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## Dollars and Sense of Retirement: Living Below Your Means



Whether you are planning to retire or have already made the leap, you may long for some material luxury such as a new car or a second home and you may even have enough cash on hand to pay for it. But because you must build a safe spending and budgeting plan for the long term, you need to keep that money invested and working for you, instead. This is the sort of discipline it takes to Live Below Your Means, which will become your guidepost for all spending-related matters in your retirement years.

### What It Means to Live Below Your Means

Living Below Your Means is spending less than you make, less than you could, less than your peers. It is a powerful tool -- combining discipline, commitment, and a healthy orneriness to stand against the tide of material consumption. It shouldn't mean deprivation, or being pennywise and pound foolish. Think of it simply as a sensible way of ensuring that money doesn't get squandered through carelessness, impulsiveness, or in keeping up appearances. Buy what you need and have some fun, but don't expect to buy everything you want.

You probably have some ready role models for this way of living and spending. Think of your parents' or grandparents' approach to spending; people who grew up during the Great Depression were often thrifty in the extreme and remained that way all their lives. You didn't see them buying a new car every three years. They recycled before it was fashionable and used things until they wore out. While you may never need to be or want to be quite as frugal as your ancestors -- rewashing plastic bags and aluminum foil, anyone? -- the heart of their time-tested spending disciplines can still serve you well.

There are some people who are simply good at saving. If you are one of these disciplined souls and have been thinking about early retirement for a while, or have already retired, Living Below Your Means is second nature, so ingrained over years of practice that it would never occur to you to blow the budget. Your whole life seems to be organized in such a way that keeping expenses in check feels easy and normal.

But others don't have it so easy. They see their lives as full of spending temptations -- including meals in high-end restaurants, expensive hobbies, fast new cars, fine art, and luxurious hotels. Sometimes, just getting the property taxes paid, the insurance covered, and the kids to camp can blow the budget.

If you are just starting to plan for early retirement, with a modest amount of savings and a seemingly endless list of demands on your paycheck, you will need to buckle down. The bottom line during your planning years -- while you are working full-time to get to early retirement -- is that your savings must grow every year, with plenty of fresh cash flowing in. That will probably mean developing a new

family culture of frugality, of doing more with less, cutting back on some of the little luxuries, and postponing or passing up bigger ticket items.

That admonition aside, the reality is that how much you spend and what defines "frugal" for you and your family involve very personal decisions, defying a single recommended script. What is working for a young San Francisco couple who escaped the city for a simpler life as early semi-retirees in the Sierra Nevada mountains will simply not fit a frustrated senior executive who is seeking to continue an objectively lavish lifestyle while starting a little hedge fund and working part-time from home. The approach you choose must fit your preferences, budget, and lifestyle.

### **Creating Your Spending Plan**

Whether you have retired early or are still in the planning years, there are some proven steps for building and keeping a spending plan -- some people just cringe at the word budget -- that will help you Live Below Your Means.

### **Make It Reasonable**

There is no point in setting spending and saving goals you simply cannot meet, or that put you and your family through such pecuniary anguish that they threaten the fabric of your world. Set budget targets that stretch but don't break you. Your goal is to feel good about the progress you are making, not to feel bad about how far you might have fallen short or still have left to go.

### **Make It Easy to Track**

There are plenty of ways to keep track of your spending -- and compare how you are faring against your plan.

Some people are avid fans of the complete control method, tracking every single transaction in software such as Quicken or Microsoft Money. Others prefer a more flexible approach that doesn't require constant recordkeeping. And still others prefer something in between. They have at least some categories for tracking spending, especially separating out items that are only paid once or twice a year from the regular monthly budget, such as insurance and taxes. Within the monthly budget, they break out core necessities from more discretionary spending. It is then easier to target the things that will be cut first if spending starts to swing out of whack.

### **Make It a Group Effort**

Nothing keeps marriage counselors employed like money troubles. If you are in a relationship, work out spending and saving goals together with your spouse or partner -- and develop mutually respectful ways to implement them so you can stay on track together.

