

# From Medicine Woman



“As long as you dream, you live; if you have regrets, you can change your dream,” says the indomitable Jane Seymour, whose career spans from stage, film, and small screen to artist, writer, and designer. Turning challenges into opportunities is a hallmark of Seymour’s life – a trait she inherited from her mother, who spent over three years in a Japanese prison camp in Indonesia and impressed upon her daughter an enthusiasm for life and its difficulties.

Disappointment even spawned Seymour’s acting career. Having studied ballet since early childhood, her dream was to become a dancer. Multiple injuries and “a body that wasn’t quite right for dancing” dashed her hopes. However, the stage presence she acquired along the way opened the next door for her.

A few years ago, Seymour’s friends encouraged her to write about her personal philosophy for living. *Remarkable Changes: Turning Life’s Challenges into Opportunities* chronicles her own obstacles and disappointments and how each turned out to be a blessing. “It’s a way of looking at things,” says Seymour. “If you turn seemingly bad things around, things can actually end up better than they were before. Life does go on – beautiful opportunities develop through loss.”

After her short-lived dancing career, you might remember her as the Bond girl Solitaire in *Live and Let Die* or as Christopher Reeve’s costar in *Somewhere in Time*. She’s played Wallis Simpson, Maria Callas, Marie Antoinette, Hazel Brannon Smith, and Fanny Kemble. Over the years, she’s received critical acclaim for her stage performances and multiple awards for her screen work. But, perhaps she’s best known to some for her leading role in the beloved television series *Dr. Quinn Medicine Woman*.

“It was about the human condition; it was also about health and wellness – but even more about choices to accept certain kinds of medicine or not,” says Seymour about the role. “It was also about choices in how one chooses to live, about living a life with purpose and in a community.”

# to Spokeswoman

Jane Seymour on  
Dreaming and Eons.com

By Terri Smith

Seymour felt the role inspired many, especially the current generation of older adults. “A lot of people my age have been running around all their lives and suddenly they stop in their tracks and ask the question, ‘What’s it all about?’ It’s about what you can uniquely contribute; a kindness you can show someone else; something you can share; the beauty you can appreciate and experience; and it’s about life and living it,” says Seymour.

No wonder that when friend Jeff Taylor (founder of **Monster.com**) approached her about getting involved with his new online project for people over 50, Seymour also saw its potential in helping others. “I met with Jeff before **Eons.com** was launched, and even then I loved the idea of it,” says Seymour.

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**“I thought Eons.com would be very empowering, especially for my generation, which really didn’t grow up with computers,” says Seymour. “It encourages computer use in a very non-threatening and inviting way. And it celebrates the past, while elevating the opportunities to dream.”**

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For instance, there are nearly 200,000 dreams and adventures posted to the site by people over 50 who, like Seymour, have already joined **www.Eons.com**. “You can take up art, and post it and sell it from the site,” says Seymour. “You can travel anywhere you want to go from the site. You can even develop friendships and social networks. It’s great to have a community online to go to – one made for this age group. If you’re bedridden or can’t leave your house, you can still dream through Eons.com. If you want to go to Patagonia, all you have to do is get online and read about it; you can go there in your head.”

Seymour really liked Taylor’s suggestion that she start her own blog from the site. “I was the right age to connect with the audience, yet I have a unique life with varied interests. My work allows me to travel all over the world, I’m an artist myself, and I have younger children – twins John and Kris are 11 – and I have children who’ve graduated from college.” Seymour is also taking care of her own ailing mother who recently suffered a stroke.

The blog gives her an opportunity to share and write about her experiences with other Eons.com members. You can connect to Jane Seymour’s blog from the site’s homepage, where you can read about her latest projects and interests, including her charitable work with Childhelp – child abuse prevention – and City Hearts –

art for underprivileged children in Los Angeles.

Seymour has also recently narrated *Running Dry*, a Jim Thebaut documentary on the water crisis in the world. You can read more about it and get a wonderful preview of the original art Seymour has created for it and other projects close to her heart. For instance, she has created an entire series of original paintings of “Women in Red Dresses” to focus attention on women and heart health for the national Heart Truth campaign.

“Whenever women wear red, there is a manifestation of energy specific to that person – these pieces are full of heart and soul,” says Seymour of the project.

Seymour’s latest book project, *Making Yourself at Home*, is really a testament to her ever-evolving life and dreams. In this unique book about finding your personal style, Seymour offers a free art print with a personal message to anyone who orders the book from her Website, [www.janeseymourhome.com](http://www.janeseymourhome.com).

Always on the go, Seymour does Pilates and gyrotonics, stretches, works out using isometric exercise, fast walks, and eats a healthy diet to stay physically fit. She had back surgery on a herniated disc a few years ago, so she is particularly careful to maintain strong back and stomach muscles.


Her personal favorite spot on Eons.com is **LifePath**. “We all experience loss, but needn’t stay in the past,” says Seymour. You can document your own personal history so others will have it and then you can move right into the present tense with **LifeDreams**; it’s all about what you can uniquely do today.”

The humble Seymour admits that, like so many of us, she is a work in progress. “I’m most proud of the love my

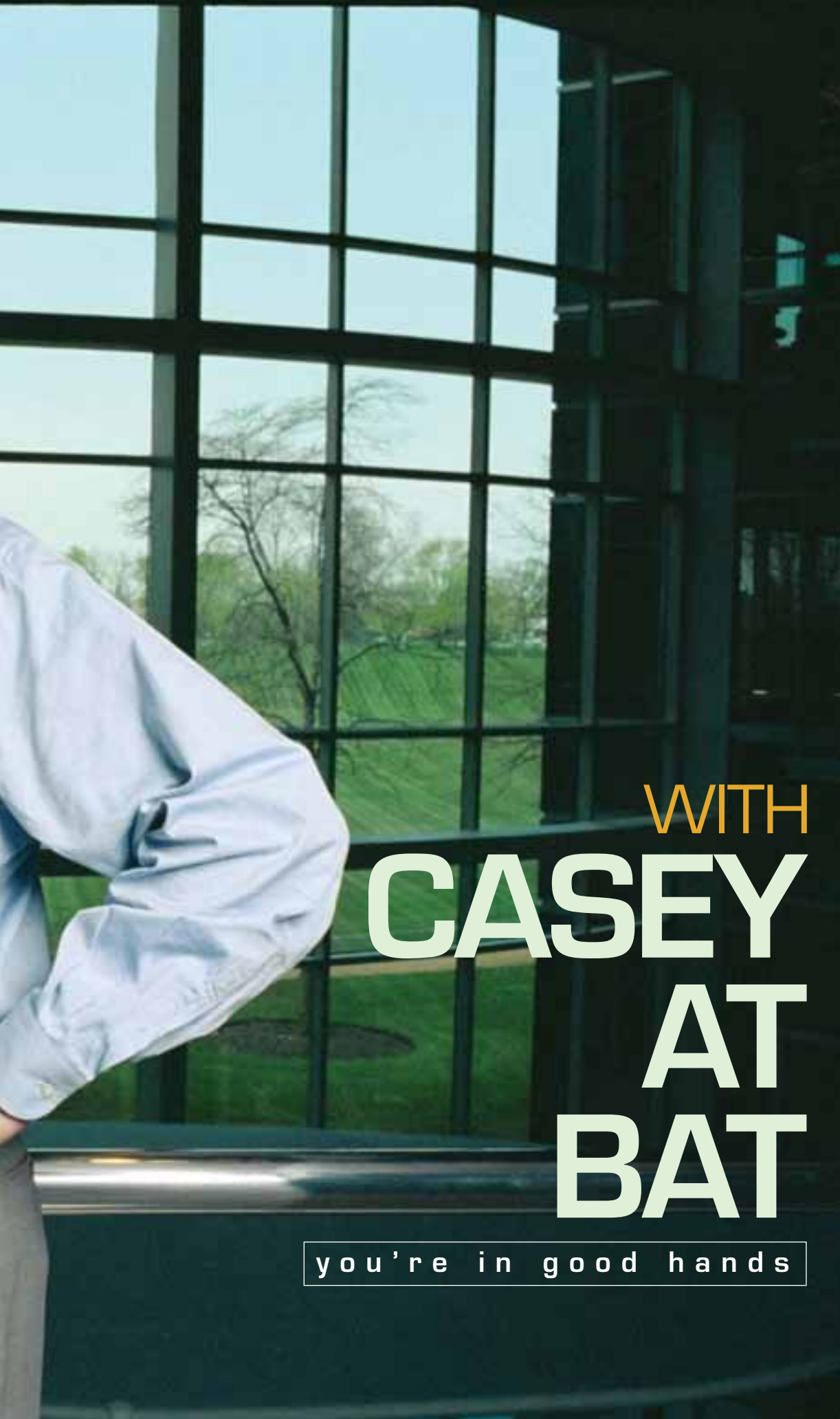
family shares; the differences I’ve made and I’m able to make. But I’ve only just begun; I’m a better actress now than I ever was, and I’m just coming into my stride.”

