



Total Wellness[®] BECOMING A TOTAL PERSON[®]

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Seek Help for the Whole Family

If you have an alcoholic in your home, you may be experiencing feelings of confusion, despair, or anxiety. That's why it's important for family members of alcoholics to seek help for themselves too.

Here are tips from the National Council on Alcoholism and Drug Dependence:

- ◆ Find healthy ways to respond to the disease. Join a support group or talk to a counselor, family member, close friend, or religious leader.
- ◆ Avoid becoming an enabler. Cleaning up after the alcoholic, making excuses for him or her, or being the alcoholic's drinking partner are ways of enabling.
- ◆ If you have children, reassure them that it's not a lack of love or anything they have done that is causing the drinking.
- ◆ Protect yourself and your children. Be prepared to call 911 if necessary.
- ◆ Encourage your family member to get treatment. Consider family intervention if the alcoholic is in denial.
- ◆ Seek new interests and activities that don't involve alcohol. Enjoy activities as a family.

Source: National Council on Alcoholism and Drug Dependence at www.ncadd.org.

Break Free from the Grip of Alcohol

Did you know that 14 million American adults suffer from alcohol abuse, and more than 100,000 people die from alcohol-related diseases and injuries each year? Alcohol abuse has no boundaries – it can affect both genders, every ethnic group, and people in every level of income.

Alcoholism is a dependence on alcohol and typically includes these symptoms: • a strong need to drink • the loss of control over one's drinking in any given occasion • a physical dependence that causes withdrawal symptoms such as nausea, sweating, shakiness, and anxiety when alcohol use is stopped • a developed tolerance to alcohol so that the drinker needs greater amounts of alcohol in order to get "high" • Blackouts or memory loss

Here are some ways to recognize if you may be abusing alcohol: • You drink regularly to relieve anxiety, go to sleep, be more comfortable in social situations, or avoid being sad. • You worry about having enough alcohol available for the evening or weekend. • You hide alcohol or buy it at different stores to avoid people knowing how much you drink. • You sneak drinks when others aren't looking. • You can't stop drinking once you start. • You feel guilty after drinking. • You fail to do your work well or at all at home or the office. • You have a drink in



the morning in order to get yourself going after drinking heavily the night before. • You can't remember what you did while you were drinking. • You've hurt someone else as a result of your drinking. • You hear other people commenting on how much you drink. • You get driving tickets or have accidents related to alcohol. • You stop taking care of yourself.

Here are several steps people who abuse alcohol can take in order to break alcohol's grip:

- Admit to yourself that you have a drinking problem.
- Commit to quit drinking.
- Seek help from a doctor or another professional who can help you.
- Limit your access to alcohol. Remove it from your home and go to places where the focus isn't on drinking.
- Learn to say no when offered a drink.
- Learn about alcohol and alcoholism so you can make wise choices.

For more information, visit the National Clearinghouse for Alcohol and Drug Information at www.health.org.

When Danger Is on Its Way...

According to the American Red Cross, tornadoes can destroy just about anything in their path. Taking quick action when there are weather signs or warnings for tornadoes could save your life and the lives of your loved ones.



Here is a checklist for what you can do ahead of time and when a tornado is heading your way:

- Designate a place for all family members to gather during a tornado. If you have a basement or storm shelter, make it your safe place. If you don't have one of these locations, consider an interior hallway or room on the lowest level. Make sure there are no windows, glass doors, or clutter in the area. If you live in a mobile home, choose another place in a sturdy building.
- Put together a disaster supply kit and place it in an easily accessible location. Include a flashlight, extra batteries, a battery-powered weather radio, canned food and a can opener, at least three gallons of water per person, extra clothing, special items for infants, elderly, or disabled family members, bedding or sleeping bags, prescription or essential medications, and pet supplies.
- Make sure that every family member, even children, know the name of the county or parish where they live.
- Know the meaning of a tornado watch and warning. A *watch* means a tornado is possible in your area. A *warning* means a tornado has been sighted and may be headed for your area. You need to seek safety immediately if a warning is issued.
- After a tornado passes, watch out for fallen power lines and stay out of the damaged area. Listen to the radio for information and instructions on what to do. Don't use candles at any time to avoid risk for explosion.

