

Shedding Some Light on Sunscreen

June 1st through 7th is Sun Safety Week



Summertime. Beach time. Long hours in the sun. Before you head out to the white hot sand, you'll want to pick up some sunscreen. But should you buy SPF 15? SPF 30? How about 45?

Should you get a sun block? A sunscreen? Something that's waterproof?

If you're confused by the numbers and types of sunscreen, welcome to the club. Many Americans, it seems, are so confused by sunscreens that they don't even use them. The Centers for Disease Control and Prevention says that only about 30 percent of adults regularly use sunscreen.

But take heart. The U.S. Food and Drug Administration is writing new rules for sunscreen labeling to help consumers figure out just what they need. All sunscreen products sold over the

counter will need to follow certain labeling standards, and any SPF rating must have been tested to pass muster.

The FDA has proposed creating a new SPF category called 30-plus for any sun protection factor above 30. It has also proposed reducing five sun protection categories to three: minimum, moderate, and high. No longer will terms such as "sunblock" and "waterproof" be allowed on labels, because they are inaccurate, the FDA says.

The agency has also listed 16 active ingredients, including zinc oxide and avobenzone, that are allowed in sunscreens.

In addition, the labels will also need to include a statement that emphasizes the importance of sunscreen in preventing skin problems and other harmful effects of the sun.

How Do Sunscreens Work?

When ultraviolet (UV) rays strike the skin, they cause changes, including mutations in DNA. These mutations affect how well the DNA controls cell division, and can lead to cancer, experts say. The longer the skin's exposure to the sun, the greater the risk of developing skin problems.

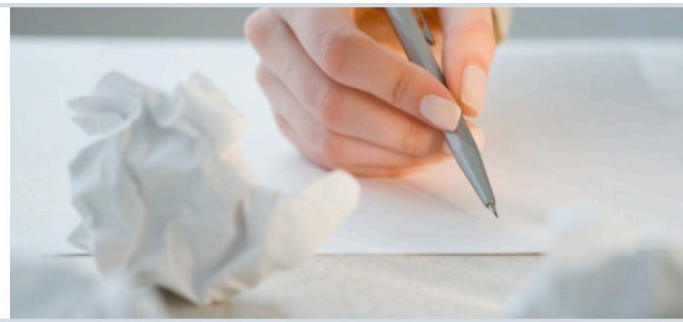
Sunscreens work by absorbing and reflecting UV rays, which prevents them from penetrating the skin. No sunscreen can block out 100 percent of the UV rays, however. That's why terms like "sunblock" are inaccurate.

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Because sunlight contains both UVA and UVB rays, experts recommend using a sunscreen that blocks both kinds. All children over 6 months of age and all adults should wear sunscreen. Lighter skinned people, particularly those with red or blond hair, are at greatest risk for burning.



Tips for Avoiding the Sun

Stay out of the sun, particularly from 10 a.m. to 4 p.m., when the sunlight -- and the UV rays -- are strongest. Look for shade, but be aware that a beach umbrella or shade tree can't block all UV rays. Be careful on bright beaches or snow-covered surfaces where UV rays bounce around.

You are still at risk on cloudy days because clouds block only about 20 percent of UV rays.

If you must be out in the sun, cover up with a loose-fitting, long-sleeved shirt and pair of pants to protect your skin.

Wear a hat with a brim three to four inches wide to protect your face, head, neck, and ears.

Wear sunglasses that block as much UVA and UVB rays as possible. Sunglasses that wrap around

your eyes are best because they block UV rays from the sides.

Apply sunscreen with an SPF of at least 15 and one that offers protection from both UVA and UVB rays. Use at least an ounce of sunscreen each time you apply it. Reapply every couple hours, or more frequently if you are swimming or sweating.

Remember that water doesn't block UV rays. Even if you spend most of your day in the water, you still need sunscreen.

Children need protection from the sun, too. Give your child a wide-brimmed hat and don't forget the sunscreen.

Warning Signs of Skin Cancer

Up to 1 million Americans are diagnosed with skin cancer each year, and experts say that number is on the rise.

Skin cancer comes in three types: basal cell carcinoma, squamous cell carcinoma, and melanoma. The first two types are the most common forms of skin cancer and are easily treated. If left untreated, however, they can cause disfigurement, but they aren't deadly.

Although melanoma is less common, it is more serious. If caught early, it is almost always curable. Melanoma is more likely than the other two forms of skin cancer to spread to other organs in the body.

The American Cancer Society and other experts urge people to regularly examine their skin for new moles or moles that change their shape or color.

The risk factors for melanoma include: moles, particularly a type called an atypical mole; fair skin; family history of melanoma; people whose immune system has been suppressed; large doses of UV radiation through sun exposure; and severe, blistering sunburns, especially during childhood.

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For more information:

www.sunsafetyalliance.org
<http://cascade.personaladvantage.com/logon?target=cancer>



Equipping Your Home for Self-Care

June is Home Safety Month

The first step in handling health problems at home is to make sure you have the right tools, medication, and information on hand. Some of these basic supplies will help you treat minor health problems yourself, and other supplies will help you decide whether a trip to the doctor or the hospital is necessary.

