

For Your Benefit

JULY 2016

Melanoma/Skin Cancer Health Center Study Finds 4 in 10 Sunscreens Fall Short on SPF

May 17, 2016 -- More than 40% of sunscreens tested by Consumer Reports experts don't live up to their SPF claims, according to the organization's annual report on the products.

Twenty-eight of the sunscreens did not deliver the promised SPF level, says Trisha Calvo, CR's deputy editor of health and food. And two products claiming an SPF of 50 actually weighed in with an SPF of 8, according to test results.

This year's report includes ratings of lotions, sprays, sticks, and facial sunscreens, and reviews both adult and children's formulas. It also includes commonly asked questions about sunscreens, such as what SPF (sun protection factor) and "broad spectrum" are. It will be published in the July issue of Consumer Reports magazine.

Seventeen sunscreens earned a spot on the organization's "recommended" list.

"I think there are a lot of really good sunscreens on the market," Calvo says.

The testing uses volunteers who soak in water after the sunscreens are applied, and then have their skin exposed to UV light. The Personal Care Products Council, a group that includes sunscreen makers, questioned the process and say that their products meet FDA requirements and their own testing.



2016 SUNSCREEN WINNERS & LOSERS

Two products earned a perfect score: La Roche-Posay Anthelios 60 Melt-in Sunscreen Milk lotion, with an SPF of 60, is priced at \$7.20 an ounce. And Trader Joe's Spray with an SPF of 50-plus costs \$6 for 6 ounces.

The other 15 making the recommended list are:

- Pure Sun Defense SPF 50 Disney Frozen, at \$.79 per ounce
- Coppertone Water Babies SPF 50, at \$1.31 an ounce
- Equate Ultra Protection SPF 50, at \$.49 an ounce
- No-Ad Sport SPF 50, at \$.63 an ounce
- Ocean Potion Protect & Nourish SPF 30, at \$1 an ounce
- Aveeno Protect + Hydrate SPF 30, at \$3.33 an ounce
- Banana Boat Sun Comfort Continuous Spray SPF 50, at \$1.67 an ounce
- Neutrogena Beach Defense Water + Sun Protection SPF 70, at \$1.62 an ounce
- Caribbean Breeze Continuous Tropical Mist SPF 70, at \$2.77 an ounce
- Equate Sport Continuous Spray SPF 30, at \$.83 an ounce
- DG Body Sport SPF 30 (spray), at \$.88 an ounce
- Coppertone Kids Stick SPF 55, at \$9.17 an ounce
- Up & Up Kids Stick SPF 55, at \$5.83 an ounce
- Avon Sun + Sunscreen Face Lotion SPF 40, at \$3 an ounce
- Up & Up Ultra Sheer SPF 30 (facial sunscreen), at \$1.73 an ounce

The sunscreens tested included both mineral and chemical types. Mineral sunscreens, with ingredients such as titanium dioxide and zinc, were less likely to meet their SPF claims than chemical sunscreens, with ingredients such as avobenzone, Calvo says. Looking back over 4 years, the researchers found that 26% of mineral sunscreens tested met their SPF claim, compared to 58% of the chemical ones.

While the FDA requires sunscreen makers to test their products, in most cases it doesn't require them to submit their results to the agency.

SUNSCREEN INDUSTRY WEIGHS IN

Consumer Reports' testing process may not have followed the same steps required by the FDA, Beth Lange, PhD, chief scientist at the Personal Care Products Council, says in a statement.

Two products that fell far short of their claimed SPF include Banana Boat Kids Tear-Free, Sting-Free Lotion SPF 50 and CVS Kids Sun Lotion SPF 50. Both tested at an SPF of 8.

CVS spokesman Michael DeAngelis says the company and an independent third party re-tested the product, using industry standards and FDA methods. "There is absolutely no indication that our product has an SPF lower than 50," he says.

Edgewell Personal Care, maker of Banana Boat and Hawaiian Tropic products, says in a statement that "all of our sun care products undergo rigorous testing for SPF, broad spectrum and water resistance during product development; are appropriately labeled for SPF; and meet our own specifications as well as relevant FDA regulations."

BOTTOM LINE

The disparity between claimed SPF protection and tested SPF is a "cause for real concern," says Tim Turnham, PhD, executive director of the Melanoma Research Foundation.

The report "raises very important points about the importance of SPF as well as the importance of broadspectrum UVA protection as a means to reduce the risk of skin cancer and to minimize premature skin aging," says Elizabeth K. Hale, MD, senior vice-president of the Skin Cancer Foundation.

Buying sunscreens with SPFs higher than 30 may be a good idea, Hale says, to compensate both for products that fall short of their claims and for the tendency to under-apply sunscreens.

