

# The Ranch Review

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MAY 2011

## HEALTH BRIEFS

### *Do kids need sports drinks?*

Although children may request sports drinks, they offer little advantage over cool water, say nutritionists at Baylor College of Medicine (BCM) in Houston and the USDA/ARS Children's Nutrition Research Center at Baylor and Texas Children's Hospital. Sports drinks are designed to benefit athletes engaged in continuous, high-intensity aerobic workouts that last for 90 minutes or more.

But, if the availability of sports drinks encourages your kids to drink, consider making your own. Combine caffeine-free herbal tea, a little sugar, a pinch of salt, a few ounces of orange juice, and chill in individual bottles. Active kids need to fill up on fluids to prevent dehydration. Children should be encouraged to drink before heading outside and every 15 to 30 minutes during playtime activities.

### *Combination of limes, sun can result in 'margarita dermatitis'*

Adding a slice of lime to a favorite summer drink is nice to cool off with, but it could leave your skin burning, say dermatologists at Baylor College of Medicine.

The condition, called phytophotodermatitis, happens when a certain plant compound comes in contact with the skin, making that one area light sensitive. During the summer, lime juice is the common cause for this condition, which is why some doctors call it 'margarita dermatitis.' The reaction usually looks like a sunburn, or a poison ivy rash, with redness and sometimes swelling and blistering, says Dr. Rajani Katta, associate professor of dermatology at BCM. It can be itchy and

painful, and leave behind skin discoloration.

Treatment is similar to treating a poison ivy rash. Cool compresses and hydrocortisone creams along with oral antihistamines are used. Severe cases could require steroid pills. Preventative action is best. Be aware of what plant products you come in contact with and wash the area thoroughly before going out in the sun. As always, make sure to apply sunscreen and stay in shaded areas to maintain good skin health.

### *Physical activity keeps Parkinson's at bay*

The management of Parkinson's disease is much more effective when regular exercise is included, say experts at Baylor College of Medicine (BCM) in Houston. "There's no doubt that people who have a positive attitude and exercise generally cope with the disease much better than those who don't," said Dr. Joseph Jankovic, professor of neurology and director of BCM's Parkinson's Disease Center and Movement Disorders Clinic.

"Exercise is clearly a positive force in dealing with Parkinson's."

Jankovic said that a regular exercise program, tailored to the needs of the individual patient, is critical for continued well being. Exercises for Parkinson's patients should be designed to improve strength (through the use of free weights, weight machines, and elastic bands) and overall fitness (by walking and swimming). Swimming and water exercises have the additional advantage in that there is very little stress on the joints and the resistance improves muscle strength.

### *Traditional colonoscopy recommended over virtual method*

The option for a "virtual" colonoscopy is now available but doctors at Baylor College of Medicine recommend sticking to traditional methods when screening for colon cancer.

A virtual colonoscopy is a CT scan image of the colon and does not require the use of an endoscope - a thin, flexible device that is inserted into the colon.

"While a virtual colonoscopy may sound less invasive than traditional methods, it isn't always as accurate," said Dr. Waqar Qureshi, associate professor of medicine and chief of endoscopy at BCM. "A scan is more likely to miss small precancerous growths, and catching those polyps early is the key to preventing progression to colon cancer."

Studies have shown that polyps smaller than 6 mm are frequently missed by CT scanning, Qureshi said. For someone who is at high risk for colon cancer, missing a polyp can be deadly. Almost all instances of colon cancer begin as polyps, which are easily detected and removed during a colonoscopy.

Many times a virtual colonoscopy must be followed by the traditional method, he added, and both procedures require the same preparation, which includes laxatives, diet restrictions and in some cases certain medications must be stopped.

Colon cancer screening should take place every 10 years starting at age 50. If colon cancer runs in a family, testing should begin earlier and be performed more often.

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Do you have an idea or suggestion for the newsletter? Want to submit a photo, article, or both? It's easy!! Email the editor at [editor@riataranch.net](mailto:editor@riataranch.net). Articles for the newsletter are finalized on the 10th of the preceding month So if you get your ideas in before the deadline, you should see them in the very next month's newsletter.

We are glad to hear all of the positive feedback and we intend to continue to improving the look and feel of the newsletter according to what you tell us. So get as involved as you like! We look forward to hearing from you.

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## FINANCIAL FOCUS

### *Know Your Investment Risks — and How to Respond*

When you invest, you take some risks. While you can't totally avoid these risks, you can take steps to help reduce their impact and increase your comfort level. And the more comfortable you are with your investments, the easier it will be to follow a long-term strategy that can help you meet your goals.

