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Showbiz

Hollywood's 'Friends of Abe' Targeted by IRS

Conservatives in Tinseltown typically fight the good fight quietly. But the group's right to privacy is being challenged.

BY ROBERT V. CARL

FAMOUSLY LIBERAL HOLLYWOOD isn't known for its tolerance of conservatives. The stories are legion: Kelsey Grammer was reportedly told his job on the TV show *Cheers* would be jeopardized if he didn't donate \$10,000 to Democrats; Ben Affleck told *Playboy* magazine he finds it difficult to watch actors he knows are Republicans; producer Vin Di Bona, famous for TV shows like *MacGyver* and *America's Funniest Home Videos*, was asked if there is a bias against conservatives in Hollywood, and his answer was that the perception "is probably accurate, and I'm happy about it."

And actress Sharon Lawrence, a lifetime Democrat, once told a reporter: "If one is perceived to be a Republican in Hollywood, there can be an excluding reaction and people genuinely resent you."

So it's no wonder that workers in the entertainment industry who lean right don't usually discuss politics with their colleagues.

But for nine years there has been a safe haven for Hollywood conservatives — a group called Friends of



ACTING PROUD Clockwise from top left: Pat Boone, Jon Voight, Kelsey Grammer, and Gary Sinise all call Friends of Abe a friendly place. The IRS has the association in its sights.

Abe, which has worked hard to remain under the radar. They were relatively successful until recently, when *The New York Times* discovered a petition for the group to be recognized as a tax-free, 501(c)(3) organization has been held up for two years by the IRS.

Friends of Abe — the name being a reference to Abraham Lincoln, the first Republican president — is known to its 2,000 members as FOA. It was started when actors Gary Sinise and Kelsey Grammer and writer-producer Lionel Chetwynd realized that conser-



BOOK

Not Cool

By: Greg Gutfeld

Fox News personality argues that what's "cool" is no match for traditional values.

Release date: March 18, 2014
Crown Forum, \$26.00



DVD

The Hunger Games: Catching Fire

Starring: Jennifer Lawrence

Heroine is forced by bureaucrats to fight for her survival in a bizarre contest.

Release date: March 7, 2014
\$29.95, Rated: PG-13



vatives in Hollywood needed an outlet for speaking their minds without fear of reprisal.

The group grew to include not only famous people, like actor Jon Voight, singer Pat Boone, and deceased activist Andrew Breitbart, but rank-and-file entertainment industry workers, as well.

Nowadays, FOA throws parties that attract some of the most prominent conservative speakers in the country, including Ann Coulter, Rick Santorum, and Rep. Paul Ryan.

Much of the group's appeal is that its members are discreet, and therein lies the problem, as far as the IRS is concerned, because



one reason the government agency hasn't granted FOA the tax-exempt status it seeks is because the group has refused to disclose its membership list — and FOA Executive Director Jeremy Boreing promises that it never will.

"Plenty of people in FOA are outspoken about their politics," Boreing tells Newsmax. "But other people are more discreet. Are some of them concerned about professional repercussions? Sure. And some of them just have better manners than to go around spouting off about politics or religion. Whatever the reason, it's their right to get together with their pals with a certain measure of privacy."

Boreing was told that the IRS had put FOA on its "be on the lookout" list, known as BOLO.

If that's the case, it certainly raises the specter of political persecution, considering that left-leaning groups like the NAACP, Media Matters for America, and the Center for American Progress each enjoy a tax-exempt sta-

tus similar to the one the IRS has so far denied to FOA.

"Those organizations are far, far more active in the political sphere than FOA," says Boreing. "We have no agenda other than giving people a place to meet and learn from other like-minded folks in a town that

"We have no agenda other than giving people a place to meet and learn from other likeminded folks in a town that doesn't necessarily value their values."

— Jeremy Boreing, FOA executive director

doesn't necessarily value their values."

FOA has become a beloved group for conservatives in Hollywood who rave about the parties, networking opportunities, and simple fellowship. Now, its defiance of IRS pressure to reveal its membership list has increased its status to practically mythic proportions, according to several insiders who spoke to Newsmax on the condition of anonymity.

"FOA is my sanctuary. It's packed with smart, courageous, tough people who won't be bullied by government bureaucrats," said one. Another said: "I've had enough of debating ill-informed co-workers who outnumber me 10-to-1 and end up calling me names when I disagree with them.

"It's great I have a place to vent at FOA. If I wanted my employer to know about the group, I'd tell him myself. It's not up to the IRS to do it."

Another member summed it up succinctly: "My message to FOA? Keep fighting the good fight!" □

SHORTS

A WONDERFUL LIFE, TWO

» A sequel to the 1946 Christmastime classic movie, *It's a Wonderful Life*, is in the works. In the original, James Stewart stars as George Bailey, and an angel named Clarence shows him how crummy his hometown would be had he never been born. In the sequel, Bailey's daughter, Zuzu, who will be played by the same then-child actor who played her more than five decades ago, is an angel who shows Bailey's grandson how much better the world would have been had he not been born.

THE LIFE OF JOHN BELUSHI

» Independent producers are making a movie about the short life of comedian John Belushi (inset), who made a name for himself on *Saturday Night Live* and movies such as *The Blues Brothers* and *Animal House* before dying in 1982 at age 33. The film will be directed by Todd Phillips, who wrote the script for the recent remake of *The Secret Life of Walter Mitty*. Belushi was previously the topic of a 1989 movie called *Wired*, which starred Michael Chiklis and was based on a book by famed Watergate journalist Bob Woodward.



WRITERS GLAMOUR GUIDE

» DreamWorks has acquired the rights to *Popular: One Geek's Quest For the Impossible* with the intent of turning the best-selling book into a feature film. Written by 15-year-old Maya Van Wagenen, the book tells the true story of how she became popular at a new school by employing tips she learned from Betty Cornell's *Glamour Guide for Teens*, an advice book published in 1958. □



LIVING



By Stacey Colino

Thanks to medical breakthroughs and groundbreaking research on the lifestyle factors that matter most, longevity isn't what it used to be. In this case, that's a good thing — a very good thing.

In 2010, average life expectancy was 78.7 years in the U.S., an increase of 11 percent since 1970 and an even more impressive rise from 100 years earlier. (In 1910, the average life expectancy was only 48.4 years for men and 51.8 years for women.) Meanwhile, in recent decades, the centenarian population has experienced a considerably larger percentage increase than the general population: From 1980 to 2010, the number of centenarians increased by 65.8 percent, compared to a 36.3 percent increase in the total population in the U.S., according to the U.S. Census Bureau.

