



•• Avoid Diet Sins ••

Sometimes, figuring out what you aren't supposed to eat is harder to keep track of than getting a daily workout.

You can avoid the following dieting sins:

- 1. Eating too light a breakfast.** Eating breakfast is a good thing, but the wrong balance of nutrients can leave you prone to overeating later in the day. **Try:** Adding an egg or cheese to your toast.
- 2. Not enough vegetables at lunchtime.** Plain sandwiches, sushi and soups tend to be light in protein and vegetables, leaving you looking for something extra after you have finished your lunch. **Try:** Carrying a carrot with you to snack on with lunch.
- 3. Too much coffee.** Milk-based coffees sipped over a number of hours are interpreted by the body as constant eating, which can disrupt the body's natural hunger and fullness signals and lead to weight gain. **Try:** Aiming for one or two coffees a day.
- 4. Eating dinner too late.** Busy lifestyles and long commutes are just two of the reasons we are getting home and eating our meals later. **Try:** Eating your larger meal at lunchtime.
- 5. Eating too quickly.** Gone are the days when a leisurely meal was enjoyed over an hour each evening. Eating fast appears to lead to over-consumption as it takes time for the body to register it is full. **Try:** Aiming to spend at least 20 minutes sitting down to enjoy your meal.

Source: Healthcare News

Family Inheritance

By Carrie Pomerantz

Since there is no tax benefit to gifting an IRA while you're alive, you might instead consider passing it on as part of your estate plan.

If your children inherit your traditional IRA, they get the benefit of your years of saving and you avoid the taxes. However, your children will pay income taxes on withdrawals at their own tax rate. A Roth, on the other hand, is a great way to leave money to your heirs tax-free.

Regulations for inherited IRAs are complex, so you might want to talk to a tax advisor and share the information with your children.

In fact, no matter how you choose to structure your giving, I suggest you talk to your tax advisor and discuss the pros and cons of various scenarios. Be sure to discuss charitable contributions.

Ultimately this is all part of your estate plan. So rather than just focusing on your IRA, I'd take a step back to make sure all your decisions are working together. Then talk to your family.

Whatever you decide to give them, they'll value your open and honest communication—as well as your generosity.

Source: Charles Schwab & Co.



Time To Switch Banks

by Rachel Hartman

Thinking of switching banks? You're not alone. According to a J.D. Power survey released this year, 9.6 percent of customers had switched banks during the past 12 months.

To keep your money safe and satisfaction high, here are five signs it may be time to store your cash in a different bank.

- **The FDIC doesn't approve.** To see how your bank is holding up financially, routinely check the FDIC website. There you can see if your bank is maintaining its FDIC insurance. The standard insurance amount is \$250,000 per depositor per insured bank.
- **Fees and more fees.** Currently, larger banks are making a push to increase fee revenue to offset the loss of credit card fees. You might see new charges popping up, such as maintenance fees on debit cards and checking accounts, AMT fees, and transaction fees.
- **Fees, fees and more fees.** Maybe at one time, your bank fit your lifestyle perfectly. Yet shifts in your job responsibilities and working hours can lead to a less-than-ideal arrangement. If you have to change your lifestyle to cut down on banking costs, it's time to look for another bank.
- **Customer service is abysmal.** When you walk into your current bank, you get greeted (or ignored) by a stressed-out staff? Find a bank that offers customer service beyond a teller. Also look for online tools, such as a live chat with a customer representative.
- **Scant online offerings.** If your bank is low on technology-based offerings, you may be better off money-wise looking for a place with a wider array of online and mobile banking options such as: pay bills online, order new checks, and transfer funds between accounts.

Source: Bankrate

Store Shopping

by Mary Wood

Besides cash, there are other alternatives to magnetic-stripe credit and debit cards.

Although many consumers worry about the risks of shopping online, in-store payment systems can be just as vulnerable as online checkouts. Swiping your credit or debit card could be exposing you to hackers and theft just as easily as entering a card number on a website.

But don't despair: there are ways to minimize the dangers and to make your purchasing more secure. The safest way you can shop, of course, is with cash. It requires no sharing of personal data whatsoever.

As it turns out, using your credit card when shopping in a store is relatively risk-free, at least for consumers. Many credit cards, for example, offer zero liability if the card is used to make unauthorized purchases.

Debit cards come with greater risks: If that number is stolen and you don't realize it, you could end up being liable for quite a lot of money - even all the money in your account.

Of course, having a compromised credit card number and getting a new card can be a headache. You may have to change the default card number across multiple online accounts.

Stolen credentials can be tied to an email address, and that could allow hackers to send sophisticated phishing attacks, tied to an email that appears to be from your bank and may trick you into clicking a link and typing in your banking password.

If you're worried about credit card securing, call your bank and ask whether it offers computer ship-based or E.M.V. cards, instead of the old magnetic-stripe cards. When you swipe, the chip generates a different security code for every transaction.

Source: The New York Times



~~ Winter Safety ~~

Remember how nasty last winter was!

Well, guess what this winter may be.

Preventing Falls – The number one concern for families and seniors is fall prevention. Consider the following:

- Wear appropriate footwear that is both warm and provides waterproof traction.
- Plan ahead so that you can take your time and shorten your stride with smaller, safer steps.
- Keep your hands and arms free for balance.
- Be sure to salt walkways and porch stairs.
- Don't be afraid to ask for help. Make sure you have someone that you can call on to help you.

Prepare for power outages – The winter of 2013-14 may have made you all too familiar with power outages. Here's how to prepare:

- Have flashlights and batteries available.
- Keep water and non-perishable foods ready.
- If possible, invest in a backup generator.

Beware of carbon monoxide poisoning – Many people resort to unconventional methods to heat their home during power outages.

Be on the lookout for symptoms:

- Shortness of breath
- Confusion
- Nausea and vomiting
- Abnormal heartbeat
- Dizziness and drowsiness

If these symptoms are consistently ignored, they will continue to worsen, resulting in: comas, unconsciousness, and eventual passing on.

Source: Boomers and Beyond

Materials contained herein are for informational purposes only and should be verified by an appropriate professional or agency.

Scam Alert

Frauds

By S. Kirchheimer

Medicare scams are a year-round concern. For identify thieves, it's a time for their tried-and-true schemes. The most common ploy: Posing as employees from the Centers for Medicare & Medicaid Services (CMS) or other government agencies, scammers claim that new cards are being issued. To get yours, you need to verify or update sensitive information, including your Medicare number.

Don't give out any account numbers. Scammers angle for a bank account number, saying they need it to process payment on an overdue medical bill.

Don't trust caller ID. It can be easily manipulated to display what-ever name or phone number the scammers choose.

Nix supplemental swindles. Unscrupulous salesmen will pressure you to buy supplemental insurance that will supposedly save you thousands.

Mind your records. To spot fraud, carefully review the Medicare Summary Notice that comes in the mail quarterly or online at: mydedicare.gov

Bilking billing. Are you told that something isn't usually covered by Medicare, but there's a way around the rule?

Watch out! There are possible criminal charges against both you and the other person. **Check with Medicare or your supplemental insurance provider.**

Source: AARP

SarahCare

Adult Day Care Centers



Adult Day Care
SarahCare of Campbell
*"Experienced Care,
Delivered with Love"*
450 Marathon Drive
Campbell, CA 95008

Dr. Timothy Dupic
Executive Director
408-374-2273 (office)
408-821-2147 (cell)
tdupic@sarahcare.com
www.sarahcarecampbell.com