Let's look at the most common types of risk related to investing, along with some suggestions on helping to reduce these risks:

**Losing principal** — This type of risk is most closely associated with investing. For example, when you purchase a stock, you know that its value could go up or down. If it drops below your purchase price, and you then sell your shares, you will lose some of your principal.

**Your response** — You can't eliminate the risk of losing principal, but by owning a mix of stocks, bonds, government securities and other types of investments, you can help reduce the impact of volatility on your portfolio. Keep in mind, though, that diversification, by itself, can't guarantee a profit or protect against loss.

**Losing value when interest rates change** — This type of risk primarily affects fixed-income investments, such as bonds. If you purchase a bond that pays, say, a 4% interest rate, and the market rate goes up to 5%, then the value of your bond will drop because

no one will be willing to pay you the full price for it when newer, higher-yielding bonds are available.

**Your response** — You can combat, or even ignore, interest rate risk by holding your bonds until they mature. By doing so, you'll get your full principal back, provided the issuer doesn't default, and you'll continue to receive regular interest payments unless the bonds are "called," or repurchased by the issuer. (You can help protect against this by purchasing bonds that have some degree of "call protection" and by owning bonds with different maturities.)

**Losing purchasing power** — This risk largely applies to fixed-rate investments such as certificates of deposit (CDs). To illustrate: If you purchase a CD that pays 2%, and the inflation rate is 3%, you are actually losing purchasing power.

**Your response** — Despite their vulnerability to inflation, CDs can offer you some valuable benefits, such as preservation of principal. Yet if you are concerned about fighting inflation, you may want to look for investments that have the potential to offer rising income, such as dividend-paying stocks. In fact, you can find stocks that have increased their dividends for many consecutive years. (Be aware,

*(Continued on Page 4)*



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	3	9					4	
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View answers online

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The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

## Financial Focus - (Continued from Page 3)

though, that companies can reduce or eliminate dividends at any time. Also, an investment in stocks fluctuates, and you could lose your principal.)

Apart from these individual techniques to reduce investment-related risk, you should also save early and save often — because the more money you accumulate, the greater your ability to follow a long-term strategy that reflects your personal risk tolerance. That's why it's a good idea to contribute as much as possible over the years to your IRA and 401(k) or other employer-sponsored retirement plan.

By understanding the different types of investment risk, and by acting to help lessen them, you can reduce much of the stress sometimes associated with investing — while you increase your prospects for achieving your objectives.



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## COMMUNITY CHANGES LIVES

By Sarah S. Jordan, MS

In late April, I was fortunate enough to be a small part of an incredible event in my neighborhood called "BBQ4JD." The theme on the back of the event t-shirts read "Community Changes Lives," and I don't think any other words could have summed it up better than those three words did.

What I witnessed was a large community coming together to support a child and family with love, donations, many hugs, and ongoing prayers. I could not believe how many people, children, volunteers, and businesses came out to contribute their time, energy, and love to the event. It definitely showed the true colors and generosity of the neighborhood and the wonderful people that live there.

We moved there almost two years ago, and I have to say that I feel very fortunate to be part of such a great community. Through family time at the pool on weekends, attending business networking meetings, offering free women and stroller fitness classes, attending

holiday events, and volunteering at a few things, great connections have been made and a large community feels much smaller to me.

This got me thinking... what are some ways that we can all get more plugged into our own neighborhoods? Here are some great ways to do just that.

### VOLUNTEER

Communities put on so many great events throughout the year, and there are always volunteer opportunities and ways to get more involved.

### DONATE

If you own a business or have a product that could be helpful to an event or silent auction, donate your time and/or an auction item. As they say, you have to give in order to receive, and there is so much to be gained in the spirit of giving to others. I cannot tell you how many incredible people I have

been fortunate enough to meet through the giving of my time and services.

### READ THE COMMUNITY NEWSLETTER EACH MONTH

A great deal of time and energy is spent in creating those newsletters, and they are a great way to stay updated on what is happening around you and to connect with the members, events, and local businesses in your community.

### GET MOVING TOGETHER

Start a running or walking group. Plan a fun run/walk for parents and their children in your area to promote being active.

### FIND PEOPLE WITH SIMILAR INTERESTS,

and join or form a group, whether that is a book club, moms group, or business-networking group. So much is gained from partnerships and networking.

