



## Resolving to Get a Healthy Start on the Year Ahead



If you're like most people, this is the time of year when you look ahead to the next 12 months and resolve to make changes in your life. Some of those resolutions likely will be about trying to lead a healthier lifestyle -- whether that's quitting smoking or trying to lose a few pounds or getting more sleep.

There's a good bet that many resolutions made New Year's day won't be kept during the year, but Don R. Powell, Ph.D., president of the American Institute for Preventive Medicine, says that's because we don't set realistic goals. It takes time to develop a bad habit, so you can't expect to change overnight. You also should try to work on only one bad habit at a time. Trying to change too much too soon is a recipe for failure.

Dr. Powell offers a list of major changes to consider. You should pick one or two that are important to you. Once those goals are met, work your way down the list, one goal at a time.

### Healthy resolutions

***I resolve to get moving.*** A regular exercise routine is one of the most important steps you can take to improve your health and longevity. Starting this year, devote 60 minutes most days of the week to an aerobic activity you enjoy. Good choices include walking, running, swimming, biking, skating and aerobic dancing. Be sure to check with your health care provider before beginning an exercise program.

***I resolve to aim for an ideal body weight.*** This year, eat high-fat foods in moderation. Sixty-five percent of American adults are overweight or obese, and these extra pounds contribute to heart disease, diabetes, stroke and an increased risk of certain cancers.

***I resolve to stop smoking and avoid people who still light up.*** Cigarette smoking is the leading preventable cause of death and disease in America today. Secondhand smoke is just as bad; it can be deadly to nonsmokers who inhale it on a regular basis. Cigarette smoking has been linked to diseases such as leukemia, cataracts, pneumonia and cancers of the cervix, kidney, pancreas and stomach, according to the U.S. Surgeon General.

***I resolve to keep my blood pressure under control.*** If you haven't had your blood pressure checked recently, do so. Follow your doctor's instructions if it's high, and faithfully take any prescribed medication. If left untreated, high blood pressure is the primary cause of stroke.

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***I resolve to develop a strong social support network.*** Studies have shown that people who have supportive relatives, friends and co-workers are sick less often than those who don't. Be a friend to others and keep your family close and caring.

***I resolve to reduce my cholesterol.*** This year have your cholesterol tested. About 37 million Americans have a cholesterol level of 240 or greater, which is considered high risk. (Below 200 is considered healthy.) If your level is high, follow your doctor's instructions and reduce your consumption of red meat, regular dairy products and foods high in saturated fats.

***I resolve to control my temper.*** For your heart's sake, make an effort to control a bad temper. Anger and hostility may be as bad for your heart as smoking and high blood pressure.

***I resolve to drink moderately, if at all.*** Heavy drinking is a leading cause of preventable death in this country. Two corollary resolutions are to never drink and drive, and to never ride with someone who has been drinking.

***I resolve to develop a positive attitude.*** People who live long lives characteristically possess a positive attitude about life. Try not to dwell on negative thoughts, which may negatively influence your health and emotional well-being.

***I resolve to always wear a seat belt.*** Don't start your vehicle until you and all your passengers are buckled up. Make sure that any children riding with you are in an appropriate child safety seat or booster seat.

*Krames Staywell*

## Put Your Credit Resolution in Motion for the New Year

One way to cut the sting of the post-holiday credit card bills is to set a new agenda when it comes to credit. So consider the following ideas when setting your credit resolutions:



- **Set dates for getting your credit reports:** Each year, you should check each of your credit reports from [annualcreditreport.com](http://annualcreditreport.com) directly. You should spread out your requests, making requests quarterly so you can catch errors that might come up at different parts of the year and spot identity theft.
- **Get your credit score once a year:** A credit score is a three-digit number that reflects the credit history detailed by a person's credit report. Go to [www.myfico.com](http://www.myfico.com) to retrieve your credit score once a year from one or all of the three credit bureaus.
- **Lock up cards; don't cancel them:** Do whatever it takes to limit the use of credit cards in your life, but don't cancel credit card accounts once they're paid off. Why? Because your credit score relies on the number of credit lines you have open and in good standing and the length of time they're open. Lenders want to see a long record of credit management, and longtime accounts that you haven't touched in years may actually help your score because it shows you have some restraint. Remember to use them once a year and pay the full amount off immediately, to keep credit cards active.