Source: American Red Cross, www.redcross.org

Protect Your Kids on Playgrounds

- ❖ Ensure that the playground is age-appropriate.
- ❖ Supervise your children while they play.
- ❖ Install safe surfaces on playgrounds such as mulch, pea gravel, sand, or rubber mats.
- ❖ Make sure equipment is anchored safely in the ground, all pieces are in good working order, and bolts or other sharp edges are not present.

Reduce Risk of Window Falls

While windows offer a possible escape route in case of fire, they also can pose a risk for children and animals, especially windows on higher levels of a home or apartment. Therefore, safety steps should be taken.



Here are safety tips from the National Safety Council on how to prevent an unwanted fall from a window:

- ◆ Keep your windows closed and locked whenever children are around.
- ◆ When opening windows for ventilation or a cool breeze, open those that a child can't reach.
- ◆ Teach your children to play away from windows or glass patio doors.
- ◆ Place furniture or anything else children can climb on away from windows.
- ◆ Consider installing window guards or window fall prevention devices.
- ◆ Know that insect screens don't offer protection against children's falls.
- ◆ Never paint or nail windows shut in case they need to be used for fire escape.
- ◆ Avoid installing window air conditioners in windows that need to be used for escape in an emergency.
- ◆ Plant shrubs or place soft surfaces like wood chips or grass under windows to cushion potential falls.

Source: National Safety Council, www.nsc.org

Drive Safely in Work Zones

- ▲ Pay attention to warning signs and electronic message boards.
- ▲ Exercise caution around construction workers and vehicles.
- ▲ Watch out for slowed or stopped vehicles. Look ahead for how traffic is flowing.
- ▲ Use extra caution when driving in a work zone at night.
- ▲ Practice patience as you drive through a work zone.
- ▲ Expect the unexpected. Anticipate potential dangers.
- ▲ When you see flashing arrows or signs that say a lane is closing, merge as soon as possible. Avoid driving up to where a lane ends and then expecting to slip in. This could cause accidents or traffic congestion.
- ▲ Plan ahead and try an alternate route to avoid work zones.



Are Your Spring Allergies in Bloom?

As you venture outside this spring to enjoy outdoor activities such as gardening, picnics, and sports, **here are several tips to help you avoid the sniffles:**



- ✦ When driving, keep your windows up to avoid letting airborne pollens inside.
- ✦ Check the pollen counts for your area and avoid outdoor activities on days when it's high or windy. To find out the pollen count for your area, check your local weather report or visit the National Allergy Bureau at www.aaaai.org/nab.
- ✦ Select lower pollen areas for your family vacation, such as the beach or sea areas.
- ✦ Use a mask to filter out pollens when mowing or raking in the yard.
- ✦ Avoid drying your sheets and bedding outside so pollen doesn't collect on them.
- ✦ After being outside, take a shower and change your clothes to remove the pollen and mold from your skin and hair.
- ✦ Take allergy medications as prescribed by your doctor. If you need more relief from allergies, consider scheduling an appointment with an allergist or immunologist.

For more information on allergies, visit the American Academy of Allergy, Asthma and Immunology at www.aaaai.org.

Reduce Your Risk of Bites

Snakes usually become active during spring and early summer. Therefore, it's important for you to take precautions to avoid possible encounters with them. **Here are some tips:** • Keep your yard mowed and remove brush. • Never allow children to play in vacant, grassy lots. • When moving through areas with high grass, always poke at the ground ahead of you with a long stick or pole. • Wear loose, long pants and tall boots when working or walking in areas where snakes are likely to be. • If you or someone with you is bitten, remain calm and call for help or get to the closest hospital.



When Accidents Happen...

