The National Eye Institute reports that people with a family history of macular degeneration increase their risk of blindness by smoking and adding excessive weight. Macular degeneration is the leading cause of blindness in the U.S. Studies indicate that smoking and obesity are more dangerous factors in macular degeneration than once thought, according to Brigham and Women’s Hospital in Boston and the Harvard Medical School. Scientists have learned that about 58 percent of the white population carries a form of a gene that can lead to macular degeneration. The CFH gene makes carriers four times as likely to develop the disease. If CFH carriers smoke, their risk is eight times higher, and if they smoke and are overweight, their risk is 12 times higher. People with the LOC gene also have a greater risk of developing macular degeneration. They have a six times higher risk even if they don’t smoke and 22 times higher if they do. About 34 percent of whites has the LOC variant gene.

Chalk up another victory for Mom’s “apple a day” advice.

While medical researchers spend their lives making discoveries that will improve our health, sometimes they discover that good food can be great medicine. When it comes to apples, the good news gets better all the time. Apples can preserve memory and help to prevent asthma, cancer, diabetes, and heart disease.

Researchers at the University of Massachusetts Lowell say the big news about apples right now is its possible ability to keep Alzheimer’s disease away. Apples can increase production of the neurotransmitter acetylcholine, resulting in improved memory. Neurotransmitters are also vital for good health throughout the body. The UMass study mostly used apple juice.

Apples are the best source of quercetin, an antioxidant that protects brain cells against oxidative stress. This is a tissue-damaging process associated with Alzheimer’s disease. Drinking two cups of apple juice or eating three apples a day boosts production of quercetin. C.Y. Lee, professor and chairman of the Department of Food Science & Technology at Cornell University, says apples are among the best choices for fighting Alzheimer’s.

Lee says people should eat more apples, especially fresh ones. Red Delicious has a very high antioxidant content. Be sure to eat the skin. It can have 6 times more antioxidants than the flesh.

Apples are well-known cancer fighters and heart protectors. They reduce risk of diabetes, asthma, and tooth loss.

No-fuss apple-nut salad

Set out salad bowls for the number of salads you will make. Cut apples (with skins) into small chunks and drop into each bowl. Add chopped walnuts and tiny marshmallows. Mix.

In a separate bowl or large cup, slightly thin fat-free mayo with a little milk and sweeten to taste with sugar or sweetener. Mix well, then pour onto the individual salads. Serve immediately.

Smoking, obesity, and macular degeneration

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During the day and evening

They are dietary sleepwalkers

One Cornell University professor says many of us are dietary sleepwalking. It’s like we’re in a nutritional trance. We just eat whatever happens to be there without giving it a thought.

In his book, Mindless Eating: Why We Eat More Than We Think (Bantam), Professor Brian Wansink, director of the Cornell Food and Brand Lab, explains the psychology behind it all.

He writes about the “tablescape.” How attractively food is arranged, how close it is to us, and how the room is lighted all affect how long we linger at the table and how much we will eat. Wansink recommends using smaller plates. With snacks, he says people using large bowls take half again as much as those using smaller bowls.

If there is more variety, people will eat more. Wansink recommends the rule of two, taking only two foods from a buffet at any one time. Refill as often as you want, but by taking just two foods each time, you’ll eat less.

When dining with others, the enjoyable atmosphere can cause you to eat up to 40 percent more. One tip: At a party, don’t start eating until the last person at the table starts. Or go back to the rule of two.

Wansink says it’s best to avoid huge packages of snacks. He says half the food you buy in huge quantities will be gone in a week. If you want that 5 pound barrel of snacks, divide it into small plastic bags so you won’t be eating a huge quantity at once.

Want to slim down over time? Forget starving yourself. The professor says that if you cut 200 calories a day, you will be 20 pounds lighter in one year without ever feeling hungry.
Speaking Of Safety

HOW SECURE IS YOUR BACK DOOR?
Nice weather makes it much more convenient for thieves to break into your home.
Though front doors are usually sturdy and may have bar locks, people often neglect to take the same precautions with back doors. Some have glass that can be easily broken to gain entry.
All outside doors should be made of metal or solid wood.

