



## Making Your Lifestyle Heart Healthy February is Heart Health Month



The millions of Americans diagnosed with heart and cardiovascular diseases can benefit from making healthful choices in their day to day lives.

"While it's certainly necessary to take medications to lower high cholesterol or blood pressure, it's equally important to have a healthy lifestyle," says Richard Stein, M.D., chief of the department of medicine in the Singer Division at Beth Israel Hospital in New York City, and a spokesman for the American Heart Association. "People who are informed and proactive when it comes to lowering their health risks are very likely to avoid heart disease and heart attacks."

By following these recommendations, people at normal risk for heart disease can reduce their risk and make their lives more enjoyable.

### Eat a healthful diet

Eating a healthy diet has been proven to reduce the risk for heart disease.

To eat a heart-healthy diet:

- Eat 2 cups fresh fruits and 2.5 cups vegetables every day
- Limit saturated and trans fats by using olive oil or other vegetable oils instead of butter or margarine
- Eat more chicken and fish and less red meat
- Eat 6 ounces of grains, of which at least 3 ounces should be from whole-grain bread and cereal
- Limit or eliminate fast foods, which are often loaded with salt, sugar and fats
- If you drink alcohol, do so moderately -- no more than two drinks a day if you're a man, one if you're a woman
- Limit your salt/sodium to 2300mg
- Get the equivalent of 3 cups of fat free or low-fat milk or dairy products

### Exercise more

Regular exercise keeps your heart and the rest of your body in shape.

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To add more activity to your life:

- Check with your doctor before starting an exercise program if you've been sedentary and/or have a chronic disease
- Start slowly and increase your activity gradually to a total of 30 to 60 minutes of moderate exercise most days of the week
- Do weight training and stretching exercises several times a week

### Stop smoking

Smoking is a major risk factor for heart disease.

To live smoke free:

- Decide to quit and set a quit date
- Try again if you fail - successful quitters have "quit" an average of nine times
- Ask your doctor for information about cessation aids, such as a patch, inhaler and counseling/support program

### Learn to relax

Chronic anger and stress can damage your heart.

To better cope with life's pressures:

- Try to be positive instead of negative in your outlook on life
- Take 15 to 20 minutes a day to sit quietly and breathe deeply
- Take time for yourself each day. Read a book, listen to music or enjoy a hobby

### Monitor your health

Be proactive when it comes to your heart's health. To do so, work with your health care

provider to reduce your heart disease risk by following up with him or her for treatment for high blood pressure and cholesterol levels.

"Denial is the number one risk factor for having a heart attack," says Dr. Stein. "Call 911 immediately if you have chest pain if you're a man, or are short of breath, dizzy and have a burning sensation in the chest area if you're a woman. If you can get to a hospital in the same hour these symptoms start, it's possible to prevent a heart attack or limit the damage."

*Krames Staywell*



## When You Add Up the Numbers on Retirement, It Pays to Save Now

With all the financial responsibilities we face, it's often tough to put yourself first. But retirement savings must be a priority, and sometimes to drive that home, it pays to see some statistics:

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- The Employee Benefit Research Institute (EBRI) reported last month that the group of people with the longest timeframe to save for retirement - young workers aged 21-24 - are the least likely to participate in any kind of workplace retirement plan. Only 29 percent sign up for their retirement plans at work, compared to 60 percent of the workforce aged 55-64.
- In a May 2007 MetLife study of mothers and adult daughters and their attitudes about retirement, women who are married are more likely to retire than single women. Mothers who are married are more likely than unmarried mothers to retire before age 55 (26 percent vs. 6 percent), and married daughters are more apt than single daughters to expect to retire before age 60 (13 percent vs. 8 percent) and less likely to retire after age 65 (28 percent vs. 43 percent). Debt is also a problem - daughters are almost twice as likely as mothers to have debt of 25,000 or more (22 percent vs. 12 percent).
- According to Social Security statistics reported last month by USA Today, there's a 41 percent chance that a 62-year-old woman today will live to be 90, while a man has a 29 percent chance. The publication also reported that retirees who signed up for retirement benefits at the earliest qualifying age of 62 would lose significant benefits due to the longer lifespan - roughly \$39,000 in lost benefits for those who live until age 90, and up to \$54,000 in lost benefits for those who live until age 95.
- According to the AARP Public Policy Institute, the average cost of a nursing home stay is more than \$67,000 per year and exceeds \$100,000 per year in some urban areas. Assisted-living facilities can cost more than \$35,000 per year, while home care agency rates average \$37 per hour for a licensed practical nurse and \$19 per hour for a home health aide. For those who cannot finance those costs themselves, long-term care insurance might be a worthwhile investment.

