

BOTTOM LINE

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PERSONAL

HEARD BY OUR EDITORS

Stock opportunity: Dividend rookies, we hear from Charles B. Carlson, CFA. Some firms that have started paying dividends within the past three years—or reinstated dividends after a long pause—are attractive now. *Reason:* They often have better earnings-growth prospects than older companies and tend to increase their dividends at a faster pace. *Worth considering now:* Biotech firm Amgen (AMGN)...Apple (AAPL)...memory-chip maker SanDisk (SNDK).

Charles B. Carlson, CFA, is CEO of Horizon Investment Services, Hammond, Indiana, and Chicago. He is author of *The Little Book of Big Dividends* (Wiley). HorizonInvestment.com

New prep-free at-home colon cancer test, reports Jeffrey Lee, MD. In a recent study, the *Fecal Immunochemical Test* (FIT), an inexpensive stool test, detected 79% of cancers. The standard fecal occult blood test detects up to 50% of cancers, and colonoscopy detects more than 95%. FIT may be appropriate for people who are unwilling to undergo the bowel preparation the night before a colonoscopy...or are afraid of an invasive procedure.

Jeffrey Lee, MD, is a gastroenterology fellow at University of California, San Francisco, and leader of an analysis of 19 studies of FIT screening, published in *Annals of Internal Medicine*.

Consider wedding insurance if you are getting married, says wedding expert Kyle Brown. The average wedding costs \$28,671. Insurance coverage can range from \$200 for basic coverage to several thousand dollars, depending on what coverage options you choose. Many families elect to cover the loss of their deposits due to illness... extreme weather...and damage to the reception hall. Cold feet typically is not covered. *Insurers that offer wedding coverage:* FiremansFund.com, Travelers.com, WedSafe.com.

Kyle Brown is executive director of Bridal Association of America, a trade organization based in Bakersfield, California. BridalAssociationOfAmerica.com

Title photo: Bigstock/Flynt; photo of wedding cake topper: malerapaso/Getty Images



David Borenstein, MD
The George Washington University Medical Center

How to Wreck Your Back

6 Little Mistakes That Cause Big Pain

As many as 80% of Americans will suffer an episode of back pain at some time in their lives. Back problems are among the main reasons for doctor visits, and they can be excruciatingly slow to heal.

What people don't realize is that most back injuries are predictable and how to avoid them might surprise you. Here are the six worst mistakes that people make that hurt their backs...

WEIGHT AND EFFORT MISMATCH
I see this all the time. Suppose you lift a box that is heavier than you expected. You get it a few inches off the floor and then realize that it's really heavy. It's going to crash back down if you don't bring all of your strength into play. The sudden contraction of unprepared back muscles can cause an instant strain.

Or maybe you're lifting a box that

Bottom Line/Personal interviewed David Borenstein, MD, clinical professor of medicine at The George Washington University Medical Center in Washington, DC, and a partner at Arthritis and Rheumatism Associates, the largest rheumatology practice based in Washington/Maryland. He is host of *Speaking of Health with Dr. B*, a weekly radio program on WomensRadio.com, and author of *Heal Your Back* (M. Evans & Company). DrBorenstein.com



you think is heavy but turns out to be as light as a feather. All of the muscle force that you generated causes a "snap" in the muscles (and the box goes flying).

Self-protection: Before you lift something, test the weight. Slide it a few inches, or lift just a corner. You have to know what you're dealing with. If it's heavy, get your legs under you...use the muscles in your legs more than the muscles in your back. If it's light, lift with a smooth motion—you won't need that initial hard jerk to get it moving.

OVERHEAD BIN REACH

If you think that the cramped, knees-to-chest seating in today's airplanes >>

Secrets Inside

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Editor's note

The Dress Code for Negotiating



Recently a friend of mine who is in his 60s was on his way back from the gym when he decided to drop by a car dealership. He had on a T-shirt and sweatpants and hadn't yet shaved.

My friend had the distinct feeling that the salesperson, who was in his 20s, thought my friend was a dotty old fool. My friend wondered if a younger person, unshaven in sweatpants, would have been treated the same way.