DANGER: CONSTRUCTION ZONE
The National Highway Traffic Safety Administration reports that more than 1,000 people are killed each year in construction and maintenance zones. To make the zones safer:
- Maintain the posted speed limit. Remember that many states have doubled the fines for speeding in construction zones.
- Concentrate on the road, not on the construction. The zones are full of activity, so you must be alert.
- Maintain three seconds of distance between your vehicle and the one in front of you. Rear-end collisions are the most common type of crash in a construction zone.
- Don’t be in a hurry, be patient, calm, and focused.

LIGHTNING IS DEADLY: SEEK SHELTER QUICKLY IN A STORM
Lightning is the second-largest storm-related killer, surpassed in the U.S. only by floods. It can strike as much as 10 miles away from rainfall.
- If you hear thunder, immediately get away from metal objects or things made of graphite including golf clubs, umbrellas, tools, and bicycles.
- Then take shelter in a building or a metal-topped vehicle. Once inside, stay away from windows and doors.
- Don’t lean on a car. If you are outside, stay away from other people. Don’t share a bench or huddle in a group.
- Get out of the water and out of puddles. Get out of a small boat or canoe, or crouch down in the center.
- On land, keep twice as far from a tree as it is tall. Crouch in an open space.

‘Stayin’ alive’: On prom night
When the Bee Gees recorded “Stayin’ Alive,” they didn’t really have prom night in mind. They sang about the dangers of the city. For parents of teenagers, prom night runs a close second.
Almost 2,000 teenagers die each year from accidents caused by drinking and driving. Prom nights have a disproportionate share of those statistics according to the National Highway Traffic Safety Administration.
- It pays to warn teens not to drink and drive and not to get into a car with an underage drinker/driver.
- One classy solution to the problem is to rent a limo. It’s costly but not unreasonable for four or five couples to share. Or you be the chauffeur. Rent a big luxury car or a classy convertible, buy a chauffeur’s hat, and do it yourself. But be professional.
- Provide a cooler with interesting soft drinks and remind your kid that he will have more fun if he doesn’t have to do the driving.
- If it’s your daughter going to the prom, the same arrangement works. Or if they will attend an after-prom party, have them take a cab to get home.
- When your teen insists on driving, limit the number of people who will be riding with him and insist that he be home by midnight. Statistics show that chances of being in an accident rise dramatically after midnight.

Check these tornado precautions
Spring is tornado season in the Midwest but did you know that tornadoes have been reported in every state and they can occur at any time of the year?
When you hear that a National Weather Service WATCH is in effect, it means conditions are right for a tornado. Changing weather such as thunderstorms should put you on guard. A WARNING means a tornado has been spotted.
- Check your portable radio and replace batteries if necessary so you can get information if the lights go out.
- If you are inside, go to a safe place to protect yourself from flying glass. Stay away from windows and don’t open them. If you hear a tornado approaching, go to the basement of a sturdy building. If there is none nearby, lie flat in a low spot where wind and debris will blow above you.
- Tornados come from severe thunderstorms, which can produce a lot of rain. If you see water rising and coming toward you while you are in a low spot, move to another spot.
- Avoid places with wide-span roofs, such as auditoriums, cafeterias, and shopping malls. Wide roofs provide less protection than roofs over smaller rooms.

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PENSION PROTECTION ACT
2006

Recent legislation is prompting more people to invest in Individual Retirement Accounts (IRAs). The Pension Protection Act of 2006 gives investors the opportunity to convert typical IRAs into Roth IRAs in 2010.

There are no income limitations on Roth IRAs. Withdrawals and Investment gains are tax free.

People converting to a Roth will have to pay income tax on contributions that were made to the typical IRA and the IRA’s investment gains. Individuals will have two years to pay taxes resulting from the conversion.

It is not necessary to convert the entire amount in a typical IRA.

IRA MISCONCEPTIONS

A recent survey by Fidelity Investments found that nearly half of those without an Individual Retirement Account thought they couldn’t open an IRA without making the maximum annual contribution of $4,000 ($5,000 those age 50 and older).

The survey also found that consumers didn’t realize that they could have both a 401(k) and an IRA. An IRA contribution is always tax deductible if the contributor is not covered in an employer-related retirement plan. When a couple participates in such a plan, their contribution is fully deductible if household income is less than $75,000 or $50,000 for an individual.

