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# everyday

tips and tools for when life happens

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**Need another reason to exercise?** According to researchers at the University of Illinois, exercise can boost brain activity — improving the ability to pay attention and to perform on tasks like planning and multitasking. So, what are you waiting for? Lace up those sneakers!

Sources: *Neuroscience, Frontiers in Aging Neuroscience*



### Healthy Living

## Waist No Time Getting Healthy



It may be time to wage war on belly fat! People who store fat in their bellies have much greater risk of heart disease, stroke, diabetes, and certain cancers.

Traditionally, BMI (body mass index) has been used to identify obesity. This measurement assesses weight relative to height. But it fails to take into account how much excess fat is stored around one's middle. Waist size is critical in determining the amount of your visceral fat, which is located deep inside the body surrounding your organs. You could have a normal BMI and not be overweight, but still be at risk if you have an abnormal waist size.

Don't waist time when it comes to evaluating your risk. An easy way to gauge how much fat you have is to measure your waist circumference (one inch above the belly button). Men with a waist size greater than 40 inches and women with a waist size greater than 35 inches are at greater risk of weight-related health problems.

Keep in mind that neither BMI nor waist circumference can totally assess your disease risk. Only your doctor or a trained health

professional can do that. But getting to know these numbers can point you in the right direction!

So, what's the game plan to whittle your middle? Forget doing crunches and other fast fixes. Eat a sensible diet that includes more fruits, vegetables, and whole grains. Limit sugars, saturated fats, and refined grains like white bread and cake. Pay attention to your portion sizes. You may be eating many more calories each day than you realize.

Choose physical activities that you like and make exercise part of your daily routine. The Department of Health and Human Services suggests that healthy adults do moderate intensity aerobic activities like brisk walking for at least 150 minutes each week. In addition, include muscle-strengthening activities two or more days a week. If you are short on time, break up workouts into shorter sessions during the day.

### Education

## Avoiding Sticker Shock

The ever increasing cost of college tuitions can be troubling. But you can avoid sticker shock by focusing on the net price. The net price for a given school is an estimate determined by taking the stated tuition amount and subtracting things like grants, scholarships, and educational tax benefits.

You can learn more about the net price by visiting a school's website. The federal government requires most colleges and universities to offer net price calculators on their websites. The calculator will ask you questions about GPA, test scores, activities, and family finance — aimed at determining your need. You may discover that colleges which appear to be too expensive are actually affordable.



“Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that.”

– Martin Luther King, Jr.

## Retirement Reality Check



How's your nest egg? If you are like many Americans, it probably needs nurturing! A recent USA Today poll revealed 64% of workers admit they are falling behind when it comes to planning and saving for retirement. Almost half of this group acknowledged they haven't even determined how much money they will need for retirement income.

Unlike retirees of the past who could count on a pension, today's workers must take more responsibility in planning for their retirement income. Also, considering that Americans are living longer, spending 15-30 years in retirement, the cost of retirement is growing. So, whether you are 25 or 55, you need to act now to make sure your financial future is secure.

A general estimate of the retirement income you will need is 80% of your pre-retirement income. Some people mistakenly believe that Social Security will provide enough income for their retirement needs but, in fact, it will generally only replace about 40%

of pre-retirement income. If you would like to get an estimate of your Social Security benefits check out [www.socialsecurity.gov/myaccount/](http://www.socialsecurity.gov/myaccount/).

### What will it take to build your nest egg?

- Social Security benefits
- Employer-based retirement plan benefits – Always take advantage of an employer's 401(k) plan, since it offers automatic savings. If your employer doesn't offer a retirement plan or you are self-employed, you can open a tax-friendly Individual Retirement Account (IRA). Again, opt for automatic deductions.
- Personal savings and investments – You will always have other priorities when it comes to saving money (paying off debt, car loans, saving for education, house payments, daily living expenses). But, you need to make retirement a priority! Even if you can only save a small amount at first, starting early will put time and compound interest on your side. Make your money work for you by investing it. As your earnings increase, you can contribute more to your retirement fund. Choosing good investments can be challenging. Visit [www.LetsMakeAPlan.org](http://www.LetsMakeAPlan.org) to learn more about financial planning and selecting a certified financial planner to assist you. Keep track of your progress by calculating your net worth every year. Add up your assets (home, savings, retirement accounts, etc.) and subtract your liabilities (remaining mortgage, credit card debt, student/auto loans, etc.).

## Soup's On!

January is National Soup Month. This hearty comfort food dates back to about 600 B.C. and started as just broth. Nothing beats a warm bowl of soup on a cold day! Try this recipe and ladle up a nutritious, low-fat, no-cholesterol meal for 8.

### White Bean Soup

#### Ingredients:

- 1 pound dried white beans, soaked overnight (or use four, 15-ounce cans, well-rinsed)
- 2 tablespoons extra-virgin olive oil
- 2 large onions, finely chopped
- 2 stalks celery, finely chopped
- 2 large carrots, finely chopped
- 1 quart water
- 2 large ripe tomatoes, peeled and mashed, or 1 tablespoon tomato paste
- 2 teaspoons dried oregano
- 1 teaspoon salt
- 1/8 teaspoon cayenne pepper
- Freshly ground pepper, to taste

#### Directions:

1. Drain beans and cook them, covered, in a large pot of boiling water until tender, about 1 1/2 hours. Drain.



2. Heat oil in a Dutch oven or soup pot over medium heat. Sauté onions, celery and carrots for 3 to 5 minutes. Add water, the cooked beans, tomatoes, oregano, salt, cayenne and pepper. Simmer vegetables until tender, about 20 minutes. Taste and adjust seasonings.

Per serving: 258 calories, 5 g total fat (1 g saturated fat), 0 mg cholesterol, 326 mg sodium, 43 g carbohydrates (16 g fiber, 5 g sugars), 13 g protein.

Source: USDA