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How to stay healthy, and avoid making a difficult decision

Health officials emphasize that Americans should stay home from work when they are sick, but for many, the decision is hard to make.

The best way to avoid staying home – and protect your health – is to take precautions to help you stay healthy. Here are a few tips to help you stay well and working this flu season and beyond:

■ **Get a flu shot.** Getting a flu shot each year is the most important step you can take to protect yourself against seasonal influenza, according to the Centers for Disease Control.

■ **Wash your hands frequently.** Use soap and warm water and scrub for at least 20 seconds -- about the time it takes to recite the Pledge of Allegiance or sing "Happy Birthday" twice.

■ **Keep your desk stocked.** Keep hand sanitizer for disinfecting when you can't get to the sink to wash your hands. Keep lotion handy to avoid cracking skin that can result from fre-



quent hand washing and disinfecting.

■ **Disinfect common surfaces.** By frequently using a disinfectant on surfaces that experience frequent contact with multiple people, you can prevent the spread of germs. This may include shared desks, phones, doorknobs and computer keyboards.

■ **Practice healthy habits.** A diet rich in fruits and vegetables and regular exercise can help boost your immune system to ward off sickness. Drink eight to 10 glasses of water a day to help flush toxins from your system. Get the

proper amount of sleep – eight to nine hours for many people – to also help keep your immune system functioning at peak capacity.

■ **Keep things fresh.** Keeping rooms properly ventilated in the winter can be challenging and germs can circulate more easily indoors, so the more time you spend outside, the less you'll be exposed to other people's germs. Getting outside can also improve your mood and reduce stress, which helps in fighting off sickness.

■ **Stock up on the essentials in the event you get sick.** Make sure you're prepared by having cough drops, tissues, soap, hand sanitizer, vitamins and fever reducer while you're still healthy. If you do get sick, it's best to stay home, rest and recover, if possible, to prevent spreading the illness to your coworkers and expedite your recovery. But your most prudent course of action is to take preventative action to avoid becoming sick in the first place. (ARA)



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Aging in place allows you to keep your heart at home

Home really is where the heart is. Upon retirement, 90 percent of Americans age 60 and older choose to stay right where they are, according to 20 years of data from the U.S. Census Bureau. And because so many Americans are aging in place, they're looking for ways to make their homes safe and comfortable for the long term. Here are some modification ideas to help you keep your heart right at home:

■ **Staying connected is important for many seniors, especially if they aren't able to get out of the house as frequently as they used to.** There are video/television systems and services available that allow you to chat with a person from a care program while sitting at your dining room table. Program staff can also monitor your house and contact a relative or emergency service if they notice you haven't moved in awhile.

■ **Independence is also very important for seniors, and this is especially true in the bathroom.** Climbing over a bathtub wall becomes more difficult as people age, and can also make the bathroom very dangerous for slips and falls. A Zon Walk-In Bath has an easy step-in, step-out design with anti-slip floors and internal grip bars that allow you to safely - and independently - bathe in your own home.

■ **If you plan to stay active in your community, you may need to make adjustments to your vehicle so you can safely and easily negotiate the controls from behind the wheel.** Car manufacturers are adapting vehicles to accommodate seniors with such options as seats that swivel to face out the door so you can sit down or stand up easily and not have to bend down at an angle to climb into the seat.

■ **Make your home easily accessible.** At least one entrance should be level with the walkway. Also consider changing the door handles to lever style so if a person is suffering from arthritis, they can still easily open the door. Remote locks and a covered walkway are also a good idea, because you won't have to be standing out in the elements while you attempt to unlock the door with a key. The covering also helps prevent ice from building up along the walkway. Finally, install a good light at all the entrances will allow you to easily see where you are going. (ARA)



Secrets of budget travelers that everyone should know

Budget travelers are a unique breed - they have a tireless dedication to finding the best deals, a keen sense for sniffing out hidden surprises and, usually, a mental database of ways to save money when they're doing what they love most: traveling. In light of the economy, almost every American traveler has become a budget traveler. Prices in many destinations are going up and airfares are hitting new highs, but it's still important to many people to get in a family vacation or a friends' getaway. For those who are new to the budget travel game, a few tips can come in handy.