Give each other some slack and celebrate the progress you make. Work out solutions together when changes are needed. Above all, try not to let the roles become polarized: tightwad v. spendthrift or virtuous nagger v. irresponsible child.

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## **Solving the Breast Cancer Puzzle**

October is National Breast Cancer Awareness Month.

One by one, researchers are unearthing clues to the cause, treatment, detection and prevention of breast cancer, the disease that worries women more than any other. The suspects they've identified -- from heredity to lifestyle -- may point you toward precautions.

The search for this killer is full of twists -- a mystery loaded with suspected villains, flawed heroes and hot leads.

The thousands of investigators sifting through these clues wear lab coats, not trench coats. They're trying to unravel the deadly puzzle of breast cancer.



One by one, researchers are unearthing clues to the cause, treatment, detection and prevention of breast cancer. Breast cancer is the most common cancer among women, except for nonmelanoma skin cancers, and is the second leading cause of cancer-caused deaths in women (lung cancer is in first place), according to the American Cancer Society (ACS).

## Anatomy of an enigma

To understand the puzzle, you must understand how the breasts work.

The breasts consist of glandular tissue surrounded by fat, explains Marilyn Leitch, M.D., a surgery professor specializing in breast cancer at University of Texas Southwestern Medical Center. The glandular material secretes milk after you give birth.

During the monthly menstrual cycle, the body begins the complex process of preparing the breast to make milk. The ovaries release hormones called estrogens that stimulate breast cells. The days before menstruation can be fraught with swollen, painful breasts that return to normal once the menstrual period begins, or that continue to grow if a woman is pregnant and will soon nourish a baby.

Month in, month out, breast cells change in response to hormonal stimulation throughout the reproductive years.

Experts believe this constant stimulation presents problems, says Henry Lynch, M.D., winner of the ACS 1997 Medal of Honor Award in clinical research.

"We do know," says Dr. Lynch, "that the breast is estrogen-sensitive, and we also know that certain estrogens appear to be carcinogenic. We also know that the greater the total number of ovulations a woman has in her lifetime, the greater the risk of breast cancer."

That means women who start menstruating early, before age 12, and have a late menopause, after age 55, run a higher risk. So do women who have had no children, or who had their first child after age 30.

With estrogen and other hormones as catalysts, breast cells continually receive the signal to change.

That puts the breast, says Dr. Leitch, in a class with such other highly active anatomy as the intestinal tract, where cancer also is common. It seems "active" cells have more chances to go haywire than, say, the inactive fat cells of the buttock.

But what turns rapidly changing cells into cancer? Two women may share a seemingly identical profile, but one will get the disease and the other will not.

To solve that puzzle, researchers must continue to follow the clues.

## The usual suspects

LaMar McGinnis, past president of the ACS, cites these suspects in the breast cancer probe:

- **Diet and lifestyle:** Overweight women seem more prone to breast cancer. Dr. Leitch says fat cells can make and store estrogen, perhaps increasing this hormone's effect on the breast. Saturated fats, such as those in red meat and full-fat dairy products, have been closely linked to other types of cancer, and researchers are probing their role in breast cancer. Alcohol consumption can raise estrogen and may increase risk. So can a sedentary lifestyle.
- **Family history and genetics:** A woman's risk increases if close blood relatives of either parent have had breast cancer. Scientists have discovered mutations in two genes, BRCA1 and BRCA2, which they blame for about 5 percent of breast cancer in the general population, but higher rates in women of Ashkenazi Jewish ancestry. Dr. Lynch says 80 percent of women who carry these genes will likely develop the disease. But experts believe just a fraction of the female population -- roughly 0.2 percent -- has one of these two genes.
- **Personal history:** Dr. Lynch says "lumpy" breasts, common among women, do not increase breast cancer risk. Several breast conditions are harmless, including fluid-filled sacs called cysts and solid round tumors called fibroadenomas. But cysts in one breast condition, fibrocystic disease, do increase cancer risk. Any unusual breast lump must be checked by a doctor; 80 percent prove to be benign. Previous cancer in one breast also is a risk factor.

