



What Every Parent Should Know About Vaccinations

August is National Immunization Awareness Month



Reading this material can help you make a well-informed decision.

Another resource for in-depth information on vaccine safety is the Centers for Disease Control and Prevention (CDC). You can check its Web site at <http://www.cdc.gov/vaccines/>.

Below are answers to some questions you may have about vaccines:

- *Are immunizations safe?* Yes. All vaccines are fully tested before being approved for use by the U.S. Food and Drug Administration. Vaccines contain weakened toxins, or a dead or weakened form of the disease-causing virus or bacteria, which causes the body to produce antibodies that protect the child from that disease.
- *Diseases such as polio and mumps are rare, so why are vaccines necessary?* Many of these diseases still thrive in other parts of the world. Travelers can and do bring these viruses back to the United States. Without the protection of vaccines, these diseases could easily spread here again.
- *Don't vaccines cause harmful side effects, illness, and even death?* Some children have minor side effects from being vaccinated, such as a slight fever or swelling at the injection site. The risk of death or serious side effects is so small that it is difficult to document. Claims that vaccines cause sudden infant death syndrome (SIDS), autism, or other diseases have been carefully researched and never proved.
- *Won't giving babies multiple vaccines at one time overload their immune system?* Many

Watching your child get a shot isn't easy. It's even harder if the fearful one is you. Millions of parents immunize their kids each year without concern. Yet some parents have heard rumors that vaccines can cause serious health problems. "It can be confusing for parents," says epidemiologist Benjamin Schwartz, M.D., a deputy director in the National Immunization Program. "For example, there are Internet sites that present convincing, yet unproven, theories about the risks of vaccines. Deciding who is credible and who is not can be difficult."

So, who can parents turn to for the facts about vaccine safety? "The first place to go is to your child's doctor," advises Dr. Schwartz. He or she knows your child's health and medical needs better than anybody. Dr. Schwartz adds, "By law, physicians must give you information explaining the benefits and risks of each immunization."

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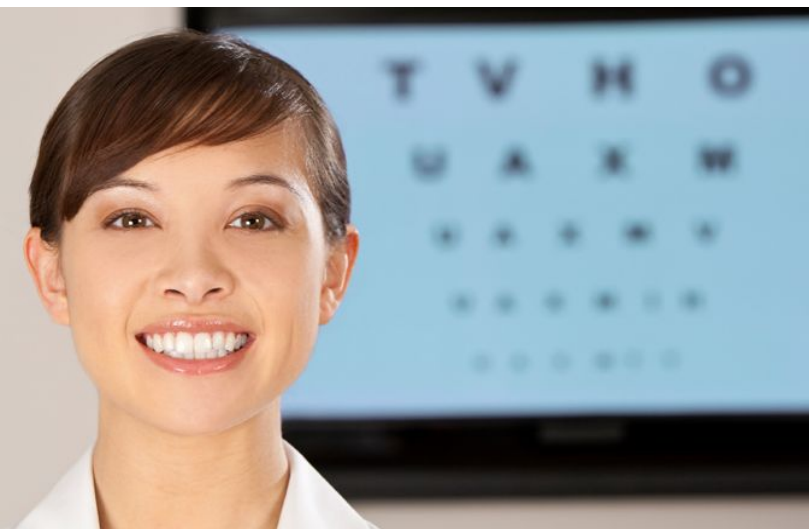
studies have been done to assess the safety of multiple vaccinations. None have shown that multiple vaccinations cause a problem. Children are exposed to many foreign substances every day with no harmful effects. Scientists say that the tiny amount of virus or bacteria in vaccines is not enough to harm a child.

For more information on vaccines:

<http://www.cdc.gov/vaccines/>

For more information on parenting visit:

<http://alliancewp.personaladvantage.com/content?sub=10000161>



Why We Remove Cataracts

August is Cataract Awareness Month

Perhaps the first thing you'll notice is a glare from oncoming headlights at night. Usually, a haze surrounds the lights.

Then, you're likely to find reading more challenging. It's harder to see the letters, and they tend to blur together.

This is what happens when you develop cataracts.

A cataract is a clouding of the eye's lens, a clear, soft structure behind the pupil that works much like a camera lens. The top cause of cataracts is aging. In fact, more people over 70 have cataracts than not. Other causes include:

- Genetics.
- Sunlight.
- Metabolic diseases such as diabetes.
- Some medications, including lengthy use of steroids.

When cataracts affect your ability to function, it's time to consider surgery.

Many people think surgeons take the cataract off the eye. Actually, surgeons remove the entire lens and implant a synthetic lens. This new lens includes a prescription, much like eyeglasses. Still, you'll probably need prescription glasses, especially for reading.

In most cases, patients receive a sedative before surgery but remain awake throughout the procedure. Some surgeons give numbing injections around the eye, but anesthetic drops can be used instead.