"Doubtful," says Stuart Diamond, an emeritus professor of negotiations at The Wharton School, University of Pennsylvania and author of *Getting More: How You Can Negotiate to Succeed in Work and Life* (Three Rivers, GettingMore.com). "To that salesperson, an unshaven, T-shirt-clad 20-something could be an Internet billionaire."

So does that mean older people have to be more careful about their appearance, especially when they are negotiating to buy a car, boat, appliance or anything else that is negotiable?

Dressing well could indeed get us faster service from commissioned salespeople, says Diamond. But don't expect the initial impression created by your clothes to have a substantial bottom-line impact on negotiations. Given enough time, commissioned salespeople tend to be especially skilled at figuring out with whom they're dealing.

If we like, we can intentionally steer salespeople's impressions of us. Tell a salesperson at a BMW dealership, "I've owned BMWs in the past, and I am considering owning one again," and you instantly will be taken seriously even if you're wearing sweatpants.

Lauren Larson

>> is hard on your back, wait until you use the overhead bins. You will pay in pain what you saved on checked luggage.

Travelers often overstuff their carry-ons. A 20-pound bag that's easy to carry (or wheel) can feel like 50 pounds when you're off-balance and reaching overhead. Unloading also is a hazard. You probably had to angle, wedge and stuff your bag to get it to fit. You will have to give it a hard yank to get it out, a motion that is very hard on the back.

Self-protection: Pack light. If you're in reasonable shape, you probably can manage, say, a 10-pound bag when your

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Sample Savings this issue

\$10,000

By installing heat cables in your gutters, page 7

\$156

Yearly savings if you make one smoothie a week, page 12

\$5,000

Example of savings from pet insurance, page 15

25%

Discount at online retailers, page 16

arms are extended and you're standing on tiptoe. Use both hands to place the bag in the bin...don't swing it up with one arm. Store it with the handle facing out. That way, you can grip the handle with one hand and use your other hand for support. For anything much heavier, put it in checked baggage—it's worth it even if you have to pay.

SUPER-SOFT CHAIR RECLINE

It feels good to sink into a soft chair or sofa—but

it is hard to extricate yourself from the pillowy depths. *Surprising fact:* Sitting in a soft chair is hard work.

When you sit in a firm chair, your back is supported, so it relaxes. But a soft chair doesn't provide the same sensory input, so the muscles stay contracted. After an hour or so, you might notice that your back is hurting even though you haven't done anything more strenuous than read a book or work the TV remote.

Self-protection: When you're setting up, choose a chair that provides

a decent amount of back support. It doesn't have to be hard, but it should be firm.

Also helpful: If you have a history of back problems, you probably will do better if you stand up for one to two minutes now and then—say, every 15 or 20 minutes.

THE CAR TRUNK LEAN

How many times have you felt a "pinch" when you lift a suitcase or a sack of groceries from a car's trunk or cargo area? It's not so much the weight that causes problems but your position. When you bend over and lift, you are at a mechanical disadvantage. You are not using the big muscles in your legs. Your back muscles aren't very strong. Their job is to stabilize your spine, not help with heavy lifting.

Self-protection: Get as close to the vehicle as you can before pulling the item to the front of the trunk and taking it out. This allows you to bring your leg muscles into play. Most people stand back from the rear of the car because they don't want to get their clothes dirty. Step in closer. It's easier to clean your clothes than to deal with a month or two of back pain.

TWIST AND SHOUT

"Twist and shout" is what I call the stab of pain that occurs when people use a twisting motion to bend over. Suppose that you're picking something up off the floor that's a little bit off to your side. You might pivot at the hips and swing one hand down to snag it. Don't! This is an unnatural motion because the spinal joints are designed to shift from front to back, not side to side. Twisting strains the soft tissues and can lead to sprains and spasms.

Self-protection: Before you pick something up, take a fraction of a second to move into a position of strength. With both feet facing the object, squat down and pick it up. Face it square, and use your legs more and your back less.

SHOVELING ANYTHING HEAVY

Back specialists see a lot of new patients in the spring after they have been working in the yard shoveling mulch, dirt or gravel. The same is true after

snowstorms. Even when snow looks light and fluffy, each shovelful packs a lot of weight—and you never move just one shovelful.