More of us are living longer and the once-unthinkable possibility of living to 110 and older while remaining healthy is increasingly within reach. “The potential is there to add decades to a person's life — it's within the realm of possibilities,” says Steve Horvath, Ph.D., a professor of human genetics and biostatistics at UCLA. Medical interventions are sending us in that direction, at various speeds.

“It's a new world for aging research,” agrees Toren Finkel, M.D., Ph.D., chief of the Center for Molecular Medicine at the National Heart, Lung, and Blood Institute in Bethesda, Md. “The hope is we can identify the various pathways that contribute to aging and figure out what they



TO 110 AND BEYOND

Science is breaking the secrets of aging, and now you can live a longer and healthier life. These medical and drug breakthroughs are helping achieve what was once unthinkable.

do, then design drugs [and other interventions] that help regulate those pathways and thereby change the length of our lives as well as the quality of our lives as we get older. It's no longer science fiction."

Advances in organ transplantation procedures have already allowed people to get new hearts, livers, kidneys, bladders, lungs, windpipes, intestines, and other essential organs.

Since the demand for new organs has outpaced the donations of healthy, functioning organs, researchers have been developing artificial organs, such as hearts, veins, stomachs, and bladders, that can keep people whose organs have failed, or become ruined by disease, alive and functioning for years.

What's more, new joint replacement technologies are already enabling people to overcome physical injuries and disabilities and remain active for much longer.

A more revolutionary breakthrough looms on the horizon: precision medicine genomics. It's an approach to medicine that uses genetic information about a person's risk of disease to diagnose or treat a particular disease, from various forms of cancer to psychiatric disorders.

Implementation of this technique is not far away. Already, doctors can identify the genetic changes in certain cancerous tumors (such as HER2-positive breast cancers) and tailor a treatment approach to suit the genetic profile of the tumor (such as the use of Herceptin, a monoclonal antibody, for certain HER2 cancers).

The next big step forward is in the area of prevention. "We now have the capability of looking at all the proteins in the body to say what could happen," notes David Agus, M.D., a professor of medicine and engineering at the University of Southern Cali-

fornia and author of *A Short Guide to a Long Life*. "Proteins in the blood give you a snapshot of your body in time."

The presence of certain proteins might suggest, for example, that you have a colon polyp, and a physician might then recommend a colonoscopy. "That's how we're going to start to transform preventive medicine — to make it focused and personalized," Dr. Agus tells Newsmax. "This will lead to greater patient compliance and more efficient care."

Meanwhile, scientists are making tremendous advances in the lab,

Among the more promising drugs in development are those based on resveratrol, a compound that has powerful anti-aging properties and is found in the skins of red grapes. If they're successful, these drugs could potentially be taken as preventive medicine similar to the way statin drugs are used to prevent heart disease in those who are at high risk, says David Sinclair, Ph.D., a researcher and professor of genetics at Harvard Medical School.

By preventing the onset of age-related diseases like heart disease and



Resveratrol



Adult Stem Cells



Cancer Immunotherapy

THE GOOD FIGHT Modern advances in fighting diseases have led to new treatments and therapies that promise to prolong life — far beyond what was considered possible decades ago.

using various interventions such as stem cell therapy and gene therapy to successfully treat diseases. The latter approach has been applied to some types of cancer (including certain forms of pancreatic, lung, and prostate cancers), certain types of blindness, inherited diseases (such as hemophilia B and an immune system disorder called chronic granulomatous disease), and HIV/AIDS.

At the same time, new life-extending drugs in the pipeline may be able to slow and possibly even reverse aspects of the aging process, and protect the body from age-related diseases.

diabetes, the resveratrol-like drugs could extend the healthy, productive years of a person's life by five years or more beyond the current lifespan, Dr. Sinclair speculates.

In the meantime, cancer immunotherapy "is probably the biggest game-changing advance in more than a decade," says Ronald DePinho, M.D., president of the University of Texas MD Anderson Cancer Center in Houston. Based on a keener understanding of how and why the immune system is suppressed when cancer is present, new drugs have been developed that essentially "take the brakes

Research:

MEDITATION SLOWS CELLULAR AGING

In recent years, meditation has proven to be beneficial for numerous maladies including high blood pressure, chronic pain, headaches, irritable bowel syndrome, stress, and depression. Now, the ancient practice for relaxing the body and quieting the mind is being credited with forestalling the aging process.

Want evidence? Consider this: Research from Emory University in Atlanta found that the regular practice of Zen meditation may prevent the normal age-related decline of gray matter volume in the brain and performance on attention-related tasks that's been observed in healthy older adults.

Moderate amounts of meditation may increase the size of the hippocampus (which normally shrinks with aging),

similar to the way strength training can build muscle mass, notes Charles L. Raison, M.D., associate professor of psychiatry and family and consumer sciences at the University of Arizona in Tucson.

What's more, research from the University of California, San Francisco, found that mindfulness meditation techniques seem to slow the rate of cellular aging, perhaps by preserving the length of telomeres, the protective caps at the ends of chromosomes. "Telomeres are a marker of aging," Dr. Raison explains, "because when telomeres start to get too short, DNA unravels, and the biological aging process can accelerate." So meditation may have a protective effect on cellular aging in the brain and body — which is a double dose of good news. — S.C.

off the immune system so it can recognize the cancer as foreign and fight it off," Dr. DePinho tells Newsmax.

The main types of immunotherapy currently being used are monoclonal antibodies (drugs that contain scientist-made versions of immune system proteins) and cancer vaccines (which contain substances that trigger an immune response against a particular disease). In some cases, these interventions — which have been used to treat cancers of the bladder, breast, colon, kidney, lung, ovary, and prostate, as well as leukemia, lymphoma, multiple myeloma, and melanoma — have led to a cure of the cancer.

THE BIOLOGY OF AGING

To fully appreciate the significance of various medical breakthroughs for extending lifespan, it helps to understand how the human body ages. Not everyone ages in a linear fashion, from one year to the next and every part of a person's body does not age at the same rate.

A variety of intrinsic and extrinsic elements affect the rate at which a person's body, mind, and skin age. "Genetic factors play a substantial role in longevity but not a dominant role. They contribute 25 to 30 percent to how long we live," says Jack Guralnik, M.D., Ph.D., a professor of epidemiology and public health at the University of Maryland School of Medicine in Baltimore.