■ **Become your own watchdog.** In the past, people went to travel agents who would do all the booking for them. For budget travelers, the cost of going to an agency is often prohibitive and doesn't always make sense when you can book everything online yourself. Enter different dates and destinations into travel search engines and you can get an idea of how rates vary by season.

■ **Plan activities ahead of time.** If you want to go to a concert or theater performance in a particular destination, start looking early by visiting sites dedicated to that chosen destination. For instance, if you're headed to Myrtle Beach, the events calendar at www.visitmyrtlebeach.com has a full listing of events and festivals. And while you're there, you can often find deals on tickets for a fraction of the price.

■ **Don't pay full price.** You can often find some of your biggest savings by using coupons - the trick is knowing where to find them. Again, destination-specific websites, like those of convention and visitor's bureaus (CVB), are particularly useful. For those who want a budget-friendly beach vacation with all the amenities, searching for Myrtle Beach coupons on the destination's CVB website will turn up coupons for everything from restaurants to shopping to golf.

■ **Don't delay.** It's true that you can occasionally find last-minute deals but the early bird really does get the worm when it comes to budget travel. Since it's often more convenient to travel during high season to popular destinations - there's a reason it's high season, after all - getting things organized ahead of time will save you money. What's more, you won't be disappointed by your favorite hotel being booked up. (ARA)

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Get help for the most common, most ignored type of pain

If our teeth ache, most of us will quickly head to the dentist for treatment. But if your feet hurt, do you just chalk up the pain as a discomfort of modern life? Sadly, most of us do.

Most Americans say they have foot pain at least some of the time, and more of us have pain in our feet than in any other part of our bodies we consider vital to health, such as skin, teeth or even the heart, according to a recent survey by the American Podiatric Medical Association. Yet feet rank lowest on the list of body parts and functions that Americans consider important to their health, the APMA study shows.

Feet are often indicators of our overall health; signs of arthritis, diabetes, and nerve and circulatory problems can all be detected in the feet. People suffering from foot pain are also more likely to suffer from a variety of other health issues, including back, knee and joint pain, and weight and heart problems.

So how do you know if your foot pain is just annoying, or serious enough to merit a visit to a podiatrist? Persistent pain or sudden severe pain should

definitely raise warning bells, experts agree. Beyond that, keep in mind that there are many sources of foot pain, and many foot ailments that can be treated best by a podiatrist, including:

- * Arthritis
- * Athlete's foot
- * Bunions - an enlargement of the joint at the base of the big toe
- * Wounds or nerve damage due to diabetes
- * Foot and ankle injuries
- * Heel pain, especially if it is chronic
- * Nail problems, including nail fungus
- * Pinched nerves
- * Peripheral arterial disease - a blockage or narrowing of the arteries in the legs
- * Skin cancer

Today's podiatrist is a true expert, trained to diagnose and treat conditions affecting the foot, ankle and related structures of the leg. Podiatrists can:

- * Perform surgery
- * Provide complete medical histories and physical exams
- * Prescribe medicine
- * Set breaks and treat sports-related



- injuries
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- * Order and interpret X-rays and other imaging scans
- * Work as a member of your health care team. (ARA)



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How to get in shape while doing your household chores

Tackling items on your household to-do list is a great way to spruce up your home, while also toning your body. However, the repetition of some household chores can lead to injury, so it's important to take the proper precautions to keep you healthy while you get in shape. Here are a few ideas for getting active around the house and how to avoid injury while tackling these projects:

■ **Shoveling:** Whether you're shoveling snow or moving dirt around, shoveling is a great way to get a full body workout. When shoveling, make sure you are lifting with your arms and legs, not your back, to avoid injury.

■ **Plant a garden:** Having a garden lends itself to a constant cycle of good health, from the planting, weeding and harvesting of the vegetables, to eating the fresh produce. But working with garden tools every day can cause pain to your hands and wrists, especially if you have arthritis of the hands. If you find yourself in this situation, you may want to try using a pain relief tool called the SmartGlove, which also provides relief from carpal tunnel syndrome.



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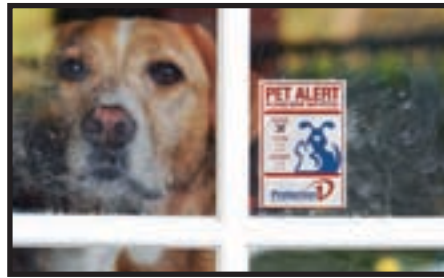
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Who's protecting your pets when you're not?

