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Want to live until you're 100?

7 health habits to help you live to 100 years old

STAY BUSY. "Evidence shows that in societies where people stop working abruptly, the incidence of obesity and chronic disease skyrockets after retirement," says Luigi Ferrucci, director of the Baltimore Longitudinal Study of Aging.

FLOSS EVERYDAY. A 2008 New York University study showed that daily flossing reduced the amount of gum-disease-causing bacteria in the mouth. This bacteria is thought to enter the bloodstream and trigger inflammation in the arteries, a major risk factor for heart disease.

MOVE AROUND. "Exercise is the only real fountain of youth that exists," says Jay Olshansky, a professor of medicine and aging researcher at the University of Illinois. Study after study has documented the benefits of exercise to improve your mood, mental acuity, balance, muscle mass, and bones.

EAT FIBER-RICH CEREAL FOR BREAKFAST. Getting a serving of

whole-grains, especially in the morning, appears to help older folks maintain stable blood sugar levels throughout the day, according to a recent study.

GET AT LEAST SIX HOURS OF SHUT EYE. Instead of skimping on sleep to add more hours to your day, get more to add years to your life. Sleep is one of the most important functions that our body uses to regulate and heal cells.

BE A CREATURE OF HABIT. Centenarians tend to live by strict routines, says Olshansky, eating the same kind of diet and doing the same kinds of activities their whole lives.

STAY CONNECTED. Having regular social contacts with friends and loved ones is key to avoiding depression, which can lead to premature death.

For more ideas on healthy habits to help you live longer, visit health.usnews.com.

Source: *Health.usnews.com*

Don't leave your fate to con artists

Test your knowledge about how to protect yourself



Q1: Convicted con artists have said the trick to scamming people is to “get them under the ether.” What does that mean?

- A. Trick you to give up private information
- B. Find ways to trigger your emotions
- C. Convince you that they are official or legit
- D. Make you think they are someone you know

Q2: Where is the most dangerous place to use a debit card?

- A. Gas stations
- B. Restaurants
- C. Online shopping
- D. All of the above

Q3: What's the first thing you should do to protect yourself from identity theft if your wallet gets stolen?

- A. Report it to the police and ask for a copy of the police report
- B. Place a fraud alert or credit freeze on your credit report
- C. Monitor your accounts closely
- D. Order a new card

Q4: What makes a person more vulnerable to fraud?

- A. Their behaviors, such as failing to monitor their bank accounts, failing to shred documents, or creating weak passwords online
- B. Negative life events, such as losing a job, feeling lonely or losing money
- C. Both
- D. Neither

Q4: What's the best way to protect your Social Security number?

- A. Don't carry your Social Security card in your wallet
- B. Never reveal your Social Security number over the phone
- C. When asked for your Social Security number on some forms, leave it blank
- D. All of the above

If you'd like to sign up for the AARP Fraud Watch Network, to receive scam alerts and urgent news about fraud and identity theft, visit aarp.org. Answers are on page 4.

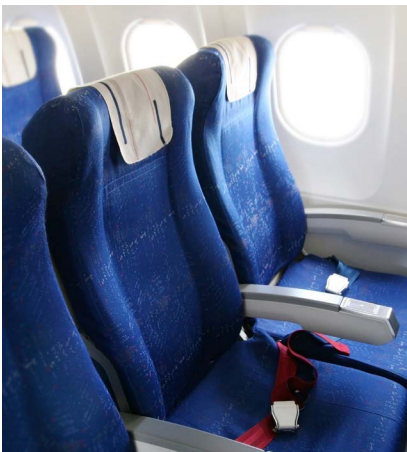
Source: www.aarp.org

Should you buy identity theft insurance?

The National Association of Insurance Commissioners says the typical cost of identity theft insurance ranges from \$25 to \$60 per year. The insurance may include credit alerts, account and credit monitoring, and reimbursement for the costs associated with repairing your credit history if you become a victim.

Steven Weisman, a lawyer with an expertise in identity theft and scams, advises potential buyers of identity theft insurance to read any policy carefully, as the fine print might limit the amount of work the insurance company will do to restore your credit.

Source: USNews.com



How to not catch a cold on an airplane

What can you do to reduce the possibility of becoming sick when you are trapped on a plane with a sneezing fellow passenger?

Research published by the Centers for Disease Control suggests that even a few rows of distance from a sick person will cut risks significantly. And remember that not all disease transmission is airborne. The standard recommendations for washing your hands frequently and for avoiding touching your nose and eyes will go a long way. You can also carry disinfecting wipes for surfaces like seat trays.

In addition, a small study of passengers on two long-haul flights carrying people infected with H1N1 influenza during the 2009 swine flu outbreak found that the transmission risk was increased by 7.7 percent for those within two seats of people with symptoms.

You can take a face mask that covers your nose and mouth. The C.D.C. says that N95-type face masks, which filter out 95 percent of particles, have been up to 90 percent effective in warding off infection in experiments.

Source: nytimes.com

Soon-to-be centenarian sees the cup half full

*Be happy with what you got.
Work through your problems.
Don't let anything get you down.*

That's what 99-year-old, Intermountain Healthcare retiree, Lorna Follett said she has learned after living nearly an entire century. And now that she will be celebrating her 100th birthday at the end of June, she has no complaints.



Celebrating *our* Centenarians

"I've lived a long life. Now I'm just stickin' my feet in the air and lettin' the world go by," Lorna said. "What have I got to complain about?"