Spring and summer outdoor activities mean more bicycle falls, poison ivy encounters, and accidents with grills, fireworks, and the sun. **Here are some basic first aid tips to keep in mind:** • Clean minor cuts and scrapes carefully, treat them, and protect them with a bandage. • Apply an ice pack to bumps and bruises to reduce swelling. • If you step on a rusty nail or suffer a cut on the foot from broken glass, seek medical attention right away. You may require a tetanus shot. • To treat a sunburn, apply a soothing lotion or aloe. If blistering occurs, see your doctor. *Note:* To avoid sunburn, always use sunscreen. • If you get a rash from poisonous plants, take a cool oatmeal bath for relief. Also, take an over-the-counter antihistamine and apply over-the-counter anti-itch cream or calamine spray. If the rash worsens, see your doctor. • For bug bites, use an over-the-counter anti-itch cream or calamine spray for relief. Avoid scratching the bite to avoid infection. • If you suffer a minor burn from a grill, campfire, or other heat source, place the burned area under cool running water for five to 10 minutes or use a cool compress to relieve pain. • For serious injuries, call 911 or go to the hospital.



Stroke: Pay Attention to Signs

To lower your risk of stroke: First, take preventive measures to reduce your risk. Second, know stroke's signs and symptoms and get emergency treatment immediately if they occur. **If you or someone around you has these symptoms, call 911 immediately:** • Sudden weakness in the face, arm, or leg, especially on one side • Confusion, slurring of speech, or difficulty understanding • A change in vision, particularly in one eye • Trouble walking, signs of dizziness, or loss of balance or coordination • Sudden, severe, or unexplained head pain accompanied by a stiff neck, facial pain, pain between the eyes, nausea, or altered thinking.

STROKE

For more information, visit the National Stroke Association at www.stroke.org.

Communicate with Authenticity

By Paul J. Meyer



Authentic communicators are people who project open-mindedness, understanding, and confidence. They reach their personal and professional goals by creating worthwhile ideas, by being steadfast to their own principles, and by motivating and involving others. Authentic communicators understand themselves, and they understand what motivates others. They take into consideration basic communication styles and are willing to be flexible with their style to meet their goals, as well as to help others meet their goals.

The most successful communicators succeed by developing their own potential, not by trying to imitate others. Being authentic involves being your best, truest self – warm, open, and human. Authenticity creates a climate of trust because it promises others the freedom to act without a need to build protective walls. This positive atmosphere establishes rapport, cements relationships, and enhances communication. The actions of authentic communicators are in tune with their words, and they have no need to say, “Do what I say, not what I do.”

A realistic grasp of their own capabilities and a recognition of their limitations is another trait common to authentic communicators. Accurate self-assessment of your personality in general and of your specific communication skills is invaluable. When you know your strengths, you know how to capitalize on them; when you acknowledge your weaknesses, you can work on them. You avoid the trap of clouding your communication with irrelevant and distracting attempts to hide weaknesses – because you already acknowledge them and are taking action to overcome them. This self-understanding and acceptance allows the authentic communicator to be spontaneous and confident. When conveying information and when listening, the authentic communicator is free to not only share honestly, but also to view and interpret situations and other people with confidence – without walls of defensiveness or paranoia.

In addition to holding a confident self-image, authentic communicators hold positive regard for others. They believe that other people possess great potential and that others want to cooperate. They give others “the benefit of the doubt.” They avoid attempting to mold people in their own image. Instead, they allow others to use their unique strengths and styles to communicate for best results. Authentic communicators encourage people to grow by helping them develop their hidden talents and their full potential.

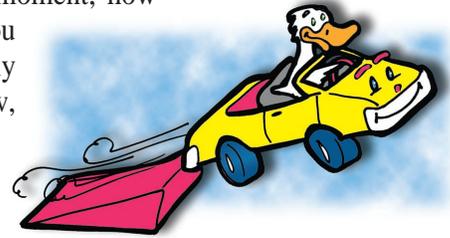
People are the wellspring of productivity; dealing with people in integrity and authenticity is good from both a human and a business standpoint. Begin today to become an authentic communicator!

Paul J. Meyer was a successful entrepreneur and author of personal and professional improvement programs, courses, and books, including his latest book, Forgiveness... The Ultimate Miracle. For more information, visit his website at www.pauljmeyer.com.

Having Stuntman Confidence

Have you ever seen a TV show about stunt guys who crash cars on purpose? If you think they’re nuts, I understand. Mark, a friend of mine, does it for a living. I once asked him how he feels when he’s on a ramp about to launch himself to a crash landing. His response was, “Complete confidence!”

