

**INSURANCE**

**Q: I own a home, who is covered by my policy?**

**A:** As the insured, you and the members of your home are covered for the loss of the home and its contents. Third parties (other people who come to your home) are covered through the liability portion of the insurance policy for injuries caused by your negligence. In addition, you and the members of your household have some liability protection to others even while you are away from the premises. With renter's insurance, it is important to note that coverage is only provided to the person named in the policy. Even if you share the premises with someone else -- if it is your insurance, the property of your "roommate" is not covered.



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**SKIN HEALTH & AGE MANAGEMENT**

**Q: Do you have areas of rough, dry skin patches with small, acne-like bumps that are sometimes red and inflamed?**

**A:** It's called keratosis pilaris and is a common skin condition that usually occurs on the arms and thighs. Though it may look and feel like sandpaper, it is not serious nor does it have long-term health implications. Typical treatment involves twice-a-day treatment of ammonium lactate (Lac-Hydrin) to reduce roughness and soften keratin plugs, Urea (Carmol, Keralac), to moisturize and remove dead skin cells, short term use of corticosteroids for the inflammation, and topical retinoids to promote cell turnover and preventing plugging of the hair follicle (Retin-A Micro or Tazorac).



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**ESTATE PLANNING**

**Q: My mother is ill and she has no plan for her care or the distribution of her estate, what should she do?**

**A:** An Advance Health Care Directive needs to be drafted as to your mother's wishes concerning her future health care. Secondly, a Power of Attorney is a must, which will give the designated person authority to act on your mother's behalf should she come under a legal disability or become incompetent. Last but not least, your mother should prepare an estate plan, which will help avoid legal proceedings (probate) in the future.



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**VETERINARIAN**

**Q: Are animal parasites dangerous to people?**

**A:** Certain internal parasites can be very dangerous to people. Hookworms and roundworms, two intestinal parasites, can be transmitted to people and cause illness. Hookworms can cause a skin condition, whereas roundworms can cause problems with internal organs and can infect the eyes, causing blindness. It is very important that you have your pet's stool checked twice yearly and, if necessary, treated for these parasites by your veterinarian.

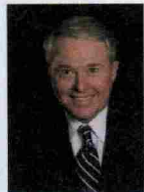


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**INVESTMENT MANAGEMENT**

**Q: With the recent stock market decline, should I be reviewing my portfolio?**

**A:** Individual investors must answer this question according to the goals for their portfolio. The blend between stocks and fixed-rate investments, adjusted for taxes and inflation, should be matched to the goals. If the expected returns are not reasonable, planned expenditures should be reconsidered. If you cannot sleep due to your investments, the allocation and level of risk is probably not appropriate.



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**AUDIOLOGY/HEARING AIDS**

**Q: Can I get a tax credit for my hearing aids?**

**A:** There is legislation that audiologists are currently fighting for, HR 2329/S. 1410 – The Hearing Aid Assistance Tax Credit Act. This legislation could provide up to \$1000.00 in tax credit. Why support a tax credit for hearing aids? Recent studies show that untreated hearing loss results in a loss of income per household of up to \$12,000 per year, depending on degree of hearing loss." Please join us and check out the Better Hearing Institute website and find out how you can make a difference - [www.hearingaidtaxcredit.org](http://www.hearingaidtaxcredit.org).



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