HOW PERSONAL IDS ARE STOLEN

While consumers are becoming more vigilant about sharing personal information, some of the oldest causes of identity theft are taking the highest toll. According to Javelin Strategy and Research, 38 percent were caused by a lost or stolen wallet, checkbook, or credit card. Friends and acquaintances were responsible for 15 percent of ID thefts.

Retail and telephone purchases were responsible for 15 percent; stolen paper mail for 9 percent; computer viruses, spyware, hackers, and phishing, 12 percent. Online transactions, only 4 percent.

The product that has been an instrument of last resort for homeowners is becoming a more realistic option.

A reverse mortgage could help you pay for retirement. On the other hand, it could cost you a lot of money, though not as much as in the past.

The big rise in home values during the last several years has brought about record growth in these products, 77 percent more over the previous year. They give homeowners an income stream or a lump sum that they don’t have to repay until they sell their home or die.

Projecting big growth opportunities in the future, firms such as IndyMac, Seattle Mortgage, and Bancorp have been cutting costs on reverse mortgages and offering special deals. Bank of America and Countrywide Financial expect to roll out such programs later this year. The competition is expected to additionally bring down costs.

The Department of Housing and Urban Development, which insures most reverse mortgages, wants to lower origination costs and mortgage-insurance premiums homeowners pay.

Ginnie Mae, a federal housing-finance agency, has begun packaging reverse mortgages for sale on Wall Street. The move is expected to lower interest rates that consumers pay, since the agency’s guarantee in the mortgage market generally lowers rates by between .5 percent and .8 percent.

The AARP Education Project reports that many forces are in play to bring costs down for consumers. It recommends that people wait for a time if they are thinking about a reverse.

To qualify for a reverse mortgage, a homeowner has to be at least 62.

Fortune’s 10 rules for building wealth

1. Start early. By saving $1,000 a year at age 25, you could end up with five times what you’d have if you started at age 45.
2. Use your 401(k). You put in pretax dollars so it’s a great savings plan. Passing up employer contributions is giving up free money.
3. Keep it simple. Choosing three or four index funds and a small-cap stock fund will give you broad exposure.
4. Don’t try to beat the market. Even the best fund managers have trouble beating the S&P 500.
5. Don’t chase trends. If you hear about a “hot” stock, investigate it. Go to investopedia.com.
6. Make saving automatic. If you are maxing out your 401(k), get payroll deductions transferred to a Roth IRA or a high-interest savings account.
7. Go heavy on stocks. The simplest formula: subtract your age from 120. That’s the percentage you should have in stocks, the rest should be in bonds.
8. Hold down fees. Be wary of any mutual fund charging a management fee higher than 1 percent. Or stick with an index fund.
9. Get rid of credit card debt. Rank them by their interest rate and pay off those with the highest rates first. For low-interest student loans, consider making minimum payments and investing in your 401(k) instead.
10. Defer taxes. In a taxable account, you’ll pay 15 percent in capital gains taxes every time you sell a winner you’ve owned for more than a year. At tax time, sell losers to take advantage of the annual $3,000 capital loss deduction.
SICK KID ADVICE
When your child is sick and you wonder what to do, check the Children's Hospital of Boston's Web site. It has a new "My Child Has ..." feature.

You can list the child's symptoms (coughing, sneezing, stomach ache, etc.) and get information on common illnesses, tips on preventive care, and explanations of treatments and tests.

Visit www.childrenshospital.org and see "My Child Has ..."

‘LADY IN RED’= HUMMINGBIRDS
Lady in Red is an improved red variety of Salvia. It's a native perennial in southern states and is used as an annual bedding plant farther north. It was the 1992 All America Selections winner. It requires full sun and well-drained soil.

Lady has dark green foliage and produces brilliant red flowers in loose whorls that grow on spikes above the foliage. The spikes reach 15 to 18 inches.

These beautiful flowers are favorites of both butterflies and hummingbirds.

RADIANT HEAT EVERYWHERE
New technologies are responsible for a trend to have many things in the home heated up. Cold floors can have radiant heat to make them warm. Transparent film can be added to windows to make them 100 degrees. And radiant heat can be added to kitchen counters so your hands are warm while cutting veggies.

It often starts with heated towel racks and may move on to heated mattress pads, heated welcome mats, and finally heated driveways. To economize, a homeowner can just have tire tracks on the drive heated so the snow melts there.