Speaking of confidence, think of a time when you felt little confidence. In that moment, how much control did you feel you had? Probably not very much. Now, remember a time when you had incredible confidence. In that time of supreme confidence, how much control did you feel you had? You felt complete control, right? The more control you feel you have, the more likely you are to feel confident.



Every day you make choices of behavior, attitude, and decisions. You make these choices by either thinking or defaulting to a habit. In both cases your choices come from within you. In fact, the only element in life that you actually completely control has to do with the choices you make.

Remember Mark’s comment about feeling complete confidence when he was on the ramp about to jump? After he said it, I asked him why he felt that way. His response speaks to the power of choice. He said, “I feel complete confidence because for the last six months, I have made the choices I needed to make to be in the right position today.” He coaches confidence within himself by making the best choices he can every day. Today, give yourself “stuntman” confidence by increasing your control with great choices.

By Mr. Per – America’s Confidence Coach™ – who is one of those rare individuals who has both the powerful ideas of an original thinker and the energy of a performer. He has the gift of being able to see the issues of life, decipher them and then explain them in a way you can use. When not writing books and articles or appearing on TV, Mr. Per entertains corporate audiences from American Express to Walt Disney companies with his keynote speeches. For more information, call (407) 210-3666 or go to www.everydayknowledge.com.



InSync® Moment – Renewing Forward Motion

A setback can be any tangible or intangible predicament that interferes with your moving toward a fulfilled need, desire, goal, or accomplishment. Setbacks, generally temporary in nature, include illness, financial misfortune, defeat, natural catastrophe, negative thoughts, loss of courage or confidence, and heartbreak. Learn what you need to learn during every setback. Then, take action to renew your forward motion.



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Biking: A Fun Way to Get Fit

Did you know that bicycling can reduce stress and increase your feelings of well-being? Riding your bicycle can also be good for your heart, wallet, waist line, and muscle tone. **Before you embark on a bicycling expedition, review these general safety tips:**

- ▲ Plan your route ahead of time. Pay attention to uneven pavement, pot-holes, and busy intersections.
- ▲ Check your bike before you hit the road.
- ▲ Always wear a properly fitting helmet to protect your head.
- ▲ Wear clothing that helps you to be seen on the road. Also, use lights on your bike and wear reflective clothing if riding in low-visibility conditions or at night.
- ▲ Keep yourself hydrated. Drink plenty of water at regular intervals during your ride.
- ▲ Be prepared for an emergency. Carry a small tool set, first-aid kit, and a cell phone in case you need them.
- ▲ Obey traffic rules and use proper hand signals for changing lanes and turning.
- ▲ Stay alert by keeping your head up and your eyes constantly scanning your surroundings.



Protect Yourself from the Heat

Here are tips on how to keep yourself cool this spring: • Drink plenty of water. • Wear lightweight, loose-fitting clothing. • Wear hats or use an umbrella when outside. • Try to stay inside during the hottest time of the day. • If you recognize that you, or someone else, is showing the signals of a heat-related illness, stop activity and find a cool place.

For heat safety tips, visit the American Red Cross at <http://www.redcross.org/>



Avoid Back Strain While Gardening

- Warm up with a brisk walk and simple stretches to loosen your muscles and increase your flexibility.
- Recognize your strengths and limitations. Don't overexert. Vary your activities and take regular rest breaks.
- Avoid bending over repeatedly while standing. Kneel or sit on the ground or a gardening bench to complete the task.
- Use long-handled tools to give you leverage and help you avoid having to stoop.
- Lift dirt and plants by letting your arms, legs, and thighs carry the load. When picking up a load, always bend at the knees and use your legs to help you lift it.
- Carry objects close to your body. Keeping the load close to your center of gravity reduces the risk of straining your neck and back.
- Don't work too long in one position, especially one that's awkward or unusual.

Mind Your Heart

Every second of every day your heart pulses and pumps oxygenated blood throughout your entire body to keep you alive, alert, and well. This wondrous muscle is the core of your being, empowering your whole body. The more you work this muscular organ, which on average is the size of your fist, the more you excel in daily activities.

Imagine this. Every day your heart beats over 100,000 times, pumps 1,900 gallons of



blood throughout your body, and forces the blood to travel a staggering 12,000 miles. A healthy heart also helps regulate blood pressure by producing a hormone that aids the kidneys in eliminating salt from the body. With a host of overwhelming duties, wouldn't you think that it would

be wise to put a special emphasis on training and strengthening this muscle?

