

## Take Care of Your Eyes

### July is UV Safety Month



**E**ye injuries can be painful and heartbreaking. Taking a moment to learn about common threats to your eyesight and that of your family could prevent a troublesome injury or a serious loss of eyesight.

"Many eye injuries are the result of seemingly mundane things people have contact with every day -- things like sunlight, sand and other particles, and chemicals such as cleaning solvents -- and their activities," says George A. Moninger, M.D., a board certified ophthalmologist in Farmer's Branch, Texas.

#### **Beware the Sun**

These days, people spend more time outdoors and enjoy a more active lifestyle than past generations. The American Association of Ophthalmology believes it's important to recognize that sunlight is a substantial source of UV radiation that may damage eye tissue.

UV exposure leads to cataracts, macular damage (area of the eye where most of the light collecting

cells are found), pterygium formation (growth on the cornea), and skin cancers on the eyelids. Risk is highest in environments where a large quantity of UV radiation is reflected, such as in snow or water. Heat lamps and welding arcs are also sources of this type of eye damage.

"The good news about UV exposure is that it's reasonably easy to protect your eyes from it," says Dr. Moninger. "Simply wearing a hat will reduce your UV exposure by half. And a proper pair of sunglasses can eliminate virtually all of the UV as long as the glasses protect against 100 percent of UV light."

A darker pair of sunglasses isn't necessarily better. The degree of darkness of the sunglasses does not indicate how much UV light they absorb. The best sunglasses block 99 percent of UV light and wrap around the sides.

#### **Take Care**

Eye injuries are the most common preventable cause of blindness. A few of the most common causes of these injuries and how to minimize risks are discussed below.

- **Fireworks.** Make sure an adult supervises any firework use by children. Avoid any fireworks that fly, such as bottle rockets and Roman candles.
- **On the job.** If your job puts you in the path of flying particles (for example, grinding machines) or near dangerous substances (for example, in a chemical factory), wear appropriate protective eye gear.
- **Home improvement devices.** If you use a grinder or woodworking machines that can spit out debris or particles, always wear eye protection.
- **Particles and other foreign bodies.** Don't touch,

*Continued on next page.*

## Featured Articles

▶ Choosing Life Insurance

▶ Stress on the Job: How to Cope



Continued from previous page.

- press, or rub the eye to remove a particle -- doing so may cause scratching and damage the eye more seriously. Instead, flush the eye with water for up to 15 minutes and see your doctor.
- Household chemicals. The containers of most household products with potentially harmful contents list an emergency telephone number. In most cases of exposure, the affected eye should be flushed for 15 to 30 minutes and medical help should be sought immediately. "Your local poison control center can also give you instructions. Be prepared to give the exact name of the chemical, if possible," Dr. Moninger says.
  - Black eyes. Applying cold compresses intermittently at about 10-minute intervals for the first 24 to 48 hours after the injury can sometimes help reduce discoloration. Call your doctor immediately if you experience symptoms such as increased redness, eye drainage, persistent pain, and distorted vision.

### Sport Injuries

What sport causes the most eye injuries in the United States? Baseball, with basketball a close second. Baseball is responsible for more than a third of sports-related eye injuries. Fortunately, protective eye gear is now required by many sports organizations.

Worldwide, racquet sports are the number one cause of serious sports-related eye injuries.

To protect your eyes when playing sports, make sure to wear proper eye protection.

"Protective goggles or unbreakable glasses can be very effective in preventing many types of eye injury," says Dr. Moninger.

### For more information:

<http://yale.personaladvantage.com/logon?target=content&sub=10000192>

[www.aaopt.org/eyemd](http://www.aaopt.org/eyemd)



### Refreshing Summer Recipe: Gazpacho

This chilled tomato soup is a classic— and chock full of healthy garden-fresh vegetables.

3 medium tomatoes, peeled, chopped  
1/2 C cucumber, seeded, chopped  
1/2 C green pepper, chopped  
2 green onions, sliced  
2 C low-sodium vegetable juice cocktail  
1 Tbsp lemon juice  
1/2 tsp basil, dried  
1/4 tsp hot pepper sauce  
1 clove garlic, minced

### Instructions:

1. In large mixing bowl, combine all ingredients.
2. Cover and chill in the refrigerator for several hours.

Yield: 4 servings; Serving size: 1 1/4 cups  
Each serving provides: Calories: 52, Total fat: less than 1 g, Saturated fat: less than 1 g, Cholesterol: 0 mg, Sodium: 41 mg, Total fiber: 2 g, Protein: 2 g, Carbohydrates: 12 g, Potassium: 514 mg



## Choosing Life Insurance

Life insurance generally provides:

- A safety net for a person who has dependents, or
- A stream of income

A person may obtain life insurance individually or through a group. Group life insurance covers multiple persons such as all employees of an employer or all members of a union. The group purchases the insurance policy on behalf of its members. There are few practical differences between individual and group life insurance.

### Beneficiary

An insured selects a beneficiary to the life insurance policy. The beneficiary of the policy is the person named in the insurance contract who will be paid the benefits of the policy. Usually but not necessarily, the beneficiary is a relative or person close to the insured. For example, a corporation may take out a life insurance policy on the life of an important executive to protect against the losses it would suffer if the executive suddenly died.

A beneficiary has rights in the insurance policy until another person is named as the beneficiary. For example, if a person names a spouse as a beneficiary and later gets divorced, the divorced spouse has rights in the policy until the insurance policy is amended to name a new beneficiary.

