

In Case You Didn't Know

Contributed by Steve Gillman
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There are a lot of little secrets in everyday life. Here are six of them, in case you didn't know.

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In case you didn't know, 18% of appendectomies are done on patients who don't need them. That's what a recent study at the University of Washington found. Doctors are quick to recommend the surgery without waiting to confirm the diagnosis it seems. Diagnosing inflamed lymph nodes or stomach viruses as appendicitis are common mistakes. So if there is any doubt, ask for a CT scan of your stomach before going to surgery.

What other secrets of health, money and everyday life are hidden from you? Here are five more, just in case you didn't know.

{bot_wrgoogle}1. Diamonds In Parking Lots

Because of the rapid temperature changes when getting in and out of cars and buildings, peoples diamonds come loose from their settings. This makes parking lots one of the most common places diamonds are lost. An older couple became experts at telling the difference - from a distance - between the sparkle of a diamond and bits of glass on the pavement. They regularly took early morning walks in mall parking lots for a second income during retirement.

This couple claimed that the difference in how diamonds reflect light is noticeable with a little practice. To do this right, though you need a loose diamond or two. Lay them down near bits of glass to learn to spot them - and don't forget where you put them!

2. Brainpower Secret - Creatine

A compound found in meat, creatine is used as a supplement by athletes to help build muscle mass. Recent evidence shows that it helps your brain as well. Proceedings B , a journal published by the Royal Society reports that research has shown improvement in working memory and general intelligence resulting from creatine supplementation.

In the study, the dose used was 5 grams per day - about the same level used to boost sports performance. This is as much as you'd normally get in four pounds of meat, according to lead researcher Doctor Caroline Rae.

3. Tax Deduction Secret

When starting an IRA (individual retirement account) there is a way to get two tax deductions. Don't fund the IRA with cash, but instead sell any stock you own which has decreased in value, and put THAT cash in your retirement account. In this way you can write off the capital loss for the sale of the stock (deduction number one), and deduct your contribution to the IRA as well (deduction number two).

But what if you still like the stock you are selling? You can buy it back using your IRA. Though there is a "wash rule" in the tax code that says you can't sell and repurchase a stock within a certain amount of time just to claim a loss, you and your IRA are separate entities as far as this rule is concerned. As I write this, you can immediately repurchase the stock in your IRA and still write off the loss (but check with your accountant or tax professional).

4. Herbs Are Not Always Safe

Natural doesn't mean safe in all cases. For example, be careful when giving certain herbal supplements to children. Regular garlic can thin the blood and increase bleeding in kids. At any age, Saint John's Wort may interfere with chemotherapy and immunosuppressive drug treatments. Certain herbal weight loss products can cause heart

arrhythmias in users. So let the doctor know what herbs the kids (and yourself) are on before he prescribes medicines and treatments.

5. Internet Travel Secret

When you prepare to travel overseas, email a list of important information and numbers to yourself before you leave. Be sure to include the number to call if your credit card is stolen, and the numbers of the U.S. Embassies where you'll be traveling. Any information you'll need or want if you lose your luggage and wallet should be in there too.

If you need any of this information, it will be available in any internet cafe in the world. And by the way, just in case you didn't know, public internet access is much more common outside the United States, even in most third-world countries (there is more demand when buying a computer is out of reach).

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