

Adopt an Anti-Cancer Lifestyle

February is National Cancer Prevention Month



You can't cancer-proof your life, but you can significantly reduce your risk of the disease by consuming certain foods and avoiding certain substances.

"A growing body of evidence clearly shows that most cancers can be prevented, not through new medical breakthroughs or miracle drugs but through the way we live," says Melanie Polk, R.D., director of nutrition education at the American Institute for Cancer Research (AICR) in Washington, D.C.

An AICR-commissioned review of more than 4,500 studies indicates that up to 70 percent of cancers are directly linked to the foods we eat (and don't eat) and related lifestyle factors, including smoking, drinking alcohol, exercising, and obesity.

"There are no guarantees you won't get cancer if you follow the recommendations that came out of the studies, but there's overwhelming scientific evidence that preventing the disease is an attainable goal," says Ms. Polk.

The AICR recommends following these diet and lifestyle guidelines.

Diet and Nutrition

- **Nutrition choices.** Eat a diet that's predominantly plant-based.
- **Fruits and vegetables.** Eat at least five servings of a variety of fruits and vegetables daily. "If you have two or three servings of fruits per day and three to six servings of vegetables, you'll have it covered," says Ms. Polk.
- **Other plant foods.** Eat seven or more servings of a variety of whole-grain breads and cereal, dried beans, and peas every day.
- **Meat.** Eat no more than 3 ounces of red meat per day. "Instead, get your protein from chicken, fish, beans, tofu, or game," says Ms. Polk. Eat less processed meat, such as smoked ham, bacon, and jerky; it's often high in salt, fat, and nitrites.
- **Fats and oils.** Limit your consumption of fatty lard and oils of animal origin. Instead, use modest amounts of olive oil or canola oil.
- **Salt.** Limit your consumption of salty foods and table salt. Instead, season foods with herbs and spices.

Storage and Preparation

- **Storage.** Refrigerate and freeze foods properly. Concentrate on eating fresh foods.
- **Preparation.** Avoid eating charred food. Limit your intake of meat, poultry, and fish grilled over direct flame, as well as cured and smoked meat. Steamed, boiled, poached, stewed, braised, baked, microwaved, and roasted foods are more healthful.

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Lifestyle Choices

- **Physical activity.** Engage in moderate physical activity at least one hour a day, and vigorous physical activity at least one hour a week. Several studies found moderately to highly active people had half the risk of colon cancer as sedentary individuals. Other studies found the most active women had a 35 percent lower rate of breast cancer and a 60 percent lower rate of cancer of the reproductive system than inactive women.
- **Body weight.** Try to maintain a healthful weight. Ask your doctor or a dietitian for help in doing so.

Alcohol and Tobacco

- **Alcohol.** Alcohol consumption isn't advised; it interferes with the metabolism of certain nutrients and promotes cancer. Men who do drink should limit themselves to two drinks per day, and women, to one drink per day. Avoid alcohol completely if you're a woman with an increased risk of breast cancer.
- **Tobacco.** Avoid all forms of tobacco. "If you smoke or use smokeless tobacco, stopping now will decrease your cancer risk no matter how long you've smoked," says Ms. Polk.

Enlist These Foods to Help Prevent Cancer!

Plant foods, which contain antioxidants, may help reduce your risk for many cancers. Try to eat approximately 2 cups of fruit, 2 ½ cups of vegetables, and at least 6-to-9 ounces of grain per day, of which half should be whole grain. Be sure to make room on your plate for the following nutrition-packed foods.

- **Blueberries.** These small fruits contain anthocyanins, the antioxidants that give blueberries, cherries, plums, red and purple grapes, and red cabbage their color. Anthocyanins help neutralize cancer-causing substances and may help prevent gastrointestinal cancers. *Tasty tip: Freeze red or purple grapes and eat them frozen. Add blueberries or cherries to cereal, yogurt, or pudding.*
- **Cruciferous vegetables.** Broccoli, cabbage, bok choy, cauliflower, chard, kale, and brussels sprouts have substances that cause enzymes to be released into your system. These enzymes help break down chemicals that cause cancer and may slow early tumor growth. *Tasty tip: Add broccoli to salads and cabbage or chard to soups.*
- **Orange foods.** Beta-carotene is the pigment that colors pumpkins, carrots, acorn, and winter squash, apricots, cantaloupe, mangos, and sweet potatoes. It is also an antioxidant that helps prevent cancer cells from spreading. *Tasty tip: Use canned pumpkin puree as a savory soup base. Pack dried apricots and mangos for a portable, chewy, sweet snack.*
- **Tomatoes.** Lycopene makes tomatoes red. It is also an antioxidant that may help prevent bladder, breast, cervical, digestive tract, lung, prostate, and skin cancers. Cooked tomatoes (in a little oil) provide more lycopene than raw tomatoes. Watermelon and pink grapefruit are other sources of lycopene. *Tasty tip: Try a refreshing grapefruit, guava, and papaya salad or end a meal with a slice of watermelon.*
- **Tea.** Green tea contains catechins, which are antioxidants that may protect against colon, skin, and stomach cancer. Black tea may help protect you, too. *Tasty tip: Iced or hot, tea is a healthy addition to any menu. Try chai, a fragrant Indian beverage of tea, milk, and sweet spices.*
- **Whole grains.** Brown rice, whole-wheat pasta, bran cereal, and other whole grains may help stop cancer from starting and slow tumor growth. *Tasty tip: Start your day with at least two servings of whole grains, such as a full bowl of oatmeal or bran flakes or two slices of whole-wheat toast.*





