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June 2018

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Here's How to Finally Break that Habit

Efforts to change bad habits almost always fail. Why? Something called the ironic process theory, which means trying not to think about something has the opposite effect on behavior. Carl Jung once said, "What you resist not only persists but will grow in size." Then what should you do instead? Here's what research suggests can help you kick that habit:



1. **Bait and Switch** - When the urge comes to do that very thing you're trying to stop doing, don't resist. Replace instead.
2. **Drink Water Instead** - What? That's right! The New York Times reports that a drink of water when you're tempted to do that counterproductive thing, after a while, works. The desire starts to fade.
3. **Peel an Orange Instead** - Here are some other effective "replacer" behaviors when that urge arises - peel an orange, do a push up, sing a song, or anything that shifts your attention and focus.

Experts say whatever you do, don't resist the behavior or the urge. Replace it! As long as you do something else (rather than resist and focus on it), over time, the tendency and desire will fade.

Source: New York Times

Paper Identity Theft is Just as Damaging as Cyber Theft

Fifty three percent of consumer private information is NOT in electronic format. This means that we are still mostly susceptible to data breaches involving good ole' fashion paper.

In recent years, more than half of all data breaches were non-digital and did not start with cyber theft. Here are some key tips to stay safe:



- **Monitor the Mail** - many pieces of mail and junk mail contain enough personally identifying information to lead to identity theft and fraud. Deposit outgoing mail with checks, credit card information, etc in a secured box at the post office. And, shred all your junk mail. [Click here](#) to learn about residential shredding.
- **Consider Background Checks** - Consider performing a background check on people who have regular access to your home (housekeeper, home health aid, etc.) to see if there is any criminal history. And, be careful about the financial advisor you select. Ask for personal references or a referral.
- **Monitor Your Accounts** - Opt in to text alerts with your bank and credit card companies so you receive alerts for big purchases and regular updates on your spending. Take advantage of the free credit reports available to you each year.
- **Shield Important Data** - Don't give out your Social Security Number or Drivers' License number unless absolutely necessary. In many cases you'll be asked for it, but it's optional. Select one credit card to use exclusively for

on-line purchases.

- **Never Use Unsecured Wi-Fi** - Don't connect your phone, tablets or computers to unsecured Wi-Fi networks. This is a prime place for hackers to target unsuspecting victims.

Sources: CNBC

Best Exercises to Slow Aging

As we age, strength training and cardio are the two most important forms of exercise. Here's some great exercises to incorporate into your life and their health benefits:



- **Regular Walking, Yoga** - These are tied to health advantages such as faster brain processing speed and a better attention span. Research suggests the the time spent on a single workout is less important than the time spent exercising overall. Older folks who log 52 plus hours over a six month period (40 minutes, 3 times a week) showed the best cognitive benefits. Results showed you can actually turn back the clock of aging in your brain with a regular exercise routine.
- **Yoga & Tai Chi** - These exercises are known to be great for improving balance as we get older. And, most times they incorporate strength training. Women who are physically fit in middle age are roughly 88% less likely to develop dementia.
- **Cycling** - Research that looked at amateur cyclists ages 55 to 79 found that the cyclists had more muscle mass, more strength and lower levels of body fat and cholesterol than their non-exercising peers. They also tended to have better immune systems. Cardio also increases the size of the area of the brain associated with memory.
- **Strength Training** - Performing regular strength training involving weights (planks, weight lifting, etc) preserves muscles from age-related decline. It also reduces dementia and helps prevent bone break down.

Source: Business Insider

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