You can read more about Jane Seymour and her latest endeavors at **[www.Eons.com](http://www.Eons.com)**.



A man with grey hair, wearing a light blue dress shirt and a yellow and blue striped tie, stands in front of a large, multi-paned window. He is smiling and looking towards the camera. His right hand is resting on a dark surface, possibly a railing or a desk, and he is holding a pair of glasses. His left hand is on his hip. The window behind him shows a green landscape with trees and a clear sky. The overall tone of the image is professional and positive.

*Racecar driver wannabe Sylla proudly announces a multiyear race entitlement with the Indianapolis Motor Speedway as the title sponsor of the Allstate 400 at the Brickyard. Allstate is the first company to title sponsor the annual NASCAR Cup Series race at the world-famous speedway.*



# WITH CASEY AT BAT

you're in good hands

*By Terri Smith*

This small-town boy might seem like he's a long way from Whitehall, Wisconsin (population 1,500), but Casey Sylla's Green Bay Packer Backer roots are as deep today as when he left for college in 1961.

So much so, that he's already been recruited to chair his 50th reunion coming up in 2011. "It's really a treat and I never miss an opportunity to get together with my old friends from high school," says Sylla, Chairman and President of Allstate Financial.

"I'm first generation college-educated. At a time when it would have been so easy growing up on a dirt farm in Northern Wisconsin to continue in the family business, my parents had the foresight to send me off to school. I've been in love with education and the notion of life-long learning ever since."

In fact, Sylla has taken classes in everything from photography to woodworking to dance to cooking. He even completed a stint in a 2.0





*Sylla's style is a throwback to his training as a teacher and coach as he walks his colleagues through marketing application ideas.*

liter Formula Dodge racecar at the Skip Barber Racing School. But his All State high school play is what earned him a basketball scholarship to the University of Wisconsin-Eau Claire where he majored in English literature. From there, he went on to teach and coach high school for several years.

The 6 ft., 3 in. Sylla has always loved sports, playing organized basketball and tennis into his 50s. "I gained self-confidence, competitive drive and a keen sense of teamwork that I bring with me into the business world," says Sylla. A self-proclaimed sports junkie, he now pursues golf and fishing when he has the time, providing he's not on the sidelines rooting for the Packers or one of his grandkids.

Married to his first love, Dolores, for nearly 40 years, Sylla has four grown children, all college educated, and five grandchildren.

Although six-year-old granddaughter Hannah beats him legitimately at checkers, he reluctantly admits that he has difficulty letting his five-year-old grandson Matthew beat him at Uno. "I'm fiercely competitive, and I know this is a trait I share with our Lincoln Benefit Life producers," says Sylla. "I want to win over independent agents, who have many choices while we're competing for their business."

Sara Anetsberger, a 30-year veteran at Allstate, who has served as Sylla's administrative assistant since he joined the company ten years ago, says that Sylla is a wonderful teacher. "He understands and reads people very well, often without their knowledge. He gives them a new way of looking at things and he's a great coach and mentor."

Kevin Slawin, President of Distribution at Allstate Financial and one of Sylla's closest col-

leagues, says Sylla is an incredible leader. "He knows how the company operates today, has fantastic vision for the future and applies it to the practical applications a changing market demands."

Sylla is also an approachable leader known for his ability to listen to people via his open-door policy. "Casey has this uncanny ability to hear people and react in a way that energizes them, meets their needs, and the needs of the company," says Slawin. "This is an important quality in an industry that must be quick and flexible to meet producers' expectations."

During President John F. Kennedy's "space race" era, Sylla took advantage of tuition reimbursements to earn a masters in economics at the University of Missouri where he concentrated in investments. He joined Northwestern Mutual Life in 1971 as an investment analyst

## My primary focus has always been investments, and I believe life insurance is an investment game that leaves everyone a winner.

where he grew to an understanding that the life insurance business really works.

Sylla, who remembers buying his first Allstate auto policy at a Sears store in Milwaukee in 1966, says the financial side of the company has never been in a better position.

“During the last few years, we’ve seen company-sponsored defined benefit pension and health plans reduced significantly and we’re watching a Social Security debate that will no doubt cause baby boomers to retire differently than their parents,” says Sylla.

“At the same time, we’re about to witness the largest transfer of wealth from one generation to the next in the nation’s history. All this adds up to retirement reality checks and an enormous opportunity for us and our producer partners.”

Seventy-six million baby boomers will begin entering retirement within the next five years. Sixty percent of them attended college and 38 percent graduated. Sylla says this equates to a more technologically savvy clientele that will push the industry toward a “needs based” sales strategy.

“We are in the process of converting our organization from one of just “product pusher” to one focused on providing consumer and producer solutions,” says Sylla. “Already, we differentiate our brand in the marketplace for financial strength, quality and integrity, but now we’re leveraging our service centers, the people that provide for customers when the phone rings. And we’re going to augment that kind of service with technology like voice recognition so that people who want to serve themselves any time, day or night, will have the ability to go into our system and get the necessary information they need.”



*Casey Sylla has brought a wealth of life insurance experience to Allstate Financial and the industry.*

Gene Wraith, LBL’s President, says that Sylla also understands the way agents think. “Casey continues to demonstrate his passion for profitable sales growth.”

Possibly the most interesting differentiator for the brand is Sylla’s throwback to his educational roots in his commitment to helping producers to deliver products. “It’s really a solutions-based sales strategy that I’m talking about – assisting producers in doing their jobs and making it easier for them to do business with us,” says Wraith.

