

Personal trainers, like Scott Garan of Garan Fitness in Kent, know this well. Garan, who was a police detective for 20 years before becoming a full-time trainer in 2007, says that the key to a successful fitness plan is getting to know and understand his clients as people. Any drawn up fitness plan — bench squats to circuit training to “battle ropes” — he says, must be personalized.

This, he says, can lead to some surprises.

One woman, who initially came to Garan for a weight-training plan, called up her trainer one day after she was overjoyed to have picked up a 40-pound bag of dog food out of her trunk. “All of a sudden it just hit her,” Garan says, “how important the training actually was.” For him, she’s just one of several who have realized the mental strength that comes with the physical.

“It’s funny,” he says, “because I see people change as much emotionally as they do physically. It’s tough, I know. That’s why I say, ‘Just stay with me for two weeks, no matter how bad it sucks, just stay with me.’”

>> Mental

Keeping your brain healthy means making, and keeping, a good sleeping habit

Getting enough Z’s recently?

As suggested by a recent study published in *Nature Neuroscience*, just the slightest amount of sleep deprivation may lead to more than groggy mornings and extra cups of coffee. Neurologists posit that sleep loss may be correlated with memory loss and even weight gain.

Norman Friedman, a neurologist with Akron Neurology, specializes in Sleep Medicine. He’s well aware of the effects of sleep deprivation, yet his current research focuses on its primary cause, sleep apnea. However, for other folks, the cause of their lethargy may go totally unsolved.

“The immediate effect of sleep deprivation is that we’re less efficient,” Friedman says, “and we may not even know it.”

Studies say that even just a week of sleep deprivation can lead to a significant alteration in glucose tolerance — meaning weight gain — and even, if prolonged, certain cardiovascular diseases and diabetes. A September 2014 study for *Neurology* analyzed the sleeping habits of 147 adults, and concluded that there was a “strong relationship” between sleep quality and the cortical and hippocampal (which includes memory) volume and atrophy of the brain.

That is to say, poor sleep may shrink our noggins.

But how are third-shift workers or night owls supposed to compensate? Friedman suggests a proper diet — with a bunch of protein and cruciferous vegetables, like arugula and cauliflower — along with plenty of exercise (three plus hours a week). Yet still, he says that a good night’s sleep trumps all.

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A Penny Saved is a Penny Earned/A Penny Lost is a Penny Yearned

If you’re at least 50 years young, chances are you have dreams of retirement and the life that awaits you. However, lifetime commitments such as your children’s education, personal medical bills that settle in with increased age and expenses associated with elderly parents may be putting your plans on hold. In March of this year, Nancy Anderson, renowned journalist and contributor to *Forbes* online provided a startling statistic regarding these expenditures as she writes: “Due to circumstances like these, only 26 percent of Americans plan on a traditional retirement.” Luckily, if you’re proactively managing your future, there are several ways to maximize your savings.

1. Add more to your retirement savings

When you turn 50, the I.R.S. allows you to contribute more to the savings accounts associated with retirement. They call this the “Catch-Up Provision,” and this basically permits one to add an additional \$6,000 per year to your 401k. To give an example: if a 49-year-old in 2014 had contributed the maximum allowance of \$18,000, in 2015 that extra \$6,000 will bump your savings to a grand total of \$24,000. If you have a traditional IRA, you’re also allowed to contribute an additional \$1,000 per year, bringing the savings to \$6,500. Founding father and author Benjamin Franklin once said “Beware of small expenses; a small

leak will sink a great ship” so keep frivolous spending low!

2. Employ a Health Savings Account

If you qualify for a Health Savings Account, or HSA, you can plan ahead for medical issues that may drain your retirement funds. Once again, there’s a catch-up provision for those 55 and older, allowing you to bring an additional \$1,000 per year into the account. Another great feature of a HSA is that through a payroll deduction, they’re invested pre-tax. The funds also carry over from year to year, allowing one to save up for medical costs in retirement.

3. Time your mortgage payoff with your retirement date

There’s never been a better point in America’s history to refinance your mortgage. Millions of Americans have done this to take advantage of the low interest rates enforced by the government. So why can’t you do the same? Before you do, decide on whether you’d like to keep your home as a tax deduction when you’re in retirement. If this is the case, refinancing your mortgage may not be the best road to go down, but one must also note the money they’ll save by not having to pay exorbitant interest. The latter may outweigh the former, so research and planning is the key.

4. Long Term Care Insurance

If long-term care insurance has been

something on the back of your mind and you keep putting it off, there are advantages to getting a plan now as opposed to later. Typically, the younger you are when you apply for a plan, you will likely have more favorable underwriting and premiums may be lower. This in tandem with the HSA discussed earlier, may provide additional financial stability for retirement.

5. Keep your investments on track

Your financial advisor has your best interests in mind when it comes to your future. They want your investments to grow and stay on pace with your retirement. Set up meetings with your financial advisor to review your portfolio; both parties being proactive can guide the ship of retirement towards a soft landing at port, as a potential way to enjoy these bountiful years.

Given these points, the best years of your life are upon you. A successful retirement is doing the things that bring you joy and happiness in life and knowing that you’ve taken the time to plan for those items. Give yourself a retirement pay-raise and get started today.

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