Other key factors include lifestyle habits, environmental factors, and the ongoing strain someone experiences from variables, including illness, injuries, and psychological stress. Each of these elements has a trickle-down effect on physiological mechanisms that can affect aging.

"One of the most exciting things is we have a much better understanding of the circuitry of aging," says Dr. DePinho, of the University of Texas MD



LIFE-EXTENDING STRATEGIES WITHIN YOUR CONTROL

While we're all waiting for the Holy Grail of life-extending medical interventions to become available, there are a host of effective strategies that are within reach right now. "It is the cumulative effect of simple things that make the real difference," says Ursula Staudinger, Ph.D., the Robert N. Butler professor of psychology at Columbia University and director

of the Columbia Aging Center in New York City. "Biology is only one component that influences how we age. Every day, we are influencing with our behavior and our thoughts how the biological information that is stored in our genome is expressed."

Here's how to tilt the influence in a positive direction to help you live a longer and healthier life:

■ Stick with a healthy diet.

Eating fruits, vegetables, whole grains, nuts, seeds, lean protein, and low-fat dairy products can help reduce inflammation, oxidative stress, and keep hormones in their proper balance, all of which

can help keep your body and mind healthy for longer. Indeed,

antioxidants (from berries, leafy green veggies, cocoa, tea,

nuts, seeds, and whole grains) are the superheroes among anti-aging nutritional forces because they neutralize free radicals and decrease cell damage, says Dr. Gary Small, director of the UCLA Longevity Center. Meanwhile, fatty fish (including salmon, sardines, and herring) are strong sources of omega-3 fatty acids, which have anti-inflammatory properties. It's also wise to limit or eliminate refined sugars.

■ **Manage your weight.** If the number on your scale rises into the obesity range, the rate at which you age may rise, too. Obesity accelerates

aging by promoting insulin resistance and high blood pressure, increasing the risks of heart disease, Type 2 diabetes, cancer, and contributing to inflammation, Small notes. To avoid this, shed excess pounds by trimming your calorie intake from food and pumping up your calorie expenditure with physical activity.

■ **Move more.** Regular moderate aerobic exercise — 30 to 60 minutes, most days of the week — can help protect your heart and bones, improve blood flow, reduce inflammation and cancer risk, and help prevent diabetes, age-related weight gain, and dementia. Moving more often through everyday activities can help preserve metabolic function, bone density, and healthy body composition. "The greatest modulator of health is how much you move," says Dr. David Agus, a professor of medicine and engineering at the University of Southern California and author of *A Short Guide to a Long Life*. "Most of us sit all day — that needs to change."

Agus recommends standing up every half hour during the day to move or take a walk. Research from Karolinska University Hospital in Stockholm, Sweden, found that older adults with high levels of non-exercise physical activity have better cardiovascular health and greater longevity than those with more sedentary habits.

Meanwhile, a new study from Kansas State University found that people who decrease the amount of time they spend sitting and increase their levels of physical activity have a lower risk of developing life-threatening diseases like heart disease, diabetes, stroke, and various forms of cancer.

■ **Get the upper hand on stress.** Stress can harm nearly every body system. Chronic stress inflicts wear and tear on your body from the constant exposure to stress hormones like cortisol, and it also reduces the length of telomeres (tips of chromosomes), thereby accelerating the aging process. In fact, a study at the University of California, San

Francisco found that women with the highest levels of stress have telomeres that

are shorter by the equivalent of at least an additional decade's worth of aging compared to women under low stress.

"It is not the avoidance

of stress we should be focusing on, rather it is the balance between challenges and relaxation and the amount of stress and how it's distributed," says Dr. Staudinger. To achieve that balance, set appropriate limits when taking on new responsibilities, stay socially connected, and take time to decompress regularly.

■ Avoid harmful environmental exposures.

These include being around cigarette smoke or smog, consuming mercury from fish, living with household molds and toxins, being exposed to pesticides and other chemicals. It's smart "to do as much as we can to protect our brains and bodies by not exposing ourselves to toxins in the environment," Small tells Newsmax.



■ Crank up the fun factor.

A recent study of nearly 3,200 adults over age 60 found that people who are happier and enjoy life more maintain better physical function as they get older. So make time for people and activities that bring you pleasure and increase your happiness quotient.



■ Keep your mind active and agile.

“There’s only one organ in the body we can’t transplant and that’s the brain, so brain health will determine longevity and the quality of your life,” says George Grossberg, M.D., Samuel W. Fordyce professor in the department of neurology and psychiatry and director of geriatric psychiatry at the Saint Louis University School of Medicine. “Living longer without quality of life is not what anyone

wants.” just as physical inactivity is a risk factor for heart disease, lack of mental stimulation is a risk factor for the development of age-related memory problems and

other cognitive impairments (including Alzheimer’s).

It’s important to cross-train your brain with a variety of mental activities, including challenging games, learning a foreign language or musical instrument, and reading stimulating material.

Taking simple steps like these can help you live longer and more healthfully. But keep in mind that this is a long-term investment. — S.C.



Anderson Cancer Center in Houston. For one thing, with advancing age, telomeres — the protective caps at the ends of chromosomes — become increasingly damaged and shortened over time and this leads to DNA damage, Dr. DePinho explains. This DNA damage then activates p53 molecules, proteins that can decrease the function of mitochondria, the energy powerhouses inside our cells.

This also leads to increased production of free radicals (unstable, destructive molecules), which leads to more DNA damage. “You get into this feed-forward loop that leads to an increased spiral of senescence [cellular aging],” DePinho says.

Other theories also show a snowball effect that can accelerate the rate at which we age. When too much oxidative stress occurs — which can happen with illnesses, injuries, physical stress, and exposure to solar radiation, among other things — it leads to increased production of free radicals.

The free radicals can damage DNA, proteins, and lipids in your cells and lead to the premature cell death. The damage wrought by free radicals is often referred to as a “rusting” process, one that’s akin to the body or the vital components of a car rusting, explains David Katz, M.D., director of the Yale University Prevention Research Center.

Meanwhile, chronic, low-grade inflammation, which is invisible to the naked eye, can have a harmful effect on your organs, blood vessels, and cells because the continuous effects of the immune system’s white blood cells and their inflammatory chemicals can damage the body’s tissues.

“Chronic inflammation is a process that corrodes the working tissues of the body,” Dr. Katz explains. “It’s sort of a degenerative spiral:



Telomeres

The more inflammation you have, the more prone you are to chronic diseases and the more chronic diseases you have, the more prone you are to inflammation.”