To that end, Sylla says the biggest win opportunity for Allstate Financial is in terms of transforming into a high performance organization. “That means that each and every individual strives to be all that they can be to contribute to the success of our producer partners. It’s a style of doing business and I think it has been adopted very well by the leadership team, Gene Wraith and Larry Dahl (Executive Vice President), at LBL. Ultimately, we are a product manufacturer and our customers are our producers.

“We can’t expect independent agents to choose us based on our products alone – there’s simply not a lot of product differentiation. We have to step back, listen to our producer customer and make it easier for them to choose our products – which means coming in to support them in terms of understanding our products and how they work, and helping them educate their clients with clear and concise sales materials. It’s about ease of doing business with us. That’s our commitment.”

The Allstate brand is already visible in over 16 million households, which equates to a huge opportunity for the financial side of the business. Sylla envisions doubling the current percentage of Allstate Property & Casualty customers who also have Allstate Financial products or services. “I don’t always think about Allstate Financial being so separate and distinct from the larger Allstate property and casualty business. There’s strength in bringing more products to an existing customer. We can address customer needs as a full service company and that’s our advantage.”

Sylla, known for his sports metaphors at business meetings and when he addresses the public, recalls he had absolutely no aspiration to ever lead a life company, or any company for that matter, when he was growing up. “My primary focus has always been on investments. I believe life insurance is a business that leaves everyone a winner. We currently have over \$85 billion invested on behalf of our clients. When it’s all said and done, we’re protecting and preparing them for the future. It’s satisfying to know we’re helping to promote and provide for the security and wealth of our clients.”

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*Terri Smith is a financial writer and editorial director for Wax & Co. of Miami, Fla.*



# Steve Forbes



# A Bright Future For the Economy

## So Says Expert **Steve Forbes**

By Terri Smith

On a sunny day in September, Steve Forbes gave us the opportunity to talk with him about life insurance, the American economy and his predictions for a bright future ahead for the country. A consummate optimist, Forbes is, in a word, buoyant. Tempered with his usual intellect and flare for turning a phrase, the editor-in-chief at Forbes magazine took time from his busy schedule this year to write *Flat Tax Revolution: Using a Postcard to Abolish the IRS* (Regnery, 2005). You'll have to buy the book to learn more on Forbes' theory of tax reform. During our time together, he turned his thoughts toward life insurance and annuities. Here's what he had to say.

*The Edge: Life insurance and the life insurance industry. How do you view them as part of the overall economic picture?*

**Forbes:** Life insurance has always been a central part of capitalism. It's been around for a very long time. It's a way of providing security without having to accumulate a lot of assets up front. Even people of very humble means can cover themselves for all eventualities. For many years life insurance was a key component of retirement vehicles, before we got into variable annuities and 401(k) plans and the like. Whole life insurance was the only product out there before Social Security. We do live in a very uncertain world, so in terms of capital accumulation and capital creation, it's an industry that remains at the center of American capitalism.

*The Edge: What role should insurance and annuities play in sound financial planning for the average American?*

**Forbes:** I think the typical American needs to look at his or her financial obligations to family, spouse and business. Then there are a number of sound formulas to determine what type of coverage he or she should have. In my opinion, annuities are a great way of accumulating assets on a tax-deferred basis.

It's true that rates on investment income are very low today, but we also know that those things change. So in terms of long-term planning, annuities are a good way to go. It's now becoming more and more common for people to take a chunk of capital, buy an annuity and ensure they have a certain amount of monthly income that will be with

them for the rest of their lives – income that is not tied to the vagaries of CDs or the stock market. Everyone should have a base that's going to be with them during good times and bad times. Annuities are perfect for that.

*The Edge: How about the average business owner or entrepreneur?*

**Forbes:** They have to recognize that something can happen to them or to key people in their businesses during their lifetimes – and if something goes wrong, they should be prepared for it. Insurance is a great way to insure against that risk. Especially for entrepreneurs, who are used to taking risks, having a sound product to cover them in the event that their gamble does not work out is the basis of very sound planning.

*Continued on page 12*

Business people should also recognize that the death tax comes and goes as well. It goes off in 2010 and comes back in 2011, but who knows what new laws will be written between now and then. We need to be prepared for all eventualities.

*The Edge: During the day-to-day challenge of making a living in this business, sometimes our producers lose sight of the overall positive social implications for life insurance. What advice would you give them about reconnecting with the bigger picture and the benefits our products offer to individuals, businesses and families?*

**Forbes:** I think that it's essential to realize that when you have a family and/or a business, you have obligations that extend beyond yourself. And the nice thing about life insurance is that it covers those eventualities, those possibilities and those risks. At the same time, it creates capital for investing in the economy. So your clients' risks are covered and the country gets capital with which to grow.

*The Edge: We often hear that we are living in an unpredictable economic environment. Do you have any "givens" or "Forbes says" that might make it more applicable for our producers?*

**Forbes:** The economic future is a very bright one – there are always ups and downs. Nothing in life, including the economy, ever goes in a straight line. But what economists call the trend line is a very positive one. We are in an extraordinary era of innovation and invention – an era in which products are being created that will increase productivity and lay the foundations for a much higher standard of living and ever better quality of life. If we look at all the opportunities rather than at all the daily problems that the media harp on, I think we can see we're in a golden age.

We do face huge challenges in terms of our safety, in combating fanaticism and terrorism, but there are always threats to civilization – always threats to our safety

and well-being. The key is that despite those threats, we are creating new businesses, creating greater opportunities for individuals, improving the quality of life and enabling people to discover their innate talents. And people have the chance to develop those in ways that have never been possible because of our increased longevity. We are living longer; so people have the opportunity to pursue more than one career – and to work in more than one industry during their lifetimes. People retire from an industry or a job, but they don't retire from life.

Life insurance creates capital, it insures against enormous and ultimate risk and it is something that has become more and more affordable to people. The question is not "should you have life insurance?" The question, when you have responsibilities, is "why wouldn't you have life insurance?"

*The Edge: Some financial commentators indicate that Baby Boomers will be better off financially and that the so-called retirement shortage isn't as serious as we once thought. What do you think?*

**Forbes:** Baby Boomers will be noted for their lack of retirement. When they decide to make a change, they will be very, very active. And I think we're going to see the burgeoning, as never before, of what you might call personal businesses – people doing things on the side, doing things on an individual basis that don't involve traditional hours in an office, but still involve creating products, offering services and doing a lot of other things they want to do on their own time. The words "part time" and "flex time" will be in greater use, but I predict people will stay active as long as they have the ability to do so. If they are lolling in the sun, it's because they're testing skin lotions to sell over eBay.

*The Edge: As tax reform and possibly estate-tax repeal become part of the president's agenda this fall, what do you forecast in its aftermath for the entrepreneurial independent agents and producers who sell our products?*

**Forbes:** Even though some fear the impact of the decrease in the death tax – what impact it might have on certain life insurance products – I think that tax reform and lowered tax rates will, in fact, not only create new products but also increase the market for financial products of all kinds, including variations of annuities. Therefore, more capital will be created. And when more capital is created, then there is a need for people to handle that capital.

Contrary to what many believe – that financial services is in a bit of a lull right now – that's the wrong way to read the future. There's never been so much liquidity in the world. I think in the years ahead, there will be even more capital creation. And again, when capital is created, capital has to be cared for. What you see in terms of financial planners and insurance agents – they are what you might call daycare centers for capital. The need for those services will continue to increase, not decline.

