

Keep Your Skin Safe

July is UV Safety Month



Sunburn results from overexposure to UV radiation from the sun. There are two types of UV rays that can damage skin. Ultraviolet A (UVA) rays are less likely to cause sunburn, but they penetrate deep into the skin and can cause long-term damage. Ultraviolet B (UVB) rays are the rays most responsible for burning your skin.

Frequent overexposure to the sun can cause long-term damage to the skin, resulting in premature aging, wrinkling, and skin cancer.

Symptoms

In a first-degree burn, symptoms include redness, sensitivity, and pain. Long exposure can lead to the swelling and blistering of a second-degree burn.

Self-Care Steps for Sunburn

Sunburn is usually uncomfortable for 24 to 48 hours. If you have sunburn, stay out of the sun

until your skin recovers, and try these suggestions to relieve symptoms:

- The best treatment for sunburn is to soak the affected area in cold water (not ice water) or apply cold compresses for 15 minutes. This will reduce swelling and provide quick pain relief.
- If sunburn affects large areas of your body, soak in a cool bath. Half a cup of cornstarch, oatmeal, or baking soda in the bath will help reduce inflammation and soothe sunburned skin.
- Adults who do not have stomach problems or a

history of allergy to aspirin or aspirin-type products can usually take aspirin or ibuprofen to reduce inflammation.

Preventive Care for Sunburn

- Sunburn can be prevented by avoiding too much sun, particularly between 10 am and 4 pm and in midsummer. Sunscreens and sun-blocking lotions protect by filtering out the UV rays that cause sunburn. A sunscreen of at least SPF 15 is recommended. Make sure you apply sunscreen thoroughly to all exposed skin, so you don't leave unprotected areas that can burn.
- For the most protection from sunburn, apply sunscreen 45 minutes before you go outside. Apply it to dry skin, and reapply after

Continued on next page.

Featured Articles

- ▶ Start a New Summer Tradition: The Mid-year Financial Checkup
- ▶ Eldercare: Creating Crisis Plans



Continued from previous page.

swimming or activities that make you sweat. Reapply sunscreen often if you're outside for a long period.

- The sun's rays are more intense at higher altitudes, nearer the equator, on the water, and in snow and can be reflected by sand, cement, water, and snow. Protect yourself with sunscreen. Thickly applied zinc oxide products block all the sun's rays and are good for protecting the nose and lips.
- Avoid sunlamps and tanning beds. They damage the skin, despite what tanning-salon owners and employees might tell you.
- Use sunscreen even on cloudy days.
- Use lip balm with the sunscreen PABA to prevent sunburned lips, wear UV-opaque sunglasses to protect your eyes, and be sure to apply sunscreen around eyes, ears, mouth, and any bald or thinning areas on your head.
- UV rays can penetrate through loosely woven clothing and beach umbrellas, so wear sunscreen even when using these other forms of sun protection. Also, look for the sun-protective clothing that's now available, including shirts, pants, and hats for adults and children.
- Some medications can make you more sensitive to the sun. These medications cause you to burn with little exposure to the sun. Before starting a medication, ask your doctor or pharmacist about the possible reactions to sunlight. Medications that react to sunlight include doxycycline and sulfa antibiotics.

Prevention for Children

- For children less than 6 months of age, exposure to sun and use of sunscreen is not recommended. Infants should be protected from direct sunlight if at all possible. If this is not possible, then discuss the use of sunscreen with your physician.
- Infants over 6 months of age should be kept out of the sun or have limited exposure to the sun and should wear sunscreen.
- Sunscreens with a minimum SPF of 15 are recommended for children. Avoid alcohol-based sunscreens and those with PABA, because they can cause irritation.

- Children should wear hats when in the sun.
- Be especially careful with children who have light skin and hair, because their skin burns more easily.
- Children in strollers should wear sunscreen, because stroller trays can reflect the sun's rays.

Sunscreen Facts

- The SPF indicates the amount of time the sunscreen provides protection. If the skin would normally begin to redden after 10 minutes in the sun, the same amount of redness would be seen in 150 minutes if a sunscreen with an SPF of 15 had been applied. Reapplication doesn't increase the time allowed in the sun before burning.
- Sunscreen should protect against both UVA and UVB rays. Many of today's best products contain an ingredient called Parsol 1789 or Avobenzone.
- Do not confuse sunscreen, which blocks the sun's rays, with sun lotions or oils, which mainly lubricate and can enhance the sun's rays. Self-tanning creams also do not protect against sunburn, although they are an excellent way to get a tan safely.

**Start a New Summer Tradition:
The Mid-year Financial Checkup**

No, it's not exactly like a day at the beach, but a midyear review of your tax situation, retirement, and spending issues can be far more valuable than the rushed attempt most people make at the end of the year.