Emotions and Cardiac Health
February is American Heart Month

Love, compassion, joy -- some of our most profound emotions are felt deep within our hearts. At the same time, some negative emotions can have a lasting physical effect on the heart as well. Recent research shows a clear link between heart disease and certain stress-related emotions.

"What science is finding is what our grandmothers knew all along: You really can die of a broken heart," says Christine Maguth Nezu, Ph.D., coauthor of *The Emotional Wellness Way to Cardiac Health: How Letting Go of Depression, Anxiety and Anger Can Heal Your Heart*.

Dr. Nezu explains that unrelenting depression can not only worsen existing heart disease, it also can increase the risk for the disease in otherwise healthy people.

The same is true of persistent anxiety and "toxic anger." Research suggests when these emotions aren't managed well, over time they may raise blood pressure, block arteries, weaken the immune system, cause abnormal heart rhythms, or even lead to sudden cardiac death.

Normal vs. Toxic

We all get angry or sad now and then. Occasional bouts of negative emotion are, in themselves, not a big deal; in fact, they're part of being human, and

they help us become aware of important issues that need to be addressed. When toxic emotions aren't managed well and keep arising regularly in our day-to-day lives, over time they can have a harmful effect on the heart.

"Because negative emotions and heart disease are linked, and heart disease is the number one killer of Americans, why not take the opportunity to manage your emotions more effectively?" Dr. Nezu asks. She explains that a healthy emotional state has positive effects on the heart and is just as crucial for your health and well-being as what you eat and how much physical activity you get.

The Findings Are In

Dr. Nezu, a clinical psychologist and a professor of psychology and associate professor of medicine at Drexel University in Philadelphia, points to a large and growing body of scientific evidence related to anger, anxiety, and depression.

For example:

- In the six months after a heart attack, being depressed increased the risk for sudden cardiac-related death by more than 400 percent in one study of 222 heart attack patients.
- The higher a person's level of anxiety, the higher the risk he or she eventually will experience sudden cardiac death, according to a study of nearly 40,000 health professionals.
- In a study of more than 2,000 men, those with high levels of hostility had more than twice the risk for death from cardiovascular disease than the men with low hostility scores.

Managing Your Emotions

"You cannot get rid of your difficult emotions. But when they're having a negative impact on your day-to-day life, you can learn to manage them more effectively," says Dr. Nezu.

Notice which emotions may be ruling your life and take steps to turn the negative feelings to positive ones. For example, learning to forgive is extremely important for someone who has an anger problem. For sadness or depression, you can focus on cultivating positive emotions, such as joy and gratitude. If you're often anxious, certain relaxation strategies and changing the things you say to yourself

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under stress can be very helpful in turning off the worry switch.

Don't deny your emotions. "You may pride yourself on never getting rattled, but that doesn't mean your arousal system isn't triggered every time someone bugs you," Dr. Nezu says. "Sometimes we may be effective in denying our emotions to ourselves, but we can't fool our bodies. Being aware of your emotions is a step toward wisdom."

Find constructive ways to express emotions. Instead of seething or fretting, try writing down your feelings or talking about them with someone in a safe environment.

Realize it's OK to let go of anger. "It's a myth that letting go of anger makes a person weak or vulnerable to others," says Dr. Nezu. "In fact, the opposite is true: The more you let go, the less control people have over you because the less they're able to push your buttons."

Seek help. This is important, particularly if you've tried other options and they haven't worked. Therapy or counseling can help you identify the causes of your troublesome emotions and manage them.

Other Solutions

Effective medications are available to ease symptoms of anxiety or depression while you learn to change toxic thought patterns or behaviors. And don't rule out an anger-management class.

"People tend to seek help for depression before they do for anger because to an angry person it's the people ticking them off who seem to need help, not them," she says.

If you can, solve stressful problems. There may be an external solution. For example, if morning rush-hour traffic always makes you angry, try getting up earlier to beat the rush.

Don't neglect other heart disease risks. Take steps to address high blood pressure, diabetes, smoking, high cholesterol, physical inactivity, obesity, or excessive alcohol consumption.