*The Edge: You will be speaking at the 2005 NAILBA annual meeting. Can you give us a little preview of the message you will bring to the independent producers there?*

**Forbes:** The message is that we are in an era in which entrepreneurship is going to flourish as never before. The appetite for financial products is only going to grow. Mine will be an optimistic message about the economy, about where we're at and where we're going.

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*Terri Smith is a financial writer and editorial director for Wax & Co., a Miami-based publishing firm.*



“She’s going to do it! ...

She’s going to do it! ...

Here she comes! ...”

The 2006 Ford Ironman  
World Championship in  
Kailu-kona, Hawaii, is  
approaching 17 hours.

The crowd is on its feet  
wild with anticipation as  
Humana member Sister  
Madonna B. crests the  
hill as the last qualifying  
finisher with a time of 16  
hours, 59 minutes,  
and three seconds.



SISTER MADONNA  
HOPES THAT  
HER NATIONAL  
COMPETITIONS IN THE  
MOST GRUELING OF  
SPORTS WILL INSPIRE  
OTHERS TO FIND  
THEIR PURPOSE.



# MAKING DREAMS COME TRUE

By Terri Smith

**T**he diminutive nun from Spokane, Washington, is always surprised by the frenzy that surrounds her and the celebrity that has followed as she has broken one record after another among the elite group of athletes who compete in this unbelievably difficult sport, consisting of a 2.4-mile swim, a 112-mile bike ride, and a 26.2-mile run.

Overcoming torrential rain, an upset stomach, and a fall during this particular race, Sister Madonna wins a determination award and a new bicycle. It isn't her first award, nor will it be her last. At 76, HBO is including her story in a documentary, and she's deep into her 2007 competition season after recovering from a bicycle crash this spring that left her with multiple fractures in an arm and kept her away from this year's Senior Games in Louisville. A quick healer, she's completed hundreds of these competitions all after the age of 50. Even a broken hip in 1983 didn't slow her down ... much.

"I guess you could say it's pretty miraculous," says soft-spoken Sister Madonna with a gentle laugh. "And even unreal at times." This is an understatement in a world where many of the best athletes and competitors are left weeping on the sidelines unable to finish the race. "There was no such thing as track when I was a girl," says Sister Madonna. Nevertheless, when she started running at age 49 because of a priest's suggestion, a dream was born in her. "I follow the three Ds," says Sister Madonna. "You need desire, discipline, and dedication

to get your dream realized. Not going after your dreams at any age is unhealthy and can cause you to stagnate."

Marcia Wieder, noted speaker and author of *Dreams are Whispers from the Soul* and Founder of Dream University®, would agree. "It's never too late to make a dream come true," says Wieder. "In fact, people who have dreams and continue to follow them live 7-10 years longer. It doesn't mean you have to run a marathon. You might simply want a better life or to become healthy and physically fit."

For Sister Madonna, the dreaming continues. Next on her plate is to be the first woman to complete an Ironman competition in her 80s. "It's important to become interested in something beyond yourself," says Sister Madonna, who, as a member of the Sisters for Christian Community, understands her role in inspiring others. Of course, her life is by its nature very spiritual, but it has taken a much different turn from any other Catholic nuns. "My dream has become my ministry – the inspiration to others that God's dream for us all is a harmonious mind, body, and soul."

## Retire? Not When Polo is So Much Fun

At age 81, Humana member Jack C. is a self-described iconoclast, making his life's mantra the famous Teddy Roosevelt quote, "Life should be led like a cavalry charge." He has created a "build it and they will come" field of dreams near Alpharetta, Georgia, where he, with the help of Helen, his wife of 58 years, has developed Chukkar Farm and



Scuppernong Polo Club. They live there with their six children and 10 of their 14 grandchildren.

Like Sister Madonna and her running, Jack had never even ridden a horse until age 48. Around that time, he became intrigued by polo, but the Atlanta Polo Club was not a teaching facility. His dream was born – to create a polo club where anyone, no matter their social status, could learn the sport.

Today, Scuppernong is the only beginner's club in the Southeast, and Jack is touted as the oldest active polo player in the United States.

A lifelong dreamer and adventurer, Jack counts among his other sporting experiences auto racing, scuba diving, and skydiving. He's taken his polo team as far away as Zambia in Africa.

Confessing that he never liked working for someone else, Jack ticks through the various jobs he had in his younger years after leaving his commission as an aviator in the Army after World War II. "I worked as an advertising salesman in the publishing industry while moonlighting as a model and actor – which got me fired, but that's another story." Jack even started his own magazine in the 1970s and later owned several restaurants in and around Atlanta. "I really prefer hacking out my own path, and I don't like people telling me what to do,"

says Jack. "That's why I was a much better officer in the Army than I was an enlisted man."

Jack often wakes up around 3:00 a.m., gets up, and starts his day, which might include bush-hogging or rebuilding fences. He's never without his notepad where he jots down new ideas that occur to him or something he hears that he wants to remember and share with

others – like his favorite Oliver Wendell Holmes quote, "I think that, as life is action and passion, it is required of a man that he should share the passion and action of his time at peril of being judged not to have lived."

Although Helen has often been frustrated at Jack's meanderings – clearing the land for the farm took nearly two

years – she's very proud of him and his accomplishments. "He'll never retire; he couldn't sit still long enough."

Marcia Wieder would like to eliminate the word "retire" and its implications completely. "Apoptosis is a phenomenon that occurs when your brain believes you've outgrown your usefulness," says Wieder. "When people retire, often they stop dreaming, which puts them both mentally and physically at risk. The secret to living a longer, healthier life is to do more of what you love every day." In reality, the post-retirement years are perfect for making dreams come true. "During the first part of your adult

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AND CONTINUES TO LIVE  
LIKE A MAN HALF  
HIS AGE. HIS MOTTO?  
"LIFE SHOULD BE LED LIKE  
A CAVALRY CHARGE."



life, your dream might be to put food on the table and get all the bills paid, but in the second half, you can concentrate on your true desires, life's purpose and mission," says Wieder. "It is the opportunity to get in touch with what really matters and connect to what you really want to do."

## Making Beautiful Music

Humana member Rita B. understands this simple premise better than many. Married to husband William for 59 years, Rita reconnected with her childhood dream of becoming a singer late in life.

"Soon after our engagement in 1948, I noticed an ad in the paper for student auditions with then-famous singing coach Margaret Haymes," says Rita. "I auditioned and was accepted but really couldn't afford the \$300 fee. William and I met for dinner and discussed my wonderful audition, but decided that since we had so little, my singing lessons and possible career were not as important at the time as our future lives together."

Years passed while Rita supported her family life and raised two children. Then after she and William retired to Florida, she again began noticing ads in the paper – this



RITA IS LIVING HER DREAM, TOUCHING THE LIVES OF OTHERS WITH HER BEAUTIFUL VOICE, AS SHE MAKES MUSIC WITH THE MELODIERS.

time for local singing group auditions. She didn't even have to think twice. Now, at age 78, Rita has spent the last 15 years singing with the Melodiers choral group, where she is often a soloist. "Who would have imagined that retiring to Florida would offer the opportunity to make my passion for singing a reality?" asks Rita. "It has been a dream finally come true for me."