Americans know the importance of installing smoke detectors to protect family members, loved ones and pets in the event of a fire. But what happens when you're not at home and your smoke detector goes off? "Nothing," says Jamie Haenggi, chief marketing officer for Protection 1 Security Solutions. "If there is a fire in your home when you're not there, it will eventually reach a point where your neighbors may see or smell smoke and call the fire department, but it will likely be too late to save your property and, more importantly, your pets. This is where monitored alarm systems can save lives - even of the four-legged variety."

Each year, 40,000 pets are killed in house fires according to the Humane Society of the U.S. While some of these deaths occur when the homeowner is present, but unable to rescue their pets, most occur when no one is at home to call for help. The following are a few simple pet safety tips:

- 1. Put pet decals prominently in your front windows to alert first responders to the fact that you have pets inside. You can get these magnetic cling stickers at your pet store, local fire



department, from your alarm company or you can buy them online.

- 2. Keep your yard clean and hedges trimmed. This will allow greater visibility for your neighbors and will prevent the possibility of a brush fire near your home.
- 3. Have your heating system inspected every fall. Carbon monoxide poisoning is a silent killer responsible for more than 400 human deaths and 20,000 trips to the emergency room each year.
- 4. Make sure one of your trusted neighbors has a key to your home. In the event of an emergency, they may be able to open a door to let firemen in - or your pet out.
- 5. Investing in a monitored alarm system is one of the best ways you can protect your family - and your pets.

For about a dollar a day, you can enjoy peace of mind that there is someone guarding your property at all times.

"Aside from the traditional alerts in the event of fire, break-in or carbon monoxide presence, today's alarm monitoring systems have expanded capabilities that just may surprise you," says Haenggi. For example, Protection 1's eSecure system gives you Web-based monitoring capabilities that will no doubt become as important to you as updating your Facebook wall posts.

You can control your security system through any Internet connection using your computer. Turn the system on or off via the app or by text message; receive notifications when your kids get home; and monitor the temperature of your home when you leave your cat alone for the weekend. You can even have your system set up to control just about any small appliance in your home - you'll never have to wonder if you turned off the coffee pot again.

On top off all of that, monitored security systems include the installation of multiple cameras. Now, you can log in and finally see what your pets do all day when you're at work. (ARA)

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Violent Crime Shows Steeper Rise
The Washington Post - September 25, 2007
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Retirement: financially, it's just the beginning

You've worked. You've saved. You've invested. You now have accumulated a significant retirement nest egg. It appears you have a "lock" on a secure financial future. Still, for many either nearing or in retirement, you can't help but wonder, "Is it really enough?"

This nagging question reveals one unavoidable fact: Building a significant retirement fund is no longer the "end game" of financial security; it is a beginning point. Five challenges make it imperative that those in their 50s, 60s and 70s carefully manage their retirement dollars:

- Due to increased life expectancies, many boomers will have retirements lasting 20 years or more. In fact, the National Center for Health Statistics reports that the median life expectancy for someone age 65 is 18.6 years. This means about half the population will live longer in retirement. With increased longevity comes increased risk of potentially outliving one's retirement assets.



- Retirees need to account for inflation. Inflation is the sustained increase in the general level or prices for goods and services over time. As inflation rises, every dollar owned buys a smaller percentage of a good or service. As prices go up over time due to inflation, the value of investments can erode. This is particularly true over a long time period, like 20 or 30 years.

- Responsibility for funding retirement is shifting from the employer to

the employee. Many traditional company pensions (defined benefit plans) are being phased out or frozen, even by financially healthy companies, and are being replaced with defined contribution plans (like 401(k) and 403(b) plans).

- Unplanned personal "life events" will happen. No one can know what lies ahead in their retirement journey. While everyone hopes for good health and the ability to determine "when" to retire, life holds no guarantees. Planning for one's retirement years must include consideration of life events that have the potential to complicate their retirement years.

- Investment markets will continue to fluctuate (up and down). Typically, investments generating the potential for greater returns also have greater potential for loss.

