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Act now for your retirement security

Americans are worried what inflation might do to their retirement finances

"Fear of inflation in retirement runs deep and broad," says Ann Koplin, Thrivent Financial's director of retirement marketing. "Given that people's retirements can span 20 to 30 years or more, individuals really need to consider the impact that inflation may have on their long-term financial security."

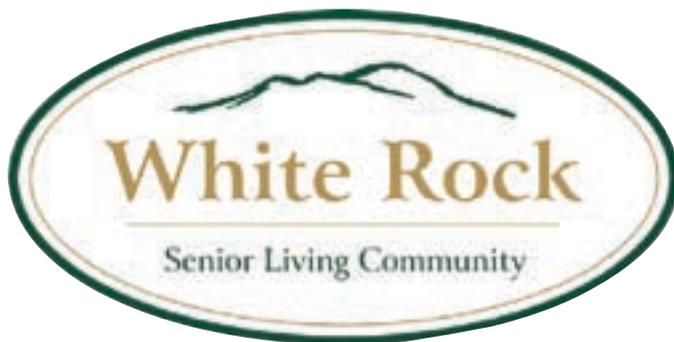
While inflation may be low in any given year, it's the cumulative effect that can really add up. Given inflation's constricting effect, Koplin says it may be wise for some retirees to keep a portion of their investments in assets that have the potential for growth, like stocks, or equity mutual funds. While these types of securities have historically shown the most volatility - the largest ups and downs - they also have historically fared well in relation to inflation.

This step alone, however, is not



sufficient. Koplin suggests that retirees explore options to balance growth investments with products, like annuities, offering a guaranteed income or return.

She says many retirees may benefit by periodically adding to this income base by converting a portion of their investment gains to their guaranteed income.



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Five simple screenings to get on the path to a healthy life

One in two Americans is living with a chronic disease. Chronic diseases are persistent and recurring, and are typically either hereditary or the result of factors such as poor diet, obesity or lack of exercise. Here are five simple screenings as a first step in determining whether or not you are at risk for a variety of treatable - and preventable - chronic diseases.

Diabetes

A simple finger prick is all that is needed to check your blood glucose levels to see if you are at risk for diabetes. If your blood glucose test shows that you are at risk for diabetes, your doctor will work with you to make certain lifestyle changes, particularly involving diet and exercise.

Blood pressure

Blood pressure is measured by a quick, painless test using a rubber cuff that is wrapped around the upper arm and inflated. If your blood pressure is consistently high, your doctor will likely recommend lifestyle changes, such as exercise, a healthy diet, quitting smoking, limiting alcohol and/or recommend a maintenance medication.

Cholesterol

Even though high cholesterol may lead to serious heart disease, most of the time there are no symptoms, which is why it is important to have your cholesterol levels checked. A rapid cholesterol test involves just a simple blood sample from the finger. As with diabetes and blood pressure, lifestyle changes such as exercise and weight loss, maintaining a healthy diet, and quitting smoking are recommended if your cholesterol levels are not within a healthy range. If the added measure of a maintenance medication is needed to keep your cholesterol at a healthy level, it is important to make sure that the medication is taken regularly, as prescribed.

Other important screenings - osteoporosis and vision

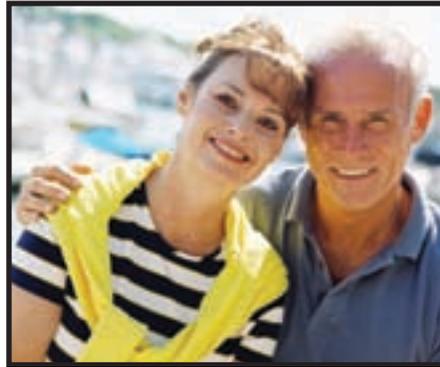
Two other important screenings that shouldn't be overlooked are osteoporosis and vision. A simple bone mineral density test, done via low-dose X-rays, determines whether or not you are at risk for osteoporosis, a disease that causes bones to become fragile and more likely to break. Additionally, a vision screening can help identify whether or not you are at risk for eye disease. (ARA)

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 com-

pany 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). This means the burden of managing one's retirement income is increasingly falling on individuals.

- 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 visit: www.thrivent.com/TRIO. (ARA)

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You make healthy choices throughout your lifestyle, from eating a diet low in fat and salt to getting plenty of rest and 60 minutes of vigorous exercise every day. You even take care of your mental health, avoiding excess stress and spending as much time as possible with loved ones.

