



## Self-Esteem - Feel Better

by Mayo Clinic Staff

Take steps to feel better about yourself. If you have low self-esteem, harness the power of your own thoughts and beliefs to change how you feel about your self. Consider the following:

1. **Identify troubling conditions** – those that seem to deflate your self-esteem, including: personal, neighbors, loved one, or job loss.
2. **Become aware of thoughts and beliefs** – Pay attention to your thoughts, they might be: positive, negative, rational, irrational, or false.
3. **Negative or inaccurate thinking.**
  - **All-or-nothing thinking.** You only see all good or all bad.
  - **Mental filtering.** You see only negatives and dwell on them, distorting a situation.
  - **Converting positives into negatives.** You reject your positives because they don't count.
  - **Jumping to negative conclusions** even when little or no evidence supports it.
  - **Mistaking feelings for facts.** You confuse feelings or beliefs with facts.
  - **Negative self-talk.** You undervalue yourself, or use self-deprecating humor.
4. **Adjust your thoughts and beliefs.**
  - **Use hopeful statements.** Treat yourself with kindness and encouragement.
  - **Forgive yourself.** Everyone makes mistakes and they aren't permanent.
  - **Avoid 'should' and 'must' statements.** You are putting unreasonable demands on yourself.
  - **Focus on the positive.** Think about the good parts of your life skills you've used.
  - **Relabel upsetting thoughts.** Think of negative thoughts as signals to try new, healthy patterns.
  - **Encourage yourself.** Give yourself credit for making positive changes.

Source: Mayo Clinic

## Add To Nest Egg

By John F. Wasik

As savings vehicles go, H.S.A.s (Health Savings Accounts) are rainy day funds with generous benefits. The funds are tax-advantaged accounts that have been available to taxpayers with high-deductible health plans (currently plans with deductibles of at least \$1,300 for individuals and \$2,600 for families).

They can be used to supplement retirement savings, providing tax benefits not only when you contribute but also, in many cases, when you withdraw money. You can also take them with you if you change jobs.

Unlike flexible spending accounts for medical and dependent care expenses, H.S.A.s do not have to be emptied every year. The money in them can accumulate and grow year to year if not spent. The money in them can accumulate and grow year to year if not spent. If used for medical bills, H.S.A. withdrawals are tax free; if used for other purposes, a 20 percent penalty is charged, but not if the account holder is 65 or older.

Also, you do not have to start withdrawing money in a "required minimum distribution" at age 70 1/2 as you do with other retirement accounts. You can leave the money in as long as you like. It's worth thinking about how H.S.A. fits into the pecking order to retirement financing.

The main drawback of the H.S.A. is that it is available only to people with high deductible health policies. You cannot open an H.S.A. if you have other coverage or if you are already enrolled in Medicare. But if you can open one, and contribute to it, the account can be a useful fail-date in your older years.

Source: The New York Times



## ≡ Live Longer ≡

### Live healthy, live longer

- Making just a few changes can help you live longer.
- Smoking, drinking too much alcohol, not exercising, not eating fruits and veggies, can age you as much as 12 years.

### Don't overeat

- Stop eating when you are feeling about 80% full.
- Eating less helps you age slower.

### Get busy

- Getting busy walking and/or running can burn an impressive amount of calories.
- Regular sex may lower your blood pressure, improve your sleep, and boost your immunity.
- Too much TV can take a toll on your health.

### Stay out of the sun

- Avoid too much sun can head off skin cancer.
- It's never too late to add sunscreen to your skin.

### Drink in moderation

- Too much drinking has detrimental effects ranging from weight gain to relationship problems.
- Light drinking has significant heart benefits.

### Eat fruits and vegetables

- Getting fewer than three servings of fruits and vegetables a day can eat away at your health.
- Inflammation-fighting and circulation-boosting powers of the antioxidants in fruits and veggies can banish wrinkles.

### Focus on fitness

- Daily exercise may be the closest thing to a fountain of youth.
- High-intensity exercise, such as running, can add up to four years to your life.
- Even moderate exercise – a quick, 30-minute walk each day can lower your risk of heart problems.

### Don't smoke

- Quitting smoking is perhaps the single most important thing you can do for your health and your life span.
- It's never too late to kick the habit.
- Quitting can slow disease and increase survival odds even in smokers who have already caused significant damage to their lungs.

### Reach out

You are at greater risk of heart disease without a strong network of friends and family.