In recent years, chronic inflammation has been found to play a role in a variety of age-related diseases, including heart disease, stroke, diabetes, cancer, and Alzheimer’s disease.

Within the realm of overall health department and inside the aging equation, it’s a bad situation, any way you view it.

The important question is, Can scientists manipulate the activity of these core pathways to delay aging and the diseases that are associated with the aging process? The answer seems to be a resounding, “Probably . . . but the reality isn’t completely here yet.” The good news is, there are interventions on the horizon that show considerable promise. Here are five of the most intriguing ones.

GROWING SPARE BODY PARTS

In recent years, research on stem cells has been a hot topic and often a politically polarized one. But there’s a fair amount of confusion about the differences between embryonic stem cells, which are isolated from embryos that are a couple of weeks old, and adult-derived stem cells, which are taken from adult body tissue.

Embryonic stem cells generate controversy because these are taken from human embryos that are slated to be destroyed at fertility clinics.

“No embryonic stem cells have been used to clinically create benefit in a patient, whereas many adult-derived stem cells have,” says Alan J. Russell, Ph.D., Highmark distinguished career professor and director of the Disruptive Health Technology Institute at Carnegie Mellon Univer-

Hormonal Supplements:

THE POTENTIAL FOR HELP VS. HARM

For years, people have been turning to hormones as they get older, with the hope that these supplements can turn back the clock, reverse some of the age-related changes in their bodies, and restore their bodies' youthfulness. It's an appealing idea, to be sure, but does it work, and is it safe? The answer is tricky.

A close look at the potential benefits and risks is necessary. When it comes to the off-label use of human growth hormone (HGH), which is approved for children who have an HGH deficiency, it's true that it may help preserve muscle mass, which naturally declines with advancing age. But taking HGH as an adult poses numerous dangers, including nerve and joint pain, insulin resistance, inflammation, high cholesterol, the possible promotion of cancer growth, and an increased risk of heart disease.

"People who take it will look better and feel better but they will have a shorter life," says David

Agus, M.D., a professor of medicine and engineering at the University of Southern California.

Meanwhile, using testosterone supplements — another popular intervention to boost energy and mood — can lead to an increased risk of prostate cancer, heart disease, and heart attacks. And taking DHEA supplements can increase a person's risk of developing cholesterol and insulin abnormalities, thyroid and blood clotting problems, as well as the risk of certain cancers (of the breasts, ovaries, and prostate, plus more), notes Gary Small, M.D., director of the UCLA Longevity Center.

The bottom line: "None of these are elixirs for living longer or better," Dr. Agus says. "They all have harmful side effects. Death is a particularly bad side effect." Beware if you take any of these substances you're basically doing a science experiment on yourself — a highly risky one. — S.C.

sity. Stem cells can be induced to turn into many kinds of human tissue and replace those harmed by diseases.

While both embryonic and adult-derived stem cells have the ability to transform into different cell types in the body and renew themselves, then continue to divide in a healthy way, adult stem cells have a more limited capacity to do so, Dr. Russell explains.

So far, stem-cell research is showing promise as a treatment for heart disease, liver disease, diabetes, Parkinson's disease, and others.

Somatic (adult-derived) stem cell therapy is also being investigated as a way to better engineer joints that may be diseased.

"The ultimate goal is to repair or replace damaged tissues using cells as a starting point," Russell tells Newsmax. "That may slow its progress or cure disease, as opposed to just treating symptoms."

The use of stem cells to rejuvenate damaged tissues is "not far away at all, maybe a decade away," Horvath says, adding, "This is an extremely active area of research. We are actu-



SUPPLEMENTATION HGH supplementation has its supporters, but many others cite risks, which some say could even include death.

LEADING CAUSES OF DEATH IN THE U.S.

According to 2010 data from the Centers for Disease Control and Prevention, here are the top 10 causes of death in the United States, with the number of people who succumb to each one:

Rank	Cause of Death	Amount	Percent
1	Heart Disease	597,689	32%
2	Cancer	574,743	31%
3	Chronic Lower Respiratory Diseases	138,080	7%
4	Stroke (cerebrovascular diseases)	129,476	7%
5	Accidents (unintentional injuries)	120,859	7%
6	Alzheimer's Disease	83,494	4%
7	Diabetes	69,071	4%
8	Nephritis, Nephrotic Syndrome, Nephrosis	50,476	3%
9	Influenza, Pneumonia	50,097	3%
10	Suicide	38,364	2%

Total: 1,852,349

ally at the point where people are doing clinical trials.”

LAUNCHING A GENE MAKEOVER

It sounds like the type of futuristic genetic engineering laid out in the *Brave New World*, but gene therapy essentially involves inserting healthy genetic material into cells that are diseased.

The process is designed to replace abnormal genes or to provide a therapeutic protein as treatment for a particular disease.

“The goal is to correct a genetic defect,” explains Gary Small, M.D., director of the UCLA Longevity Center and author of *The Longevity Bible*.

With gene therapy, beneficial genetic material must be delivered into the cells that need repair. Certain viruses (such as retroviruses and adenoviruses) are often used as carriers to get the genetic material to the proper location.

The viruses can be injected or given intravenously into the bloodstream to deliver the new gene or therapeutic protein to the problematic cells without causing any illness. (Sometimes a sample of the patient’s cells are removed and exposed to the virus in a laboratory setting; the cells are then returned to the patient’s body.)

More than 1,700 clinical trials have been conducted using various gene therapy techniques.

In the last decade, some of these trials have been successful and bolstered new optimism about the promise of gene therapy, particularly for certain eye diseases and forms of leukemia, multiple myeloma, hemophilia, and Parkinson’s disease.

Several technical challenges remain before gene therapy can become a practical approach to treating disease. Scientists need to find better ways to target and deliver genes to particular cells and ensure that the

tion as they got older,” notes study co-author Dr. Finkel, who is the chief of the Center for Molecular Medicine at the National Heart, Lung and Blood Institute.

Exactly how manipulation of that single gene led to an extended lifespan isn’t known but there are several theories. The leading one, in Finkel’s opinion, involves autophagy, the process through which cells remove damaged protein molecules that naturally accumulate as we age.

“It’s getting rid of big pieces of garbage in your cells, a process that’s intricately regulated by mTOR,” he tells Newsmax. “When mTOR [activity] goes down, the cleaning mechanism gets revved up.” (Amazingly, “10 years ago, no one even knew what autophagy was,” Finkel says.)

With autophagy, the cellular detritus that’s re-

moved gets engulfed in autophagosomes, which are like garbage bags that deliver the trash to lysosomes, cellular components that contain enzymes that chew up that debris much like a garbage disposal.

