

the chronicle

Your only weekly "good news" community newspaper serving Northwest Indiana

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HEALTHY LIVING

JANUARY 2013

spotlight

Portage YMCA Reaches Community Support Campaign Goal



Pictured are Dave Kasarda and Mike Sarver.

Every day, the Portage YMCA serves as a gathering place for the community. Kids pour in after school to play sports. Children are bussed to and from their before and after school Y-Care sites. Preschoolers are preparing for their first day of Kindergarten. Seniors connect with one another through exercise classes and group activities. Families learn how to eat healthy and grow together. Parents drop their children off to a safe, secure childcare center before heading off to work.

By reaching its 2012 annual support campaign "They Depend on Us, We Depend on You" goal of \$67,000 on the Dec. 31, the Y will be able to continue to provide Portage residents with life enhancing services into 2013.

Thanks to the generosity of a grant provided by Horizon Bank for \$2,500, the Y was able to succeed at reaching their goal of \$67,000. Mike Sarver, AVP business banker at Horizon Bank in Portage, said, "The Y contributes to improving the quality of life in our neighborhoods through a variety of ways that benefit all of us who live and work in Portage."

This year the Portage Y hopes to raise \$91,000 in their annual support campaign which will kick off in March. Funds raised will support early childhood education programs as well as community wellness initiatives for Portage residents. To learn more about supporting the Portage YMCA, contact Marketing and Fund Development Director Nancy Simpson at 219-762-9622 or nancy@ymcaofportage.org.

Season Golf Passes At The Valpo Parks

Golf season passes are available for both courses of the Valparaiso Parks Department. Play unlimited golf in 2013 anytime during operating hours at either Forest Park Golf Course or Creekside Golf and Training Center. Prices are as low as \$735 or \$560 for seniors. For more information, call at 219-531-PUTT (7888) or visit www.valparaisogolf.com.

A new you starts now

Positive changes take time and patience

by Mark Underwood

When January rolls around, many Americans make one or more New Year's resolutions. Over a third of adults plan to quit smoking, lose weight, get out of debt, stop forgetting stuff and make other lifestyle changes.

But many people have a hard time sticking to their New Year's resolutions. Studies have shown that by the end of January, about a third had given up, but another half was successfully working on their goals into March. That shows the longer you stick with it, the more apt you'll be successful.

Change of any sort can feel like you're "swimming against the tide." Many people are afraid of New Year's resolutions because they feel they are not adaptive enough to succeed.

If you've made resolutions before but didn't succeed, don't worry. Yesterday is history. All that matters today is where you're headed in 2013 with your resolutions.

The new you starts here, right now.

Improving your memory

Have you ever wished you could remember things better? Maybe you are experiencing "CRS—can't remember stuff." The good news is you can resolve to have a healthier brain in 2013 and stop CRS.

An improved memory is a goal on many people's wish lists as they age. If you are worried about losing your mental capacity as

you get older, don't let that hold you back. You can improve your memory and stop experiencing CRS or that nagging feeling of "not remembering stuff."

Many people would like to improve their memory but they don't know where to start. One good way is by recognizing that achieving New Year's resolutions gives you a fresh opportunity to change your life.

Some ways you can boost your cognitive skills are by taking classes, engaging in regular social activities, playing board games and taking up new hobbies and learning new skills.

Better results start here

Change often comes from deep inside and from a strong commitment to wanting to change.

Here are some ideas for improving your memory and making changes.

- Write your goals down - on paper or on your computer. There's an old adage that if your words "come out of the ends of your fingers" you'll be more apt to focus on them.

- Share resolutions with others. Tell people about your goals so you have accountability and support on your side.

- Focus on the benefits of achieving the resolution. Instead of worrying about not meeting your expectations, tell yourself how proud you are to be taking the first steps toward success.

- Set specific goals that are reachable. Instead of setting a goal of losing 50 pounds, break it into smaller steps toward the bigger goal.

- Give yourself a hug for each step that you accomplish.
- Remember, you can change, it is possible. Change can

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Portage Exchange Club honors students of the month

The Portage Exchange Club recently welcomed four outstanding Portage High School (PHS) seniors as November's Students of the Month. PHS Assistant Principal and Exchange Club Member John Zack accompanied the students as did some of their parents.

James Podgorski ranks 33rd in the class of 597 and has a GPA of 4.16. Last year he earned 1.25 times the number of service points necessary for a National Honor Society member. NHS sponsor Kathy Nye describes him as "always eager to assist with whatever needs to be done." Besides being a member of NHS, Podgorski is a member of NWLHS, the National World Language Honor Society,



Picture from left are Portage Exchange Club President Peggy Berbesque, Brandon Vickrey, Tiffany Woloszyn, PHS Assistant Principal John Zack, James Podgorski and Lauryn Sanders.

Lauryn Sanders ranks 46 in the senior class and has a 4.0 GPA. Nye praised Sanders for her dedication and reliability and said, "Lauryn was the only person to bring in the supplies she volunteered for the Halloween Fun Fair by the date requested."

Brandon Vickrey is fifth in his class. He has a GPA of 4.51 He earned 1.5 times the number of service points required last year, serving the community both as part of NHS and on his own.

