

Good News in Breast-Cancer Detection and Care



If you think you've been hearing a lot more positive news about breast cancer care and prevention, you're right. And if you support prevention and research efforts, you're part of the reason.

"Improvements in detection and in treatment of breast-cancer have definitely shown a benefit in the past few years," says Robert A. Smith, Ph.D., director of cancer screening at the American Cancer Society's national office in Atlanta.

Latest statistics from the National Cancer Institute show that the breast-cancer mortality rate for all women has declined by about 2 percent per year since 1990.

Overall, the risk of breast cancer has remained relatively stable over the past 10 years; one in eight women still develops it. A woman's chances for recovery, however, have been looking better. Among those diagnosed between 1974 and 1976, for

example, about 75 percent were alive after five years. Among those diagnosed today, the five-year survival rate has jumped to 85 percent.

Catching it early

Why are more women surviving breast cancer? "Mostly it's because the disease is being detected earlier," says Dr. Smith. "Breast cancer takes many different forms, and some are more aggressive than others. The fundamental key to a good prognosis is finding it early so you have the greatest range of treatment options."

Mammograms are still the "gold standard of early detection, and the good news is that more women are getting them regularly," says Dr. Smith.

Physicians can also utilize other imaging equipment to evaluate possible areas of concern. For example:

- Ultrasound uses high-frequency sound waves to help determine whether a mass is a solid tumor or a cyst.
- MRIs sometimes are used to detect small residual tumors after surgery and to monitor breast implants for leakage.

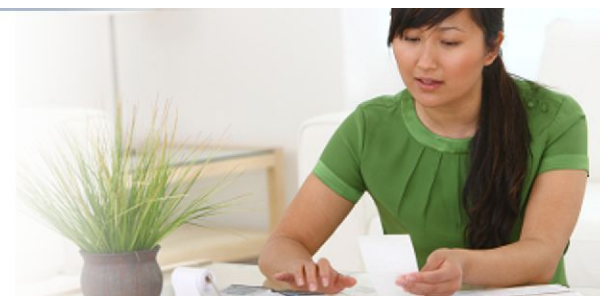
When a mammogram reveals an abnormality, doctors now can perform minimally invasive core biopsies using a slender, hollow needle to gather several samples from different areas of the tissue.

Women diagnosed with breast cancer also benefit from new drug therapies. Tamoxifen, the best known, reduced the recurrence of breast cancer very effectively during clinical trials. As a result, the government has approved it for use by women at high risk of breast cancer to reduce their chances of developing it.

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In 2005, experts announced that the drug Herceptin (trastuzumab) seems to reduce the risk of a recurrence of breast cancer in women whose tumors have too much of a protein, called HER-2. HER-2 positive cancers tend to grow faster and are more likely to return after treatment than cancers that don't have too much of the protein.

Making good decisions

In addition, researchers are zeroing in on lifestyle factors that affect breast cancer. "We're feeling more and more confident that we can give women information they can use to make decisions that can reduce their risk," says Dr. Smith.

The following are factors that seem to increase the risk of breast cancer:

- Alcohol. Drinking more than two drinks a day.
- Postmenopausal obesity. Though a high-fat diet isn't considered a risk factor, obesity has been associated with a higher risk.
- Hormone-replacement therapy. Over the long term, it produces a slightly elevated risk of breast cancer, which must be weighed against a decreased incidence of hot flashes and other post-menopausal symptoms.

Other factors are associated with lower breast-cancer risk:

- Lactation. Breast-feeding seems to help protect against breast cancer.
- Physical activity. In addition to controlling obesity, regular exercise appears to have independent risk-reducing benefits.

By far, however, early detection by regular mammograms in conjunction with annual breast exams are the best way to reduce your risk.

"Right now, there's a 96 percent survival rate for women with breast cancers that are detected while they are still localized," says Dr. Smith. "Compared with other cancers, breast cancer is one of the more survivable."

Krames Staywell



Want To Save Money in a Tough Economy? Go On a Fee Hunt

With a worsening economy, many Americans are taking extra care to keep their cash and plastic in their wallets. However, the number and amount of fees for all sorts of everyday expenses and items are like an invisible vacuum for nickels, dimes and dollars that could otherwise be put to better use. The solution? Awareness of where these multitudes of fees are utilized, effective planning, scrutinizing of bills and most importantly, comparison-shopping.

Here's a list of fees that you should watch for and stamp out or minimize over the coming months:

Bank fees: Let's start with the obvious. Fees at banks and other savings institutions have recently been reported at all-time highs. Bankrate.com reported last fall that ATM surcharges, bounced check fees and monthly service fees all increased from September 2007 to September 2008. ATM surcharges are at a national average of \$1.97, up nearly 11 percent, bounced check fees rose an average 2.5 percent to \$28.95 and monthly account service fees hit \$11.97, up a nickel from 2007. Bankrate also reported that the minimum account balance that customers need to maintain to avoid those fees rose to an average of

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\$3,461.84, up 4 percent. Also, some banks charge fees for the usage of debit cards, which consumers use to avoid paying credit card fees.