Self-protection: Warm up before picking up the shovel. Walk around the house for a few minutes. Stretch out the muscles in your back, legs and arms.

Once you're outside, let your legs do the work. Bend your knees when you load the shovel, then straighten them when you lift. Don't bend your back any more than you have to. And don't take the heaviest shovelfuls that you can manage—if you're grunting, it's too much.

Also helpful: Home-supply stores stock a variety of ergonomic shovels that make it easier to stand upright when you're shoveling. **BLP**

Very useful Web sites

➔ **IRS withholding:** Calculate how much should be taken from your paycheck so that you owe less next year. Includes a link to the IRS W-4 form (*Employee's Withholding Allowance Certificate*), which you fill out and give to your employer. **IRS.gov** (search for "Withholding Calculator").

➔ **Pollen-count lookup:** Forecasts and current counts by zip code. **WunderGround.com/DisplayPollen.asp**

➔ **Easier bird identification:** Free online guide from the National Audubon Society includes multiple photos of each species, sound recordings, range maps and more. **Birds.Audubon.org/BirdID**

➔ **Protect against April showers...**

- Buy umbrellas with funky colors, floral or butterfly motifs, fine art reproductions, etc. **Umbrellas.com**
- Rain boots for women—**Pronto.com/mpm/shop/rain-boots**
- Kids' rain boots—**Kidorable.com/cart/rain-boots**
- Rain gear for dogs—**BaxterBoo.com** (search "Rain")

Title photo: Richard Drew/AP Images

Pat Dorsey, CFA
The Sanibel Captiva Trust Company

Warning Flags Are Flying

How to Prepare for a Stock Market Pullback



Is the stock market exhausted after five years of impressive gains? And if that's the case, what should you do to protect yourself from possible sharp and/or prolonged pullbacks?

Top investment strategist Pat Dorsey says that we will see a lot more volatility this year—and that it's time to consider shifting at least part of your portfolio from riskier investments to ones that can hold up well in choppy waters.

Bottom Line/Personal spoke with Dorsey to find out which stocks you may want to jettison or avoid and which can provide relative safety in case there is a big downturn...

FOCUS ON VALUATIONS

Since the market bottomed out in March 2009, the Standard & Poor's 500 stock index has nearly tripled. Even though the bull market is still alive, I am being more cautious this year for a few reasons.

Although the market is far below the valuations that preceded the crash of 2008, it is no longer cheap. The most common measure of valuation—the "forward" price-to-earnings ratio (P/E)—recently was 16 for the S&P 500 based on expected earnings for 2014, compared with the historical average over the past century of 15. In addition, investors are jittery after last year's surprisingly big gains.

At the same time, I don't want to just dump all of my stock holdings and rush into bonds or cash in anticipation of another crash. The economy is expanding moderately...US manufacturing growth in January reached its highest level since 2010...and I expect

corporate earnings to grow at a percentage rate in the high single digits.

What to do: Review the valuations of every stock in your portfolio. If a stock is trading at a P/E substantially greater than that of the S&P 500 and greater than its own average P/E over the past five years, investors are likely to dump it as soon as the market starts to decline. Stocks with lower P/Es that meet their earnings expectations have a better chance of falling less than the broad market. You can find P/Es at Morningstar.com.

STOCKS TO SELL OR AVOID

Overvalued stocks that you should consider selling or avoiding now include several hot, trendy stocks. These Wall Street favorites have experienced massive run-ups in share price and valuation over the past year. *Examples...*

ExOne Co. (XONE). This 3-D printer company went public in February 2013, and the stock rose by 155% by the end of the year. But it still is unclear how this exciting technology will translate into real-world applications. The stock recently had a P/E of 61 even though its price has fallen by 34% this year. *Recent share price:* \$39.93.

Tesla Motors (TSLA). The electric car manufacturer, which has found a cult following with its \$70,000 Model S >>

Bottom Line/Personal interviewed Pat Dorsey, CFA, chief strategist at The Sanibel Captiva Trust Company, a wealth-management firm with more than \$1 billion in assets, Sanibel, Florida. He is former director of equity research at Morningstar, Inc., and author of *The Little Book That Builds Wealth* and *The Five Rules for Successful Stock Investing* (both for Wiley). SanCapTrustCo.com