“It’s a recycling system,” Finkel says, adding, “The breakdown products are used to make new things our cells can use.”

In other words, the bad cellular components are broken down and used to make new, healthy components the body can use.

While autophagy happens naturally in the body, interventions are being developed to crank up the process. “Drugs are already being developed that could inhibit mTOR” and accelerate autophagy, thereby enhancing longevity, Finkel says.



body handles the new genes appropriately and precisely.

A more pervasive concern: “There aren’t that many genetic diseases that we completely understand,” Dr. Small says. “More often there’s a constellation of genes that combine to increase a person’s risk [of a particular disease] along with lifestyle factors and environmental interactions.” In cases like that, gene therapy wouldn’t necessarily solve the problem.

SELF-CLEANING PROCESS

By reducing the activity of a gene called mTOR, scientists at the National Institutes of Health were able to increase the lifespan of mice by nearly 20 percent, which is comparable to about 15 human years. “The mice also had better memory func-

RESET BIOLOGICAL CLOCK

Recently, Dr. Horvath, the professor of human genetics and biostatistics at UCLA, discovered an internal body clock, based on DNA measurements, that indicates the relative age of tissues, organs, and cells in the human body.

While some parts of the body age at the same rate, others age more quickly or slowly. By contrasting the DNA measurements from one organ or tissue to another, “these epigenetic markers can be used to see if there are certain rejuvenating interventions that can be used to reset this epigenetic clock,” Horvath tells Newsmax.

If your liver is aging faster than your heart is, for example, perhaps a drug could turn back the clock on the liver so it matches the one the heart is going by. If resetting the epigenetic clock rejuvenates the person, “then

the sky is the limit in terms of effective interventions,” Horvath says.

These interventions include drugs that could be used to slow down or even halt the aging process. “My hunch is that this is so promising that it would be a crime not to pursue it,” he says. “I think we will have an answer within a few years.”

REJUVENATING TELOMERES

Scientists have launched an intensive hunt for pharmacologic agents that could activate telomerase, an enzyme that could stimulate the repair of telomeres. The hope is that this would cause telomeres to lengthen, thereby slowing the aging of cells and reverse the effects of premature aging.

Research published in the journal *Nature* found that mice that were engineered to lack telomerase became prematurely aged and suffered from age-related conditions like osteopo-

rosis, diabetes, and neurodegeneration. When the missing enzyme was replaced in these mice, they were restored to more vibrant health.

Thanks to the restored telomerase activity, organs (such as the spleen, liver, and intestines) that had been in a degenerated state in the mice recuperated. The effects of aging in the mice’s brains, including a shrunken size, were reversed.

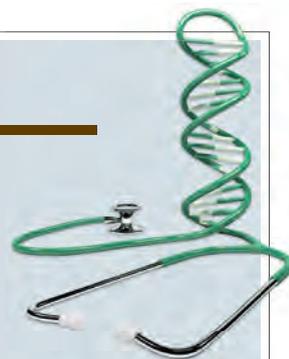
Drugs that ramp up telomerase activity could slow down normal human aging and even lead to a partial reversal of age-associated disorders, Dr. DePinho says. Preventing the shortening of telomeres or reversing it could set into motion a cascade of positive effects — including preventing DNA damage and a diminished defense to free radicals — that could extend the ability to live healthfully for longer.

That’s a winning scenario for the future of the human body and mind. □

DOCTORS CONSULTED FOR OUR LONGEVITY SPECIAL REPORT

Top doctors in numerous specialties, including geriatric medicine, genetics, molecular medicine, cancer, epidemiology, and more were consulted for this special Newsmax report on increasing longevity. Here are some of the doctors who contributed to the report:

- **David Agus, M.D.**, professor of medicine and engineering at the University of Southern California and author of *A Short Guide to a Long Life*
- **Ronald DePinho, M.D.**, president of the University of Texas MD Anderson Cancer Center in Houston
- **Toren Finkel, M.D., Ph.D.** chief of the Center for Molecular Medicine at the National Heart, Lung, and Blood Institute
- **George Grossberg, M.D.**, Samuel W. Fordyce professor in the department of neurology and psychiatry and director of geriatric psychiatry at the Saint Louis University School of Medicine
- **Jack Guralnik, M.D., Ph.D.**, professor of epidemiology and public health at the University of Maryland School of Medicine in Baltimore
- **Steve Horvath, Ph.D.**, professor of human genetics and biostatistics at UCLA
- **David Katz, M.D.**, director of the Yale University Prevention Research Center
- **Alan J. Russell, Ph.D.**, Highmark distinguished career professor and director of the Disruptive Health Technology Institute at Carnegie Mellon University
- **David Sinclair, Ph.D.**, researcher and professor of genetics at Harvard Medical School
- **Gary Small, M.D.**, director of the UCLA Longevity Center and author of *The Longevity Bible*
- **Ursula Staudinger, Ph.D.**, the Robert N. Butler professor of psychology at Columbia University and director of the Columbia Aging Center in New York City



LONGEVITY SECRETS OF 3 CENTENARIANS

By Stacey Colino

RUTH KOBIN (102)

Ruth Kobin, a former actress who also worked in the beauty and hosiery industries, lives on her own in New York City and maintains an active life. She enjoys going to the symphony, doing crossword puzzles, reading mysteries and historical novels, and watching football. (She's a New York Giants fan but roots for the Jets, too.)

"I don't just watch it, I stand and cheer and yell," says Kobin. "I think that's part of aging well."

The mother of two daughters, Kobin has 16 great-grandchildren and does Pilates (with either a private lesson or mat exercises on her own) at least four times per week. "I keep moving to keep up with my great-grandchildren," she says. "I've always exercised. I think it's important to start young, but it's never too late."

Doing Pilates is "not always easy," she adds. "If I'm not doing it correctly, I stop and regroup. It requires a lot of mental focus on what you're doing and how you're doing it. It's a good training for the brain, too."

Her longevity includes an absence of tobacco, but she does drink alcohol.

"I've never smoked, and I didn't have a drink until I was 34," Kobin says. "Now I have one cocktail a night."

"I'VE ALWAYS EXERCISED. I THINK IT'S IMPORTANT TO START YOUNG, BUT IT'S NEVER TOO LATE."