When she sings her personal favorite, "A Love Until the End of Time," she is touched by the response of her audiences. Many, her own family members among them, weep at its beauty. Rita's advice to others? "Rekindle

your passion and bring your lost dreams to fruition. Remember, it's never too late."

Marcia Wieder encourages her readers to reject the idea that dreaming is selfish. "In fact, it not only is not selfish – it's generous to share with your spouse, your children, and your grandchildren. You'll live longer and inspire others. Sister Madonna, Jack, and Rita are all living examples of this truth."

## Dream Tools

**No dream is too big or too small.** Perhaps you want to be able to dance at a grandchild's upcoming wedding or simply walk around the block. Moving toward what matters to you by taking the first step is moving forward in your dreams. Have you lost touch with your dreams?

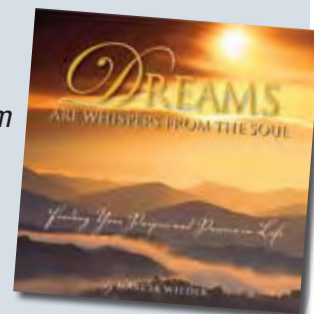
**Try answering these simple questions provided by Marcia Wieder:**

- **How do I want the rest of my life to be?**
- **What am I going to do about it?**
- **What action step will I take today to show I am more committed to my dreams than to any doubts?**

Would you like to learn more about getting in touch with your dreams, creating new ones, and how to

achieve them? Marcia Wieder invites you to visit her Website at [www.AmazingDreamers.com](http://www.AmazingDreamers.com) where **Humana members will receive a complimentary copy of her downloadable book *Finding Your Dream*.**

Marcia Wieder is leading a Dream Movement. As the founder and CEO of Dream University® she has appeared on *Oprah*, *The Today Show* and in her own national PBS television special entitled *Making Your Dreams Come True*. Her newest book is entitled *Dreams are Whispers from the Soul*. If you'd like to attend a dream workshop, go to [www.dreamuniversity.com](http://www.dreamuniversity.com). For a gift and help on your dream today, go to [www.amazingdreamers.com](http://www.amazingdreamers.com).





**A**t 46, Eons founder Jeff Taylor doesn't qualify to use his own product until sometime in 2010. That's because **Eons.com** is a Website exclusively for people age 50 and older. Before last year's debut of Eons, with its focus on "50 plus everything," Taylor was busy coaching career-changing boomers through his previous Internet invention, **Monster.com**, one of the first big success stories on the Web. It's now worth more than \$5 billion on the stock market.

Humana, a premier and exclusive corporate founding partner in Eons, recently invited Taylor to speak to a packed auditorium of Humana associates, where he explained his motivation and inspiration for the company that challenges a generation of boomers and seniors to "live the biggest life possible," "top-10 yourself," and "make your list your life."

We caught up with Taylor afterward to ask him what advantages Eons has for *HAO* readers. Here's what he told us:

**HAO:** Eons helps baby boomers and seniors think about what to do with the rest of their lives. What was your inspiration for this Internet project?

**Jeff:** I have a vibrant mom and dad, still together as a team. My dad is 73, and my mom is 70. I've seen the spirited nature of their lives. They were learning Spanish in their 50s, volunteering in Guatemala, traveling to Spanish speaking countries – and speaking only in Spanish while they were in those countries for two and three weeks at a time. That was inspiration for me to think about love and life on the flip side of 50, so I had a great model for that.

**HAO:** So many have thought of the Internet as a young person's playground, but now you're saying that this medium is relevant to an older population. That doesn't fit the stereotype of the Internet for the 20-something crowd, does it?

**Jeff:** Let's look at the facts and go to the numbers for a second. There are 88 million people over 50 in the United States. Half, or 44 million, are online. The majority 35.5 million are between 50 and 65. So the Internet usage happens to be heavily in that block.

That's not to say that there aren't Internet users over 65. In my focus groups, one out of six over 65 was well versed on the Internet and using Websites and tools that may be a little more comfortable for a younger generation.

We discovered that seniors aren't just e-mailing jokes back and forth. I find completely the opposite. They're fully engaged. They're meeting up with other people. They're reaching both health and financial issues. They



Eons.com Founder  
Jeff Taylor's Challenge:

Living the  
Biggest  
Life  
Possible



Log onto  
[www.eons.com](http://www.eons.com)  
today and start enjoying  
Eons' many features

before we launched in July of 2006. Eons groups can be everything from learning about diabetes to running a triathlon to getting information about lawn tractors. What you get in there is this extra passionate direction that you don't see at the 20- or 30-something sites.

**HAO:** So what would you say our readers can expect from **Eons.com**. What's in it for them?

**Jeff:** I'd start by saying that Eons is a sort of safe harbor. We allow you to sneak in at 49, but the whole world opens to you at 50. And if you're not 49 or 50, don't bother coming. So we're telling two-thirds of the Web that this site is *not* for you. But the wonderful thing is that we're telling the one-third that is 50-plus that this is **THE** place for you to find what we call '50-plus everything.' So, the first thing they are going to find, I hope, is an attitude that everyone who is coming here is looking for love and life on the flip side of 50. People come to Eons with the idea of **top-10ing** their lives. That's the idea that you come up with the top 10 things you want to do before you turn 100.

There is also a **life map** where you can document your memories and accomplishments by putting an icon there to represent when you graduated from high school,

are absolutely engaged to try to meet other people around passions, hobbies, and interests. We were lucky enough to be named 'the MySpace for seniors'

or when you got your first car, or when your grandchild was born. When you organize these into chronological order, you get your own life map, which you can then share with your family.

**HAO:** Three of the top goals from the more than 100,000 posted on Eons have to do with health. What were some of the things you found of particular interest to our readers who often put health among their first concerns?

**Jeff:** We have over 170,000 dreams and adventures from people over 50 who have logged in at our Website. And I would invite each of you to go and do that, to go to our life dreams area. One of the things I was initially disappointed about was that the number one life dream was to lose weight. But then I realized that, if your body is not up to the task, it's tough to go to the Olympics in China. Or it's tough to climb Machu Picchu. Or it might be hard to play the violin, for example, for extended periods of time. So to be healthy and to lose weight as a top goal really makes sense. It shows us that people are thinking about taking care of their bodies and thinking about how to live a longer and healthier life.

**HAO:** Thanks, Jeff. We look forward to our readers going out on Eons and top-10ing themselves. As you say, "Top-10 your life and make your list your life."

**Jeff:** I'm proud to be a partner with Humana. Their innovation and commitment to members is very complementary with what Eons is doing. I look forward to what we will accomplish together.



**M**ore than 3 million young men from the greatest generation successfully became the country's first environmentalists when they joined the Civilian Conservation Corps (CCC) in the 1930s and early 1940s under President Franklin Delano Roosevelt's New Deal.

While this changed many of their lives forever and brought hope during a time of widespread homelessness and despair, their work also changed America's landscape, leaving behind roads, bridges, buildings, and beautiful landscapes across the nation's forests, farms, and parks.