"Be patient with yourself," Dr. Nezu says. "Realize that any major life change will take practice and persistence."



Facing Tough Times? Know that Raiding Your Retirement Is Extremely Risky

The past year has been extremely tough on both investments and living costs for many people. But no matter how tough circumstances get, it's critically important to try and keep one's hands off their retirement funds.

In 2008, the Transamerica Center for Retirement Studies reported an increase in workers taking loans from their 401(k) and other work-based retirement savings. Eighteen percent of those surveyed reported they took loans from their retirement plans in 2007 compared to 11 percent in 2006. Yet keep in mind that while most plans provide an option for hardship withdrawal option for emergency medical or funeral expenses, the IRS restricts use of those funds for home purchases or tuition expenses.

There are serious financial consequences to breaking into 401(k) and other tax- advantaged retirement savings, and individuals tempted to do so should look for other alternatives.

Options are limited: There are such things as hardship loans, but the circumstances under which you can do so are limited. You can only use the money if you need to pay down medical expenses, avoid foreclosure on your primary home, pay college tuition, lose your job, become disabled, or need to cover funeral expenses.

You'll generally pay penalties: You'll likely have to

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pay a 10 percent penalty if you take a distribution on retirement assets at 59.5 years of age or less. If you take a distribution from your employer-sponsored plan the employer is required to withhold 20 percent in tax penalties. In addition to those percentages, you'll also pay income taxes on the money you withdraw, which could mean that withdrawal may cost you anywhere from 30-40 percent that will go back to the government.

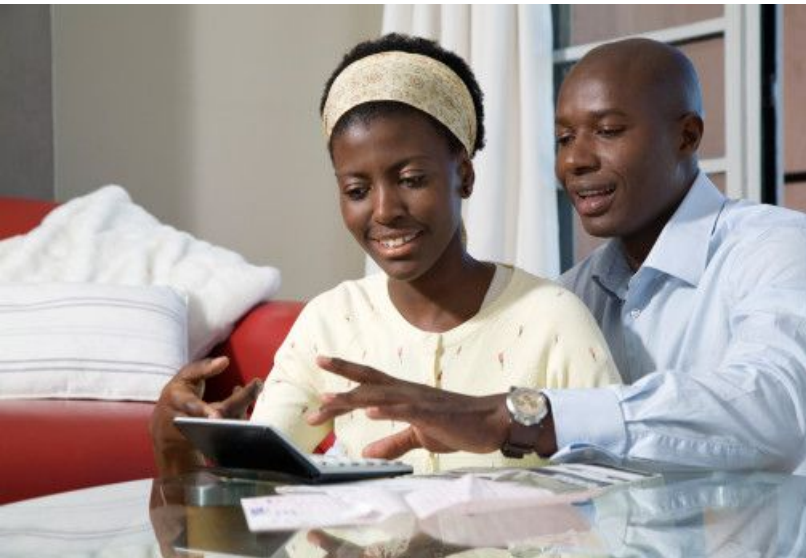
Even if you don't, there are still risks: You can take out withdrawals from an IRA for your child or grandchild's education, as well as for your own or your spouse's, without the usual 10 percent penalty on early distributions before age 59 1/2. But you really need to talk with a tax advisor or a personal finance

Be extra careful with 401(k) debit cards: In the last year, companies have been offered the chance to link their employees to their money through a debit card. This was a very bad idea. Each transaction is a loan that must be paid back to the 401(k) account. If you default on the loan, you'll still face taxes and penalties. Read those rules very carefully, and better yet, just cut up the card.

Watch out for fees: Keep in mind that beyond the amount of investment gain you'll lose while that money is out of the account, your company sponsoring the 401(k) or the investment firm handling the IRA you owe might charge you heavy fee.

Be aware of outside consequences: You might hurt your kid's chances for financial aid in college. The entire withdrawal from an IRA -- whether taxable or not -- must be included as income on the following year's application for the Free Application for Federal Student Aid, or FAFSA. Family income does more to influence financial aid than the size of the family's assets, and dipping into your IRA can potentially damage your child's potential financial aid. Check with a trained financial planner expert in financial aid strategy before you make a move.

Courtesy of the Financial Planning Association



expert like a financial planning professional to determine whether your IRA withdrawals will have to be reported on your Form 1040 and whether any tax headaches might ensue.

Be careful with loans: Generally, you have five years to pay back a loan on your 401(k) plan without having to pay a penalty or taxes. For a first home, you may be able to take as much as 15 years to pay it back, but the amounts can be limited. In most cases you can only withdraw up to 50 percent of the value of your 401(k) up to \$50,000. But what happens if you're fired or you quit? Nasty stuff - you'll have to pay back the entire amount that you borrowed within two or three months. If you can't do it, you'll owe taxes and a 10 percent penalty on what you took out.