

Use Your Best Defenses Against Breast Cancer

October is National Breast Cancer Awareness Month

Physicians agree that mammograms, along with clinical breast exams, are your best defense against breast cancer.

But there's good news: Breast cancer mortality rates are declining, while the five-year survival rate is climbing. The decline in breast cancer deaths can be attributed to a number of factors: better treatment, medicines that help prevent breast cancer in high-risk women, and an increase in early detection of problems through breast exams and mammograms.

Early detection is often the key to successfully diagnosing and treating breast cancer. For good breast health and early detection of problems, the American Cancer Society (ACS) recommends:

- Beginning in their early 20s, women should be told about the benefits and limitations of breast self-examination (BSE). The importance of prompt reporting of any new breast symptoms to a health professional should be emphasized. Women who choose to do BSE should receive instruction and have their technique reviewed on the occasion of a periodic health examination (PHE). It is acceptable for women not to do BSE or to do BSE irregularly.
- For women in their 20s and 30s, it is recommended that a clinical breast examination (CBE) be done at least every three years.
- Women 40 and older should begin annual mammography and have an annual clinical breast exam.
- Practice a healthy lifestyle that includes eating a low-fat diet, decreasing your alcohol intake, and getting regular exercise.



The ACS reports that mammography can reduce a woman's risk of dying from breast cancer by as much as 30 to 50 percent. Mammography, an X-ray picture of the breast, can reveal breast lumps smaller than the size of a pea. Often mammography detects malignant tumors (or cancer) two years before they can be felt by a physical exam.

Did you know? You can reduce your risk for breast cancer. Here are some things every woman can do:

- Take action. Have mammograms and breast exams performed by your doctor, and develop healthy habits.
- Schedule a checkup with your doctor every year. Discuss when you should get a mammogram, a special X-ray that can show breast cancer. Mammograms can detect cancer sooner than you or your doctor can feel it. At your checkup, your doctor should also do a manual breast exam.
- Develop healthy habits. Exercise has many benefits, such as lowering high blood pressure, keeping your heart healthy and lowering your chance of stroke. And research shows that it may help prevent breast cancer.
- Smoking and drinking alcohol may also increase your risk for breast cancer. The ACS says that women who consume one alcoholic drink a day have a very small increase in risk, and those who have two to five drinks daily have about 1-1/2 times the risk of women who drink no alcohol.
- Team up with your doctor. Your doctor can help you stop smoking or drinking, and lose weight if you are overweight.
- Talk with your doctor if you take birth control pills or are on hormone or estrogen replacement therapy. HRT and ERT may help relieve menopausal symptoms and help prevent osteoporosis, but they increase other health risks. Talk to your health care provider to find out what is best for you.



For more information:

<http://www.nbcam.org/>

<http://ndbh.personaladvantage.com/logon?target=content&cat=10000006&sub=10000141>

Asset Allocation in Retirement Investing

October 1-7, 2007 marks the Financial Planning Association's sixth annual Financial Planning Week

What kinds of investments should you choose to build your retirement nest egg? The answer is likely to change with the passing of time.

Putting your money into different investments in different amounts is called asset allocation. The amount you invest in any particular kind of asset depends on your time horizon for retirement.

In the short term, cash, certificates of deposit (CDs), and bonds have returns that are the most dependable and the least volatile. But along with lower risk comes lower returns. In the long term, equities such as stocks generally have higher returns than other investments. If you are 30 and have a long time until retirement, you might want to place a large percentage of your investments in stocks. If you are about to retire, you might want to start investing more in bonds and CDs.

The way you allocate your investments also depends on your risk tolerance—in other words, how much of your investment you can afford to lose. If you have a high tolerance for risk, you are more likely to invest in more volatile investments such as stocks, regardless of your age.

You might also want to reallocate some of your investments upon reaching retirement. For example, you could keep the majority of your investments in long-term, higher-risk assets but move some of your money into short-term, low-risk assets to generate monthly income and decrease volatility.

Research has shown that the asset allocation of your investments has a greater impact on your returns than the particular investments you choose, so it is important to consider carefully how to allocate your capital among investment classes as you plan for retirement.

For more information:

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

<http://www.fpanet.org/>



Depression and Your Health

October 10th, 2007 is World Mental Health Day

Your mind and body are intimately connected, and your overall health depends on both of them working well.

This is most evident in depression: Research shows that people who suffer from clinical depression face a higher risk for contracting certain illnesses, according to the National Institute of Mental Health (NIMH).

