

# Celebrate Older Americans Month

May 2005

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## Growing Older, Better

Things to consider: We all know we need to stay active. If you haven't considered it before, you might try gardening. It not only relaxes your mind, but also gives your body a pretty good workout. Reaching or bending to weed or plant is great for increasing your flexibility. Growing your own produce yields fresh fruits and vegetables. Being outdoors helps you soak up valuable vitamin D. Gardening can also be a social outlet giving you a chance to visit neighbors by sharing gardening tips. Take sensible precautions: Dress to protect yourself, especially from too much sun; prepare your body for physical activity (stretching is a good idea); and be sure to watch your back (be careful when lifting or changing position.)

Need funds to supplement your retirement? Consider a reverse mortgage. A reverse mortgage is a loan against your home that you do not have to pay back as long as you live there. Borrowers must be at least 62 and take the loan against their principle residence. The IRS doesn't usually consider loan advances as income, but consult a good attorney to cover all the issues.

Older Americans are especially vulnerable to identity theft, a growing crime. Thieves often go through trash to get receipts. If you use the Internet, they may contact you through bogus e-mail. Good advice on protecting yourself includes: use a paper shredder on any paper you throw out that has financial information on it. Never carry more credit cards than you need. Don't give out your credit card or social security information over the phone or to anyone you're not absolutely certain about. Don't respond to unsolicited e-mail and get good computer security software. Also, secure personal information in your home if you have any outsiders working for you.

Visit [www.aarp.org](http://www.aarp.org) for more information and tips on better living for Older Americans.

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\*Annual Percentage Yield (APY) posted as of April 22, 2005. For a 1-year Certificate of Deposit (CD) and is subject to change through May 9, 2005. Rate is subject to change. \$1,000 minimum opening deposit required. Penalties may apply to withdrawal prior to maturity. Deposits are FDIC insured up to \$100,000 per depositor. In certain states, the rate set of CD to Allstate Bank is subject to state security laws to agents who are registered as sales representatives. Contact Allstate Agency or Allstate Bank for further information. Allstate Agency is a member company of the National Allstate Bank CD, which may vary depending on the state and term of the certificate. \*\*Annual Percentage Yield (APY), National Federally-insured by Sun Life, Inc., 11 Palm Beach, FL on April 22, 2005. ©2005 Allstate Insurance Company

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