But how often do you consider your financial well-being, and how it could affect your overall health if something compromises it?

Nearly 12 million people experienced at least one attempted or successful incident of identity theft in the last year, according to the Bureau of Justice Statistics. Of that group, more than 2 million people rated the experience as severely distressing, the bureau reports. And having damaged credit could make it difficult to secure and pay for the services that help you preserve your physical health.

While nothing can ever guarantee you won't be a victim of identity theft, you can take steps to minimize your risk. Give your financial well-being a workout with these identity theft prevention tips:

- Monitor your credit report. Many



identity theft prevention experts agree that checking your credit once a year isn't enough. Consider using an identity theft protection product, like ProtectMyID, which monitors your credit, scans the Internet for your information, and alerts you to more than 50 indicators of fraud that may be a sign your identity has been compromised. The product also provides \$1 million in insurance and assistance from identity theft resolution agents in the event your identity is compromised while you are a member.

- Shred documents before disposing of them, including pre-approved credit card offers, convenience checks, balance forward checks, and anything that contains personal or financial informa-

tion. Going through trash is still one of the most common ways identity thieves gain access to information.

- Safeguard your Social Security number. Never carry your SS card in your wallet, and never have the number imprinted on your driver's license, personal checks or any other card. Be wary of who you give the number to. When an individual or company requests your SSN, you do not have to automatically share it. Ask them why they need it and if they will accept an alternate identifier.

- Mail theft is another common tool of identity thieves; that is why ProtectMyID alerts members when a change of address action is taken. Use a locked, secure mailbox or P.O. Box for sending and receiving mail. When paying bills, consider paying online through your bank or the creditor's secure websites.

- Do not respond to unsolicited emails and never click on a link sent to you in an unsolicited email. Use a firewall and up-to-date antivirus software on your home PC and laptop.

Taking care of your physical and mental well-being just makes sense. (ARA)

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The Washington Post - September 25, 2007
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Maintaining an active lifestyle throughout the years

When it comes to enjoying life, it's all about your attitude, rather than your age. There are no rules that say you need to abandon the activities that you once enjoyed in your youth. The key is to find a creative balance that fits the realities of what you like to do, and how you currently feel.

For instance, if you were an avid athlete, you should consider finding an adult league for your favorite sport. Or, if you're feeling adventurous, try something new that will get you active again. Since your body might have changed over the years, make sure that you use equipment that can help prevent injuries, and pay attention to what your body is telling you. If you haven't been very active for a long period of time, go slowly as you get back into the swing of things, and you'll find that it will feel less physically demanding.

If the passing years have made it harder for you to hear - in crowded restaurants, during a movie, at your favorite cultural event or even at friendly gatherings - don't think you have to avoid those situations. Products like the RCA Symphonix Personal Sound Amplifier are affordable, discreet, over-



the-counter hearing assist devices that help people with mild and occasional hearing issues amplify the sounds they want to hear, while drowning out the background noises that they don't. These devices do for your ears what readers do for your eyes, and can help ensure that you're part of the conversation and fun.

If you were bitten by the travel bug during your youth, but have found it difficult to visit new, far-away places once you started your family, there are easy

and affordable ways to see more of the world - even if it's right around the corner. If vacation time is limited, check out other cities in your home state or adjacent states that you've never visited. Or, if physical limitations make it challenging to get up and go, look for group tours that are specifically designed for your age range and physical requirements - this is also a great way to meet new and interesting people, as well as travel with like-minded peers. Keep in mind though, that travel can take a physical toll, so prepare yourself beforehand by getting lots of sleep and eating well to keep your energy levels high.

Getting back in touch with the activities you once loved might just give you a whole new lease on life. Remember, it's about your attitude and not your age. So, join that sports league, make that dinner reservation, attend that concert and plan that trip. Then prepare yourself by eating well, exercising, using helpful tools like personal sound amplifiers and start enjoying your favorite activities again, and for many years to come.

For more information, visit RCASymphonix.com. (ARA)

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A confident look starts with your smile

Whether it's hitting the gym or heading to the salon, many people are looking for ways to get the right look as the warmer and more active months approach. But looking good is more about confidence than anything else. The way you feel about yourself influences the impression you make on others.