"The best sunscreen is the one you will use," Turnham says. If you choose a spray, "you have to be sure you have good coverage. You should avoid inhaling it. And be careful with kids and sprays. If you are concerned, spray it on your hand and rub it in."

The FDA has warned against using sunscreen spray on children until they do more testing.

Also make sure to put on enough sunscreen -- about a shot-glass full for your entire body if you're in a bathing suit. Reapply every 2 hours or sooner if you're sweating or swimming, the American Academy of Dermatology says.

SOURCES:

Consumer Reports: "Your Burning Questions, Answered."

Trisha Calvo, deputy editor of health and food, Consumer Reports.

Edgewell Personal Care statement.

Tim Turnham, PhD, executive director, Melanoma Research Foundation.

Elizabeth K. Hale, MD, senior vice-president, Skin Cancer Foundation and dermatologist, New York.

Michael J. DeAngelis, spokesperson, CVS Health.

Statement, Beth Lange, PhD, chief scientist, Personal Care Products Council.

Andrea Fischer, spokesperson, FDA.

Mid-Year 2016: An Investment Reality Check

Market volatility is alive and well in 2016. Low oil prices, China's slowing growth, the prospect of rising interest rates, the strong U.S. dollar, global conflicts—all of these factors have contributed to turbulent markets this year. Many investors may be tempted to review their portfolios only when the markets hit a rough patch, but careful planning is essential in all economic climates. So whether the markets are up or down, reviewing your portfolio with your financial professional can be an excellent way to keep your investments on track, and midway through the year is a good time for a reality check. Here are three questions to consider.

1. How are my investments doing?

Review a summary of your portfolio's total return (minus all fees) and compare the performance of each asset class against a relevant benchmark. For stocks, you might compare performance against the S&P 500, Russell 2000, or Global Dow; for mutual funds, you might use the Lipper indexes. (Keep in mind that the performance of an unmanaged index is not indicative of the performance of any specific security, and you can't invest directly in an unmanaged index.)

Consider any possible causes of over- or underperformance in each asset class. If any over- or underperformance was concentrated in a single asset class or investment, was that consistent with the asset's typical behavior over time? Or was recent performance an anomaly that bears watching or taking action? In addition, make sure you know the total fees you are paying (e.g., mutual fund expense ratios, transaction fees), preferably as a dollar amount and not just as a percentage of assets.

2. Is my investment strategy on track?

Review your financial goals (e.g., retirement, college, house, car, vacation fund) and market outlook for the remainder of the year to determine whether your investment asset mix for each goal continues to meet your time frame, risk tolerance, and overall needs. Of course, no one knows exactly what the markets will do in the future, but by looking at current conditions, you might identify factors that could influence the markets in the months ahead—things like inflation, interest rates, and economic growth projections from the Federal Reserve. With this broader perspective, you can then update your investment strategy as necessary.