Many heating projects are done by do-it-yourselfers with materials from Home Depot and Lowes.

SHIRTS GET BOLD, PATTERNED
Watch for the new patterned dress shirts in bold colors. Makers say the move comes as the lines between dress shirts and sports shirts become blurred. See the purple checks, peach-colored flowers, and green, blue, and yellow stripes.

Simple steps can prevent decorating chaos
Interior decorators give these tips for keeping a balanced look in your home.

Pictures and art: Framed art should always be at eye level where it can connect with people. In a grouping or collection, the largest picture must be at eye level. The others can be grouped around it.

In the living room, art should be only about 6 inches above the sofa.

Furniture: Instead of backing furniture up to the walls, create nooks within the room that reflect how the space should be used. Find a focal point and build around it. Even angling pieces is better than having large open space in the middle of the room.

Decorating plan: Because home decorating happens in steps, create a master plan to prevent individual projects from becoming a hodgepodge of style.
ON THE NEW CRUISE SHIPS

Several cruise ships that come into service this year have new features. The Carnival Freedom, maiden voyage March 5, and The Emerald Princess, launching April 11, have huge outdoor movie theaters on the pool deck.

The Norwegian Gem, maiden voyage Oct. 8, has a bowling alley. The Liberty of the Seas, launching May 19, may be the world’s largest cruise ship. It has 15 decks, a surfing pool, and an ice skating rink.

All of these offer Caribbean cruises.

TRAVELERS KEEP SHOES ON

Orlando International Airport is the first to use the ShoeScanner, but soon San Jose, Indianapolis, and Terminal 7 at New York’s Kennedy International will have the units.

They can only be used for those who pay a fee and pass a background check. The ShoeScanner detects explosives in shoes when people stand on its platform for 20 to 25 seconds.

Since a terrorist tried to blow up a jetliner with explosives in his sneakers, U.S. travelers have been largely required to remove their shoes at checkpoints since December 2001.

KEY WEST’S FREE ATTRACTION

At the new Eco-Discovery Center, Florida visitors can explore one of the state’s biggest underwater attractions without getting wet (and without getting soaked). It’s free.

Highlights include a walk-through version of Key Largo’s Aquarius Undersea Lab, the world’s only operational underwater laboratory, and a chance to see the Key’s spectacular annual coral spawn via an underwater camera.

PUT VALUABLES IN YOUR CARRY-ON

Some travelers don’t realize that any valuables in a lost suitcase will not be paid for by the airline. These include jewelry, cameras, business papers, laptop computers, and cash.

Put these items in your carry-on bag even though your bag will be heavier.

Social networking: Find your pals, or your kids, with cellphone GPS

An estimated 63 percent of mobile phones sold in North America in 2007 will be equipped with the Global Positioning System.

One new buddy-tracking tool is offered by Loopt, Inc., and is available from wireless operator Boost Mobile (owned by Sprint Nextel). It is one of many companies offering phones equipped with GPS receivers.

Once users download the application to their cellphones, and invite friends to do the same, they can click on an icon to view a map that will display their friends’ locations as green dots.

Their friends, however, can elect not to have their location shared simply by clicking on a button. Want to know where your children are? Sprint Nextel has launched its Family Locator, a $9.99 a month service that lets users track the location of family members, or at least the location of their cellphones.

There are some privacy concerns. A number of parents worry that someone could hack into the new services and possibly stalk them or their children.

Some privacy advocates are concerned that the government could use location information to spy on people.

Those who use the services, however, think the convenience outweighs the possible risks that may be

Check the role that pleasure plays in your life

When you think pleasure in your life, you will find that going to a restaurant or visiting will probably rank high. Many activities are a pleasure, but realize that their effect on us is purely temporary. When you finish eating, for example, the pleasure is over. Don’t confuse pleasure with happiness.

Happiness can’t be found by pursuing it, but that’s an idea that can be difficult to understand. It’s not an end product or even an experience. It is a by-product of how you live.

The happiness-producing life is rooted in doing the right thing every day. Sometimes choices are difficult and you have to choose between two or more. Though you will make mistakes, looking for the right ultimately takes you toward happiness.

Experts say your future will be better if you have the wisdom and discipline to choose well more often.

Check your life goals before making decisions.