One of the best places to start building your confidence is your smile, but for denture wearers, finding this confidence can sometimes be a problem. According to a recent Fixodent survey, women aged 40 and older expressed concerns about wearing dentures when eating and talking. In this survey, three in five women said their worries about wearing dentures would be eased if there was a guarantee that they would stay in place. Of those sampled who wear dentures, 17 percent say wearing dentures has made them less likely to eat in public.

With the right care you can keep your smile bright and your confidence sky high when wearing dentures, carrying on with your normal habits without fear of embarrassment. Here are a few tips for denture wearers to follow on



your way to becoming more confident:

- When eating, chew evenly on both sides of your mouth to provide equal pressure. This will help prevent your dentures from falling out. If you're new to wearing dentures, start with soft foods and work your way up to chewier foods as you feel more confident. Cutting your food into smaller bites can also help you feel confident when eating.
- If you are having issues with speaking in public while wearing your dentures, practice at home to help you

gain confidence. It may also help to bite and swallow before speaking, as it can help set your dentures so they are in the proper place and don't interrupt normal speaking patterns.

■ Just like you should brush your teeth at least twice a day, cleaning your dentures daily will keep your smile bright so you won't be afraid to show it off. Clean your dentures with a brush and cleansing solution to keep your dentures looking bright. Different types of products offer different benefits and you can decide what's best for you. For example, Fixodent Denture Cleanser Plus Scope Ingredients goes beyond denture cleaning to give you fresh breath and Fixodent Denture Cleanser Advanced Whitening helps restore your dentures to their original color while helping to prevent future stains.

If you have questions about your dental care, you can visit www.denture-living.com or a dental professional can help answer them. By taking the proper care of your teeth and dentures, you'll be able to smile without shame and project confidence, and those around you will take note. (ARA)




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How technology continues to improve our lives

Whether or not you understand the mechanics of how the technology works, it's easy to feel that the effect wireless communication has had on our lives is downright magical. The technology and its application are developing at a breakneck pace.

In particular, wireless technology has widespread implications for our health. It facilitates communications among medical professionals, allows a doctor in a different city to view your MRI readings in real time, and even makes it easier for hearing impaired individuals to share in high-tech entertainment that might have been problematic for them using traditional hearing aids.

In the simplest sense, hearing aids are designed to amplify sound. Now, new wireless hearing aids by hearing aid maker Starkey stream sound directly from your TV, radio or computer to your hearing aids, allowing you to hear these devices at the volume you want without disturbing others in the room.

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tion and speech preservation system and feedback canceller that Starkey is known for.

The hearing aids eliminate the need to wear headphones in order to enjoy certain media, like TV or radio. Once

you plug the aid's companion device into your TV, radio or other media device, you can begin streaming sound immediately without pairing or the need for a body worn device. You can learn more at www.starkey.com. (ARA)

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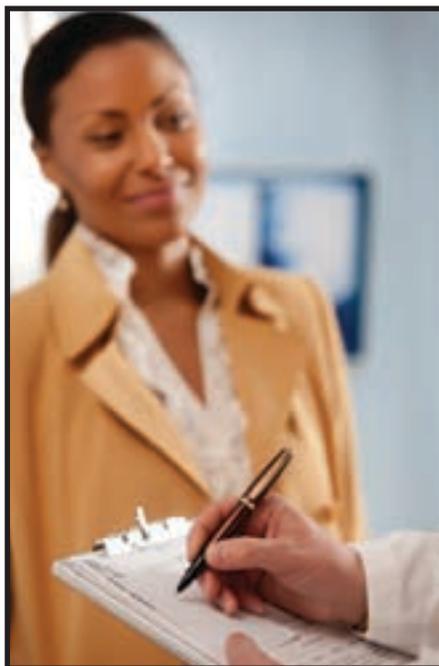
Save on essential medicines and products

Diabetes is one of the nation's most debilitating and costly conditions. Because symptoms can become severe and even life-threatening, management of this chronic condition is essential.

In fact, many of the nearly 26 million adults living with diabetes can maintain a healthier lifestyle using life-saving medicines and products to monitor and control blood sugar levels.

Unfortunately, individuals and families affected by diabetes may have difficulty affording these medicines and products if they don't have prescription coverage. Skipping medicines or not tracking blood sugar levels due to financial limitations can increase the chances of potentially life-threatening health complications.

"It is critical that people living with diabetes have access to the appropriate medications and products needed to properly maintain their health," says John W. Griffin Jr., chair of the board for the American Diabetes Association. "In many instances, people living with diabetes also suffer from other chronic conditions that require medication to maintain their health.



