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## Everything in Moderation: The Money Diet

When it comes to overindulgence, money and food really aren't all that different. Both satisfy basic needs in our lives. Yet without boundaries, they can get us in a lot of trouble.

Maybe it's time to take a few tips from diet experts when trying to control money problems. It's all about planning and moderation. Here are some ideas you might consider when starting a money diet:

**1. Figure out where you are...and where you need to be:**

We've all seen those charts that tell us what we should weigh based on our height and age. If only money were that simple. That's why you should get some help if you've never tried to assess your money health before. A financial planning professional can ask the right questions and develop a customized plan to figure out your starting point and, based

on your age, your earning potential and new habits you need to develop, where you'll be able to finish.

**2. Track your spending...in detail:** Whether you do it with a pen and a notebook or a computer program, make a concerted effort to track your everyday spending. Physicians say overweight people should track every morsel of food they eat; with money, it's the same thing. Knowing where every dollar goes gives a quick picture where money can be saved or invested.

**3. Create a financial calendar:** This might be a little easier if you've tracked your spending for a year. But even if you haven't, take a big desk calendar (or an electronic calendar that allows space for lots of notes to yourself) and in each day's square where you know you'll have to make a payment, write down the reason and the expected amount. (Hint: Write very small!) That way, you'll make sure you aren't tempted to overspend around those dates. What expenses are we talking about? Everything you have to meet on a regular basis and ones you know are coming up. Here are a few examples that should get you started: Monthly mortgage, auto or rent payments; student loans, monthly utilities, home, auto, life or disability insurance; retirement savings; property taxes; tuition bills; a new car payment; big home maintenance expenses; property taxes; credit card payments (with payment amounts that exceed the minimum) and yes, vacations and special treats. What will this crowded calendar tell you? That by attacking debt, making certain sacrifices and spending and saving smarter, you can eventually un-crowd that calendar and your financial life.

**4. Write down your long-term goals:** You need to think about the things you really want to do with your life and what those things will cost. Putting goals in writing gives them a formality and a starting point for the planning you must do. If these goals require saving, make sure you put those savings dates on the financial calendar you made in #3.

**5. Permanently change your spending habits:** People who have lost a significant amount of weight - and kept it off - usually report that they've made slight but permanent lifestyle changes to do so. Money success requires similar dedication. For example, people who have rewarded themselves with unrestricted spending sprees should develop alternate behaviors that bring them as much satisfaction - meals home with friends or setting money aside to afford the occasional high-quality treat. It's all about finding out what they really value and deciding whether saving for retirement or affording their child's college education outranks buying an expensive car or clothing.

**6. Don't go it alone:** Leading weight-loss programs like Weight Watchers have had long-term success for two reasons: affordability and easy access to information and support. Working with a financial planning professional on an ongoing basis can help you develop the right plan and stick to it.

**7. Build failure and recovery into the plan:** How many diets have failed with the words, "I can't fail!" The fact is, with food or money, everyone goes off course at times. The important thing is to have a plan for corrective action if it happens or is about to happen. If you can minimize the damage and get back on course, your progress will continue.



## Healthy Changes for Staying Young

Time takes its toll on a body, but you don't have to sit back and let the effects of aging take place without a fight.

"You have the power to control how much and how fast the aging process works on your body. You can even reverse some of the damage that has already been done," says Tom Monte, author of "Staying Young: How To Prevent, Slow or Reverse More than 60 Signs of Aging."

The aging process is caused by oxidation, the breakdown of cells and tissues as they mingle with oxygen. "It's just like the rust in a car," Mr. Monte says.

You can fight that process by adopting healthful lifestyle habits that:

- Help your immune system fight disease.
- Build up reserves of lean muscle mass.
- Prevent or slow degenerative changes.
- Rebuild damaged tissue and restore lost function.

### Help yourself

Anti-aging strategies can add to the quality of your life and health no matter how old you are, Mr. Monte says. Studies have found people in their 40s, 50s and 60s who start strength-training programs gain increased protection from injury.

Here are Mr. Monte's top 12 strategies for staying younger, longer:

Don't smoke. Each puff hastens aging's degenerative processes. Plus, smoking lowers your aerobic capacity, making it harder for you to do the things you enjoy and making you feel old before your time.