Once the anesthetic is working, the surgeon makes an incision in the eye to help reach the cataract and implant the new lens. Surgeons usually use ultrasound energy to liquefy the cataract-clouded lens. Then, they remove the remains of the lens through a tube in a suction-like process called aspiration.

The painless procedure takes about 15 to 30 minutes per eye. Complex cases are unusual but require more care.

If both eyes have cataracts, surgeons usually operate at different times, usually weeks apart. This is done for your safety. Surgeons want to make sure that the first eye has healed without complications before performing surgery on the other eye. Patients go home the same day and wear a patch or shield to protect the eye. Usually, the eye is examined the next day, a week after the surgery, and a month later.

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For more information on eye health:

<http://alliancewp.personaladvantage.com/content?sub=10000189>

<http://www.geteyesmart.org/eyesmart/diseases/index.cfm>.



How Do You Make a Budget and Stick to It?

A successful cash-flow management plan starts with a written budget. In the budget, one defines sources of cash inflows and expenses (cash outflows). The inflows and outflows must balance. There are three sources of inflows: income, savings, and borrowing. There are many outflow items, but they are usually described as expenses and grouped together in a few common categories in order to simplify the written plan. Some expense items may be used as income tax deductions and are customarily grouped to make it easier to identify for income tax return calculations.

Expenses may be fixed or variable. Fixed expenses recur each period (month) and include items such as mortgage or rent payments, automobile payments, utility bills, etc. Variable expenses generally do not recur each period or their

amounts are very different from month to month. Variable expenses include entertainment and vacation costs, and purchases of clothing and household items, etc.

Expenses may also be discretionary or non-discretionary, depending on whether one has a choice of incurring the expense or an option of when to incur the expense. For example, paying the utility bill is non-discretionary, since if one doesn't pay it, the utility company can turn off service. Purchasing a replacement automobile is discretionary, since one can choose to buy a new or used car, a luxury or economy car, or can choose the timing of the purchase—now or in the future.

Budgets for a household and for a business may look different, but they use the same basic principles. Some people like to group fixed expenses together and variable expenses with each other. Others like to categorize all discretionary expenses together and all non-discretionary expenses with each other, too. The method you use is a matter of personal taste and convenience to suit your particular purpose and reporting needs.

The basic layout has all inflows grouped together at the top. Outflows are grouped by expenses and are listed below the inflows. Here is an example:

Inflows
Income from work (investments, gifts, goods sold, etc.)
From savings (retained earnings - negative if adding money to savings. See "Pay yourself first" below.)
From borrowing (credit cards, loans, financing, etc.)
<i>Total inflows (add all the above)</i>
Outflows
Taxes (usually from income - if listing income before taxes, include taxes here)
Mortgage/rent
Utilities (may be combined with mortgage/rent as household expenses)
Goods, cleaning, personal care
Clothing



Transportation (auto, carfare, tolls, parking)
Medical (doctors, prescriptions, co-pays)
Insurance (life, disability, auto, home, business, etc.)
Entertainment (dining out, travel, vacations, etc.)
Gifts to charity and individuals
Miscellaneous expenses not included above
Consumer debt payments
<i>Total outflows (add all the above)</i>

When making your first budget, you would initially make a guess for each of the inflow and outflow items. A better method is to review past inflows and expenses over a reasonable period of time (several months or years) and use the average as an educated guess. Recording inflows and outflows in this way helps to project future cash-flow needs. It also suggests which expenses need to be watched closely in order to economize and avoid waste.

Most financial advisors agree that the best way to avoid financial problems and to save for future expenses is to "pay yourself first." This means that a certain amount of money from your gross income should be withheld and set aside into a savings plan. In your written budget, this will appear as a negative entry in savings, since the cash flow is going into savings.

By keeping a written record of your income and expenses, you are better able to project when you will need additional inflows from savings or borrowing, and which expenses can be reduced or postponed to a future period when you have better inflows.

For more information on budgeting visit:
<http://alliancewp.personaladvantage.com/content?cat=10000006&sub=10000072>

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Toll Free: 800-343-3822 TDD: 800-448-1823 Teen Helpline: 800-334-TEEN (8336)
Our website is www.alliancewp.com



How Can I Control My Stress Level?

Practice your breathing!

Believe it or not, most of us could use a breathing lesson. Practice at home a few times when you're not under stress. Then, try putting these techniques into practice when a stressful situation occurs.

In a relaxed setting, take three really deep breaths, focusing on your exhalations. "Really let it out," says Stephan Rechtschaffen, M.D. "It may feel unnatural at first, but stick with it."

Now, begin focusing on where your breath is coming from, says Osa Jackson-Wyatt, Ph.D., P.T.

Here's her practice method:

- Sit on the edge of a chair, feet flat on the floor.
- Place one hand on your lower back and the other hand on your abdomen, with three fingers below your navel.
- As you breathe in, your abdomen should rise, like a balloon inflating.
- As you breathe out, your abdomen should fall, with the sensation that the balloon is losing its air.

For more stress management information:
<http://alliancewp.personaladvantage.com/stress>