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Bottom Line PERSONAL

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THE WORLD'S BEST INSIDE INFORMATION

HEARD BY OUR EDITORS

Good news for retirees: Required minimum distributions (RMDs) are suspended, we hear from tax expert Barbara Weltman, Esq. Because of the plunging stock market, Congress has passed a new law under which anyone 70½ or older (and beneficiaries) will not have to dip into their IRAs, 401(k)s and certain other employer-sponsored retirement plans for 2009. *Caution:* If you reached age 70½ during 2008, you still must take your first-ever RMD for 2008 by April 1, 2009.

Barbara Weltman, Esq., is a tax attorney based in Millwood, New York, and publisher of the free monthly online newsletter *Big Ideas for Small Business*. www.barbaraweltman.com

Neck and back pain may be relieved by omega-3 fatty acids, says Joseph C. Maroon, MD. Omega-3s, found in fish and fish oil supplements, block inflammation and accompanying pain. *Study:* 60% of participants with neck or back pain who were given 1,200 milligrams (mg) of fish oil per day reported relief after two to four weeks, and almost all of that group were able to discontinue their use of nonsteroidal anti-inflammatory drugs (NSAIDs), such as Vioxx and Motrin. The study also found that most patients taking fish oil had no significant side effects.

Joseph C. Maroon, MD, professor, and vice-chair, department of neurological surgery, University of Pittsburgh School of Medicine, and lead author of a study of 250 people, published in *Surgical Neurology*.

Danger on the road: The number of uninsured motorists on the roads is rising as the recession worsens, warns insurance industry spokesperson Robert Hartwig, PhD. About one in seven drivers is without coverage. *Self-defense:* Carry uninsured-motorist coverage. The insurance is mandated in about 20 states and adds about 7% to your premium.

Robert Hartwig, PhD, is president of Insurance Information Institute, which serves as a communications arm for the industry. He is based in New York City. www.iii.org

NEIL SHULMAN, MD
JACK BIRGE, MD

Eye Symptoms Never to Ignore

THEY COULD MEAN A MEDICAL EMERGENCY



Many serious health problems are first diagnosed from changes in the eyes. Never ignore these eye symptoms...

Treatment: Aneurysms that are large and/or are causing symptoms are typically clipped—a neurosurgeon uses a metal clip to prevent blood from flowing through the aneurysm. Small aneurysms often are best left alone.

Eye Symptoms That Are Always an Emergency

SUDDEN EYELID DROOP

What it may mean: If you notice that one of your eyelids has abruptly drooped lower than the other (possibly accompanied by double vision), it could indicate an aneurysm—a ballooning-out of a blood vessel in the brain. This is particularly likely when a patient's pupils are unequal in size. An aneurysm can press against nerves that control both eyelid position and pupil size.

Aneurysms aren't always dangerous, but those that rupture can cause brain damage or death. It's estimated that up to 5% of Americans have a brain aneurysm.

Causes: Most brain aneurysms are due to a natural weakness in an artery wall. Less often, they're caused by head trauma.

What to do: Get to an emergency room immediately.

- Sudden drooping of one or both eyelids.
- Pupils that are suddenly of unequal size.
- Severe pain within the eyeball.
- Rapid vision changes, such as blurred vision or swarms of floaters or flashing lights.

CHRONIC EYELID DROOP IN BOTH EYES/DOUBLE VISION

Chronic eyelid droop sometimes is accompanied by blurred or double vision, jaw fatigue or general weakness that gets worse as the day progresses.

What it may mean: These are ▶

Bottom Line/Personal interviewed Neil Shulman, MD, associate professor in the department of internal medicine at Emory University School of Medicine, Atlanta, and Jack Birge, MD, medical director for performance improvement at Tanner Medical Center in Carrollton, Georgia, and clinical assistant professor of community medicine at Mercer University School of Medicine in Macon, Georgia.



They are authors, with Joon Ahn, MD, of *Your Body's Red Light Warning Signals* (Delta). www.redlightwarning.com

BOTTOM LINE makes you Healthier, Wealthier, Wiser...Happier, too.

Risk means guessing at the outcome, but never second-guessing.

—Mel Brooks
comedian, director, actor,
producer, b. 1926

yourmoney

□ New Social Security benefits calculator. Go to the Social Security Administration's Web site at www.socialsecurity.gov/estimator, and click on "Estimate Your Retirement Benefits." It takes just a few clicks and some personal information to get an estimate quickly. The new calculator automatically accesses your earnings history if you are covered by Social Security (though you do have to enter some recent information). It allows you to calculate up to three different retirement scenarios, one at a time, based on different retirement dates.