Tiffany Woloszyn is described by Nye as "a true face of the qualities of NHS, always willing to take on whatever needs to be done and fulfilling her role as president by serving as a true leader of the organization." Her current GPA is 3.85. She is enrolled in two AP classes: microeconomics and AP English 12.

JANUARY

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Caregiver Support Group

10 a.m. The public is invited to a caregiver support group at Miller's Senior Living Community, 5911 Lute Road, Portage. Share problems, ideas and successful solutions. Refreshments will be served. For more information or to RSVP, call Gwen Kiser at 219-764-0628.

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Benefit Concert

5 p.m. Area contemporary folk group Shades of Gray will present a benefit concert for the new Dayspring Homeless Women's Center. A free-will offering is requested for the performance at Trinity Lutheran Church, located on corner of Washington and Chicago streets in Valparaiso. For more information, visit www.davefarrisandtheshadesofgray.com or www.dayspringvalpo.org.

theHOTlist

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In the new year, resolve to protect your assets

Specialist offers tips for safeguarding your wealth

Litigation is America's fastest growing business because plaintiffs have everything to gain and nothing but a few hours' time to lose, said Hillel Presser, author of "Financial Self-Defense (revised edition)," (www.assetprotectionattorneys.com).

"Even if a case seems utterly ridiculous — like the man who struck and killed a teenager with his luxury car and then sued the boy's family for damage to his bumper — defendants are encouraged to settle. It's sometimes the only way to avoid potentially astronomical legal fees," he said.

If you haven't already taken steps to protect your assets, that is one New Year's resolution you'll be glad you made and followed up on, Presser said. And while it helps to have the assistance of a lawyer who specializes in asset protection, there are many things you can do yourself.

"You shouldn't have any non-exempt assets in your name," Presser said. "The goal is to 'own' nothing but control everything."

Presser suggests these resolutions for safeguarding your wealth in the event of a lawsuit:

- **Inventory your wealth.** Figure out how much assets you really have (most people have more than they think). Take stock of valuable domain names, telephone numbers, intellectual property, potential inheritances, and other liquid and non-liquid assets. That way, you can then work on actions to cost effectively keep them safe.

- **Set your goal.** Setting your 2013 asset protection goal is your first step to becoming protected in the new year. For instance, you could plan to execute an estate plan or set up a trust for your children in 2013. Decide what assets you want to protect and a realistic timeline for implementation. Then — and most importantly — stick to your plan. Asset protection works only if you follow through.

- **Protect your home.** Find out how much of your home is protected by your state's homestead laws and then encumber the remaining equity. Encumbering a home's equity can be accomplished by recording a mortgage against it, re-financing a current mortgage or even taking out a lien of credit using your home as collateral. Another great strategy to protect your home is to transfer its title to a protective entity such as a limited liability company (LLC), trust, limited partnership, etc.

- **Get everything out of your name.** The worst thing you can do as far as exposure is titling all of your assets

to your personal name. That doesn't mean you have to lose control of them — the goal of asset protection is to "own nothing, but control everything." In 2013, work on moving your assets out of your personal name and into the name of protective entities such as limited liability companies (LLCs), trusts, limited partnerships, etc.

- **Buy adequate insurance.** Protect your loved ones. Make sure you have adequate insurance coverage in the event a job loss, natural disaster, or even a tragic loss of life. Those include — but are not limited to — your car, home, and other valuables.



All opinions, conclusions or recommendations expressed are those of the author and do not necessarily reflect the views of The Chronicle. Hillel L. Presser's law firm, The Presser Law Firm, P.A., represents individuals and businesses in establishing comprehensive asset protection plans. He is a graduate of Syracuse University's School of Management and Nova Southeastern University's law school and serves on Nova's President's Advisory Council. He also serves on the boards of several non-profit organizations for his professional athlete clients. He is a former adjunct faculty member for law at Lynn University. For more information, visit www.assetprotectionattorneys.com.

Valparaiso Health Center of St. Mary Medical Center

Join us for an
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Saturday, January 26
11 am - 3 pm

Valparaiso Health Center Services:

- Immediate Care Center - Open 7 days, 8 am - 8 pm
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a new you

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happen when you see the value in the journey of the change, not just change for change sake.

The choice is yours. As you're reading this, you may feel this year you're ready to make changes and you would like to improve many things in your life, including having a healthier brain.

Keep in mind that change requires a leap of faith—that you can become the person you want to be.

Here are some other ways you can step up and attack your goals this year:

- **Set up a supportive environment.** Make sure the activities and people close to you support your goals.

- **Pinpoint potential obstacles, and then work around them.** If your goal is to lose weight but your lifestyle means you eat out a lot, look at online menus before you go out. You can decide on healthy choices before you get swayed by less healthy options at the restaurant.

- **Recognize forks in the road.** There will always be opportunities to get off course. Step back, take a deep breath and choose the "fork" that keeps you on track.

- **Have patience.** Remember, any positive change takes time and patience.



All opinions, conclusions or recommendations expressed are those of the author and do not necessarily reflect the views of The Chronicle. Mark Underwood is a neuroscience researcher, president and co-founder of Quincy Bioscience, a biotech company located in Madison, Wis. focused on the discovery and development of medicines to treat age related memory loss and the diseases of aging. He has been taped as an expert in the field of neuroscience for The Wall Street Journal Morning Radio, CBS and CNN Radio among others. For more information, visit www.TheGoodNewsAboutAging.com.