- Don't ignore out-of-pocket health care costs in retirement, even for those with insurance. The EBRI reported in July 2006 that a couple both age 65 retiring that month and living to average life expectancy could need as much as \$295,000 to cover premiums for health insurance coverage and out-of-pocket expenses during retirement. A couple that lives to 95 could need as much as \$550,000.
- And to underscore the need for retirement planning, the EBRI reported last year that many Americans have little money put away in savings or investments. Among workers who participated in the 2007 Retirement Confidence Survey and provided this type of information, nearly half reported that the total value of their household's savings and investments - excluding the value of their primary home and any defined benefit ("traditional" pension) retirement plan - was less than \$25,000 (49 percent). Only one in 10 workers each reported total savings and investments of \$25,000-\$49,999. Only 14 percent reported having savings of \$250,000 or more.

What does this all mean? That for the most part Americans are unprepared for retirement, which means we will all be working longer or trying to seek other means of covering the shortfall we face. In the short run, it makes sense to take better care of our health and try as much as we can to reduce debt and other pressures that get in the way of setting aside money. There is no question that the sooner you begin to plan and save for your retirement the better off you will be. But it also pays to get some advice. A CERTIFIED FINANCIAL PLANNER™ professional can be a good guide to making the most of what you have and creating a plan that balances the financial concerns of today with those you will face in retirement.

Financial Planning Association® (FPA®), 2012



## The Secret to Happiness

It's in the Declaration of Independence: the right to the pursuit of happiness. We feel we deserve to be happy, and we strive for it in our lives. But what does being happy really mean, and how can we do it?

Happiness "is the overall sense of being satisfied with your life as a whole," says psychologist Ken M. Sheldon, Ph.D., associate professor at the University of Missouri-Columbia.

Dr. Sheldon and Tim Kasser, Ph.D., associate professor of psychology at Knox College in Galesburg, Ill., say three top needs seem to drive happiness:

- Autonomy (a sense that you've chosen to do what you do)
- Competence (you're good at what you do)
- Relatedness (you feel close to others)

In general, if you're happy, you feel confident and in control. You're more optimistic, energetic, decisive and creative. You view the world as a safer place than those who aren't happy. You have high self-esteem and a sense of meaning to your life, and you're more capable of intimacy with others.

"You're happy if you're doing the things that you want (and you're doing them well), and doing what brings you closer to other people," says Dr. Kasser.

When you're happy, work and leisure activities use your strongest skills, you form close and supportive relationships, and you're more willing to help others in need. You're also healthier.

"Our body's immune system fights disease more effectively when we are happy rather than depressed," says social psychologist David G. Myers, Ph.D., professor at Michigan's Hope College and author of several books, including *The Pursuit of Happiness*.

Just as happiness affects our overall health, your genetic makeup decides how happy you'll be -- something shown by studies with separately raised twins.

"Our happiness fluctuates around our 'happiness set point,' which disposes some people to be ever upbeat, and others down," says Dr. Myers.

Your happiness potential is a bit like your cholesterol level. Both are influenced genetically, as well as by diet, sleep and exercise. Your emotional attitude and the quality of your relationships with others also affect happiness.

But being healthy doesn't mean you're happy, and vice versa. "There are plenty of people in poor health who are happy," says Dr. Sheldon. We humans tend to adapt to change, both positive and negative.

"That helps explain why, despite the realities of triumph and tragedy, million-dollar lottery winners and people who become paralyzed report, after a while, roughly similar levels of happiness as before," says Dr. Myers.

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Whether you were happy or not in your past, you'll tend toward a similar degree of happiness today and in the future, no matter how your circumstances may change. However, "there's some indication that older people, above 60, are happier [than when they were younger]," says Dr. Sheldon. Why? Because, in their later years, they're likely to pursue goals based on personal fulfillment rather than obligation.

### Steps to a happier life

- Decide to be happy. Think and act happy, so you can create the state of mind for yourself and inspire it in others.
- Take control. If possible, take charge of your time to make effective change in your life.
- Set goals. Choose ones that urge you forward yet also let you realistically reach them.
- Engage your skills. Seek work and leisure activities that challenge your talents and abilities without overwhelming you.
- Be healthy. Eat well, exercise regularly and get plenty of sleep.
- Seek out others. Surround yourself with happy people and nurture these relationships.
- Reach out. Be compassionate and focus beyond yourself, to help those in greater need.
- Remain curious. Stay open to new people and experiences so you continue to grow.
- Keep perspective. Take a moment each day to reflect on the positive things in your life that can make you feel grateful.

*Krames Staywell*