Michael J. Astrue, Commissioner, Social Security Administration, Baltimore.

□ Alternative to traditional CDs if you have more than \$100,000 to invest and want to keep Federal Deposit Insurance Corporation (FDIC) protection—*Certificate of Deposit Account Registry Service* (CDARS). This banking network service splits large deposits into amounts just below the \$100,000 limit (to ensure that both principal and interest are eligible for full FDIC insurance) and spreads the money among CDs at a network of more than 2,700 financial institutions. Maturities from four weeks to five years are available. CD purchasers do not pay for the service, but each customer must choose a specific bank from the CDARS list as his/her home bank—and if that bank fails, access to others might be difficult. Interest rates obtained through CDARS may be lower than rates available directly from banks. *More information:* www.cdars.com.

BusinessWeek, 1221 Avenue of the Americas, New York City 10020. 50 issues. \$64.97/yr.

veryverypersonal

□ Don't talk down to Alzheimer's patients. *Recent finding:* Individuals

with Alzheimer's disease living in nursing homes who are spoken to as if they are children are more likely to resist care designed to improve their quality of life. There is no need to use overly simplified grammar and vocabulary or intimate childlike expressions of endearment with individuals who have Alzheimer's.

Sam Fazio, PhD, director, medical and scientific relations, Alzheimer's Association, Chicago.

□ You can evaluate cosmetic surgeons online. *How:* Look for dozens of before-and-after photos, not just two or three per procedure...a detailed professional biography of the cosmetic surgeon—which should show that he/she has board certification, plus a cosmetic-surgery fellowship, and a practice that is 100% cosmetic surgery...an option for a virtual consultation—you send in photos, which the surgeon then alters using a computer to show how you could look, then have a discussion by phone...plenty of patient histories, including at least one or two that match yours closely...video of the doctor and information about the staff, so you can get a sense of the practice even before you visit the office for a consultation.

Robert Kotler, MD, FACS, clinical instructor, UCLA Medical School, and author of *Secrets of a Beverly Hills Cosmetic Surgeon* (Ernest Mitchell). www.robertkotlermd.com

yourtravels

□ For big discounts on business-class airline tickets, sign up for free e-mails from FlightBliss.com. The e-mails give each week's top business- and first-class deals from more than 30 US and international carriers. In the slowest times for business travel—summer, Thanksgiving and Christmas—discounts can be as much as 80%.

Travel & Leisure, 1120 Avenue of the Americas, New York City 10036. 12 issues. \$45/yr. www.travelandleisure.com

□ Hotel fees are rising and becoming more complicated. A hotel may charge \$25 or more to send a guest's package and \$32 to dry-clean a man's suit. There is no pattern—different hotels in the same chain may have

different charges. *Example:* Chicago Marriott O'Hare charges nothing for a guest to send or receive a package, but other Marriotts may charge up to \$10 to send a package and up to \$45 to receive one. Even toll-free phone calls are not free at some hotels—or are limited in duration. *Self-defense:* Ask about fees when making hotel reservations.

Consensus of business travelers, reported in *USA Today*.

yourhealth

□ Effective, low-cost ways to fight sinusitis: Use nasal irrigation or a saline nasal spray twice a day. Steam the sinuses by draping a towel over your head while breathing in the steam from a bowl of hot (not boiling) water three times per day for 10 minutes. Take hot showers. Apply warm compresses around the nose, eyes and cheeks for 20 to 30 minutes, two to four times a day. Drink plenty of fluids to dilute mucus and aid drainage. Avoid alcohol, which can worsen swelling of the nose and sinuses. Do not smoke, and avoid secondhand smoke.

Mayo Clinic Women's HealthSource, 155 First Ave. SW, Rochester, Minnesota 55902. 12 issues. \$29.95/yr.

□ Dietary supplements are not guaranteed safe. Certain ingredients commonly used in dietary supplements made in the US are imported from China in large quantities. *Examples:* Garlic and other root vegetables...red yeast rice extract. There also is concern about some dishonest companies blending the industrial chemical melamine into protein products to make them appear to contain more protein than they really do. *Problem:* There is no way for consumers to know the origin of the components of a supplement. The country-of-origin labeling on the package tells only where the final product was processed.

Donald L. Mays, senior director of product safety and technical public policy, Consumers Union, nonprofit publishers of *Consumer Reports*, Yonkers, New York.

□ Make it a habit to relax periodically even during your busiest days. Set a quiet alarm to go off every