Disease management, including lifestyle modifications and medication compliance, is often an important part of staying healthy for a person with diabetes."

Fortunately, people with diabetes can find resources that offer savings on

medicines or even free medicines. One program is the Together Rx Access Card, which allows people with diabetes to visit their neighborhood pharmacist and save on many brand-name medications and products. Included in the list are blood glucose meters and test strips, as well as medications used to treat many other common conditions including hypertension and high cholesterol. Savings are also available on generic products.

"As an uninsured person living with diabetes who also has high blood pressure and other chronic conditions, I was having difficulty paying for my medications," says Gloris Deel of Maryland. "I don't know how I would have made it without the Together Rx Access Program. Without the savings, I couldn't afford to pay for all the medicines I need to stay healthy."

To learn more about participating pharmacies and the list of products included in the Program, visit TogetherRxAccess.com. And to learn more about diabetes and living with diabetes, visit www.diabetes.org or call (800) DIABETES. (ARA)

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Ten timely tips to get feet ready for spring

Before you set your soles free to savor spring, some preparation is in order.

The APMA offers these 10 tips for getting your feet spring-ready:

- 1. Start with a soak. Immerse your feet in warm water with Epsom salts, herbal soaks or oils for at least 10 minutes.
- 2. Use a pumice stone or foot file to gently remove thickened, dead skin build-up (calluses) around the pre-soaked heels, balls and sides of the feet. Never use a razor as it removes too much skin and can easily cause infection or permanent damage if used incorrectly.
- 3. Eliminate dry, flaky winter skin on the soles, sides and tops of the feet by using an exfoliating scrub.
- 4. Massage a generous amount of emollient-enriched skin lotion all over your feet, such as Amerigel Care Lotion, which has the APMA's Seal of Approval. This hydrates the skin and the massaging helps to promote circulation. Be sure to remove any excess moisturizer from under your toenails or between toes; build-up in those areas can provide a breeding ground for bacteria.
- 5. Use a straight-edge toenail



clipper to trim nails to just above the top of each toe to ensure nails don't become curved or rounded in the corners.

- 6. Help lock in moisture by wearing a pair of poly-cotton blend socks at bedtime.
- 7. Forgo nail polish if your nails are not healthy. If you have healthy nails, remove polish regularly to keep

them in top condition.

- 8. Wash your feet daily with soap and water. Dry carefully, paying extra attention to the area between your toes.
- 9. Inspect last spring and summer's footwear. Throw away any shoes or sandals that appear worn.
- 10. If any problems exist, see a podiatrist for a medical diagnosis. (ARA)

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How a bike ride can help stop diabetes

Biking is great exercise that benefits your health in multiple ways. Whether you have a regular riding group or simply bike casually on the weekends, enjoying the outdoors on a bike is time well spent, and now a bike ride can make a difference in the lives of others living with diabetes.

The American Diabetes Association is encouraging riders at all levels - from novice to experienced cyclist - to help Stop Diabetes by participating in the Association's nationwide cycling event, Tour de Cure. Riders can now do what they love, while helping those affected by this deadly disease.

Diabetes affects 25.8 million children and adults in the United States - equating to 8.3 percent of the population. Complications from diabetes are serious and include increased risk of heart disease, stroke, kidney failure, amputation and death.

Last year more than 50,000 cyclists around the country - riders, co-workers, people with diabetes, friends, families and supporters - raised more than \$19 million to support diabetes research, advocacy and education. The ultimate goal



is to prevent diabetes and find a cure.

Tour de Cure events feature routes that vary in length and difficulty, from 10-mile family distances to 100-mile "century" rides. It is a ride, not a race, so participants are encouraged to go at their own pace.

For those with diabetes, the ride has special meaning. A Red Rider is the name given to participants who have diabetes. This special program recognizes these riders the day of the event

by giving them a red jersey to wear. During the tour participants call out "Go Red Rider" while riding on the route to encourage and celebrate the Red Riders.

"The Red Rider program is a way for those of us with diabetes to gather the strength, courage and motivation to live well all the other days of the year when we aren't riding in Tour de Cure," says Mari Ruddy, founder of the Red Rider program. Ruddy is also the founder of Team WILD: Women Inspiring Life with Diabetes. She will be riding with 30 other women riders in the Tour de Cure in Colorado this year.