Crossword Answer
New disk drives and flash drives have huge storage capacity

Haven't heard much about terabytes? We'll all be hearing about them soon.

A terabyte is 1,000 (actually 1,024) gigabytes. Ordinary PCs have about 100 gigabytes. Now, disk drive maker Hitachi will soon be shipping a terabyte-capacity disk drive. Seagate, another big drive maker, says it will soon have terabyte-capacity disk drives as well. Top-of-the-line units will sell for about $400, but the price will come down over time.

It was 1991 when the first gigabyte drives were introduced. Makers boasted that a gigabyte would store 1,000 copies of Gone With the Wind, but users couldn’t imagine why anyone would need so much storage.

Now we know how the terabyte will be used. The new owners will record TV shows and movies. A terabyte gets you 250 hours of HD programming.

Flash is the solid-state memory found in USB thumb drives. Because it has no moving parts, it is considered more durable than disk drives. But the biggest flash drives on the market today are in the eight- to 12-gigabyte range. This year, flash drives of both 16 and 32 gigabytes are expected. The half-gig drives that were top of the line just a few years ago are being phased out.

IPods will sometimes die

Their ubiquitous white earphones can be seen everywhere on streets and in gyms. Sadly, however, an iPod can be the victim of a battery that no longer holds a charge or a malfunctioning hard disk.

A spokesman for Apple says the rates at which iPods fail are less than 5 percent, or extremely low when compared with other electronic devices. But considering that Apple sold 70 million in the first five years since the product went on sale, that still amounts to millions of units. Consumers, however, still love the iPod.

What to do if your iPod dies? If the unit is under warranty, send it back to Apple, and they will fix it or replace it.

If it’s not under warranty, consider repairs. Search the Internet under iPod repairs, and you will find a number of companies that do such tasks as replace screens and batteries. None are cheap.


New antennas pick up high-definition TV for free

High-definition television channels can be picked out of the air by antennas just like regular broadcast signals. No cable or satellite dish is needed. There’s no need to wait for the cable guy.

Antennas costing between $18 and $150 (SolidSignal.com and others) may offer a better picture than cable or dish services. The downside is that they can only pick up broadcast networks, not cable channels like ESPN or HBO.

Antenna makers like Terrestrial Digital of St. Louis and Winegard of Burlington, Iowa are seeing sales soar. Consumers are convinced that antennas provide the best high-def pictures.

Because high-definition signals are far more plump than standard television signals, they hog the capacity of their pipelines. Cable- and satellite-TV operators “compress” the signals. There is a wide belief that the compression degrades the picture quality.

The other downside to receiving high-definition television with an antenna is caused by nature. If you live in a hilly area, the straight-line signal may not reach you.

Are you ready for Microsoft Vista?

It is finally here, the answer to all your computer problems. But is upgrading to Microsoft Vista really the answer?

Can your computer’s hardware handle it? Vista’s minimum system requirements are more demanding than any previous Microsoft operating system, and there are two separate sets of hardware requirements. You will need to determine which set you need.

Which version of Microsoft Vista do you need? There are five different core Vista versions. Check the Microsoft Vista Website to determine the one that fits your needs.

Are your current applications compatible with Microsoft Vista? Vista’s built-in compatibility modes will help you install and run applications written for previous versions of Windows. To be safe, check with the application’s manufacturer to determine your application’s compatibility.

Do you want to upgrade your network’s infrastructure? You aren’t required to do so, but Vista may motivate you to upgrade to take advantage of its new security features.
IMPORTANT INFORMATION
CBA has changed benefit providers for your Accident Medical Expense/AD&D coverage. Applies to Executive and Executive Family Memberships. To download this new policy, please login to www.cbaselect.com.

SPRING CROSSWORD

Across
1. Tell on
4. Frequently
7. Like two ___ in a pod
9. Creative work
10. Deride
11. Incline
12. With a lot of sound
15. An island in the West Indies
19. Roll call response
20. Tavern sign
22. Computer group
23. Mathematical ratio
25. Allow

Down
1. Engine measurement: Abbr.
2. Geological time period
3. Mexican fare
4. Moonstone
5. Be angry
8. Cooking utensil
9. Beginnings
13. Health resort
15. Tell a joke
16. Expanse
17. Furnish an overhead lining
18. Top notch
19. Tint
21. Take-home pay