Humana Medicare member Al C. of Paris, Texas, president of his local NACCCA – the alumni organization for the CCC – remembers it well. “My father, who was barely eking out a living on our cotton farm in October 1938, took me aside and asked if I’d like to join the CCC,” says Al, who reenlisted and served in the Corps until 1941. “I made \$30 a month at first, and \$25 went back to my family near Dallas – a requirement of the CCC. I later realized that there were many times our families would have gone hungry without those checks.”

Like Al, about half of the men in the CCC were from rural America. Many of the other young men came from cities where work was at its scarcest. They were malnourished and had little experience with the environment. “We had three square meals a day, warm clothing, access to doctors and dentists – many for the first time in our lives,” says Al. The experience changed the young men. Some were hardly recognizable to their families when they returned from the healthy atmosphere and hard manual labor of the CCC.

The Great Depression era was compounded by the Dust Bowl of the 1930s, a result of unwise

land use and destruction of natural resources. These habits reduced 8 million acres of virgin timber to 1 million. By the time FDR took office, something had to be done. He called for a land policy to fight future soil erosion and timber famine and to give employment to young men. Fondly referred to as the president's tree army,

AL SITS AT THE FOOT OF ONE OF MANY STATUES RECENTLY ERECTED AROUND THE COUNTRY DEDICATED TO THE CCC. THIS ONE, DEDICATED APRIL 17, 2004 AT SUNSET BAY IN WHITE ROCK LAKE PARK, DALLAS, TEXAS, HONORS MEMBERS OF CCC COMPANY 2896.

the Corps planted 2 billion trees, successfully slowing soil erosion on 40 million acres of farmland, while developing 800 new state parks between 1933 and 1942.

“It gave them hope,” says Neil Maher, author of *Nature's New Deal: The Civilian Conservation Corps and the Roots of the American Environmental*

*Movement* (Oxford University Press, 2007).

“And those young men who enrolled gave something back to the country,” says Maher, associate professor of history at the New Jersey Institute of Technology, Rutgers University –



Photo: Holly Kuper



# America's First Environmentalists

By Terri Smith

Newark. “When people think about global warming, I hope they will consider what these young men were able to do back then. They took the daunting effects of the Dust Bowl – considered at the time a natural disaster – and healed it by tackling it head-on. We can do the same thing with the current climate crisis.”

Maher says the work of the CCC expanded the old idea of conservation and transformed it to a new way to think about the environment – something we now call environmentalism. “Thousands of the Corps’ former enrollees later took jobs with conservation agencies and became involved with a host of environmental groups across the country,” says Maher.

Al, who was the only cadet in his first camp who could drive a truck, was chosen to drive the survey foreman around the county during the planning stages for local efforts. “We built roads, bridges, and electric telephone lines for the farmers and carried the supplies to the camp in Linden, Texas.”

Like CCCs across the nation, Al’s camp provided some of the first modern conveniences to the rural area. “I also got to drive one of the very first trucks with hydraulic brakes at a time when we were used to having to put our foot out the driver-side door to help stop the earlier models,” says Al with a chuckle.

After finishing the work in Linden, Al’s camp trekked halfway across the country to Duncan, Arizona, and later to Pipe Springs just north of the Grand Canyon to work with the Department of the Interior. “This was the best thing that ever happened to me,” says Al, who at 88 has worked in the automobile industry a good part of his adult life. “I was able to lead a group of drivers with a fleet of trucks, and it got me out of the cotton patch and prepared me for a petty officer ranking in the Navy.”

PRESIDENT FRANKLIN D. ROOSEVELT BROUGHT TOGETHER THE NATION’S YOUNG MEN AND THE LAND IN AN EFFORT TO SAVE THEM BOTH. BY RECRUITING THOUSANDS OF THE UNEMPLOYED, ENLISTING THEM IN A PEACETIME ARMY, AND SENDING THEM TO BATTLE THE EROSION AND DESTRUCTION OF THE NATION’S NATURAL RESOURCES, THE CCC BECAME AN EXTENSION OF ROOSEVELT’S PERSONAL PHILOSOPHY OF ENVIRONMENTALISM.

PHOTO: Courtesy of the Iowa Department of Natural Resources.



Like many, Al went straight from the CCC to serve during World War II, and he cherishes the memorabilia he collected during the experience. “These young men left millions of letters, photos, and written source materials that we can look at today regarding this wonderful legacy,” says Maher. “This really was their college experience – away from home for the very first time, taking classes at night, and an incredible moment in their lives – a time of great change.”

Although the work relief program was short-lived – only a decade – the work completed by the CCC has forever changed the way Americans experience the environment in our hundreds of national and state parks. And in this current age of climate crises, the alumni of the CCC provide us with hope that we can change the world around us. “I’d like to thank the young men who served in the CCC for creating this wonderful infrastructure that I enjoy so much now when I’m out visiting our country’s parks,” says Maher.



# Exploring Diabetes

## A 21st Century Disease to Conquer

By Terri Smith

**D**id you know that 20.8 million children and adults in the United States, or 7 percent of the population, have diabetes mellitus, commonly called diabetes? An estimated 14.6 million have been diagnosed, while an estimated 6.2 million don't even know they have the disease. The most expensive disease on the planet today, diabetes is the fifth leading cause of death in our country. The direct medical and indirect costs attributed to diabetes are estimated at a staggering figure: over \$132 billion per year.

If the disease isn't having a direct effect on your life, chances are you know someone combating it and its many complications. If it isn't affecting you personally, I bet you'll be able to name a friend, a neighbor, or family member with it.

Diabetes is a serious disease in which the body cannot make or use insulin, a hormone which helps change sugar into energy to keep you alive. People with the disease are at a higher risk for heart disease, blindness, kidney failure, erectile dysfunction, stroke, extremity amputations, and a number of other chronic and debilitating complications.

"Think of insulin as the U.S. Postal Service and glucose as the mail," says Michael Roizen, M.D., Humana's Medical Advisor for Consumer Health. "Insulin is responsible for delivering glucose (sugar) from the bloodstream to muscle, fat, liver, and most other cells so that your body can use it for fuel. We wish insulin had a similar mantra to the USPS – neither blood, nor fat, nor DNA will keep insulin from delivering glucose throughout the body – but it doesn't always quite work that way. In some people, a breakdown in that insulin response leads to diabetes."

### Type 1 or Type 2

Type 1 diabetes is commonly called juvenile diabetes because it can most often be seen in children and young adults. It results from the body's refusal to produce insulin. Treatment requires insulin, either injected or delivered through an insulin pump throughout the day.



Type 2 diabetes is most often found in people over 30 who have diabetes in their family, are overweight, and have cholesterol problems. It results from insulin resistance – a condition where the body fails to properly use insulin.

If you have type 2 diabetes, your body cannot make enough insulin or correctly use it. Treatment includes diabetes pills, sometimes insulin injections, and a healthy diet and exercise routine. “Type 2 diabetes affects 16 million Americans – about the population of Florida – and is projected to double by the year 2025,” says Dr. Roizen. “Obesity is one major risk factor, and it’s one of the reasons why we’ve recently seen diabetes levels skyrocket.”

### The History

Ancient Egyptians wrote about diabetes on papyrus scrolls as long ago as 150 B.C., where they referred to honey and sweetness because of the sweet smell in the urine of those with the disease. There were two types – very thin young people and very fat old people. We now know that the sweetness was caused by the sugar that was leaving the body rather than being used for energy.