Here are some simple steps you can take to train your most important muscle on a daily basis. The first thing to do is to always keep your mind on your heart. Be creative and retrain your mind to make simple choices that help your heart. Instead of taking the elevator at work, take the stairs. Get out of the office during lunch and go for a brisk walk. If you're a runner, challenge your heart by incorporating quick sprints into your existing workout. Also, you can really work your heart by performing squats and lunges, because you're using the large muscle groups in your legs and therefore more blood needs to be pumped harder to get to the area that is working.

Minding your heart also means paying attention to what you feed it. For optimal heart function, make sure to eat plenty of fruits, vegetables, whole grains, and fish. Keep in mind that eating foods with less saturated fat, less sodium, fewer calories, and more fiber are key.

Since heart disease is a leading cause of death for men and women in America, you need to take notice and truly mind your hearts. You'll be amazed at how it goes hand in hand with losing weight, feeling better, and staying strong.

Wendie Pett is a wife, mother and fitness expert, the author of *Every Woman's Guide to Personal Power*, as well as the National Sales Director for Koechel Peterson & Associates and Bronze Bow Publishing. She's an instructor in the Transformetric Training System that maximizes strength and fitness as well as wellness. For more information on Wendie and Transformetrics, visit www.bronzebowpublishing.com.



Build a Barrier Against Allergies

Millions of Americans suffer from allergies. Keeping those allergies out of your home is an important task. **Here are several ways to keep allergies from infiltrating your home:**

- ◆ Choose house plants that have low pollen counts—miniature rose, begonia, peace lily, and Swedish ivy.
- ◆ Don't allow smoking in your home.
- ◆ Limit the use of strong odors or spray perfumes, air fresheners, and talcum powder.
- ◆ If you have throw rugs, use ones that are washable and wash them often.
- ◆ Encase mattresses, box springs, and pillows in airtight plastic or special allergen-proof fabric covers.
- ◆ Wash bedding weekly in hot water and dry in a hot drier.
- ◆ Vacuum your home weekly. Use a vacuum that has a HEPA (high-



- efficiency particulate) filter on it to prevent the dust from entering the air.
- ◆ Keep pets out of the bedroom or other rooms where family members who have allergies spend time.
- ◆ Keep your home clean and dry to avoid cockroaches, which can trigger allergies and asthma in some people.
- ◆ Consider using in-home air filters that recirculate and clean the air. Select HEPA filters for your air conditioner. Replace filters regularly.

For more tips, visit the Asthma and Allergy Foundation of America at www.aafa.org.

Watch Out on the Waves

Many people go boating for summer fun, but before you head out, **consider some of these safety tips:**

- Operate at a safe speed and be ready to react quickly in emergencies. Follow all navigational markers.
- Be on guard for boater's fatigue caused by the sun, wind, vibration, and motion.
- Watch for submerged rocks, logs, and other obstacles.
- Know the boating "rules of the road." Take a boating education course. Most accidents are caused by operator error, inattention, carelessness, and inexperience.
- Watch for and avoid overhead power lines when operating a sailboat.
- Bring a first aid kit, sunscreen, sunglasses, and a tool kit in the boat.
- Have fire extinguishers on board. Be aware of the risk of carbon monoxide poisoning. Ensure sufficient ventilation, and install CO detectors.
- Avoid alcoholic beverages. Their use affects judgment, vision balance, and coordination. U.S. Coast Guard data show that in fatalities involving alcohol use, over half of all victims capsized their boat or fell overboard.
- Make sure everyone on board is wearing a Coast Guard approved life jacket that fits properly.



For more boating safety tips, visit the U.S. Coast Guard at www.uscgboating.org.

Be Cautious with Electricity

- ❖ Use appliances and equipment according to the manufacturer's instructions.
- ❖ Replace damaged equipment or have it repaired at an authorized repair center.
- ❖ Make sure power strips, cords, and surge protectors are designed to handle the loads for their intended use. Avoid overloading circuits by plugging too many items into the same outlet.
- ❖ Avoid contact with power lines. If you see fallen wires, call 911.
- ❖ Unplug outdoor tools and appliances when not in use.
- ❖ Avoid damp conditions—including wet grass—when using electricity. Put covers on outdoor receptacles near swimming pools.