*(Continued on Page 6)*

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## Community Changes Lives - (Continued from Page 5)

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Within a day or two of moving in, one of my neighbors had already showered us with free ice cream coupons to his shop. And other neighbors had already given us their cell phone numbers in case we needed anything. A little bit goes a long ways in making people feel welcome.

### PLAN A POTLUCK FOR YOUR NEIGHBORS ON YOUR STREET ONCE A YEAR Food + Families = Fun!

What ever you find to work for you and your family in getting involved, may you find immeasurable enjoyment from your efforts. Community really does change lives.



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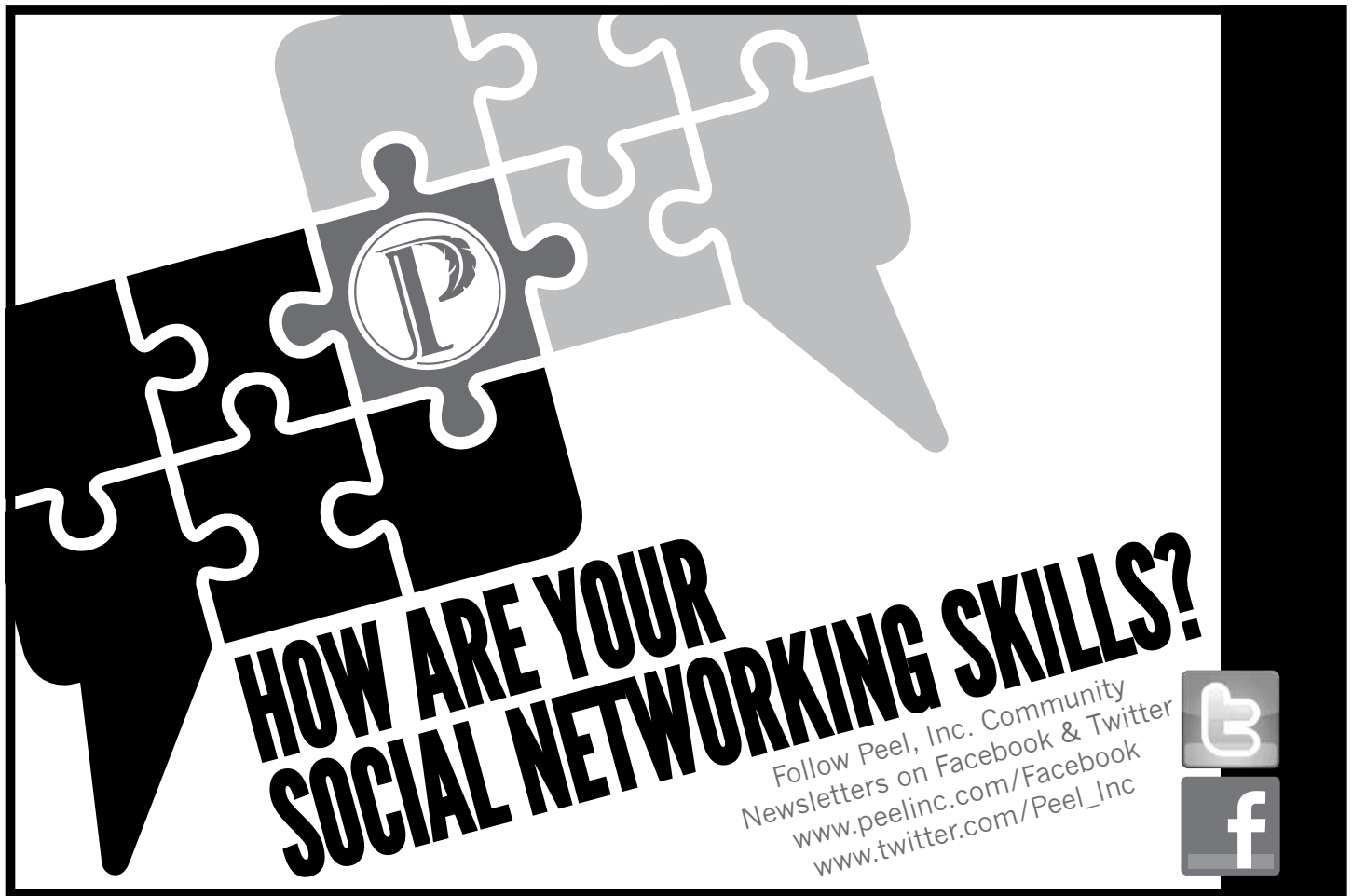
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### August 27th & 28th 3rd Annual Colin's Hope Kids Triathlon

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