



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

Volume XXI, Number 4

April 2013

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 for the family and friends of an alcoholic:

- ◆ 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.

Alcohol Abuse: The Sobering Facts

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 steps alcohol abusers 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 Authentically with Others

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.

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.

Ban Boredom

Until he retired a few years ago, a man worked as a traffic cop. His job was to stand in the middle of an intersection and direct traffic, and after a time, that became boring – same intersection, same traffic, and same rude drivers. He was becoming frustrated with his “everydayness of every day,” and he decided to do something different, something that would eliminate the boredom and make his work more fun. So he started dancing as he signaled. Standing in the middle of the intersection, he swirled, moved his arms, and swayed to the music – entertaining himself and having a great time. He took responsibility for his boredom and took it upon himself to make his work more interesting and a lot more fun.



Of course, as is usually the case, this man’s enthusiasm was contagious. The motorists and pedestrians who passed through his intersection loved the show. Seeing him dancing and having fun made them smile and added enjoyment to their day as well. People started telling their friends and coworkers, and pretty soon folks were driving through the intersection just to get a look at the dancing cop.

Are you bored? If so, take responsibility for your boredom and do something about it. You live in a fascinating world. There’s so much to do, so many things to learn and so much to experience. Like the dancing cop, you can make your life more interesting and fun.

Julie Alexander is a professional speaker who works with organizations that want to boost morale and people who want great days on and off the job. She is the author of Great Days: 50 Ways to Add Energy, Enthusiasm, & Enjoyment to Your Life and Make Life Count! – 50 Ways to Great Days. For more information, visit www.JulieAlexander.com or call 1-877-GR8-DAYS.



“Success doesn’t come to you... you go to it.”

– Marva Collins

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.



© Susan Pilgrim, Ph.D., author of Living InSync®. Contact her at pilgrim.s@sbcglobal.net.

Get Fit with a Walk or Hike

Whether you enjoy a stroll in the park, a day hike in the woods, or a week-long backpacking trip in the wilderness, walking and hiking can both be invigorating ways to stay fit.

Here are several tips on getting the most out of your walk or hike:

- Start out with short distances and build up to two-three mile walks.
- Warm up before and stretch out after your walk or hike.
- Keep your breathing at a natural pace with your heart rate.
- Avoid blisters by wearing properly sized and fitted shoes. Also, try wearing synthetic fiber socks because they can reduce friction and draw moisture away from the skin.
- Add some fun to your walk or hike by learning about the different trees, plants, or wildlife that you see.
- Take frequent breaks for water, a snack, and rest.
- Caution children not to wander away.



Source: American Hiking Society, www.americanhiking.org

Take a Swing at Overall Fitness

Did you know that playing tennis does more than help you stay fit and offer you enjoyment? Tennis also helps make you better at other sports. Doctors at the Cleveland Clinic Heart Center say taking up an aerobic sport like tennis helps to build a healthy heart, which enhances your performance in other sports. **Here are a few examples:**

- ▲ **Basketball:** Tennis and basketball both emphasize short sprints and lateral movement. Tennis teaches your leg muscles to start, stop, and pivot in unpredictable directions, which is needed in basketball.
- ▲ **Cycling:** It requires endurance and explosive speed. Cyclists need strong legs, abs, arms, and shoulders just like tennis players do.
- ▲ **Skiing:** Balance is a key to skiing. It's also one of the keys to playing tennis. In tennis, you must find the perfect balance to allow you to power the ball over the net. It's the same thing you need when you fly down a hill while skiing.
- ▲ **Soccer:** Top European tennis players also play soccer. You can see it in their footwork which is light and smooth. Both sports involve predicting where a ball will be and accelerating to meet it on time.
- ▲ **Surfing:** Takes a strong lower body, back, and stomach core muscles. When swinging a racquet, the power starts in core muscles.

Staying Young

Typically, at some point during their 30s, people see and feel the effects that time and aging are having on their body. If they're wise, they take the positive steps that help counteract the aging process – getting proper exercise, changing their eating habits, etc. But few people are aware that the pain in their joints or lower back may actually be the cumulative effect of a lifetime of gravity's relentless downward pull on the body.



The worst effect of gravity upon the human skeletal system is the eventual compression of the spine. Why? Because that compression impedes the nervous system, which controls every function taking place in our body. When nerve impulses are diminished, muscles supporting the spine can weaken, waste away, or develop atrophy. Nervous system impairment can affect the tissues, organs, and systems of the body, increasing the susceptibility to disease and ill health. And this causes accelerated aging, because nerve force to all of the vital organs is diminished. Hence certain organs that produce essential hormones shut down prematurely, and the body literally begins to age.

The good news is that when you can counteract the effects of gravity's compression of your spine, the aging symptoms disappear. So how do you counteract the effects? Perhaps hang upside down for half the day? No, the answer is to keep your muscular system functioning at peak strength and efficiency while staying as lean and healthy as possible. If there's a silver bullet for anti-aging, it's consistent healthy exercise. This will result in far greater energy as well as the highest level you can hope to attain in an ageless, painless body.

