

Bottom Line

PERSONAL

yourmoney

□ **Mid-cap stocks have done better** than either large-cap or small-cap stocks over the past decade. Mid-caps—companies with market values of \$1.5 billion to \$5.5 billion—had a 9.6% average annual return. But it can be hard to invest in this sector, because funds that try to do so pick stocks in very different ways. *One attractive exchange-traded fund:* Vanguard Mid-Cap ETF, with a good balance among sectors and a fee that is half the average for its category.

SmartMoney, 1755 Broadway, New York City 10019. 12 issues. \$24/yr.

□ **New housing law benefits seniors** ages 62 or older: *The Housing and Economic Recovery Act of 2008* raises the maximum amount for a reverse mortgage to \$417,000 to \$625,500—up from the previous limit of \$200,160 to \$362,790, depending on where a borrower lives. The new, higher limit applies nationwide rather than by county. Also, reverse mortgages—which do not have to be repaid until the borrower moves permanently, sells or dies—now will cost less. *Most important:* Origination fees may not exceed 2% of the initial \$200,000 borrowed and 1% of the remaining balance, to a maximum fee of \$6,000. This cap is subject to future inflation adjustment.

Kiplinger.com.

veryverypersonal

□ **Going without sleep** causes the brain to overreact to bad experiences. *Recent study:* After study participants stayed awake for 35 hours, the emotional centers of their brains were 60% more reactive when shown negative images. Researchers speculate that the profound change in brain activity is due to a reduction of activity in the prefrontal

tal lobe, a region of the brain that keeps emotions under control. *Self-defense:* Get seven and a half to eight hours of sleep each night.

Matthew Walker, PhD, neuroscientist, University of California, Berkeley, and leader of a study published in *Current Biology*.

□ **One of the first signs of early-stage Alzheimer's disease** is difficulty handling financial affairs. For that reason, people who have even mild symptoms should immediately get help managing their affairs before the disease progresses. They also should speak to their doctors about treatment options. *Symptoms to watch for:* Forgetting to pay bills or paying them more than once... difficulty balancing the checkbook or doing simple calculations... increased susceptibility to scam artists. *If you or a loved one is showing any of these signs:* A relative or close friend can be given "financial power of attorney" to handle financial duties if it becomes necessary.

Stephen McConnell, PhD, vice president for advocacy and public policy, Alzheimer's Association, Chicago.

yourtravels

□ **To keep jewelry safe while traveling:** *Pack it in your carry-on bag,* not in checked luggage. Airlines are not responsible for loss or theft of jewelry. *Use containers that fasten tightly*—a purse-sized organizer or plastic bags that zip closed. *Never put jewelry in plastic bins* that go through security. Put it in a purse or briefcase and close it. *In hotels, the front-desk safe is the most secure place.* If a safe is not available at the front desk, hide jewelry in a bag, inside another bag, hanging inside a dress or in a suit pocket. Write down your hiding place, and keep the notation with you. Do not use the in-room safe, and do not leave valuables visible in your room. *Never take anything on a trip that cannot be replaced.* Leave antiques and family heirlooms at home.

Susan Eisen, certified gemologist and jewelry appraiser in El Paso, Texas, and author of *Crazy About Jewelry! The Expert Guide to Buying, Selling and Caring for Your Jewelry* (Full Circle International).

□ **Internet access while flying:** Delta will make wireless Internet access available on all domestic flights by the middle of next year. The airline

will charge \$9.95 for Wi-Fi on flights of three hours or less...and \$12.95 on longer flights. The system will let passengers reach the Internet through laptops, smart phones and personal digital assistants (PDAs). Several other airlines, including American, JetBlue and US Airways, have experimented with a similar service or are planning to provide it but on a limited number of flights.

Investor's Business Daily, Box 92042, Los Angeles 90099. \$295/yr. for the print edition. www.investors.com

bewary

□ **"Playing the float" no longer works.** It used to be possible to write a check days before a paycheck cleared. But faster clearing of personal checks—mandated by Congress in 2003—has ended that strategy. *Self-defense:* Consider having your paycheck direct-deposited to get money into the bank faster...changing your bill due dates—some creditors, such as credit card issuers, will change their billing cycle on request...banking on-line, which makes it easier to match bill payments with paycheck arrival.

Gail Hillebrand, senior attorney, West Coast office, Consumers Union, San Francisco.

□ **Shower curtains may emit toxic vapors.** Waterproof shower curtains made of *polyvinyl chloride* (PVC) may emit as many as 108 volatile chemicals, some of which are classified as hazardous by the Environmental Protection Agency. The compounds have been linked to damage to the liver, reproductive system and central nervous system. Vapors may linger for up to one month after hanging the shower curtain, and heat and humidity increase vapors' potency. *Self-defense:* Avoid buying products made with PVC, which can include some baby toys and building products.

Stephen Lester, MS, science director, Center for Health, Environment and Justice, Falls Church, Virginia, and coauthor of a study of PVC in shower curtains.



yourcar

□ **Deer accidents may be covered** under the comprehensive portion—not the collision portion—of an