ALBERT FELDMAN (100)

Albert Feldman credits a good part of his longevity to being lucky with love — he had been married twice in his long life. “I was married to two of the most wonderful women in the world. I loved them both and lost them both,” says Feldman, who worked in the fur industry in New York City before retiring to Delray Beach, Fla. “My wives kept me elevated and happy. Now, I have a blond girlfriend who’s 75; we see each other every day.”

To stay healthy and fit, Feldman works with weights, walks on the treadmill, or rides a stationary bicycle at his community fitness center each day and plays bridge five or six times per week.

“I try to be happy and help other people be happy,” he says. “I will go out of my way to let other people know how old I am. Most people think I’m about 75 when they meet me because I walk well, my skin is perfect, and I carry myself extremely well.”

His diet has always consisted of “sensible food” — fruits and vegetables, lots of fish, and meat once or twice a week. “I don’t like sweets and I don’t eat junk food,” he says. “I stick with real food.”

He still enjoys alcohol, and every night, he has a glass of white wine with dinner. His healthy lifestyle includes going out regularly; he and his girlfriend eat dinner out three or four nights per week.

Feldman says he used to be a light smoker, having a cigarette with a cup of coffee. He kicked that habit approximately 30 years ago.

Feldman has maintained a healthy weight his entire life and also balanced work with fun.

When he was toiling in the fur industry, he reveals he worked a four-day week so he had enough time to play golf and enjoy life. He is the father of one daughter.

“I DON’T LIKE SWEETS AND I DON’T EAT JUNK FOOD . . . I STICK WITH REAL FOOD.”





JEAN MURRELL CAPERS (101)

Jean Murrell Capers, a retired judge in Cleveland, graduated from high school at age 16 and worked as a school teacher before becoming a lawyer. Married twice, she didn't want to have children because she wanted to concentrate on her career.

In 1949, Capers became the first African-American woman to be elected to the Cleveland City Council, and she is the oldest living retired judge in Ohio (she retired from practicing law in 2011). "I always used two references on the bench — the Bible and the Constitution — and I was never overturned in any case I ruled on," she says.

"I was taught to always prepare like you represent the other side of the case [as well as your own] — *that* stood me in good stead," adds Capers, who believes her faith and her desire to be a good citizen have contributed to her longevity.

Capers is establishing a foundation in her name and

says: "The main reason I have accomplished what I have is because of my parents, who pushed me to be a good citizen."

Judge Capers sticks to a balanced diet and still exercises. She says that she used to smoke and drink occasionally with certain friends, but no longer

SHE BELIEVES HER FAITH AND HER DESIRE TO BE A GOOD CITIZEN HAVE CONTRIBUTED TO HER LONGEVITY.

does. She eats lots of fruits, vegetables, chicken, and fish. During cold weather, she always eats oatmeal for breakfast.

She spent part of her early life on a farm and says she drank lots of milk while growing up. These days, she bends over and touches her toes 10 times each morning to preserve flexibility. She also does squats, while holding a chair for support. □

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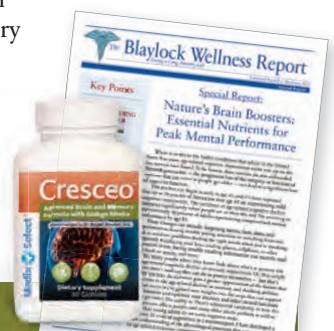
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SCI-TECH

The Art of the Puzzle

Remember the old wooden toy you had as a child, the one in which you had to manipulate a steel ball through a maze filled with holes by tilting it just right? Here's that puzzle on steroids: It's called the Superplexus Vortex. The extraordinary 3-D labyrinth is set inside a 36-inch diameter acrylic sphere and is mounted so you can tilt it in any direction to guide the marble. The track is so intricate that if it were laid out in a straight line it would be 10 yards longer than a football field. Completion requires a minimum of 425 turns, although the difficulty level can be customized. In addition to being a complex brainteaser, the Superplexus also is a stunning work of art, with each one handcrafted by designer Michael McGinnis. The cost: \$30,000, from Hammacher Schlemmer. □

INSIDE

- 60 Life & Trends**
Adjust Your Home Space
- 66 Science & Technology**
Make Internet a Safer Place
- 70 Money**
IRS Loophole for Obamacare
- 74 Travel**
Your Best Shot at Golf School
- 82 Healthy Living**
Fitness Beyond 50



COURTESY OF HAMMACHER SChLEMMER

Adjust Your Home Space

Make every room in your house more comfortable by following the **ergonomic principles** used by top office-furniture manufacturers. ❖



BY TEMMA EHRENFELD

ERGONOMIC OFFICE furniture helps you work more comfortably and efficiently, and now you can make your entire home easier on your body by using the same principles employed by the designers of workplace chairs and desks.

“Think about all your furniture the same way you choose a mattress,” says Nick McElhiney, a certified ergonomics-assessment specialist with ErgonomicEvolution.com. “Ask yourself, Does it function the way I would like? Does it fit my body type? Can it be adjusted?”

LIVING ROOM

You may happily sink into a soft lounge chair, but if you’ll be sitting a long time, reading or watching TV, you’ll end up with an aching back,

neck, or shoulders. Soft seating is especially unhealthy for the elderly, who may injure their hips when they struggle to pull themselves up.

Ideally, every chair you own should have solid back support and let you sit with your feet touching the ground and your knees at a 90-degree angle.

The problem is that many of us don’t fit standard furniture. Tall people often end up slouching in low sofas and shorter folks find themselves perched on the edge of seats, getting no back support. For the petite, the solution can be older model chairs designed when people were smaller.

Duane Collie, owner of The Keeping Room, a furniture store in

Alexandria, Va., recommends the 297-07 Leathercraft recliner: “It’s one of the few on the market that lets the ladies in the 5-foot range sit upright” without dangling feet.

It’s possible to buy upholstered furniture that’s as adjustable as office chairs (ERGOselect 6204 and 6206 are examples available in New Jersey and Florida). Modern-design lovers might shop online at Knoll.com, a venerable U.S. furniture-maker known for its

range of ergonomic seating. In Chicago, Eurofurniture.com sells “stressless” seating with patented technology the company claims automatically adjusts the angle for your comfort when you sit, even if you are tall.

The key is to consider each person’s needs.



If Mom and the kids are small and Dad's tall, choose a low, shallow sofa for them and a big recliner for him.

KITCHEN

Any designer will tell you that just about everyone needs to make adjustments to standard kitchens. A tall person, for example, might do best with a sink 10 inches deep, and a short person with one as shallow as 5 inches. Think carefully about customizing to your height if you're remodeling your kitchen or buying a new home.