The best way to take a significant bite out of the aging process is through non-compressive Isometric Contraction exercises and body weight exercises that allow you to maintain strength throughout your life without destroying joints, tendons, and ligaments or compressing the lower spine. When possible, avoid lifting heavy weights, which amplifies the stress that gravity has already placed on your body and can lead to damage as well as accelerated aging.



John Peterson is a lifelong fitness expert, the founder of Bronze Bow Publishing, and the author of *Pushing Yourself to Power*. He created the Transformetric Training System that maximizes strength and fitness as well as wellness. For more information on John Peterson and Transformetrics, visit www.bronzebowpublishing.com or call 1-866-724-8200.

Nurture Your Reading Skills

One of the best ways to stretch and maintain your mind is to read a good book. **Here are suggestions for nurturing an interest in reading:**

- ◆ Set aside a specific time each day to read, such as before bed or after dinner.
- ◆ Choose a comfortable place to sit and read. Make sure adequate light is available.
- ◆ Turn off the radio, TV, computer, and other distractions while you're reading.
- ◆ Take your time reading and savor the words you're reading. Visualize what's happening in the story as you read it.
- ◆ For variety, try different types of books – nonfiction, fiction, biographies, poetry, and so on. Try reading poetry out loud with expression. Read or act out a play with your friends or family.
- ◆ Carry a book with you so you can read while you wait in lines, at the doctor's office, or while traveling.
- ◆ Reread classic books that you read as a child or haven't read in years. Read these books to your children or grandchildren.
- ◆ Schedule an appointment to visit your local library every week or twice a month to find new books to read.
- ◆ Set an example for your children and encourage them to enhance their reading skills.

Source: American Library Association, www.ala.org

The DASH (Dietary Alterations to Stop Hypertension) Diet

The DASH diet is rich in fruits and vegetables; it includes low-fat dairy products but restricts saturated and total fat intake. It has been shown to result in significantly lower blood pressure, with equivalent effectiveness for some as medication.

For moderate hypertension (between 140/90 and 170/100), the DASH diet — in combination with exercise, weight control and other lifestyle changes – would be a wise first course of action. When blood pressure is very high (170/100 or above), antihypertensive medication is almost certainly necessary.

But, even if one's blood pressure is normal (140/90 or below), these strategies will help you keep it that way — and thereby minimize your risk for heart attack, stroke, kidney failure and other life-threatening ailments.

THE BASIC DASH DIET

The DASH diet is a 2,000-calorie-per-day eating plan that calls for...

- Four or five daily servings of fruit. A medium-sized apple, banana, orange, etc., counts as one serving, as does 1/2 cup cut fruit or berries. For dried fruits, such as apricots, one serving equals one ounce.
- Four or five daily servings of vegetables. One serving typically equals one cup raw or 1/2 cup cooked.
- Seven or eight daily servings of whole grain breads, cereals or other grain products. One serving equals one slice of bread, one-half cup of cereal, etc.
- Two or three daily servings of low-fat or nonfat dairy products, such as yogurt, milk and cheese. One serving equals eight ounces of milk or yogurt... or one slice of cheese.

Coping with an Empty Nest

If you're experiencing feelings of depression, sadness, and/or grief because a child is coming of age and leaving home, you're not alone. Many parents whose children are going off to college or getting married experience it.



Here are some helpful tips:

- Acknowledge your feelings and allow yourself to feel upset.
- Discuss your thoughts, feelings, and future plans with your spouse.
- Seek advice and support from friends and family members who understand how you feel.
- Be patient and give yourself time to adapt to the changes.
- Pursue hobbies and interests you never had time for before.
- Keep a journal about your feelings.
- Schedule a weekly phone call with your child or E-mail each other to share what's happening in your lives.
- Keep regular routines and take care of yourself – eat a healthy diet and exercise regularly.

Why Is the DASH Diet So Effective?

Researchers believe the DASH diet is effective at lowering blood pressure because it is...

- ... rich in unprocessed foods.
- ... rich in soluble fiber.
- ... low in fat.
- ... rich in potassium.
- ...rich in calcium and magnesium

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!



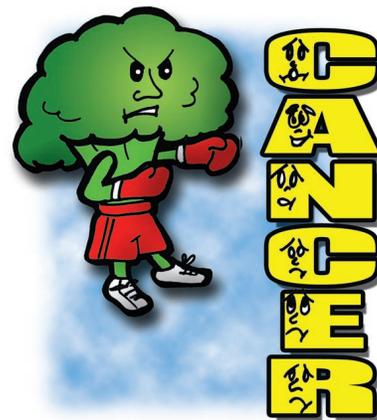
Fight Cancer with a Healthy Diet

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

This newsletter is published monthly by Rutherford Communications, P.O. Box 8853, Waco, Texas 76710, 1-800-815-2323, www.rutherfordcommunications.com. Copyright © 2013 Rutherford Communications. All rights reserved. Material may not be reproduced in whole or part in any form without the written permission of the publisher. Subscription price (12 issues), \$25 per year in U.S.

Publisher: Ronnie Marroquin

Managing Editor: Kimberly Denman

Illustrations by RMS Graphics

Editorial Advisory Board: *Bill Anderson, Ph.D., and Richard Jackson, M.D., F.A.B.F.P., and Pamela Smith, R.D.*

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

ISSN 1072-4788

financial

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 several ways to boost your 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.