

## Balanced Living - January 2015

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### Resolving to Get a Healthy Start on the Year Ahead



If you're like most people, this is the time of year when you look ahead to the next 12 months and resolve to make changes in your life. Some of those resolutions likely will be about trying to lead a healthier lifestyle -- whether that's quitting smoking or trying to lose a few pounds or getting more sleep.

Here's a good bet that many resolutions made New Year's day won't be kept during the year, but Don R. Powell, Ph.D., president of the American Institute for Preventive Medicine, says that's because we don't set realistic goals. It takes time to develop a bad habit, so you can't expect to change overnight. You also should try to work on only one bad habit at a time. Trying to change too much too soon is a recipe for failure.

Dr. Powell offers a list of major changes to consider. You should pick one or two that are important to you. Once those goals are met, work your way down the list, one goal at a time.

## Healthy resolutions

**I resolve to get moving.** A regular exercise routine is one of the most important steps you can take to improve your health and longevity. Starting this year, devote 60 minutes most days of the week to an aerobic activity you enjoy. Good choices include walking, running, swimming, biking, skating and aerobic dancing. Be sure to check with your health care provider before beginning an exercise program.

**I resolve to aim for an ideal body weight.** This year, eat high-fat foods in moderation. Sixty-five percent of American adults are overweight or obese, and these extra pounds contribute to heart disease, diabetes, stroke and an increased risk of certain cancers.

**I resolve to stop smoking and avoid people who still light up.** Cigarette smoking is the leading preventable cause of death and disease in America today. Secondhand smoke is just as bad; it can be deadly to nonsmokers who inhale it on a regular basis. Cigarette smoking has been linked to diseases such as leukemia, cataracts, pneumonia and cancers of the cervix, kidney, pancreas and stomach, according to the U.S. Surgeon General.

**I resolve to keep my blood pressure under control.** If you haven't had your blood pressure checked recently, do so. Follow your doctor's instructions if it's high, and faithfully take any prescribed medication. If left untreated, high blood pressure is the primary cause of stroke.

**I resolve to develop a strong social support network.** Studies have shown that people who have supportive relatives, friends and co-workers are sick less often than those who don't. Be a friend to others and keep your family close and caring.

**I resolve to reduce my cholesterol.** This year have your cholesterol tested. About 37 million Americans have a cholesterol level of 240 or greater, which is considered high risk. (Below 200 is considered healthy.) If your level is high, follow your doctor's instructions and reduce your consumption of red meat, regular dairy products and foods high in saturated fats.

**I resolve to control my temper.** For your heart's sake, make an effort to control a bad temper. Anger and hostility may be as bad for your heart as smoking and high blood pressure.

**I resolve to drink moderately, if at all.** Heavy drinking is a leading cause of preventable death in this country. Two corollary resolutions are to never drink and drive, and to never ride with someone who has been drinking.

**I resolve to develop a positive attitude.** People who live long lives characteristically possess a positive attitude about life. Try not to dwell on negative thoughts, which may negatively influence your health and emotional well-being.

**I resolve to always wear a seat belt.** Don't start your vehicle until you and all your passengers are buckled up. Make sure that any children riding with you are in an appropriate child safety seat or booster seat.

*Krames Staywell*

## There's an App for That: Budgeting Tools for Every Consumer Type



Some people want immediate mobile access to their finances via smartphone. Others prefer to manage their money with an old-school spreadsheet or ledger. Some crave a comprehensive platform for viewing and managing their entire financial picture. Others want a tool for a narrower financial purpose, such as to automatically divert money into a savings account or just to pay bills. Whatever your priority or level of tech savvy, chances are there's a tool that's suited to you. Finding it is the challenge.

"It's important to get one that fits your financial personality type," says certified financial planner Tom Luing of Capital Management Associates in Bloomington, Minn. "Some people want a tool that provides a lot of detail. For others, too much detail can become overwhelming. Some work on a PC. Others prefer a tablet or a smartphone. The tool has to match your profile, or you won't use it."

Whatever the personality type, using a personal financial tool for budgeting and other purposes has tangible benefits, according to Luing. "It makes you a better decision-maker by giving you a clearer understanding of what's going on with your finances — what you can and can't afford to do. It helps you to see where you stand, to make changes if you need to, and to be more disciplined about your spending."

From smartphone apps to tools that work on multiple devices and in online or offline settings, today's generation of budgeting and personal finance tools come with a wide range of features, among them the ability to tie into and view multiple bank and credit accounts, to automate payments, and to monitor spending according to category. A few even generate spending plans and provide actual financial advice. Here are some of today's go-to tools for helping manage your money:

[Mint.com](https://www.mint.com) is among the most user-friendly, feature-rich and comprehensive personal finance tools available today. Versatile and free to users, Mint.com and its mobile app for iOS and Android affords a comprehensive, real-time look across multiple account balances. It also provides budgeting tools, bill-pay alerts, and automatic transaction categorization. [LearnVest](https://www.learnvest.com) offers similar capabilities, with strong, customized investing and financial planning components in addition to budgeting. Services start at about \$20/month, plus a one-time set-up fee. The spending management platform [Mvelopes](https://www.mvelopes.com) gives users the ability to create an online budget and track spending, with tools and systems for paying down debt and

managing credit card spending. There's a free version for Windows and Mac, with apps for iPhone and Android. Premium features, including personal finance coaching, cost extra.

