



# Conquer Your Exercise Excuses



You're too busy. It's raining. You need to make dinner. You need to help your children with their homework. You just don't feel like it.

"Our research shows that people who exercise somewhat regularly have more excuses for not doing so than those who don't exercise at all," says Bonnie Berger, Ph.D., professor and director of the School of Human Movement, Sport and Leisure Studies at Bowling Green State University in Bowling Green, Ohio. "It's those who exercise every now and then, those who feel like they really need to be doing it more, who are the excuse makers."

To help yourself get moving, address that inner voice that lets you off the exercise hook. Here, we discredit three of the common reasons you may tell yourself you can't fit in exercise as often as you'd like -- and what you can do to take a step in the right direction.

## **"I don't have time"**

By far, one of the most common excuses for not exercising is "I'm too busy." To that, you should ask yourself: Do I not have time to exercise, or am I simply not making time?

Consider: Americans, on average, watch three or four hours of television a day. "Surely we can find a half-hour among those three or four hours to exercise," Dr. Berger says.

Also, if you stay physically fit, no matter how hectic your schedule, you can feel like you have more time.

"You have more energy and your thoughts tend to be clearer because you've taken a mental break," says Dr. Berger, both of which can make you more productive and efficient at work and at home.

To parents who say they can't exercise because they have young children to attend to, she suggests squeezing in exercise time at the end of the day between work and home.

"The health benefits of exercising increase if you exercise for more than 30 minutes a day," says Dr. Berger. "Three 10-minute walks throughout the day go a long way toward keeping your heart healthy, reducing your blood pressure and improving your cholesterol levels. Everybody has time for that."

## **"I'm just too tired"**

After a long day, it's tough to argue with the fact you may be too tired to feel like exercising. But if you work out anyway, or even just go for a walk, you're likely to experience a noticeable energy boost because exercise sends blood sugar to muscles.

The same holds true if you tend to be a before-work exerciser. Once you get moving, you feel more alert and energetic, which can carry on throughout your day.

## **"The weather is bad"**

If you like to exercise outdoors, you can always blame the weather for not being able to work out. Unless it's a perfect day, there's bound to be some condition -- wind, rain, cold, heat, humidity -- that throws a wrench in your plan.

The answer is to have a backup plan for a stormy day, such as a workout video or a gym membership.

Overall, Dr. Berger suggests focusing on finding a fitness routine that works for you, whether it be working out with an exercise buddy or by yourself, in the morning or after work.

"Try to establish habits that feel good and fit into your life," she says. "If you do that, after a while exercise becomes more of a want rather than a should, which is the most powerful excuse-buster of all."

***Krames Staywell***

# Preventing Identity Theft When You Travel



Getting ready to enjoy some well-deserved vacation time? Or gearing up for an important business trip? If so, the first things on your mind may be remembering to pack comfortable shoes and finding someone to feed the cat. But when you're away from home your vulnerability to identity theft goes up. Thieves might, for example, steal your personal documents and open new credit card accounts in your name, or drain your bank account, all while you're not home to see what's on your latest financial statements. Or they might spot you as an easy-mark tourist and pick your pocket or track your online activities. Use the tips below to protect you and your family before, during, and after your trip.

## Planning Your Trip

The travel industry is anything but immune from scammers. Consumers have paid for tours that didn't exist, entered their credit card information onto phony websites, and more. To avoid such troubles, before signing up for an online or telephone travel offer, check the travel companies with the Better Business Bureau (BBB) and the attorney general's office in the state where the company does business.

## Securing Your Home

Ordinary burglars aren't the only potential threat to your home. Identity thieves may steal things like checks from your checkbook, important papers, or any credit cards you've left behind. Here's how to frustrate their efforts:

- **Make your home look like it's still lived in.** For example, bring in trash cans off the street (or ask the neighbors to do so after a pickup) and leave on a light or two -- preferably using a timer.
- **Get a house sitter.** This will mean there's someone there to make the house look lived in and deal with unexpected events. Of course, you need to find someone you can trust implicitly -- otherwise the house sitter could turn out to be an identity thief.
- **Lock away valuables.** If you have a safe deposit box, transfer your most precious items (including your checkbook, extra credit cards, and Social Security card) and personal documents there. If not, find a hiding place within your house. A locked drawer is best, but you can improvise, perhaps using your basement or attic.
- **Make provisions for your newspaper and mail.** You can have the post office hold mail until you're back, by calling 800-275-8777 or visiting [www.usps.com](http://www.usps.com). Next, ask your newspaper to suspend service. Alternately, ask a trusted friend or neighbor to bring in all your mail and newspapers daily -- but realize that people are busy, and may not get around to this until late in the day or even the next day.
- **Ask a friend or neighbor to remove the pizza fliers or other deliveries.** Even if you've stopped service on your mail and newspapers, things will appear in your front porch -- and unless someone removes them, they'll create an obvious sign that you're away.
- **Freeze your credit.** A credit freeze blocks access to your credit report and score, preventing identity thieves from opening new accounts in your name. You can undo the freeze when you're back, or simply wait until the next time you need to apply for a loan or credit card.
- **Schedule online bill payments while you're gone.** It's fast and easy -- simply call your bank to find out how to set up temporary online payments. Avoiding having paper statements sent to you while you're away can dramatically reduce your chances that one of your bills will be stolen from your mailbox, which could give a thief important account information.