For more information about managing one's assets in retirement, visit: www.thrivent.com/TRIO. (ARA)

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Four ways to stretch your dollar in 2011

The beginning of a new year is a great time to do some self assessment and figure out how you can make the next year even better than the last. It's also a logical time to take a look at your family's budget and figure out how you can make your money go even further next year.

Since you'll soon be digging into your financial records in order to file your taxes, why not take a little extra time to set a budget and identify some areas where you and your family can save a few dollars? Here are four simple ways to get more for less this year:

■ **Take an inventory of monthly expenses.** It's always a good idea to take a look at your regular expenses at least once a year to see if there's somewhere you could be saving. Maybe you are no longer bound by a cell phone contract and could get a better deal elsewhere. Or perhaps it's time to reevaluate insurance options. It could also be something as simple as evaluating how often you dine out or stop for a gourmet coffee and changing your habits to save a few dollars by cutting back.

■ **Let the coupons do the work.**



While clipping coupons might seem like a thing of the past, it's easier than ever to save using coupons. Coupons can be found in traditional places like the newspaper, as well as online, often from the manufacturer's website. Another place to look is right on the packaging of your favorite products. For instance, where available in certain retail store locations, Procter & Gamble is currently offering coupons for other P&G brands within specially marked

products from Crest, Pampers, Olay and Charmin, among others - with coupon values up to \$80 in savings when they are all used.

■ **Save by using the Internet.** By signing up for e-mail newsletters from manufacturers and local businesses you can access special offers that you might not be able to find elsewhere. For example, you can sign up for regular notification of promotions for products you use every day at www.pgeverydaysolutions.com. Following businesses on Facebook and Twitter can also help alert you to special offers.

■ **Develop a grocery shopping routine.** Plan weekly meals and shop accordingly. If possible, find out what items are on sale each week at your grocer before making the list, so you can take full advantage of the sales. Stock up on nonperishable items when they are on sale.

With a few changes to your shopping and spending habits, you may find yourself with a healthy chunk of extra cash next year that you can either stick into savings or spend on something special as a reward to your family. (ARA)

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Food and wine trends to warm up to this winter

This season, the comforting classics are back in style - from warm soups to the comfort of home cooked meals - and technology has also permeated the dining room table.

Here are some tips and trends to help keep your entertaining warm and cheery this winter:

■ **Soups.** Soups will be hot this season. This comforting classic will make a return to the table as a complement to the overall meal - or even the meal itself, if the soup is hearty enough.

■ **Simplicity.** Keeping things simple in the kitchen has never been more on-trend. From using slow-cookers to five-ingredient recipes, expect the season's winter dishes to include simple appetizers and one-pot wonders paired with wine, instead of difficult dishes with extensive ingredient lists and complicated mixed drinks.

■ **Home-cooked meals.** The convenience of fully prepared take-home dinners and platters is being overtaken by practicality during these economic times. Especially when the weather turns cold, more and more home cooks are staying in their own kitchens - using some pre-made ingredients - but



saving money by preparing the bulk of the meals themselves.

■ **Technology.** Browsing the Internet and using smart phones to research and shop for wintertime recipes is gaining in popularity. Cookbooks will always be a favorite, but more home cooks are doing some digging online as well, especially to find new twists on beloved

favorites, like chilis, stews and simple cassoulets.

■ **Discussion.** Place a few different bottles of wine directly on the table for friends and family to help themselves. This encourages discussion about the food and wine, while the wine bottles offer a cozy adornment for a winter table. (ARA)



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Remodel your credit before you begin home renovations

With the real estate market still limping along in many areas of the country, you may decide that it makes more sense to improve the home you have, rather than move into a new one.

The economy may be driving the renovation trend in another way, as well. Interest rates are low - for those who qualify with good credit. So it makes sense to know what's on your credit report and what your credit score is before you make plans to renovate.



If you plan to use credit to finance a renovation project (and few of us can afford to pay cash these days), be proactive and understand your credit with these simple steps:

■ **Find out where you stand.** Although it's fairly easy to obtain a free credit report and score online, many Americans aren't confident about where they stand in terms of credit. Your first step toward making your renovation dreams a reality is to find out how potential lenders will perceive your credit worthiness. Reviewing your credit score through Websites like freecreditscore.com can help you get a clear picture of how potential creditors might perceive your use of credit. Membership in the site's credit monitoring membership can also help you keep on top of your credit by sending you e-mail alerts when something changes on your credit report.