Perhaps you’re old enough to remember diabetes before insulin. Prior to the discovery of insulin in the 1920s, the diagnosis in a child led to malnourishment and eventual death due to starvation. After the discovery of insulin in 1921 by Dr. Frederick Banting and his colleagues in Toronto, there was hope for a normal and productive life. However, it’s important to understand that insulin is not a cure, and diabetes can rob its sufferers of as much as a third of their lives.

It wasn’t until the 1960s that study of the serious side effects and complications related to the disease began in earnest.

### Complications

According to the National Diabetes Statistics Clearinghouse,

heart disease and stroke account for about 65 percent of deaths in people with diabetes. Adults with the disease have heart disease rates about two to four times higher than adults without the disease, and the risks for stroke are similar. About 73 percent of adults with diabetes use prescription medications for hypertension or high blood pressure.

Diabetes is also the leading cause of blindness and kidney failure among adults. And more than 60 percent of non-traumatic lower-limb amputations occur each year among people with diabetes.

There are a number of other complications attributed to uncontrolled diabetes. For example, people with the disease are more likely to die of pneumonia or influenza than people who do not have diabetes.

### Are You at Risk?

The medical community does not fully understand why some people get type 2 diabetes and others do not. But even if you have the genes for type 2 diabetes, you do not have to have the disease or any of its complications. However, there are a number of factors that increase your risk:

- **Obesity** – Being overweight is a primary risk factor
- **Inactivity** – The more sedentary your lifestyle, the greater your risk
- **Family history** – If Aunt Mabel had diabetes, then your risk is increased
- **Age** – The chance of getting type 2 diabetes is greater after age 45
- **Race** – Although it’s not clear why, African Americans, Hispanics, American Indians, and Asian Americans are more at risk
- **Hypertension** – High blood pressure increases the risk
- **Gestational Diabetes** – Getting diabetes during pregnancy or delivering a baby over nine pounds can increase your risk

- **High LDL Cholesterol** – More than 40 percent of people with diabetes have abnormal levels of cholesterol

Go to the Interactive Tools in the *Thrive!* section of [www.HumanaActiveOutlook.com](http://www.HumanaActiveOutlook.com) to get an online assessment of your risk for diabetes. Answer a few questions about your health, and the Diabetes Risk Calculator will provide you with your risk level for developing the disease.

*Continued on page 16*

## ANOTHER DIABETES RISK Metabolic Syndrome

A recently identified risk associated with diabetes is metabolic syndrome, a collection of factors that increase your chances of developing heart disease, stroke, and diabetes. The condition is also known as insulin resistance syndrome and dysmetabolic syndrome. You are diagnosed with metabolic syndrome if you have three or more of the following:

- **A waistline of 40 inches or more for men and 35 inches or more for women**
- **A blood pressure of 130/85 mm Hg or higher or are on blood pressure medications**
- **A triglyceride level above 150 mg/dl**
- **A fasting blood glucose (sugar) level greater than 100 mg/dl or are on glucose lowering medications**
- **A high density lipoprotein level (HDL) less than 40 mg/dl (men) or under 50 mg/dl (women)**

Sources: Cleveland Clinic



Some people with diabetes exhibit symptoms, but others do not. If you have extreme thirst, frequent urination, or unexplained weight loss, you should contact your doctor for an evaluation.

### Recent Diagnosis

If you have been diagnosed with type 2 diabetes, you can begin getting healthier by reducing your weight. “Without a doubt, diabetes can be as damaging to your health as an annoyed anaconda,” says Dr. Roizen. “But if you can hit these goals, you’ll decrease the aging effects of diabetes by 80 percent, maybe even more.” More tips from Dr. Roizen include:

- Avoid all white food – we’re talking icing and white bread, not cauliflower.
- Walk 30 minutes a day, no matter what.
- Once you have walked 30 minutes a day for 30 consecutive days, learn to lift weights and then integrate a training program into your weekly routine.
- Measure your waist around your belly button every Sunday. Aim to lose an inch a month.
- Get a blood-pressure monitor and use it every Sunday. Your goal: 115/75.
- Avoid all sugars, including all high-fructose corn syrup, especially if it’s one of the first five ingredients listed on a label.
- Have as much fruit – whole, not fruit mixes or canned – and veggies as you want.
- Eat half an ounce of nuts – six walnut halves, 12 almonds, or 20 peanuts – eight minutes before each meal, followed by a glass of water four minutes later.

SOURCES: MICHAEL ROIZEN, M.D.;  
WWW.WEBMD.COM; AMERICAN DIABETES  
ASSOCIATION; NATIONAL DIABETES INFORMATION  
CLEARINGHOUSE; U.S. DEPARTMENT OF HEALTH  
AND HUMAN SERVICES



## Ask Dr. Roizen

**Q:** I’ve had diabetic neuropathy in both feet and lost 90 percent of feeling one year ago. Five months ago, I woke up with a small earache on the left side. It has become severe, constant pain all day and all night; it feels like ice inside my ear. The pain, on a scale of one to 10, is a 10. I take 100 units of 70/30 Humalog (50 units in the morning and 50 at night), and I also take 45 mg of Actose at 7 a.m. I would appreciate any information and advice you can give me to ease the pain.

Ray Y., Senatobia, MS

**A:** Small earache turned to big pain - that is one reason to see a doc soon. Is it an ear infection, more neuropathy, or related to malabsorption of vitamins? You need to get yourself (and a heck of a lot sooner than five months) to an ear specialist. By the way, the best advice you can have: Walk 30 minutes a day, and lock the refrigerator and cupboards ... reversal of diabetes will reverse the leg pain and probably the ear pain too.

**Q:** I’m a 63-year-old man with type 2 diabetes. Years ago, I was a U.S. Navy Frogman – I’ll never be in that shape again. However, I want to live a good, healthy life for myself and my family. Can you recommend a seven-day menu, three meals a day that is nutritional with low salt? I want a different and interesting menu with items such as fish, meat, and anything else healthy.

Fred R., New Smyrna Beach, FL

**A:** Your food choices shouldn’t be limiting – any foods that do not have saturated fats (from four-legged animals or coconut or palm oil), trans fats, simple sugars, syrups, or grains with less than 100 percent whole grain in the first five ingredients can be eaten. In *YOU On a Diet* and our free Website [www.realage.com](http://www.realage.com) we probably have 100 recipes and low-calorie, nutrient-rich meals to choose from. And while none of us may make it back to our 20s again, you can make your body about 18 years younger, so go for it.

**Q:** I’m 77 years old and have type 2 diabetes. Six months ago I had a left and right carotid endarterectomy – 90 percent of the artery was blocked. My doctor says I’ll be on 325 ASA [aspirin] the rest of my life. I eat many deep green vegetables – they have vitamin K. Must I stop eating them? The alternatives are corn and potatoes.

Clare F., Middletown, NJ

**A:** No. Aspirin and leafy greens mix well. It is the anticoagulant warfarin or its brand name Coumadin that comes with a warning about eating a consistent amount of leafy greens – although some docs say none. But I believe if you eat the same amount or so each day, leafy greens are even ok with Coumadin. But ask your doc again.

