

# For Your Benefit

DECEMBER 2016



## Living With Diabetes

### Manage your diabetes

While there is no cure for type 2 diabetes, it can be managed. By balancing the food you eat with exercise and medicine (if prescribed), you can keep your blood glucose in a healthy range.

Many people with diabetes live long and healthy lives. You can do this by:

- Choosing what, how much and when to eat.
- Checking your blood glucose as often as your doctor prescribes.

- Getting physically active.
- Going to your appointments.
- Taking medicine as prescribed by your doctor.
- Learning all you can about diabetes.

In the past, diets for people with diabetes were very restrictive, but there is no longer a one-size-fits-all diabetes diet. While you may need to make some changes in what and how much you eat, you have flexibility in deciding what's on your plate. With a little planning, you can still include many of your favorite foods.

## Create your plate

Often, when people are diagnosed with diabetes, they don't know where to begin. A good place to begin is with the plate method. Change the amount of food you're already eating by focusing on filling your plate with non-starchy vegetables and having smaller portions of starchy foods and meats. Creating your plate is an easy way to get started with managing blood glucose levels.

The American Diabetes Association® publishes new cookbooks every year filled with recipes that meet their diabetic nutrition guidelines.

## Managing diabetes with self-monitoring

If you have diabetes, your doctor may tell you to regularly check your blood sugar levels at home. There are a number of devices available and they use only a drop of blood. Self-monitoring tells you how well diet, medication, and exercise are working together to control your diabetes. It can help your doctor prevent complications.

## Why is self-monitoring my blood glucose important?

Before you had diabetes, no matter what you ate or how active you were, your blood glucose automatically stayed within a normal range. With diabetes, this is no longer true. Checking your blood glucose is one way you can know how food, activity and medicine affect your blood glucose. Self-monitoring can help you make sure your blood glucose isn't going too high or too low.

Write the date, time and blood glucose number in a logbook so you can share it with your doctor. Together, you can use your logbook to make decisions about food, physical activity and medicine.

## How often should I self-check my diabetes?

Talk with your doctor about how often and when you should check your blood glucose. Before a meal or two hours after a meal are common times to check blood glucose. Also talk with your doctor about what your target numbers should be.

If you have any questions, just contact Healthy Merits at 1.877.348.4533 or visit

[www.healthymerits.com](http://www.healthymerits.com).

The American Diabetes Association recommends keeping blood sugar levels in the range of:

- 80–120 mg/dL before meals.
- 100–140 mg/dL at bedtime.

Your doctor may adjust this depending on your circumstances.



# How To De-Stress Your Retirement Plan

Jeff Reeves, executive editor of *InvestorPlace.com*.  
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According to a study by the Employee Benefit Research Institute, 65.4% of American families with heads of household 55 and older held debt in 2013. USA TODAY

C.W. Copeland, professor of financial services at The American College of Financial Services.

What money problem has more Americans, young and old alike, stressed out than any other? Saving for retirement.

Four in 10 investors surveyed by money manager Charles Schwab said that building up retirement funds is a “significant” source of financial stress — well above other pressures like student loans or monthly expenses.

“Certainly we know that retirement is stressful, but to find that it’s the top source of financial stress across all ages is interesting — particularly for the younger Millennials, who we know are dealing with paying off student loans, prioritizing daily living expenses and perhaps even credit card debt,” said Catherine Golladay, senior vice president of participant services at Schwab.

So what makes saving for retirement so hard? Other obligations, like credit card debt or mortgages, are “a known amount with a known ending,” Golladay notes. The fact that there is no fixed sum to achieve for retirement on a fixed timeline “breeds uncertainty and stress.”

Unfortunately, there’s no chance of ever achieving certainty in retirement planning, said C.W. Copeland, a professor of financial services at The American College of Financial Services.

That’s not just because future earnings and expenses are unknowable, but also because the very nature of investing involves taking risk for potential rewards.

“The average individual out there doesn’t want to take a lot of risk,” he said, despite those folks not having nearly enough saved. “There’s just no product out there that gives a lot of reward for no risk.”

Instead, the focus should be on discipline and patience amid uncertainty, instead of a quick and simple path to retirement, Copeland said. In short, “Save early and save often.”

It’s not easy to make sacrifices, but avoiding the pain now is only going to add up to a lot more financial stress later as you race to catch up in your 50s.

“It’s always going to be a pay-me-now or pay-me-later issue,” Copeland said. “You have to give up some things on the front end, or work a lot harder on the back end.”

## 5 Simple Tips For A Secure Retirement

Catherine Golladay, VP of 401(k) Participant Services at Charles Schwab.

**Budget savings:** It’s one thing to pay all your bills on time, and another to actually budget monthly retirement savings. View this sum as a mandatory payment, like your cellphone bill or car payment.

**Show self-control:** A fancy new car is tangible. Your distant retirement is not. “We, by nature, have a short-term instead of a long-term focus,” Copeland said, and savers should guard against that.

**Save early:** Compound interest over time really adds up. Just \$1,000 saved each month for 30 years at a 5% rate of return adds up to about \$800,000. The longer you wait to save, the more you have to sock away and the less time your money has to grow in the market.

**Make your “match”:** Many employers will match some of the money you save in your 401(k) plan. Schwab’s No. 1 financial tip for all savers is to get the full match, because it’s an instant and significant return on your savings.

**Get help:** Schwab’s survey showed a marked increase in confidence for those who sought the personalized advice of a financial adviser they can trust. While there are costs associated with advice, it can be money well spent and provide peace of mind as well as a good retirement plan.



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