Source: Electrical Safety Foundation, www.electrical-safety.org

How to Save Money This Spring

- *Seal it up.* Insulate the attic, stop air leaks, and install energy efficient windows.
- *Plant trees.* Plant them so they shade the house. Carefully positioned trees can save up to 25 percent of a household's energy consumption.
- *Circulate air with a ceiling fan.* Fans are especially effective in large rooms, common areas, and upstairs bedrooms.
- *Use a digital thermostat.* Set it so the house isn't as cool during times of the day when no one is at home. It will work automatically and save time and money.
- *Cook with care.* Cook outside on the grill to keep the heat outdoors. Don't use your oven on hot days. Try cooking with the microwave more often.
- *Fix hot-water drips.* A single dripping hot water faucet can waste 212 gallons of water per month. Fixing the drip saves the cost of heating water.
- *Light for less.* Use compact florescent light bulbs in fixtures you use the most.

Sip Tea for Flavor and Benefits

Sipping a hot flavorful cup of tea – whether it’s green, black, or red – is a good way to relax, relieve stress, and get antioxidants that help your heart.

Here’s how to brew tasty tea:

- Start with loose leaves or tea bags.

Use one rounded teaspoon of loose tea per cup. For

stronger tea, add an extra bag or an extra teaspoon of leaves to the pot.

- Use fresh, cold water. Run the tap for one minute to aerate the water. The oxygen in water opens up the tea leaf and helps to bring out the flavor. Bottled water should be shaken before heating it.
- Get the water hot, but don’t overheat. Use a rolling boil for black tea but heat up to the boiling point for green tea.
- Pre-warm your cup. A cold cup can interfere with steeping. Let warm water stand in the cup a few minutes first.
- Steep well. Green tea should be steeped for two minutes, black for five to 10 minutes.



GARLIC TOASTS

- 4 slices (1/2-inch thick) French, Italian, or sourdough bread
- garlic-flavored cooking spray
- 1 large garlic clove, cut in half
- Coarsely ground salt and black pepper to taste

Prepare a grill. Spray the bread slices with garlic-flavored cooking spray and place on the grill. Grill bread, turning once, until well toasted on both sides, about 2 to 3 minutes per side. Rub one side of each slice with the cut side of the garlic clove and salt and pepper to taste. Serves 4.

Pamela Smith is a Registered Dietitian and nationally known radio and TV host. For more information, call 1-800-896-4010 or visit her website at www.pamsmith.com. Her book, *The Energy Edge*, gives power points to have energy for life!



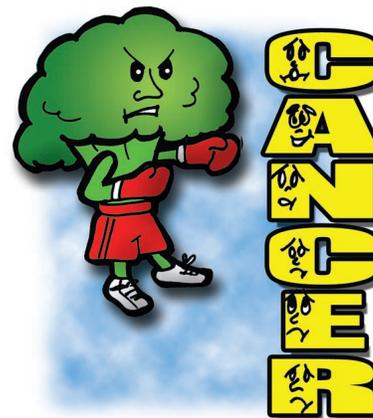
Fight Cancer with a Healthy Diet

Cancer and heart disease may seem to be very different, but the same healthy lifestyle is recommended for preventing both diseases. That means maintaining a healthy weight, exercising, and eating healthful foods. Certain foods, however, are powerful cancer fighters and boost your immune system.

When you think about cancer prevention, keep colors in mind. Doctors at The Cancer Project in Washington, D.C., say color dictates what cancer-fighting compounds a food contains.

When you put a rainbow of colors on your plate, you take a step forward in cancer prevention. **Here are several food choices to consider:**

- **Red:** Tomatoes, tomato products, watermelons, and pink grapefruits contain lycopene, which decreases the risk of prostate cancer.
- **Orange:** Carrots, yams, and mangoes are rich in beta-carotene, which aids the immune system.
- **Yellow-orange:** Citrus fruits contain vitamin C and flavonoids, which inhibit tumor cell growth.
- **Green-white:** Broccoli, Brussels sprouts, cabbage, and cauliflower contain indoles and lutein, which rid the body of excess estrogen and carcinogens.