*Continued on page 33*

# Merging Money and Marriage

Prosperity is measured in more ways than one

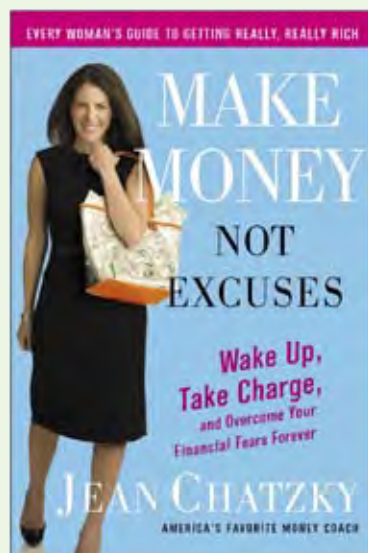
By Terri Smith

**T**he four top issues that cause marital discord are money, housework, sex, and children, according to *Physician* magazine.

Above all, money is said to start more arguments than any of the other topics.

A survey conducted by Citibank revealed that 57 percent of divorced couples in the United States cited financial problems

as the primary reason for the demise of their vows. "Money isn't the major cause of divorce, but rather all that it represents," says Jean Chatzky, financial editor for NBC's *Today*, a contributing editor for *Money*, a columnist for *The New York Daily News*, and host of a daily show on *Oprah & Friends* on XM Satellite Radio, XM 156. Ms.



Chatzky also is the author of four books, and her most recent, *Make Money, Not Excuses*, is a *Wall Street Journal* and *New York Times* best seller. "To some people, money is power, to some it's self esteem, to others it's love, to some it's a combination of all those things," she says. "When couples talk about money, what they're really talking about is the state of their union in general." Ms. Chatzky's Website is [www.JeanChatzky.com](http://www.JeanChatzky.com).

For many couples who've celebrated their golden anniversary and beyond, money was, quite simply, a facet of their deep, abiding love. "We were brought up so poor that, in marriage, we thought we lived plentifully"; "We started our life together with only the bare essentials and as we grew, so did our desires"; "Together, we could make a dollar go a long way" – these typical quotes express the common monetary mindset of the Medicare generation.

## HARD TIMES, MONEY SMART

Humana member Mildred U. of Sun City Center, Florida, and her late husband, Walter, were both raised in large, poor farming families. She was the oldest of eight children, and he was the oldest of 12. They lived just four miles apart in a small town in Michigan and met each other when he drove a truck from his employer's lumberyard in the annual homecoming parade. She was a member of the



MAX AND CLEVA S.  
CONSIDER THEMSELVES  
WEALTHY IN LOVE AND FAMILY.

“Queen’s Court” riding on the truck bed. Married for 53 years, Mildred says their fiscal philosophy was “If we didn’t have the money for it, we didn’t buy it.”

In 1953, the couple took their \$1,000 in hard-earned savings and applied for a bank loan to build a home. Her husband, a lumberman and craftsman, along with an equally skilled cousin, built most of it. “I kept every bill, and the total cost of our five-bedroom brick home was \$10,000,” recalls Mildred.

Though they were not in the farming business, they continued the farming lifestyle, having large fruit and vegetable gardens. Their meat came from relatives who were farmers. A freezer was a sensible investment. Just prior to the arrival of their sixth child, they bought a clothes dryer.

While her husband worked, Mildred was a full-time homemaker. On occasion she took an outside job to help make ends meet. One such job was at a restaurant to earn enough money to buy snowsuits for their children. “The men were making passes at me,”



WALTER AND MILDRED U.  
YESTERYEAR AND 1998



“In my family, we never had a bathroom and we bathed in tin tubs with water heated on the coal wood stove.” - Cleva S.

she chuckles. “Once I made enough money to buy the snowsuits, I quit!”

In the early 1960s they purchased 140 acres of land in their home state for \$15,000. They later sold part of it, and Mildred continues to rent out the rest for extra income. Although their living was relatively meager, she says, “I was never envious of others. I felt like we were rich, because we were much richer than either of our parents had been.”

Mildred’s husband entrusted her to manage their finances. “Although we talked about money, he left it up to me to make the decisions,” she notes. “Money issues never came between us.”

“To this day I don’t splurge; yet I have everything I need,” says Mildred.

Also from families with little money, Humana members Max and Cleva S. of Payson, Utah, learned from early struggles. Cleva remembers, “In my family, we never had a bathroom and we bathed in tin tubs with water heated on the coal wood stove. You had to put the oven door down on the stove to heat the room and place blankets around chairs to keep the heat in.”

The couple both worked to earn the family’s bread-

and-butter, he on a dairy farm, and she in a variety of jobs. Today, Cleva continues to work, and she loves her position as a greeter at Wal-Mart.

Max and Cleva say their financial position has never been extravagant. Their "wealth," however, has come not from their bank account but the love shared with each other for 51 years and with their five children. "We were a real family even though we didn't have much," explains Cleva. "We were involved in scouting and church and did things at home in the evenings together. Our home was filled with compassion and honesty and the right principles of life."

For the money they do have, it is "our" money, and management of it has been a joint responsibility. Max says they've avoided what he feels is the cause of one of the biggest financial problems couples have today: credit cards. They have owned only one, obtained from a department store to cover the purchase of jeans for their young children. Now they have zero.

Max's belief is in tandem with Ms. Chatzky's observation. "People are spending far more than they are earning," she says. "The fact that it's been so easy to borrow money, either on a credit card or in the form of a home equity loan, has enabled us to make immediate purchases. So we've gotten into this bad habit of not waiting for things that we don't have the money to buy."

Ms. Chatzky elaborates, "We've not only tried,

unfortunately, to keep up with the Joneses, but we've started trying to keep up with the celebrities whose stories we read about in the tabloid magazines."

### FROM SAVERS TO SIX FIGURES

Financial acumen has been a keystone in the marriage of Humana members Rubin and Sylvia C. of Coconut Creek, Florida. Sixty-nine years after tying the wedding knot, they are immersed in enjoying the rewards of sound financial planning. The money-mind in the family has been Sylvia, and as she tells it, "His mother couldn't wait for him to marry me because she knew I was going to make him rich!"

Both earned good salaries. Rubin was a successful house painter, and Sylvia was a bookkeeper, accountant, and controller for different companies. Sylvia modestly brags about her job longevity and financial astuteness, "I think I had a total of four jobs in all of the years I worked. When I left each, two or three months later, they went out of business!"

The couple saved judiciously and spent wisely. Today they've accrued wealth in the six figures. As an example of their careful use of money, Sylvia points out, "We have taken wonderful vacations and seen the world; however, we never spent a lot doing it because we always went in groups." Summing up their fiscal history, she says, "We have lived comfortably and could always afford what we wanted."



## Money— Yours? Mine? Ours?

Whether a couple is of small or great means "there must be autonomy in a marriage when it comes to finances," says Ms. Chatzky. She suggests that a couple have "yours," "mine," and "our" accounts. "Our" account is devoted to joint expenses, goals, and savings, for which the couple must design a budget. The amount for "yours" and "mine" should be "equitable, but not necessarily equal," she says. Ms. Chatzky recommends that the dollar allotment for "yours" and "mine" be equal if each spouse has the same earning capacity, or based on percentages if both people work, and one earns more than the other. If one does not work, a separate account should still be fairly funded. "The formula has to pass the smell test by both parties," she says.