Ruddy, who describes the tour as a celebration of health, adds, "The Red Rider program gives us an opportunity to celebrate the hard work, dedication and teamwork it takes to manage this challenging and complex disease. Best of all, when we can give a participant a red jersey that proclaims with joy, 'I ride with diabetes' it brings a face to the disease with the heart, soul and passion of the participants who are riding with diabetes."

Visit www.diabetes.org/tour or call 1-888 DIABETES (1-888-342-2383).

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Seniors shoulder a large credit card debt burden

Younger generations of Americans have long looked up to their elders as paragons of good financial common sense. So it's surprising to find out that many seniors are facing high levels of credit card debt.

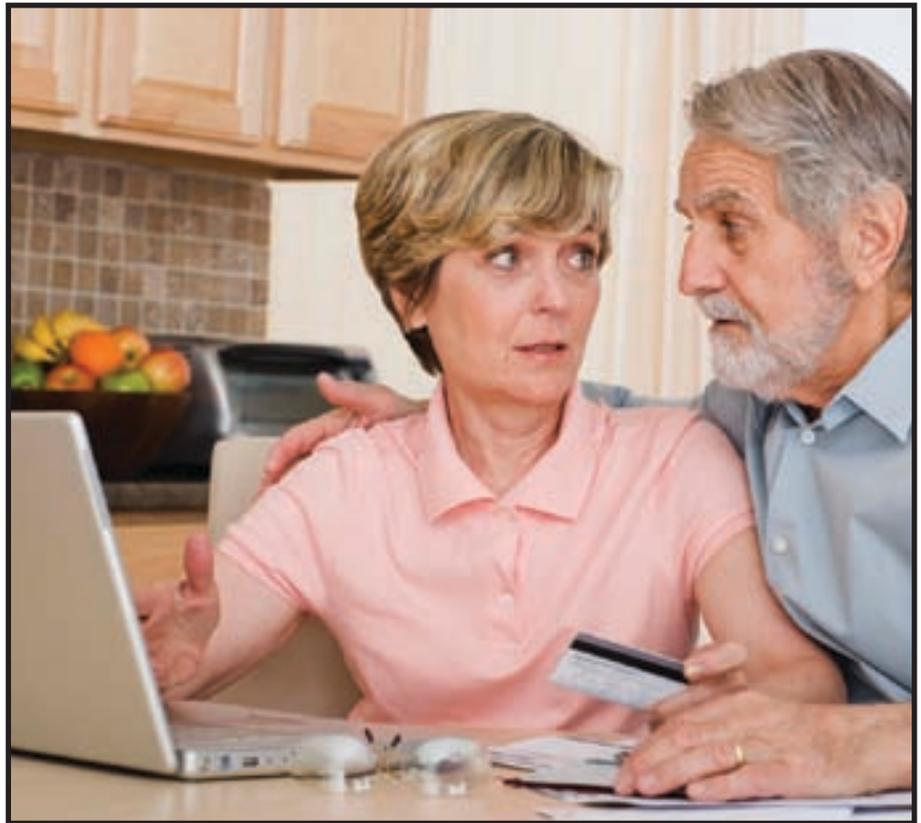
A study by the University of Michigan Law School showed that 7 percent of the people filing for bankruptcy between 1991 and 2007 were aged 65 and older – the fastest growing age segment to file.

Financial expert and best-selling author David Bach stresses that it is possible for many seniors to overcome their debt, without declaring bankruptcy.

Bach, whose latest book, *Debt Free for Life: The Finish Rich Plan for Financial Freedom*, outlines a plan for getting out of debt, points to Debt Wise, an online tool from credit reporting agency Equifax, as one of his favorite methods to help oneself out of debt.

"I like Debt Wise because it uses the same methods I've been teaching for decades to help people pay off their debts faster and save on interest, but it does so automatically," says Bach.

By utilizing a system to prioritize



debts and structure a payment plan, seniors can often get out of debt - credit

card or otherwise - without turning to bankruptcy. (ARA)

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Come back from vacation feeling refreshed

Resting, relaxing, recharging - that's the name of the game when you are on vacation. But how often do you get the chance to explore and experience opportunities to improve your health and wellness? Perhaps it's time to try a different type of vacation - one that can have a lasting effect on your personal well-being. Resorts offering wellness programs are one of the most recent trends in the travel industry that present an opportunity for true renewal during your getaway.

