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PREDICTING ILLNESSES

Recording your family health history

To help focus attention on the importance of family health history and encourage people to learn more about their family health history, the U.S. Department of Health and Human Services has launched a new campaign. Part of the effort includes a computerized tool you can use to create a sophisticated portrait of your family's health. Tap into the "My Family Health Portrait" tool at <http://www.hhs.gov/familyhistory/download.html>. You can download it for free and install it on your own computer. Use the tool to organize your family tree and help you identify common diseases that may run in your family. When you're finished, the tool will create and print out a graphic representation of your family's generations and the health disorders that may have moved from one generation to the next. Share this information with your health care provider so she's aware of any illnesses for which you should be checked.

FINANCIAL NEWS

"Check 21" banking changes

Starting last fall, certain changes affected all bank customers, thanks to the Check Clearing for the 21st Century Act, also called Check 21. According to the Federal Deposit Insurance Corp. (FDIC), the act is intended to speed the processing of the over 40 billion checks Americans write each year. What will it mean to you? For one thing, you'll be getting electronic images of your handwritten checks in your monthly statement instead of the real thing.

Given the changes that went into effect October 28, the FDIC offered the following advice about checking accounts.

1. Make sure you have enough money in your account when you write checks. Banks will be using electronic processing to speed things up, which means more checks will be processed faster; paper checks won't be physically transported from one bank to another anymore. That means that you'd better have the funds in the bank when you write a check—or risk having it bounce. To help avoid that, keep close track of your account. Balance your checkbook each month, comparing it with your bank statement; remember to deduct ATM withdrawals, bank fees, and debit card purchases. Don't rely on ATM receipts for balance information because they won't reflect outstanding checks or debit card purchases.

2. Protect yourself against check fraud. Banks can't stop all fraud, which may involve printing or altering checks—or getting your account number to arrange payments from your account. To protect yourself, review your statement monthly and report any discrepancies immediately. Another option is monitoring your account more often by going online or by calling the bank's automated phone system. Keep your checks in a safe place and don't carry more checks with you than you expect to use. Contact your bank if any are lost or stolen.

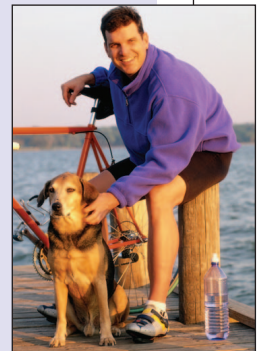
3. Periodically ask your bank if you're getting the best deal. Banks change their programs periodically, so watch for notices of better offers or call to inquire about your account. Evaluate how many checks you write a month, how high a balance you keep in a non-interest-bearing checking account, whether you can arrange for direct deposit of your paycheck to

Small steps to better health

Improving your health doesn't require a major commitment. Even these small steps can help.

1. Walk to work.
2. Use fat-free milk instead of whole milk.
3. Do sit-ups in front of the TV.
4. Walk during lunch hour.
5. Drink water before a meal.
6. Eat leaner red meat and poultry.
7. Eat half of your dessert.
8. Walk instead of driving whenever you can.
9. Take a family walk after dinner.
10. Skate to work instead of driving.
11. Avoid food portions larger than your fist.
12. Mow your lawn with a push mower.
13. Increase the fiber in your diet.
14. Walk to your place of worship instead of driving.
15. Walk your kids to school.
16. Get a dog and walk it.
17. Join an exercise group.
18. Drink diet soda instead of regular.
19. Replace a Sunday drive with a Sunday walk.
20. Do yard work.
21. Eat off smaller plates.
22. Get off your bus or train a stop early and walk.
23. Don't eat late at night.
24. Skip seconds.
25. Work around the house.
26. Skip buffets.
27. Grill, steam, or bake instead of frying.

Source: <http://www.smallstep.gov>.



reduce fees you're currently paying, and so on. If another bank is offering a better deal, consider switching—or at least share the other plan with your bank. You might just make a deal! ©

Source: FDIC Consumer News, Summer 2004.



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