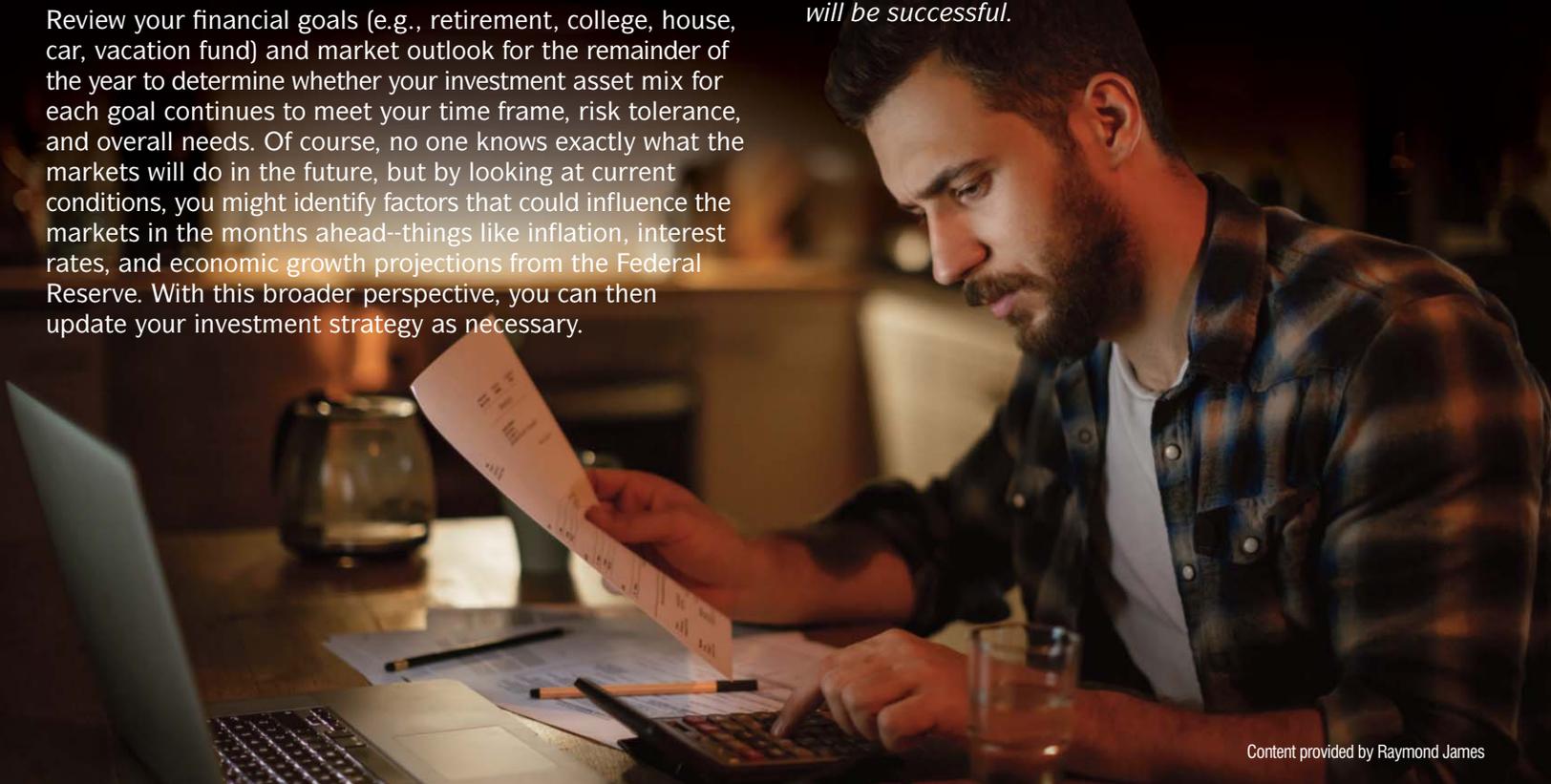
Remember, even if you've chosen an appropriate asset allocation strategy for various goals, market forces may have altered your mix without any action on your part. For example, maybe your target was 70% stocks and 30% bonds, but now you have 80% stocks and 20% bonds. To return your asset mix back to its original allocation, you may want to rebalance your investments. This can be done by selling investments and transferring the proceeds to underrepresented asset classes, or simply by directing new contributions into asset classes that have been outpaced by others. Keep in mind that rebalancing may result in commission costs, as well as taxes if you sell investments for a profit.

Asset allocation does not guarantee a profit or protect against loss; it is a method used to help manage investment risk.

3. Am I maximizing my tax savings?

Taxes can take a significant bite out of your overall return. You can't control the markets, but you can control the accounts you use to save and invest, as well as the assets you choose to hold in those accounts. Consider the "tax efficiency" of your investment portfolio. Certain types of investments tend to result in larger tax bills. For example, investments that generate interest or produce short-term capital gains are taxed as ordinary income, which is usually a higher rate than long-term capital gains. Dividing assets strategically among taxable, tax-deferred, and tax-exempt accounts may help reduce the effect of taxes on your overall portfolio.

All investing involves risk, including the loss of principal, and there can be no guarantee that any investing strategy will be successful.



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How to Prevent Painful Swimmer's Ear

Simple steps after a day in the water help prevent infection, expert says

SATURDAY, June 18, 2016 (HealthDay News) Swimmer's ear a common summertime problem among children is easy to prevent, an expert says.

"Swimmer's ear is a bacterial or fungal infection caused by water caught in the ear canal. The telltale signs are swelling of the ear canal and some drainage or discharge," said Dr. Nina Shapiro, director of pediatric otolaryngology at Mattel Children's Hospital of the University of California, Los Angeles.

Other types of ear infections cause pain inside the ear, but swimmer's ear causes pain when the outside of the ear is touched, Shapiro said in a university news release.

Swimmer's ear can be prevented by using the corner of a washcloth or towel to dry ears after swimming. If a hair

dryer is available, use the low setting and place the dryer about one foot away from the ear to dry it, Shapiro said.

Never use a cotton swab to clean or dry the ear canal because it can damage the ear drum, she warned.

You can get overthecounter ear drops to prevent swimmer's ear, but these should not be used on children who have ear tubes, ruptured eardrums or have had ear surgery, Shapiro said.

If a child does develop swimmer's ear, doctors may prescribe anesthetic, antibiotic or antifungal ear drops, she said.

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