## Packing Smart

Sometimes what you leave at home is as important as what you bring on a trip. Your decision making will depend partly on personal choice and the safety of your destination. But here are some general tips for most everyone:

- **Withdraw as much cash as you feel safe carrying.** The safest way to travel is with cash or a combination of cash and traveler's checks. If you don't take enough cash, you may find yourself dependent on an ATM machine that seems shady -- and probably is. The more machines with your information stored in them, the higher your risk is of identity theft.
- **In case your cash isn't enough.** Research the locations of several local bank branches and print out directions from your hotel to each of them. That will help you avoid ATMs that aren't secure (and you can check out ATM fees, while you're at it).
- **Keep your wallet or purse light.** Bring only one credit card for emergency use, hotel incidentals, and car rentals. And leave your checkbook, Social Security card, library card, and other unnecessary items in a safe place at home.
- **Put valuables or personal documents in carry-on luggage.** Bags that you check in are not safe places for your credit cards, traveler's checks, cash, and valuables. In fact, carry these with you to the airplane restroom if you can -- thefts have happened from carry-on bags, too.
- **Make two copies of your passport, driver's license, and credit card.** Take one set with you and leave one with a friend or relative who you can call in an emergency. If your wallet is lost or stolen, these will give you a quick and easy

reference for account numbers and emergency phone numbers with which to cancel your accounts or apply for a replacement passport.

- **Decide how you'll pack your laptop.** If you bring one on your trip, make sure it's secure. It should be password-protected (in case of theft), and have the latest Internet security software installed. Also consider disguising it in a nontraditional case, such as a duffel bag.
- **Slip an envelope into your luggage.** This will be handy for collecting credit cards and ATM receipts while you're traveling, so you can dispute any inaccurate charges after you're home and get the bill.
- **Create a list of account numbers, credit limits, and customer service phone numbers for your credit cards.** Bring it with you so you'll know who to contact if your wallet or purse is stolen. The best place to store this list is in your locked hotel safe.

### Protecting Yourself While You Travel

To avoid identity theft while you're on your trip, take these precautionary steps.

- **Use the hotel safe.** Never leave valuables or personal documents like your passport in your hotel room.
- **Use credit cards instead of debit cards.** That protects you from having a thief drain your account before you know there's a problem.
- **Avoid using checks.** Checking account fraud is one of the most difficult types of identity theft to recover from, and being far from home will only add to your frustration. Pay for things with cash, traveler's checks, or credit cards.
- **Wear a money pouch close to your body.** Use it to store your money, credit cards, and passport. Keeping these close to your skin (preferably under your clothes), makes it much harder for a thief to steal them. But don't keep all your cash in the pouch -- spread it around, with some in your wallet, a little in your suitcase at the hotel, and some in a hiding place of your devising, such as your shoe.
- **Keep an eye on your laptop.** Never let your laptop out of your sight, especially while in an airport, train, or bus station. And don't leave it lying around your hotel room, especially if it has sensitive information on it. The hotel safe is usually the best place for it.
- **Never access personal information, especially bank accounts, from public computers.** Ask your hotel to recommend reputable Internet cafes or WiFi spots before you do any online connecting. Also learn to erase your online history after using a computer.
- **Use only ATM machines located inside banks.** While traveling, you'll come across ATM machines in gas stations, conveniences stores, and various other places, but they aren't always safe.
- **Beware of pickpockets.** Keep your radar up for suspicious bumps or efforts to distract you, and keep your hands near your purse or wallet (which is best kept in a front pocket). Keep credit cards and identification in a secure place. If you carry a wallet, avoid keeping any personal information in it.
- **Don't tell the online world you're away.** Many travelers keep family and friends up to date on their adventures by posting to a blog, social network, or photo-sharing service. But look into how private these online communications really are. Don't make it too easy for anyone to figure out that you're not home and target your house for burglary.

**Think you escaped the thieves?** Hopefully you're right. Nevertheless, pay special attention to your credit card bills for a few months after you get home, watching for charges that aren't yours.