- **White-green:** Garlic, onions, chives, and asparagus contain allyl sulfides, which help to destroy cancer cells, reduce cell division, and boost the immune system.

- **Blue:** Blueberries, purple grapes, and plums contain anthocyanins, which eliminate free radicals.

- **Brown:** Whole grains and legumes are rich in fiber, which rid the body of carcinogens.

Here are some other tips:

- Eat at least one vitamin A-rich (dark green, orange) selection a day.
- Eat at least one vitamin C-rich (citrus, broccoli, green pepper) selection with meals each day.
- Eat at least two high-fiber foods each day (prunes, legumes).
- Eat a cruciferous vegetable (broccoli, cabbage, cauliflower, mustard greens, etc.) every day.

CHOPPED TOMATO SALAD

Makes 4 servings

2 med. ripe tomatoes, chopped
 1 med. red bell pepper, chopped
 1 med. yellow bell pepper, chopped
 1 sm. red onion, chopped
 2 tsp. capers
 3 Tbsp. chopped fresh basil
 1 Tbsp. balsamic vinegar
 2 tsp. freshly squeezed lemon juice
 2 cloves garlic, minced
 1 tsp. dried oregano

1/2 tsp. creole seasoning
 freshly ground black pepper to taste
 1 recipe of Garlic Toasts (see recipe on the left)

Mix together all ingredients but garlic toast in a large bowl; cover and refrigerate one hour. Equally divide and place a mound of salad on each serving plate with 1 slice of hot Garlic Toasts alongside.

From Pamela Smith’s *Eat Well, Live Well*. Visit www.pamsmith.com for more information.

Each serving contains: 121 calories, 4 g. protein, 1 g. fat, 0 mg. cholesterol, 24 g. carbohydrates, 310 mg. sodium. Calories from fat 11 percent

✂ clip and keep

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This newsletter is not intended to provide medical advice on personal wellness matters, which should be obtained directly from your physician.

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Improving Your Credit Score

Many people have no idea what their credit score is. You can find out what your credit score is by visiting www.annualcreditreport.com. A new study shows that the average person could save \$76 a year on interest by raising their score by just 30 points.

Here are ways to boost your credit score:

- ◆ Pay more than the minimum payment on your card so your balance doesn't grow.
- ◆ Pay bills on time. If you've been late, paying on time for six to nine months can raise your score.
- ◆ Don't borrow the maximum on any one card even if there's a low-interest offer. If you have a card with \$10,000 in available credit, don't owe more than \$6,000.
- ◆ Don't open two or three new cards within a couple of months. This will lower your score.

A credit score of 720 or more will get you favorable rates on credit cards, auto loans, and mortgages.

Make Smart Choices for Your Future

In order to save money, you have to spend less than you earn. While this may sound simple, it can be difficult for families to cut back on purchases they want. However, in order to live comfortably and plan for your future, goals and strong willpower must be put in place.

Here are several tips on how you can learn to live within your means and still save for your family's financial future:

- Review your spending habits and set up a realistic budget that you and your whole family will be committed to.
- Carry cash. Financial advisors say it's harder to spend money than it is to put a purchase on a credit card. If you must use credit cards for purchases, pay off your balance each month. Avoid cards that have annual fees and consider a card that offers a rebate such as cash back or frequent flier miles.
- Cut back on the number of times you eat out. The cost of a restaurant meal is usually five times the cost of eating

a home-cooked meal. If you must eat out, pick a less expensive location and get in the habit of using discount or buy-one-get-one-free coupons.

- Take advantage of employer-sponsored plans such as a 401 (K) or medical insurance program. Select your options wisely and seek the advice of a professional advisor if you have any questions.



- Shop smart. Remember that displays at the ends of aisles may not be the best bargain. Go to the appropriate department and compare prices. Decide whether a big package is really a bargain for you. A big bag of oranges is no bargain if you won't eat them all. When shopping for clothing, consider the fit instead of the size. A bargain garment isn't a bargain if you won't wear it very often or at all. When shopping for an appliance, consider whether you need the one with extra features. The basic model might work well for you. Also look for appliances that offer the best energy efficiency so you avoid higher bills.