Eat foods rich in antioxidants. Vitamins A, C and E fight free-radical formation, the oxidation process that damages tissues. Eating 5 ½ cups of fruits and vegetables daily will help you get enough of these vitamins. Among the best sources are broccoli, cauliflower, red peppers and other red, yellow and green vegetables.

Eat lots of fiber. Dietary fiber found in beans, broccoli, bran and other complex carbohydrates helps lower cholesterol, aids digestion and defends against some kinds of cancers.

Maintain healthful cholesterol levels. Keep your total cholesterol level low (under 200) and your percentage of protective HDL cholesterol high. Following a diet that limits your fat intake to 30 percent or less of your total calories will help. Maintaining a healthful weight also is beneficial.

Exercise regularly. Age robs you of aerobic capacity. Performing 30 minutes of moderate activity three to four times a week can help you retain your capacity.

Build strength. As you age, your body's ratio of lean muscle mass to fat decreases (as we age, we lose muscle mass); this weighs you down and reduces your ability to burn calories efficiently. Regular strength training can help reverse this trend.

Be flexible. Tight muscles limit your range of motion and increase your injury risk. A daily stretching routine that works each of your major muscle groups will help you stay supple.

Get enough sleep. While you rest, your body uses the nutrients you've consumed that day to repair the damage done by the day's activities. Not getting enough sleep keeps your immune system from doing its job and keeps your body in a state of disrepair.

Take care of your back. Keep muscles that support the spine strong and supple with cardiovascular and flexibility exercises. Use good body mechanics while lifting, standing or sitting for long periods of time.

Deal with stress. Stress is linked to many diseases and degenerative conditions associated with aging. Learn to look at problems as challenges and accept situations you can't change.

Stay close to your friends and family. A circle of support helps you deal with problems better, feel healthier and live longer.

Be nice. There's a relationship between hostility, heart disease and other stress-related problems. Look for reasons to be pleasant and to forgive people who make you angry. You may live longer as a result, and you'll probably enjoy life more.

***Krames Staywell***

## Skin, Eyes and the Sun

Along with warmth and light, the sun also produces ultraviolet (UV) radiation, which can cause sunburn, wrinkles, sunspots, cataracts and skin cancer, and probably contributes to macular degeneration. The tan was once a symbol of health, but now has been shown to be the result of exposure to dangerous UV radiation.

There are many ways to protect yourself from skin cancer and other sun damage. Using sunscreen, covering up and wearing sunglasses that block UV rays will help you enjoy the sunshine safely.

Some UV radiation, however, is important for the body to make vitamin D, which helps in the absorption of calcium and phosphorus. The World Health Organization says that 5 to 15 minutes of sun on the hands, face and arms two to three times a week during the summer is adequate for this.

### Use sunscreen

Choose a sunscreen that contains both UVA and UVB protection. Look for the words "broad spectrum sunscreen" or ingredients such as micronized zinc oxide, titanium oxide and avobenzone on the label.

Wear sunscreen with a sun protection factor (SPF) of at least 15 whenever you go outdoors. It's best to apply sunscreen about 20 to 30 minutes before going outside so your skin has time to absorb it. You should reapply sunscreen often, especially after exercising or swimming.

According to the American Academy of Dermatology, most people don't use enough sunscreen. The average-sized person needs at least one ounce -- about two tablespoons -- of sunscreen to cover his or her body.

### Protect your eyes

According to the American Academy of Ophthalmology, the UV radiation in sunlight can damage eye tissue.

UV damage to the eye may cause snow blindness, cataracts and macular degeneration. Risk for damage is higher in environments where a large quantity of UV radiation is reflected, such as in snow or water.

Sunglasses that provide 99 to 100 percent protection from UVA and UVB rays are recommended. Be aware that darker-colored lenses don't always protect your eyes better -- a special coating makes the difference. To prevent sunlight from slipping in around the edges, wear close-fitting sunglasses that wrap around.

Studies show the sun exposure is greater when it's reflected by water, snow or concrete, so use sunscreen and wear sunglasses even while sitting under an umbrella.

### Cover up

Here are more guidelines to protect your skin:

- Wear a hat with a brim that's at least four inches wide. Baseball caps don't protect your ears or neck.
- Wear protective clothing that covers your neck, arms and legs. Fabrics with a tight weave help block sunlight.
- Limit the amount of time you spend in the sun between 10 a.m. and 3 p.m.

*Krames Staywell*