After working nearly eleven years at the snack bar at Idaho Falls Hospital, Lorna retired from Intermountain Healthcare in 1983. As the only job she ever held, she enjoyed the time she spent there but admitted that staying at home and raising her children was what she treasured the most.

Alongside her late husband—to whom she was married for 71 years—they raised five children, two of which were twins.

"My mother taught me how to cook and sew. She's a very compassionate

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Is the 4% rule still relevant?

Some professionals use as a rule of thumb

For the last 20 years there has been a steadily consistent rule of thumb by America's financial planners when it comes to retirement — the 4% rule.

And what exactly is the 4% rule? In short, it's a guideline that helps retirees determine how much money they should take from their nest egg each year. The goal is to help make sure the money lasts.

In other words, if you adhere to the rule and have a nest egg of \$500,000, you should limit your withdrawals for living expenses to 4%, or \$20,000 a year.

So, the big question is, after 20 years, is the rule still relevant? Most planners interviewed say yes — but only as a rule of thumb, and certainly not for everyone.

"First of all, there is a misconception," says Matthew Sadowsky, director of retirement and annuities for TD Ameritrade. "It is a rule of thumb, not a law. It is often misunderstood. In its purest form, if you withdraw 4% and grow with inflation, your portfolio should not run out for 30 years. It does not mean you will not run out of money."

"I do believe withdrawal rates need to be monitored continuously during retirement. It's not something you just set up once and not look at again."

"It's a good general guideline," says Dan McElwee, executive vice president at CFP Ventura Wealth Management in Princeton, N.J. "It doesn't work for everyone. They have to sit down, look at their situation, and say, 'Does this make sense?'"

A key to making the rule work, says McElwee, is that people have to be honest with themselves. "I can't tell you how many meetings we ask clients, 'How much

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Ready in: 1 hour 10 min.
Serves 2
Source: allrecipes.com

Recipe: Cranberry Smoothie
Ingredients: 1 cup almond milk, 1 banana, ½ cup mixed berries, ½ cup fresh cranberries
Instructions: Blend almond milk, banana, mixed berries and cranberries in a blender until smooth; refrigerate until chilled, at least 1 hour.

Five important questions to ask a loved one

Where is important paperwork located? Your loved ones may know where their financial and legal documents are, but it's no help to you if you can't find them.

What specifically do you want for your memorial service? Discuss details with them like music, location, speakers, flowers and food.

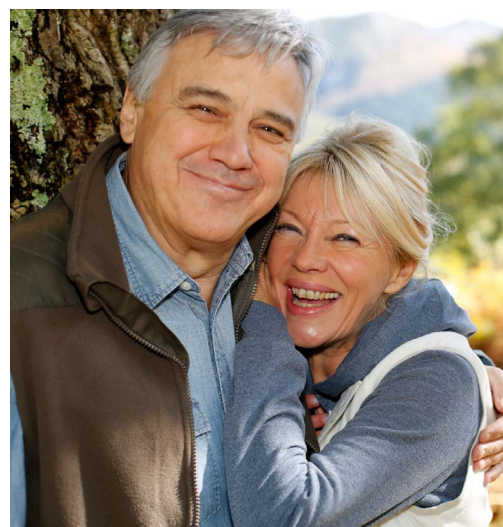
Who should be given your personal items? It is can be comforting to know I was

carrying out their exact wishes for distributing their precious items.

What are the specifics of your life? Record jobs, activities, life adventures and particulars of their life stories.

Who is in that picture? Family history is held in the memories of our elders, and there is no substitute for in-person identification and the richness of lively family stories.

Source: aarp.org



Centenarian

Continued from page 3

person. She was always there for me with a listening ear," Deanna Cook said, Lorna's oldest child.

She now has 28 grandchildren, 73 great grandchildren and 5 great, great grandchildren. "I'm almost a hundred and it blows my mind," Lorna said. "If someone told me years ago that I would live to hundred and I would have told them they had rocks in their head."

But through the years, Lorna hasn't forgotten her childhood that formed her into the woman she is today.

"I remember as a child, I used to have to warm up the stove every morning to heat the house and then I would go out and milk the cows with my dad before I went to school," Lorna recalled. "We worked hard."

As a seven-year-old, she remembers riding in a horse-drawn buggy to the cemetery when her mother died of pneumonia. "Life was different back then. I just tried to have a good attitude," she said.

Lorna has spent her entire life in Idaho and said that she has no secret to living a long life. "It must be my genes," she said.

4% rule

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did you withdraw?' They say 4%. I do a calculation, and it's 7% or 8%. They bought a new car, did something for the kids. Sometimes is OK — the next year they can withdraw 2%."

"Some can do it by themselves," McElwee says. "Some need to do it with a professional. I do believe withdrawal rates need to be monitored continuously during retirement. It's not something you just set up once and not look at again."

Dan Keady, senior director of planning at TIAA-CREF, says his biggest objection is calling it a rule. And there are several things that are dramatically different today from what they were 20 years ago — primarily among them, interest rates.

"If someone was earning 1% and they withdraw 4%, it would be depleted rapidly," he says. The rule needs to be a guide. People still need to figure out their non-discretionary expenses, subtract Social Security and cover the difference by putting a portion of their assets into an annuity.

There are exceptions to the rule, says Tim Courtney, chief investment officer at Exencial Wealth Advisors in Oklahoma City. "I would say that retiring in your 50s would lead you to begin with a withdrawal rate much lower than 4%, probably closer to 3%." Source: usatoday.com

Answers to quiz on page 2: Q1 = B, Q2 = D, Q3 = A, Q4 = C, Q5 = D