Active vacations have long been an option for travelers, but the aim of wellness-centered getaways is arming guests with suggestions and ideas that they can take home with them so they can continue to improve their health. Whether you are traveling with a family or with business associates, wellness retreats offer options for everyone. Here are a few examples of how a wellness vacation would work for different types of travelers:

■ **Families:** If you're traveling as a family, taking a wellness class or two during your time at a resort can be a great way for Mom and Dad to get some



quality time together while the kids attend other supervised programs. If you have older children, taking a fitness class or cooking class together can be a great bonding experience.

■ **Corporate retreats:** Corporate wellness retreats can enhance regular business gatherings designed to reinvigorate employees. Since companies can save on health insurance costs when employees are healthier, organizing a trip with a wellness component can be a fun and relevant way to encourage healthy habits. For example, Donna Coules, district operations manager for Rockwell Operations in Georgia,

incorporated seminars on wholesome dining choices while traveling and healthy ways to combat stress during a recent business retreat for her employees at Lake Lanier Islands Resort.

■ **Personal:** If you're looking for a way to relax on your own, wellness retreats offer the chance for self-improvement during your getaway. They also can provide an opportunity to socialize with other guests while enjoying your time away.

■ **Group trips:** Activities offered through wellness centers, like cooking classes and group fitness activities, can provide a great opportunity to bond with friends. By going through the experience together, you can also help each other stay on track with wellness goals when you go home.

While you may gather the impression that a wellness getaway would interfere with much-needed downtime, most programs allow visitors to opt in to as many sessions as they would like. Therefore, you can still kick back and enjoy your time away. For more on destination wellness vacations, visit www.lakelanierislands.com. (ARA)

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You and your home: Aging gracefully together

Helping your home age gracefully doesn't mean adding industrial-looking apparatuses throughout the house. In fact, with Lowe's Accessible Home program, you'll never have to sacrifice style for function. Plus, if you do these projects proactively, you'll save money in the long run.

Here are some can-do projects to make your home more accessible for everyday living.

- **Safety in a shower/tub** - A handheld shower unit is a perfect solution for anyone who has to sit while showering. Handheld shower units now come in a variety of finishes and sizes sure to spruce up anyone's shower.

- **Getting a better handle on knobs** - For anyone who suffers from arthritis, a lever handle is much easier on the joints than a knob. Plus, lever handles can dress up the plainest of doors. Use a screwdriver to remove the screws on the old door-knob. Insert stems of exterior lever horizontally into the holes in the latch case. Place interior lever on the protruding spindle, aligning stems with screw holes. Insert screws and tighten with screwdriver.

- **Avoiding slips** - If you can't bear the sight of a bare floor and don't want to remove the beautiful rugs in your home, you must properly secure all of them. All rugs, including doormats, should be secured to the floor with non-skid tape.

- **Preventing falls** - A stair handrail is designed to aid in ascending and descending stairs. But, why stop at having only one handrail per stairway? Make each stairway more symmetrical and safe by having a second one installed. Make sure there is adequate lighting at the top and bottom of each staircase.

- **Providing stability** - Today's shower grab bar is not your father's (or hospital's) grab bar. The choices in style, size, color and installation will make you wonder why you waited this long to have one. To install a grab bar, you'll need a drill, the proper drill bits and the right grab bar. It's easy to install, just be sure to follow the manufacturer's instructions completely. (ARA)



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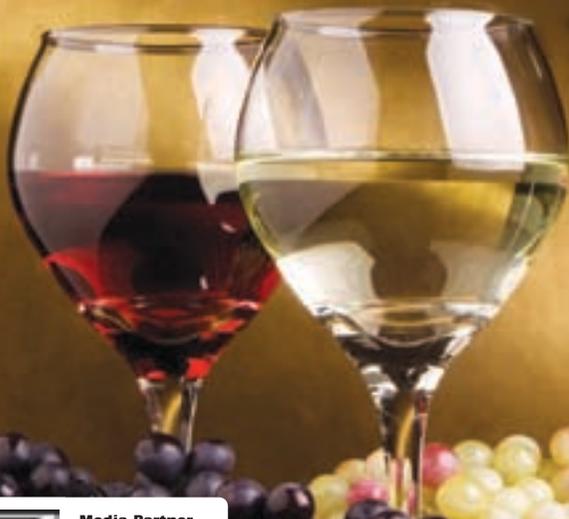
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