Check at least once a year to make sure that you have all the basic supplies and that the expiration date on medications has not passed.

Near the phone, post numbers for family doctors and the local poison control.

First-Aid Supplies

- Adhesive bandage strips in assorted sizes
- Butterfly-shaped bandages for closing cuts

- Elastic bandages, both 2 and 3 inches wide, for wrapping sprained ankles or wrists, or for supporting and putting pressure on injured, swollen, or sore knees
- Adhesive tape (one roll)
- Sterile gauze pads, 2 and 4 inches wide, for cleaning cuts and scrapes and covering larger wounds
- Paper tape that pulls off painlessly to hold gauze pads in place
- Eye-rinse cup
- Scissors
- Two pairs of tweezers: a blunt-tipped pair for such things as removing an object from a child's nose and a pair with pointed ends for removing splinters

Medications

- Antiseptic or antibiotic ointment
- Antihistamine tablets for allergic reactions
- Acetaminophen (Tylenol), aspirin, or ibuprofen for fever, pain, mild burns, and stings
- Calamine lotion for itching
- Cortisone cream for itching, stings, and contact dermatitis
- Check expiration dates once a year.

Miscellaneous Items

- Antiseptic/antibacterial soap to clean wounds
- Ice pack, either the kind that holds ice cubes or is kept in the freezer
- Disposable gloves
- Cardiopulmonary resuscitation (CPR) mask, if someone in the household knows how to perform CPR
- Fever thermometer
- Small flashlight for examining sore throats

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- Heating pad for treating sore or tense muscles
- Cold-mist vaporizer for relieving the congestion of colds and coughs

Information to Keep Handy

- Medical and self-care reference books
- List of allergies for each member of your family
- List of all prescription and non-prescription medications taken by each member of your family

For more information:

www.homesafetycouncil.org/homesafetymonth



The Simple Will: No Frills, No Fuss, No Anxiety

You've heard that if you do nothing else to take care of your legal affairs, you should write a will, and it's pretty good advice. If you don't make a will before your death, state law will determine who gets your property and a judge may decide who will raise your children (and either or both may not be whom you would have chosen). Writing such an important document

can be daunting, but it doesn't need to be.

If all you need is a basic will, you can confidently use a good self-help book or software to make a legally binding will that:

- leaves your property to the people and organizations you choose
- names a guardian to care for your minor children if you can't
- names someone to manage property you leave to minor children (yours or someone else's), and
- names your executor, the person with authority to make sure that the terms of your will are carried out.

When a Basic Will Is Enough

By and large, if you are under age 50 and don't expect to leave assets valuable enough to be subject to estate taxes, you can probably get by with only a basic will. But as you grow older and acquire more property, you may want to engage in more sophisticated planning -- we go into these details below.

Take a common situation where a husband and wife want to leave their property to each other or, if they die together, to their children in equal shares. They also want to name a personal guardian for their children. They can safely make simple wills themselves without hiring a costly expert.

Here are a few other examples of real-life situations where a basic will is all that's needed:

- Heather and Jerome, in their late 30s, own a home, two cars, and some savings. Their net worth totals \$400,000. They have one child, Mark, age 11. Each prepares a will leaving all his or her property to the other. If they die at the same time, Mark is to receive all their property. Heather and Jerome agree that Heather's brother will care for Mark and manage the property until Mark turns 18.

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- Sam, a widower with three grown children, owns property with a net worth of \$510,000. He creates a will leaving all his property equally to the children. He specifies that if any child dies before him, that child's share is to be divided equally between the surviving children.
- Barbara is a single mother with two teenage children. Though she's not on great terms with her ex-husband, he's a decent father and pays child support more or less on time. Barbara's will leaves all her property equally to her children. Because she does not want her ex-husband managing money left to her children if she dies, she uses her will to appoint her sister Debbie to manage each child's property until that child turns 18.

Will a Basic Will Avoid Probate?

No. If you leave anything more than a small amount of property through a will, probate court proceedings will probably be necessary after your death. Although it varies from state to state, probate can take six months or a year and eat up three to five percent of your estate in lawyers' and court fees. And your beneficiaries will probably get little or nothing until probate is complete.

But if you need only a basic will, you have little reason to concern yourself now with probate. If you're relatively young and healthy and you don't have piles of money, your real concern is to make legal arrangements for the statistically unlikely event that you will die suddenly and unexpectedly. You've almost certainly got plenty of time to plan for probate avoidance later.

Is a Basic Will for You?

If the following statements describe you, a basic will is probably enough:

- You're under age 50.
- You're in pretty good health.

- You don't expect to owe estate tax at your death (you have less than \$2 million in assets).



On the other hand, if one of the following applies to your situation, then you probably need something more than a basic will:

- You expect to owe estate tax when you die or when your spouse does.
- You want to control what happens to property after your death -- for example, you want to leave some property in trust for your child and have it go to your grandchildren when your child dies.
- You have a child with a disability or other special need that you wish to address in your estate plan.
- You have children from a prior marriage and you fear conflict between them and your current spouse.
- You think someone might contest your will, claiming that you were not mentally competent when writing it, or that the will was procured by fraud or duress.

For more information:

http://cascade.personaladvantage.com/logon?target=create_a_will