Source: Health

## Fixed & Adjustable Rate Mortgages

With a **fixed rate mortgage**, the interest rate is set when you take out the loan and will not change.

With an **adjustable rate mortgage (ARM)**, the interest rate may go up or down. Many ARMs will start at a lower interest rate than fixed rate mortgages. This initial rate may stay the same for months or years. When this introductory period is over, your interest rate will change and the amount of your payment will likely go up.

Part of the interest rate you pay will be tied to a broader measure of interest rates, called an index. Your payment goes up when this index of interest rates moves higher. When interest rates decline, sometimes your payment may go down, but that is not true for all ARMs. Many ARMs will limit the amount of each adjustment, and set a maximum or "cap" on how high your interest rate can go over the life of the loan. Some ARMs also limit how low your interest rate can go.

**Know how your ARM adjusts.** Find out:

- How high your monthly payments can go
- How frequently your interest rates will adjust
- How soon your payment could go up
- If there's a cap on how *high* your interest rate could go
- If there's a limit on how *low* your interest rate could go
- If you will still be able to afford the loan if the rate and payment go up to the maximums allowed under the loan contract.

**Don't assume you'll be able to sell your home** or refinance your loan before the rate changes. The value of the property could decline or your financial condition could change. If you can't afford the higher payments on today's income, you may want to consider another loan. If you're shopping for a mortgage, learn how new mortgage rules may help you shop. If you already have a mortgage, learn how new mortgage rules may help you shop. If you already have a mortgage, check out the steps you can take to make the most out of your mortgage.

Visit the online checklist at: [consumerfinance.gov](http://consumerfinance.gov)

Source: [consumerfinance.gov](http://consumerfinance.gov)



~ Money Myths ~

By Marcia Passos Duffy

**'Money doesn't grow on trees', right?**

Money myths like this get us into trouble and lead to false ideas about money, savings and investing.

**Myth No. 1: Banks are the best place for money.**

It is safer than stuffing it under your mattress. Or is it? Savings accounts cause you to lose money over time because their low interest rates do not keep pace with inflation. This myth stems from a time when our grandparents or parents were able to put money in bank accounts and get a hefty return.

**Myth No. 2: 'A penny saved is a penny earned.'**

Many people believe that scrimping will make them money. Not true. It is usually the shortage of income that gets people into trouble. Those who want to have a large nest egg need to stop thinking in terms trading time for dollars.

**Myth No. 3: A home is a good investment.** Not these days. In many areas, housing prices are still below the levels seen during the bubble years. Now there are the increasing costs of property tax and maintenance. This doesn't mean you shouldn't own a home. Just be aware that your house shouldn't be looked at as an investment opportunity.

**Myth No. 4: Paying with cash is best.** Paying in cash or by debit card is always a good strategy, right? After all, if you pay in cash, you can't spend more than you have. True, but you may be missing out on serious reward points offered by credit card companies. If you stay disciplined, the interest earned (on low-interest-paying checking or debit accounts) is easily surpassed by the points earned on a good credit card.

**Myth No. 5: Invest in what you know.**

It's always a good idea to understand the basics of what you're investing in, but putting too big a chunk of your portfolio into something you're familiar with can be risky and, ultimately, self-defeating. It's not unusual for individuals to want to put their money in the industry they work in. The thinking seems sound – *they spend every day in their industry, know it's doing great and expect that to continue and leave their money there.* However, the lack of diversification can make it tougher to ride out an industry downturn.

Source: Bankrate

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**Scam Alert**

**Computer-Repair Scams**

By Steve Weisman

Phone scammers falsely promise claim to work for a well-known tech company and warn that your computer has been infected by a dangerous virus and offer to help remove it. But if you follow the caller's instructions or giving remote access to your computer, the caller instead remotely install malware that will spy on your computer – steal your personal information – make changes to your credit card – and/or cause other problems.

**Instead of calling you** some scammers trick you into calling them. Scammers might take out ads on websites of legitimate companies words such as "if you need assistance" with a legit tech company's site or products.

**A victim searching for computer security** services online might end up on a scammer's website that offers products which the victim downloads. The website advises you to purchase security products that: 'you don't need'.

**A refund is promised.** The scammer calls to make sure you are satisfied with your purchase. If you say you didn't make such a purchase, the scammer offers a refund and then charges your credit care.

Source: Bottom Line



Adult Day Care Centers



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