other disorders, the NICHD says.

"You certainly want an evaluator with a good background in the autism spectrum -- a child psychologist, developmental pediatrician or neurologist -- who can do a careful observation. Expect a lot of questions," says Robert Naseef, Ph.D., a psychologist and author. "A good evaluation is more than a label. It will help with interventions."

Therapies can help

There is no standard treatment, and no cure. But many therapies can help, the NICHD says. Once parents place their child in a good education program, they often mix and match approaches to meet the child's needs. Therapies include:

- Individual education programs (IEPs), tailored to a specific child.
- Comprehensive treatment programs, which cover learning methods, behavior change and developmental goals.
- Programs that focus on reducing behavior problems and teaching skills.
- Programs that try to increase good behavior, reduce problem behavior and improve lifestyle.
- Medications, which are often used to deal with a specific behavior.

For more information:

www.autism-society.org

Buying A Used Vehicle From A Dealer

Buying a used car is a frustrating experience at best. Knowing your rights can help you make a savvy deal.

Prepare Yourself

Do your research ahead of time and know what make, model and year of car you're after. You can also find out what you should expect to pay for your car by comparing prices online and in newspaper ads.

It's best to line up financing with a bank beforehand. That way, you don't have to worry about dealer financing scams, and can negotiate the best interest rate.

If you're up to it, you'll probably get a better deal selling your current car instead of using it as a trade-in.

Visual Inspection

Once you've found a car you're interested in, take a good look at it, focusing on:

- Making sure the 17-digit VIN numbers on the dashboard and doors match (otherwise the car could be stolen).
- Signs of flooding, such as water lines on the engine, new carpeting or upholstery, rusting under the seats.
- Signs of fluid leaks on the ground around the car.
- The levels of fluids (radiator, windshield wiper, oil, and so forth).
- Signs of over-sprayed or new paint, which might indicate the car has been repaired after an accident.
- The condition of the tires.

You'll also want to test drive the car to determine general handling, and whether there are any rattles (which may be evidence the car has been in an accident) or other suspicious noises.

If they are available, a look through maintenance records can tell you how carefully and frequently the previous performed routine maintenance such as oil changes. Maintenance records can often reveal accident repairs and mechanical problems.

Buyer's Guide Info

The Federal Trade Commission's Used Car Rule requires dealers to put what's called a Buyer's Guide in every used car for sale. The Buyer's Guide must tell you:

- What type of warranty the car comes with.
- What percentage of the repair costs a dealer will pay under the warranty.
- That all promises made by the dealer should be in writing.
- That the vehicle should be inspected by an independent mechanic.
- Some of the major problems to look out for in the mechanical and electrical systems of a car.

Mechanical Inspection

It's important to have an independent mechanic inspect the vehicle for mechanical defects before you purchase it.

If the dealer won't let you take the car off the lot, you may be able to find a mobile inspection service that can inspect the car at the dealer's. If not, you may have to have the dealer take the car to be inspected at a mechanic's of your choosing.

There isn't a standard checklist for mechanical inspections, but the inspection should at a minimum cover the major mechanical systems mentioned on the Buyer's Guide.

Be sure to get a written inspection report from the mechanic, with a cost estimate for any necessary repairs.

Independent Research

Depending on where you live, you may be able to get at least some of the following information from your state Department of Motor Vehicles:

- Odometer mileage each time a car has been sold.
- Whether the car has been in any accidents.
- Whether the car has been sold at auction.
- The number of owners, and when they bought and sold the vehicle.
- If the vehicle was leased, or a rental car or government vehicle.
- When the dealer took delivery.
- Any vehicle emissions inspection problems.
- Whether the car has been reported as stolen.

Warranties

You'll want to negotiate as long a warranty period as possible.

If the dealer won't give you a warranty of at least 30 to 90 days, and insists you buy the car "as is," you probably don't want to buy the car. Some states, including Connecticut, Kansas, Maine, Maryland, Massachusetts, Minnesota, Mississippi, New Jersey, New York, Rhode Island, Vermont, West Virginia and the District of Columbia, don't allow "as is" sales for most used vehicles.

If the dealer provides a written dealer warranty, you'll want to examine the terms carefully, so that you understand:

- What repairs are covered.
- Whether parts and labor are covered.
- What repairs are excluded.

If the manufacturer's warranty is still in effect, you'll want to read over the warranty to see what it covers and how much longer it lasts.

Dealer Financing

It's best to line up your financing before you even go to a dealer. But if you must finance through a dealer, make sure you understand the following details before signing on the dotted line:

- The total sales price (the down payment plus the sum of the monthly payments).
- The amount you're financing.
- The finance charge (the dollar amount the credit will cost you).
- The amount of the payment.
- How many payments you'll make.
- The annual percentage rate ("APR"), which is the yearly cost of the loan (including interest) described in percentage terms.

If you must trade in your old vehicle instead of selling it yourself, don't mention the trade-in vehicle until after you've arrived at a price for the new car.

For more information on buying or leasing a new or used car, please visit:

http://ndbh.personaladvantage.com/logon?target=buying_a_car