- **Our world:** On the environmental front, research is under way into the role of pesticides, engine exhausts and contaminants in food and water. Scientists have not confirmed any absolute link.

### Reducing your risk

Over their lifetime, one in eight women will get breast cancer. Here's how you can cut your risk:

- **Get regular mammograms and breast exams.** Talk with your doctor to see how often you should be tested and how young you should start -- decisions that may be influenced by your risk factors. Mammograms can detect a lump far earlier than you can feel it.
- **Think low-fat and high-fiber.** Include 5 or more fruits and vegetables per day. A healthy, nutritious diet may help decrease the risk of several cancers.
- **Try to keep your weight normal.** A recommended range is a body mass index (BMI) of 19.5 to 25. To calculate your BMI figure your weight in kilograms and divide it by your height in meters squared (kg/m<sup>2</sup>).
- **Regular exercise will keep your weight down.**
- **If you drink alcohol, stop at one drink a day (or less).**
- **Considering hormone therapy (HT) after menopause?** Although HT may offer benefits for menopausal symptoms and in the prevention of osteoporosis, it increases other health risks. Talk to your health care provider to see what is best for you.

### Preventive options?

- **Tamoxifen:** This anti-estrogen drug has long been used to treat breast cancer, but a recent study found preventive benefits, as well. Tamoxifen cut breast cancer 45 percent in high-risk participants. Still, the National Cancer Institute reports the drug can have serious side effects, including a higher risk of endometrial cancer and blood clots. As a result, experts recommend limiting it to those at greatest risk. Three new drugs are now being evaluated for these same indications, anastrozole, exemestane and letrozole.
- **Raloxifene:** This "designer estrogen" may cut the risk of breast (and uterine) cancer while imitating estrogen's benefits for your bones and heart.

### To learn more:

[National Cancer Institute](#)  
[American Cancer Society](#)

*Krames Staywell*

## Violence In the Home

Home is the place where we expect to feel the most safe, but violence in the home is a serious problem. When a parent beats a child, someone strikes his or her spouse, or a date becomes violent, it is an assault -- and it's a crime.

Most people in situations of domestic violence don't think of themselves as being abused. They may be embarrassed, or they may be afraid that the person abusing them will hurt them worse if they tell someone. The abusive person may think that what he or she is doing is a normal behavior or that the abused person "deserved it."



Domestic violence can include:

- Emotional and verbal abuse
- Isolation from others
- Threats and intimidation

### **Causes**

Domestic violence can and does happen in all kinds of homes. It's not confined to families at one economic level or to certain ethnic groups. Some stresses, such as financial problems or drug or alcohol abuse, can increase the chances of violence.

People who come from violent homes are more likely to become abusive in their own homes.

### **Signs of Domestic Violence**

There are arguments and disagreements in every household from time to time, and people may get very angry. But domestic violence is more than just an angry exchange. Domestic abuse is an ongoing pattern of behavior. It can be immediately evident, such as physical abuse that requires medical attention, or it can be more subtle, such as vicious insults and demeaning comments. Some of the signs of domestic violence are:

- Serious physical injuries, such as broken bones or deep bruises
- Threats of serious injury, particularly with a weapon
- Physical abuse that is not life threatening but that is constant and unpleasant, such as slaps, kicks, pinches, or even unwanted tickling
- Controlling behavior, such as not allowing someone to take medications or to sleep or forcing sexual relations
- Isolating someone from other friends and relatives
- Constant belittling comments
- Unreasonable jealousy; constantly tracking where the person is and accusing him or her of being interested in others
- Destroying things that are important to someone else.

### **When You Suspect Abuse**

If you think someone may be abused, talk to him or her.

- Say you are concerned that he or she may be harmed.
- Assure the person that he or she can talk openly to you without judgment.
- Talk about the harm domestic violence can do to children.
- Remind the person that domestic violence is a crime.
- Offer to help find social and legal services.

If you believe a child is being abused, report it to the police or the appropriate social service agency.

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For assistance with challenges like these, please call your

New Directions EAP at 800-624-5544 or visit us online [www.ndbh.com](http://www.ndbh.com)