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- **Pay on time:** Nothing damages your credit standing faster than late payments, particularly on big loans like mortgages and car payments. Get current and then resolve to pay in advance of the due date. A suggestion: once you get a bill, immediately look for the due date. Then make a note to yourself on a calendar 5-7 days before the due date to put a check in the mail so you're on time. You can also secure electronic payment options so you can pay closer to the due date or automatically.
- **Monitor credit problems:** If you've filed bankruptcy or had a debt put in collection, it takes years to remove those events from your credit record. Determine the month that data should leave your report and make sure you follow up to make sure that removal happens.
- **Choreograph your payments:** If you have multiple balances you need to eliminate, schedule a payment order right now starting with the highest-rate balances first.
- **Keep your balances low:** If you carry balances over 50 percent of your credit limit on any account, it might lower your credit score. To remedy this, use several cards to spread out the balance - and pay them off - or ask the creditor to raise the limit on the card.
- **Limit your credit inquiries:** The next time you go to a department store, you might be offered a chance to save 10-15 percent on a purchase if you agree to apply for their store card. At the same time, you'll probably continue to get plenty of credit offers in the mail. Shred all direct mail credit solicitations the moment you get them, and as for in-person credit offers, just say no.
- **Research big loans in advance:** Always ask a potential lender which credit bureau they use to make their decisions.

Auto, mortgage and other lenders may prefer one credit bureau over another, and if you plan well ahead of your purchase, you should aim to correct errors in your credit report and try to get your credit score as high as you can.

- **Track your spending:** If you've never made a concerted attempt to track your spending - all your spending, not just what you've put on credit cards - do so this year. If you have a computer, buy a financial management program that makes it easy for you to download your banking and investment accounts, any remaining credit accounts and record all your cash expenditures down to the last pack of gum.
- **Go debit:** Banks increasingly offer debit cards that double as ATM cards and carry a credit card brand that allow them to be used in many business establishments. The key is to put a spending limit on the debit card equal to the cash you have in the account linked to it. Responsible use of today's debit cards can wean you off of credit cards entirely.

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## Motivation for Diet and Exercise

Getting in shape through diet and exercise is rarely a linear process; even the most dedicated person is bound to have setbacks.

"But by setting realistic goals and facing your fears and stumbling blocks, you can get fit and improve your health as a result," says Michael Gerrish, an exercise physiologist, psychotherapist and author of "The Mind-Body Makeover Project."

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According to Mr. Gerrish, addressing your inner obstacles -- the mental and physical UFOs (Unidentified Fitness Obstacles) that block your progress -- is the key to success.

He offers the following suggestions for using your mind to make over your body and your life.

Expect to question your goals as time goes on. "Remember that everyone has lots of ups and downs on the way to reaching their goals, and doubting your goal doesn't mean it's not worthwhile," says Mr. Gerrish. "If you resume some old unhealthy habits for awhile, simply focus on getting back into your program and doing the best you can."



### Trust your instincts

Learn to trust your instincts and don't judge (or ignore) your moods. "Don't feel compelled to shake feelings off; instead, heed the message they give," says Mr. Gerrish. "Let them act as a guide for determining how and when to shift gears."

Stay focused on what success means to you; forget about what other people think. "Don't use societal standards as a basis for setting your goals," says Mr. Gerrish. "If you do, you'll set yourself up to feel like you've failed regardless of what you achieve."

Learn from what you see others do, but remember you're unique. Resist the urge to compete and compare -- it'll send you down the

wrong path. "Keep things in perspective, because we don't get dealt the same cards -- genes, athletic ability, metabolism," says Mr. Gerrish.

### Set realistic goals

Resist the urge to set lofty goals you'll be slow or unlikely to reach. Instead, be more modest and set "mini-goals" you can reach in a few days or weeks. "Achieving success breeds confidence and ensures your efforts are fueled to stick," says Mr. Gerrish. "For example, instead of setting a goal of losing three inches off your waist, strive to lose one inch in a month."

Stop to celebrate every success before you set any more goals. "If you have a habit of raising the bar every time you achieve a goal, take more time to savor your success," says Mr. Gerrish. "You need to acknowledge how far you've come to increase how far you'll go."

Stop criticizing your body. Think about what you say to yourself and the words you typically choose. Are they mostly self-defeating words - for example, "I'm not" or "I can't"? Replace all negative statements and thoughts with ones like "I am" and "I can."

You're going to fall off your diet and exercise program now and then, so prepare to climb back on. "All of us go off our diets and miss a workout once in a while, but if you climb 'back on your horse' when you do, over time you'll stop falling off," says Mr. Gerrish. "With practice and patience you'll learn how to center yourself and control the reins."

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