In addition to its core budgeting features, the [YouNeedABudget](#) (\$60 after a free trial) software platform offers access to financial literacy classes, tutorials, money management tips and other resources, along with the ability to set goals and view information from multiple accounts on a single page. It's compatible with Windows and Mac, and with Android and iOS. **MoneyDance** ([infinitekind.com/moneydance](http://infinitekind.com/moneydance) \$50 after a free trial; for OS X, Windows and Linux ) offers budgeting, online banking and investment tracking, with an app available for iOS and Android.

On the simpler end of the spectrum, the [Budget Boss](#) app (for iOS, \$0.99) is a simple yet versatile tool for creating and managing a budget, with graphics for monitoring and predicting cash flow. Graphics also are a strong point with [Dollarbird](#) (iOS, \$1.99) which tracks and charts income and outlays across multiple categories with a calendar-based design, transaction management and bill reminders, plus the ability to create a five-year financial projection plan. Available free for iOS and Android, [LevelMoney](#) imports data from multiple accounts from more than 100 U.S. banks for budget monitoring via a single screen. It's similar to [Spendee](#) (iOS and Android, \$1.99), which provides simple graphic interfaces depicting spending across multiple categories, plus bill-pay notifications and the ability to export data into spreadsheet programs.

The free iOS app [mintbills](#) is primarily a mobile bill-paying and account-monitoring tool, with features that enable payment to all sorts of businesses, including small businesses, via smartphone, either manually or with scheduled automatic payments.

If the focus is saving money, [SavedPlus](#) (free for iOS and Android) is an app that automatically stashes money (typically a percentage of expenditures) into the bank account to which it's linked when the user spends money. Also for the savings-minded, and also free for iOS the [FoundMoney](#) app, offers savings tracking and tips, plus rewards for people who hit their savings goals.

For people who prefer to manage their money the old-fashioned way, there are homemade Excel spreadsheets, the checkbook and even the ledger sheet and pencil approach. Because in the end, any tool that helps you get a better handle on your budget is a tool worth using.

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## How to Limit What Your Children Watch on TV



There's a lot more sex and violence on television today than there was years ago, and experts say children are bombarded with harmful images.

"Hundreds of scientific studies conducted since the 1950s have shown a cause and effect between exposure to violence through the media and violent behavior," says David Walsh, Ph.D., president of National Institute on Media and the Family and a nationally known expert on violence and the media.

Dr. Walsh and many other experts agree that parents should establish family rules for television viewing. Here are some recommendations:

- Watch TV with your kids.
- Discuss with them what you just watched.
- Question what you see on TV.
- Talk back to the TV if necessary to clarify an issue.
- Watch selected shows, not just whatever is on.

Experts admit that a lot of parents would like to pull the plug. But they know that it isn't always the practical solution. Instead of eliminating it, use television viewing time to your benefit.

"Watching television with your children is a time you can share with them and it enables you to see exactly what they're learning," says Marjorie Hogan, M.D., a member of the American Academy of Pediatrics.

"Parents seriously underestimate the amount of time and the effects television and multimedia have on their children," she says. "They think, 'I've watched a lot of TV and I'm OK.'"

Studies show we inherit our television viewing habits. "For kids who watch a lot of television, the data show that their parents almost always watch even more," says Craig LaMay, co-author of "Abandoned in the Wasteland: Children, Television and the First Amendment."

The data show that when children watch 22 to 23 hours a week, their parents watch 29 to 30 hours a week, says Mr. LaMay.

Here's a sampler of other recommendations on family television viewing from the experts:

### **Control children's viewing hours**

For preschoolers, an hour a day is plenty. For older children, an hour to 1 1/2 hours is fine.

### **Pick and choose**

With your children, select programs that will be good for them and that don't run up against your own values.

### **Discuss it**

Talk to your children about what they learned and what they got out of a show. If they see violent images or negative stereotypes, talk to them about it. Explain that these things are bad -- and why -- and talk about what real violence does to people.

### **Wait until later**

If you can't watch a program with your children, record it to watch with them later.

### **Make time**

If you can't watch with them, make time to talk about what they watched.

### **Talk about the message**

Discuss with your children the reality that TV creates in its shows and messages to get specific results.

### **Do something else**

Encourage other activities: sports, hobbies, reading.

*Krames Staywell*