



By Larry W. Hayes

Exercise is the single, best thing you can do to slow down the aging process

My father was in his early 40's when I joined the Air Force at age 17 and was sent to Tripoli, Libya for an 18-month tour. When I returned and saw my father again, I was shocked "how fast he had aged."

What I didn't realize at the time was that my father was probably thinking the same about me.

Legendary wellness and longevity expert Dr. Walter M. Bortz, II wrote an excellent article in the Winter 2014 issue of *ActiveOver50* magazine on this topic entitled "How Fast Do We Age?"

Accordingly to Dr. Bortz, the average "fit" person loses 0.5 percent per year from age 20 to 70. That means your strength, agility, eyesight, hearing—everything—declines every year which is the normal process of aging.

However, the average "unfit" person may lose 5 to 10 percent per year. Huge difference which is a major reason why it pays to exercise and keep moving as long as you can.

Many of us wrongly believe that aging and longevity are directly connected to your DNA. In other words, if your parents/grandparents lived a long, healthy life, then you will, too. Not necessarily so. The truth is that your genes account only 20% to 25% toward longevity.

The single, best thing to slow down the aging process is exercise. Other things help, including eating healthy, practicing meditation, having a positive attitude and being fully engaged in life.

No matter what we do, we're getting older every day. That's normal. But you can slow down the aging process. For more information on "How Fast Do We Age?" by Dr. Walter M. Bortz, check out his excellent article at www.activeover50.com.

The Elder Law Advisor

Derryl Molina



TODAY'S ADVICE: "WATCH OUT FOR SCAMS"

Scams target everyone but especially adults over 50. Scams are everywhere so you have to be alert and cautious whenever you interact with someone you don't know or who initiates the interaction.

There are construction-related scams, identity theft scams, auto repair and investment scams and contractor-related scams. There are telephone scams and Internet-related scams. Whenever an individual has a possession, someone else wants to get it.

But to scam you, the scammer must 1) make contact, 2) offer you something that often sounds too good to be true, and 3) get you to give him/her either information or money. Here are some guidelines for being scam-savvy:

- **Don't be courteous** to unsolicited callers. You need not talk to that stranger who wants your money. Just say you're not interested and hang up.
- **If anyone calls claiming** to be from a bank, insurer, utility provider, etc., **NEVER** give them your personal or password details.
- **Be skeptical of any pitch** that demands you act now, that guarantees big profits, that promises little or no financial risk or that requires you to send cash immediately. It's a scam.
- **Take your time.** Don't let anyone pressure you into doing anything until you're certain it's legitimate.
- **Always ask** a trusted friend, attorney or advisor for advice before accepting an unsolicited offer.
- **Don't be ashamed** to ask for help. These criminals prey on the naïve and inexperienced. Anyone can become a victim. Anyone can succumb when the product is packaged attractively enough.

**Call today to sign up for a FREE one-hour question and answer seminar with The Elder Law Advisor.
(408) 244-4992.**

DERRYL H. MOLINA is an Elder Law Attorney in San Jose, California, who helps clients with preventing and rectifying issues of Abuse. Also knowledgeable in Trusts and Mediation, she can serve as your Full Life Care Planning Attorney. Contact Derryl H. Molina at 408.244.4992 or at attderryl@comcast.net. Visit her website at: www.fulllifecareplanner.net.