■ **Take action - and keep at it.** If you find errors on your credit report, contact the major bureaus and dispute the errors. It's also a good idea to monitor your report regularly, throughout the year, as identity theft or instances of fraud could show up on it, alerting you quickly to a situation you otherwise might not have discovered for months.

Your credit score is a fluid number, and it can change throughout the year as you improve your payment records, miss or delay a payment, and open or close lines of credit. Many factors go into calculating your credit score, but generally bureaus take into account how reliably you pay bills on time, the total amount you owe in secured and unsecured debt, and how much unused credit you have available.

■ **Get an idea of the impact.** Knowing your credit score not only better empowers you to bargain for the optimum loan terms, it can also help you understand how that new renovation loan will affect your score and report.

Whether you're remodeling just one room in a house or the entire house, funding the project can affect your finances, including your credit score. If you make sure you understand - and have a handle on - your credit before undertaking a project, you'll be more likely to reap the rewards, and avoid the downside, of home renovation. (ARA)

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Vacation homes: From a dream to a \$35,000 income stream

For those who've ever dreamed of buying a vacation home in the mountains, on the beach, or in the big city, it's becoming easier and more common for people to make that dream a reality.

More people are able to afford a vacation home due in large part to the potential revenue stream that comes with renting the home to trav-



elers - something that's become especially easy thanks to the rapid growth of the online vacation rental industry in the past few years.

HomeAway, Inc., which operates online vacation rental sites HomeAway.com, VRBO.com and VacationRentals.com, has grown dramatically since it was founded in 2005. The company now boasts more than 540,000 vacation home listings.

"Our goal is to make it as easy as possible for vacation home owners to advertise their properties and manage their bookings online," says Brian Sharples, founder and chief executive officer of HomeAway. "We literally deliver millions of rental inquiries each year to our owners who list their homes for rent on our sites."

Those inquiries can lead to substantial revenue. Sharples says the average second home owner rents out their property to travelers about 20 weeks a year, generating more than \$35,000 in rental income annually.

ATTENTION *Home Buyers!*

With your good job and good credit it's never been a better time to buy a new home.

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- 3. Provide Basic Home Warranty Coverage**
- 4. Help you look for a qualified Home Inspector**
- 5. Reimburse you up to a total of \$500 of the cost of your Appraisal and Home Inspection**



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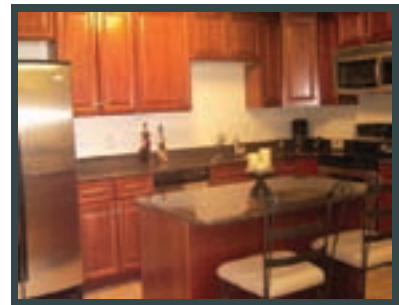
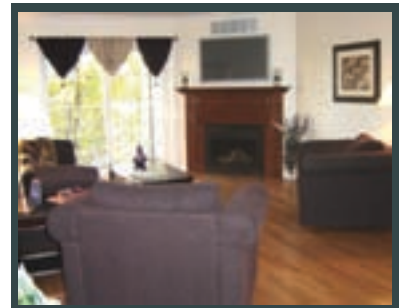
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Don't just take our word for it, here's what recognized travel experts have to say about compelling reasons to consult a travel professional:

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"Why do I still like agents? A competent travel adviser can be your greatest asset when you're planning a trip. Good travel agents have an edge over almost any other seller of travel. They know what you want. They speak your language. And they're there for you when you run into trouble."

Christopher Elliot, ombudsman,
National Geographic Traveler magazine

THE WALL STREET JOURNAL

"It's clear agents can likely save travelers big money and help set a realistic itinerary. Even where they weren't cheaper, the agents competed with what we could find on our own. And we were impressed where they did save us money, in particular with hotels."

Jane Hodges, Wall Street Journal



"Having a travel agent advise you is now more important than ever," as fees, surcharges, and other travel restrictions have become more confusing for consumers. "Travel is one of the most complicated purchases."

Henry Hartevelt, Travel Industry Analyst,
Forrester Research