Before vacations and trips to places where your bank doesn't have ATMs, make sure you withdraw the cash you'll need ahead of time, and only for expenses you have planned. Watch your balances like a hawk so you don't risk overdrafts - and remember that signing up for overdraft protection will cost you another fee -- and start comparison-shopping at banks and credit unions for the lowest account minimums to avoid fees. As for debit cards, talk to your bank about any fees they may charge on their debit cards that carry a major credit card logo, particularly if there are awards attached to its use.

Credit card fees: These can eat you alive. Late fees, processing fees, and surcharges on cash advances are just some of the fees that banks and credit card companies use to increase their revenue. Just as you become more diligent in examining your banking options, apply the same standards to your credit cards.

Retirement plan fees: If you work for a company, it makes sense to ask your human resources department how much they're paying in fees to your 401(k) plan manager - or managers. They might not actually know, and that's a good indication that they're not shopping well enough for your plan. It's also important for you to investigate the fees on the retirement money you invest by yourself in IRAs and other brokerage accounts and plans.

In the past months, Congress has held hearings on 401(k) fees and how it's tough for individuals to tell what they're being charged. As investments struggle back, it's appropriate for investors to become better informed about what they're paying to have their money invested.

Portfolio management fees: Also known as assets under management (AUM) fees, these are various fees that might be assessed against professionally managed portfolios. It is always important to understand these fees, see how they compare with competing types of portfolios and investments and keep an eye on what triggers them.

Travel fees: It will be interesting to see what the travel industry does about the heaps of fees it charges with the slowing economy, but you shouldn't assume you'll get a break if you actually do get to travel this summer. So be vigilant. Check on airline cancellation and change fees. Some airlines still offer liberal and flexible cancellation policies. Others may be more restrictive, yet that may be offset by other considerations.

Pack light so you won't have to pay a second bag fee or an overweight fee for a single bag. Query prospective hotels on all the charges they can potentially tack on to your bill for things you don't plan to use like gym or certain entertainment fees. If you've never done that, it's time to start. Also, check on parking and in-room Internet access fees. Weigh the cost of travel insurance against potentially pricey cancellation fees and hotel room charges that you'll automatically have to pay if your trip is delayed by weather or an emergency. And make sure you query your rental car company on fees that apply to the places you're going and whether it may be cheaper to rent in town than from the airport.

Store fees: Avoid retailers who charge restocking fees, particularly for electronics. And sign up for loyalty programs that not only give you bonus points to use on future purchases but provide you special money-off coupons online, in the mail or at the register.

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Depression and Your Health

Your mind and body are intimately connected, and your overall health depends on both of them working well.

This is most evident in depression: Research shows that people who suffer from clinical depression face a higher risk for contracting certain illnesses, according to the National Institute of Mental Health (NIMH).

One reason for this, the NIMH says, is that depression can lead to poor physical and mental functioning; a person with depression is less likely to follow a healthy lifestyle that prevents some diseases. Also, if a person with depression has a chronic medical condition that requires a certain diet or medication, the depression may make it harder for him or her to follow the treatment plan.

Sometimes, developing a chronic condition or having a serious health problem can lead to depression. Having diabetes, for example, doubles the risk for depression, and the chances of becoming depressed increase as diabetes complications worsen, the NIMH says. People with heart disease also are more likely to suffer from depression, and people with depression are at greater risk for developing heart disease. In addition, people with heart disease who are depressed have an increased risk for death after a heart attack. Drugs used to treat chronic

conditions, such as high blood pressure, can worsen or even trigger depression and other mood disorders, the NIMH says.

People who are depressed also frequently suffer from headaches and stomach problems.

Getting help

How do you know if you have depression? Depression is more than a temporary attack of the blues. It is an illness that affects how you feel about yourself and how you think. Without treatment, the symptoms of depression can last for weeks or months, or even years, the NIMH says. Fortunately, depression can be treated and managed, often with a combination of antidepressant medications and therapy.

These are the warning signs of clinical depression, according to the NIMH:

- Frequent thoughts of suicide or a suicide attempt
- Persistent feelings of sadness, hopelessness and pessimism
- An unexplained loss of appetite, with accompanying weight loss, or compulsive overeating
- Marked, continuing restlessness and irritability
- A gradual loss of interest in activities that used to provide enjoyment, including sex
- Increasing difficulty in concentrating, remembering and decision-making

Not everyone with depression has all of these symptoms. The symptoms also can vary in severity. If you have any of these symptoms, talk to your health care provider.

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