One reason for this, the NIMH says, is that depression can lead to poor physical and mental functioning; a person with depression is less likely to follow a healthy lifestyle that prevents some diseases. Also, if a person with depression has a chronic medical condition that requires a certain diet or medication, the depression may make it harder for him or her to follow the treatment plan.

Sometimes, developing a chronic condition or having a serious health problem can lead to depression. Having diabetes, for example, doubles the risk for depression, and the chances of becoming depressed increase as diabetes complications worsen, the NIMH says. People with heart disease also are more likely to suffer from depression, and people with depression are at greater risk for developing heart disease. In addition, people with heart disease who suffer from depression have an increased risk for death after a heart attack. Drugs used to treat chronic conditions, such as high blood pressure, can worsen or even trigger depression and other mood disorders, the NIMH says.

People who are depressed also frequently suffer from headaches and stomach problems.

Getting help

How do you know if you have depression? Depression is more than a temporary attack of the blues. It is an illness that affects how you feel about yourself and how you think. Without treatment, the symptoms of depression can last for weeks or months, or even years, the NIMH says. Fortunately, depression can be treated and managed, often with a combination of antidepressant medications and therapy.

These are the warning signs of clinical depression, according to the NIMH:

- Frequent thoughts of suicide or a suicide attempt
- Persistent feelings of sadness, hopelessness, and pessimism
- An unexplained loss of appetite, with accompanying weight loss, or compulsive overeating
- Marked, continuing restlessness and irritability
- A gradual loss of interest in activities that used to provide enjoyment, including sex
- Increasing difficulty in concentrating, remembering, and decision-making

Not everyone with depression has all of these symptoms. The symptoms also can vary in severity. If you have any of these symptoms, talk to your health care provider.

For more information:

<http://www.wfmh.org/wmhd/abou.html>

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

13 Ways to Make Halloween Safe

October is Halloween Safety Month

1. Wear makeup instead of masks. Use hypoallergenic formulas. Have an adult apply the makeup and remove it with cold cream instead of soap and water.
2. Avoid costumes with masks, wigs, floppy hats, or eye patches that block vision.
3. Avoid pointed props such as spears, swords, or wands that endanger other children's eyes.
4. Wear bright, reflective clothing or have reflective patches somewhere on the costume.
5. Carry a bright flashlight to illuminate sidewalks, steps, and paths.
6. Never drive while wearing a mask.
7. Obey all traffic signals, whether pedestrian or driver.
8. Younger children should be accompanied by an adult while traveling throughout the neighborhood. Older children should trick or treat in groups.
9. Use common sense. Never dart out between parked cars or hidden corners such as alleys. Avoid streets under construction. Don't trick or treat in busy commercial areas or where there is heavy traffic.
10. Inspect all trick or treat items before allowing children to have them.
11. Be sure the path and stairs to your front door are well illuminated and clear of obstacles.
12. Daylight trick or treating is safer than going out after dark.
13. Halloween parties are safer than trick or treating.



Lemon Laws

Consumer complaints about automobile "lemons", new cars that go back to the dealer over and over again for repairs, have prompted states to enact automobile lemon laws. Automobile lemon laws define a lemon in a variety of ways:

- A combination of the number of times the car has been repaired within a certain period of time.
- The number of days that it has been in the repair shop within a certain period.

For example, a state law may provide that an automobile is considered a lemon if:

- Within one year of purchase or before the car has been driven 12,000 miles, there have been four unsuccessful repairs, or
- The car has been in the shop for repairs for a total of 30 days or more.

Limitations

Automobile lemon laws don't apply to all motor vehicles. They are usually limited to cars, trucks and vans that are bought and used by consumers for personal, household, or family purposes, and don't include commercial vehicles or motor homes.

Resolution

Automobile lemon laws typically require the consumer to notify the dealer and manufacturer of a claim under the lemon law. The laws also specify that non-court procedures such as arbitration be used to resolve disputes before going to court. The remedies that are available to consumers under these laws vary from state to state but may include:

- Returning the car for a refund of the purchase price (less some amount for the use of the car before it is returned)
- A replacement car
- Payment for excessive repairs

In an increasing number of states, automobile lemon laws have been extended to apply to used vehicles. For example, a state law may provide that if a used car fails inspection within a certain period of time after it is purchased, the consumer may return the car or require the seller to repair it.

For more information:

<http://ndbh.personaladvantage.com/logon?target=content&sub=10000342>