### Underwriting

Underwriting an insurance policy is the process of approving an application for life insurance. This decision is based on many factors. However, an insurance company can deny an application for any legal reason. The decision to approve an application and to determine its cost depends mainly on the risk category of the applicant. Risk considerations include the applicant's:

- Age
- Condition of health
- Income
- Health habits
- Marital status
- Number of children

The higher the risk classification, the higher the premium. Applicants with certain conditions may find it difficult, more expensive, or impossible to purchase life insurance. For example, a person with a past history of cancer or AIDS may not be able to purchase life insurance.

### Types of Life Insurance

There are many varieties of life insurance: term, whole, universal, and variable life to mention a few. These policies satisfy the diverse needs of consumers shopping for premium rates, various payment options, and differing levels of risk. The most basic types of life insurance are term and permanent life insurance.

### Term Life Insurance

Term life insurance is bought for a short and specific period of time such as one year or five years. The insured pays a fixed premium or increasing premium for the period of the term. For example, an insured may pay a premium of \$150 per year for five years for a \$100,000 death benefit policy. In return, the insurance company agrees to pay the \$100,000 death benefit to the named beneficiary if the insured person dies during the term of the policy. If the policy matures, and the insured has not died, the insurance company does not make any payment. Key features of term life insurance include:

- A term life insurance policy does not build up any cash value
- It is not an asset of the insured

*Continued on next page.*

*Continued from previous page.*

- The insured cannot surrender the policy early and withdraw any cash

### Permanent Life Insurance

By contrast, permanent life insurance covers the person for life and builds cash value. The simplest form of permanent life insurance has fixed premiums and a fixed death benefit. Key features of permanent life insurance include:

- Permanent life insurance is an asset
- The insured person has access to the built up cash value of the policy during the policy period
- The policyholder can borrow against the policy or withdraw part of the cash value without losing the death benefit
- The insurance company pays the death benefit to the named beneficiary upon the death of the insured
- If the insured outlives the policy, the insurance company pays the benefit to the insured person

Insurance companies offer several permanent life insurance products such as:

- Whole life insurance
- Universal life insurance
- Variable life insurance

These products offer various premium payment schedules, dividend payments, and interest rate-sensitive policies to fit the varying needs of consumers. The types of insurance available, their costs, and their benefits to individual consumers vary from company to company.

**For more information:**

<http://yale.personaladvantage.com/logon?target=content&sub=10000408>



## Stress on the Job: How to Cope

You didn't need more stress at work, but odds are you have it anyway. Take heart, though. The tools for coping with stress lie within each of us, experts say.

Just how much stress do American workers face? Integra Realty Resources, a national real estate appraisal firm, commissioned a study on the subject. Integra found ample anxiety and poor relationships on the job. And the survey found workers coping in unhealthy ways: skipping lunch to work, gulping coffee for energy, yelling at co-workers, calling in sick.

"Stress is chemical. Stress is hormonal," says psychiatrist Murali Krishna, M.D., of Oklahoma City. "If you don't learn to cope, it will eat you alive."

### The Costs Are High

According to the Mind/Body Medical Institute at Harvard University, job stress costs employers about \$2 billion a year in absenteeism, poor performance, tardiness, and worker compensation claims. Stress is linked to such medical conditions as high blood pressure, chronic pain, and allergies.

How can you fight stress? Self-empowerment and communication are keys, along with relaxation skills such as meditation or yoga.

*Continued on next page.*

*Continued from previous page.*

At the University of Missouri in Columbia, researchers found most American workers mask their emotions (including positive feelings) and expect co-workers to do the same.

"There's not enough communication in the workplace," says Missouri communication professor Michael Kramer, Ph.D., one of the researchers. "Nobody is teaching employees how to deal with emotions in the right way."

### **Don't Take Stress to Heart**

Michael McIntyre, Ph.D., a University of Tennessee industrial psychology professor, says those who deal best with stress learn to shrug off turmoil. "A lot of people get stress thrown at them, but not everyone reacts to it in the same way," he says. "A healthy employee may experience a provocation or mistreatment, but they think it through: 'I don't like that this happened to me, but it wasn't directed at me personally. The world isn't out to get me.'"

### **How to Tame Stress with Success**

- Eat right. Instead of coffee, drink water or juice. Instead of junk food, snack on fruits and vegetables.
- Exercise at least three times a week. Pressed for time? Focus on a workout that gets your heart rate up (racquetball, aerobics, or a long walk).
- Connect with others. A social network revives you and keeps you on an even keel. Seek out supportive co-workers and avoid "stress carriers."
- Assert yourself. Speak up about petty annoyances while respecting others' feelings.
- Relax and rest. Get a good night's sleep. Learn relaxation techniques such as meditation and yoga. Take "mini-relaxation breaks" during the day.
- Reduce clutter. Simplify your work area to offer physical and mental space. Schedule time for managing paperwork. Try to reduce the noise level.
- Take a media break. The artificial stimulants of the Web, TV, and radio often obscure your true emotions, thoughts, and hopes.
- Go for a walk. A measured stroll can do wonders for stress levels as you focus on your movements.

Sources: Mind/Body Medical Institute at Harvard University ([www.mbmi.org](http://www.mbmi.org)) and the James L. Hall Jr. Center for Mind, Body and Spirit.

### **For more information:**

<http://yale.personaladvantage.com/logon?target=content&sub=10002073>