How high should countertops be? Yours are too low if your lower back is killing you after you cook Thanksgiving dinner, and too high if the pain is in your upper back and shoulders. Ideally, when you place your palms on the countertop, your

arms should be at a 45 degree angle. You can raise the counters you have now by installing wood of the correct thickness underneath the countertop. To lower

them, you'll need to remodel, says McElhiney. Consider installing counters at varying heights: a lower one to prepare food, like slicing and stirring, and another at bar height to hold ready-to-serve foods.

Pick drawers with self-closing gliders. McElhiney recommends cabinets with doors that swing up, which are more common in Europe and Asia.

They can be left open for easy access, without getting in the way. To reduce time spent bending while searching for items in the back, use pullout shelves in base cabinets.

Also, think about where you keep appliances and food. Avoid

overstretching by storing heavy items at a height from your hips to your shoulders. Medium-weight items should be just above or below the heaviest ones, but not higher than eye level or below the knees. Light items (like cereal boxes) can be stored high or on bottom shelves.

Install cooktops, wall ovens, and microwaves at heights that work best for the person who uses them most. A microwave placed high, such as above the range, is usually a bad idea — it's often too far for a short person to reach safely, especially if she must stretch over a hot stove.

For about \$800, you can buy Sharp's pull-out microwave drawer, which can be installed at ideal height and opened by pushing a button.

BEDROOM

If your mate keeps you awake by tossing and turning, the Better Sleep Council, a mattress industry group, recommends a "memory foam" mattress. The foam absorbs and minimizes movement.

If one spouse is much heavier than the other, consider an air-adjustable mattress with different degrees of firmness for each side, such as the Sleep Number bed (SleepNumber.com). Boutique latex mattress firms, like Flobeds.com or Earthsake.com, sell panels that can be stacked to adjust firmness for each

sleeper. Flobeds.com will give you a recommendation based on each individual.

BATHROOM

Seniors often add features such as grab handles to make bathrooms more user-friendly. Another great addition is to light the way from the bedroom to the bathroom using night lights with built-in motion sensors every 20 feet or so. They turn on automatically when you walk near them, eliminating groping for a switch in the dark,

says Delia Treaster, a certified professional ergonomist.

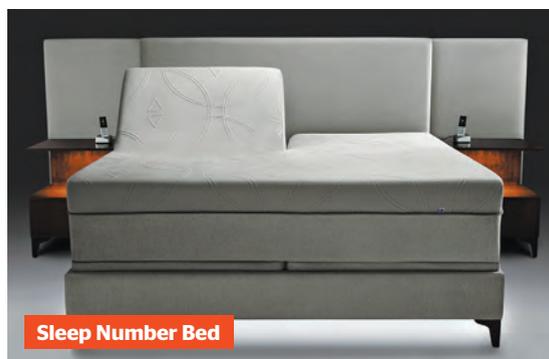
HOME OFFICE

It's important that the placement of your keyboard, monitor, mouse, and lighting lets you work without straining your eyes or muscles. Desk chairs should have a reclining backrest, height-adjustable arm rests, a swivel in the base, and a height-adjustable seat.

Recent research has shown that prolonged sitting is bad for health. For some people, the solution is a sit/stand

desk that pops up and down with a hand crank or electric mechanism.

Other than ErgonomicEvolution.com, sources for good sit/stand products and additional comfortable home office products include Geekdesk.com, BeyondTheOfficeDoor.com, Ergobuyer.com, and ErgoStoreOnline.com. □



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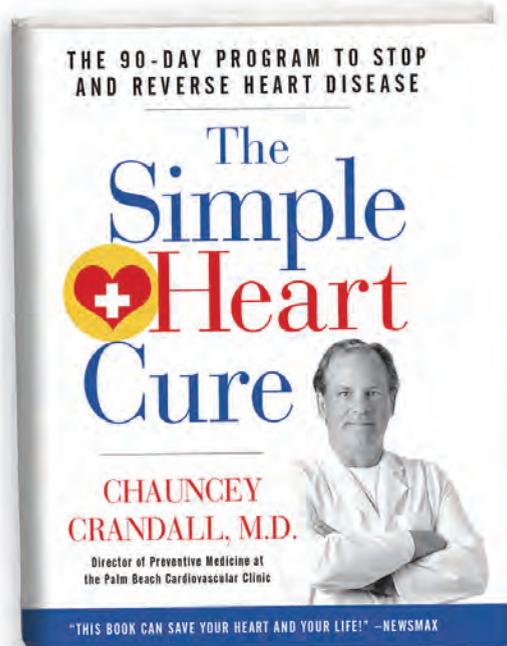
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Parents Need to Take Control



DR. LAURA SCHLESSINGER

5 MINUTES

I FINALLY FIGURED OUT THE MAIN problem with young people today: parents.

For at least one or two generations, parents have required little of their children while giving them everything.

One family I met with has a mother and father who are simply wonderful people.

However, the daughter, a pre-adolescent, had become the tyrant of the family.

She was moody and had outbursts of rude, disrespectful, and mean behavior toward her 5-year-old brother. As a result, the little boy had become submissive and sullen.

I recommended the following to the mother: At the first sign of her daughter's nasty behavior, eliminate whatever next activity she has scheduled with no warning. The logic is simple: Surprise attacks always get everyone's attention.

When the daughter yells and tries to bully her way into getting the activity back, I advised, warn her that if she continues, the next activity will also be gone.

My conversation with the mother took place one hour before the daughter was to be driven to her basketball game. We stayed in text contact. The first text from Mom read: "basketball gone."

She then warned her daughter that any further acting up would be met with the loss of the next activity. Yup, that was lost also. Then, miraculously, the daughter contained herself.

I explained to the mom that while it seemed wonderful to make so many activities available for her daughter, the girl took them for granted since she didn't have to earn them in any way. Children today are kept so busy

with activities that they have come to see them as entitlements, and not privileges.

This little girl will come to see that those fun activities come after they are earned with respectful, cooperative behavior.

Now let's talk about her younger brother. Because he is picked on constantly

by his sister, he speaks in a voice one can barely hear, doesn't make eye contact, and whines like a baby.

I made the following recommendations to his dad: First, do not respond to whining. Second, do not respond when the child speaks in a barely audible voice.

I later got a text from the happy mother who said he behaved more self-confidently and had his first sleepover without incident.

The moral of this story is children have to earn their perks and parents are in charge.