Summer is a great time to review finances because things at work and home may be slower and if you've fallen behind on savings or haven't checked your spending habits in a while, you can work to correct the problem during the second half of the year. Here are the big issues to tackle:

Taxes: If you got a sizable refund in April or found it necessary to dig between the seat cushions to pay Uncle Sam, it's definitely time to reassess what

Continued on next page.



Continued from previous page.

you'll owe at tax time next year. Part of that might include harvesting losses in your investment portfolio and using them to shelter gains that may result from necessary rebalancing.

Retirement savings: If you are maxed out on your company retirement plan, that's great, but experts stress you may need other resources to retire comfortably. Check your existing IRAs and other accounts to see if you can deposit the maximum by the end of the year. Also see if a Roth IRA is right for you.

Health and health insurance: Increasingly, what we pay for health insurance will be tied to the state of our health. While the weather is good, commit to a plan to walk, bike, pick up a tennis racquet, or hit the gym a specific number of hours a week. Also, check with your benefits expert at work or independent agent and look for ways to lower your premiums. Many insurers reset premiums at mid-year in a rising cost environment, so make sure you're ready to switch plans or negotiate different coverage if necessary.

Check your spending: For people who use financial tracking software budgeting is generally pretty easy to figure out. And it shouldn't matter whether you're tracking your spending with a keystroke or shoebox full of receipts - take the time to figure out where your money's going. A look at the last six months of spending may reveal opportunities to reduce spending and redirect money toward more necessary goals. Also, take a look at such things as club memberships, magazines that are piled up, and luxury coffee. If you're paying without really thinking about these things, you can probably live without them.

Reserve fund: Most financial experts encourage you to have between three to six months of living expenses in an emergency fund. If you don't have that minimum, go back to your spending review and see where you can start building.

College savings: If you are saving for your child's education or your own, check to see if you're on track with the savings goals you made for the year, and better yet, take some time to read the latest news on financial aid. Schools change their financial aid policies in subtle ways each year, and it's best to study the concept of college saving and financial aid early in the process rather than try to

make up for lost knowledge late in the game.

Reset special goals: If you are going to need to replace your car, see if you can direct more money into your down payment fund so you don't have to take out a huge loan at purchase. If there's a vacation you want to take by the end of the year or a special household purchase you want to make, focus on the cash you'll set aside to make that happen. Also, do yourself a favor and make sure you have small, more affordable goals on the list - you need goals you can reach quickly, too.

The review process: Dealing with all of the above - particularly if it's your first attempt - can't be done in a day or week. Make it a lifelong thing. If you're willing to try computerized tracking of your personal finances, take the time you'll need to understand it. If your current physical filing system is a frightening mess, allot yourself proper time to get it straightened out. And don't forget that you can get help - bring a financial adviser into the process if necessary.



Eldercare: Creating Crisis Plans

At some point, you may be confronted with an emergency crisis beyond your control. Your elder may be hospitalized unexpectedly or may have a sudden medical crisis. What is under your control, however, is how you deal with these crises.

Everyone will be better off if you, and others who may be responsible for the care of the elder, make plans for emergency situations. This way, you can coolly and rationally make the necessary decisions, find the right information, call the proper authorities and make sure that your elder is well taken care of.

Information

Having information at your fingertips can be vital in case of an emergency. You will be making a number of calls on behalf of your elder, so having multiple copies of important phone numbers, as well as a list of people who can help you make the calls, will help you get this business taken care of.

You will also be responsible for attending to various financial and legal matters; so having all pertinent information will make your job easier. Keep multiple copies of a list of the most important information at home, at work and in your purse or wallet.

Access

You must also make sure ahead of time that, if the need arises, you will have access to property and to financial and legal documents.

- Make duplicate keys for your elder's home, garage, car, safe and other properties.
- Set up power of attorney or establish a second signature on key bank accounts and safe deposit boxes.

Communication

You hope that if your elder suffers a medical emergency at home, he or she will be able to call you. However, this may not always be the case. To guard against situations in which your elder may not be able to call you, set up a system where you and other family members, friends, and neighbors check in regularly to make sure that everything is okay. Also consider getting a beeper or other emergency alert system that he or she can use in case of an emergency.

Here is some of the information that you will want to keep handy in case of an emergency:

- **IMPORTANT PHONE NUMBERS**-doctor, dentist, attorney, insurance agent, accountant, landlord, house sitter, pet sitter, relatives, friends, neighbors, police, fire, hospital, electrician, plumber, utility companies, clergy
- **MEDICAL INFORMATION ABOUT YOUR ELDER**-medical conditions, medication (including



- drugs and their dosage), allergies
- **FINANCIAL INFORMATION**-bank and investment account numbers, safe deposit box locations
- **INSURANCE INFORMATION**-all health, disability, life, and long-term care policies
- **LEGAL INFORMATION**-trusts, living trusts, wills, powers of attorney