Few words, a strong attitude, and plenty of hugs go a long way. □

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Cyberspace is often a **dangerous place for children**, but these simple steps can go a long way to blocking the worst the Internet has to offer. ::



5 Ways to Keep Your Child Safe on the Internet

BY JOHN EDWARDS

A GENERATION AGO, PARENTS WORRIED ABOUT what their kids might see on TV. Now the Internet provides an array of websites, social media, email, texting, and other services that make parental concern about late 20th century TV sex and violence seem almost tame by comparison.

Like the real world, the Internet never can be made entirely kid safe. Yet children can be effectively shielded from cyberspace's dark corners with the help of a few easy-to-configure parental controls and privacy and content filters. Such tools, combined with some fundamental parenting (or grandparenting) skills, will help you protect the kids in your life from digital dangers.

1 INSTALL WEB FILTERING

The router that connects all of your home's computers, phones, tablets, gaming systems, and other devices to the Internet is the best place to begin the task of filtering objectionable Web content. Network security firm

OpenDNS (www.opendns.com) offers three router-based parental control options: OpenDNS FamilyShield, OpenDNS Home, and OpenDNS Home VIP. The OpenDNS FamilyShield, which is free, is the easiest to use, since it includes preconfigured adult content filtering. The more flexible OpenDNS Home (also free) and Home VIP offerings (\$20) allow users to customize their router security and filtering settings. Home VIP also includes enhanced customer support and several other features.



ROUTER

2 ACTIVATE OPERATING SYSTEM PARENTAL CONTROLS

Microsoft began building parental controls into its Windows operating system starting with Vista. The settings allow parents to monitor and control desktop and laptop PC operation, such as limiting how long specific accounts can use the PC and which programs the user

can run. Web-filtering capabilities are also provided, as are user-activity reports that can be emailed directly to a parent's inbox.

To create customized parental controls in Windows Vista or Windows 7, click Start, type "parental controls" and press Enter. In Windows 8, visit the Start Screen, enter "family safety," choose Settings, and open Family Safety.



WINDOWS

Apple began building parental controls into its

Macintosh operating system with the release of OS X 10.4 Tiger. Mac users can now activate and configure Web filtering, set system time limits, specify which applications a user can run, and block purchases and downloads from the Mac App Store. Parents can also select who a child can communicate with via the Mac's Mail, Messages, and Game Center services. In Mac OS X 10.5 and 10.6, parental controls can be accessed and configured by opening the Apple menu in the top-left corner of the screen. Next, select System Preferences and in the System section choose Parental Controls. In OS X 10.7 or later, the steps are identical, but the parental controls can be set only via a parental controls account.



APPLE

3 PROTECT MOBILE DEVICES Limited parental controls are also available on Apple iOS devices, including iPhones, iPads, and iPod Touch devices. The settings, called Restrictions, allow parents to bar access to specific apps, such as FaceTime and the Safari Web browser. Children also can be prevented from performing certain tasks on their device, such as acquiring and installing apps. Content, meanwhile, can be restricted by rating or type. Google's Android operating system, unfortunately, doesn't provide built-in parental controls.



4 CHECK SOCIAL NETWORK SETTINGS Parents need to review the privacy and security settings on their kids' Facebook, Twitter, and other social network accounts to ensure that critical personal information isn't being revealed to the world. This is extremely important, since social networks are often where pedophiles lurk. To keep strangers from learning too much about a child user, restrict the visibility of

profiles, posts, photos, and other key types of account content to people who have been approved.

5 BECOME INVOLVED Adding controls to devices and Web browsing

is important, but there is no substitute for parents paying attention to what their children are doing online, advises Jayne A. Hitchcock, president of Working to Halt Online Abuse (www.haltabuse.org). "I encourage them to simply ask their kids what they're doing," she says.

Hitchcock says parents should also make sure that the bedroom, study room, or family room door remains open whenever a child inside is using a computer or mobile device. "If it is [closed], that's a warning sign," she says. Another red flag, Hitchcock notes, is a child who slams



a laptop computer shut or quickly hides a mobile device whenever a parent approaches.

"That means their child is doing something they shouldn't be doing online and it's time for a talk," she says. □



STUDY: PARENTS UNAWARE OF KIDS' ONLINE ACTIVITY

A recent survey conducted by Netmums, a U.K.-based parenting organization, found that many kids are accessing inappropriate content on the Web and their parents are unaware of it. The results were eye-opening:

- **57 percent** of children have accidentally accessed inappropriate Internet content such as porn, although only 9 percent looked for it deliberately; and 6 percent of kids had been exposed to violent porn.
- **11 percent** had viewed suicide sites and child-abuse images.
- **64 percent** of kids have had a "negative experience" online, but only 22 percent of parents are aware of the fact.
- **73 percent** of parents believe that their child spends under an hour a day online. Children, however, say they spend at least double that time on the Web. A full 75 percent of parents say they attempt to restrict screen time. □

Must-Know Tricks for Every **Smartphone** User

Feeling less than smart when it comes to your phone? Check out these **simple tips** designed to put you in control. ❖

BY JOHN EDWARDS

THE MOST irritating thing about smartphones is that they sometimes make their users feel stupid. When facing an array of complex features, it's easy to feel befuddled. But you'll be feeling more in control with these handy tricks every smartphone user should know.

■ **Improve Connectivity:**

Can you hear me now? If not, try moving closer to a window, because walls can weaken signals. Also, move away from computers, TVs, or other electronic equipment. They can interfere with smartphone connections.

■ **Take a Screenshot:** If something interesting appears on your smartphone's display, such as a photo, webpage, or a new high-game score, you can save the image. On an iPhone, simply press and hold the Home button, then tap the Sleep/Wake button. Listen for the shutter click sound. The image will be stored in the iPhone's camera roll or in the saved photos section. Android smartphone users can capture a screenshot by holding the Power and Volume Down buttons simultaneously. To find the image, look inside the "Captured Images" folder in the phone's Gallery app (Android 4.0 or later required).

■ **Ditch Web Spies:** GPS and related smartphone location services can help you drive somewhere, but they also allow websites to track your whereabouts. If you're uncomfortable being electronically followed, it's relatively easy to turn off this function.



On an iPhone, go to Settings > Privacy > Location Services and slide the on-screen switch to "Off." The process for disabling location services on an Android smartphone varies slightly between models and Android versions. On most devices, you can get the job done by going to Settings > Location Services and unchecking "GPS satellites" and "Google's location services."

■ **Quick Fix:** Smartphones will sometimes suddenly act oddly. Apps may crash or fail to launch, and the device may forget contacts or other data. It's time for a restart.

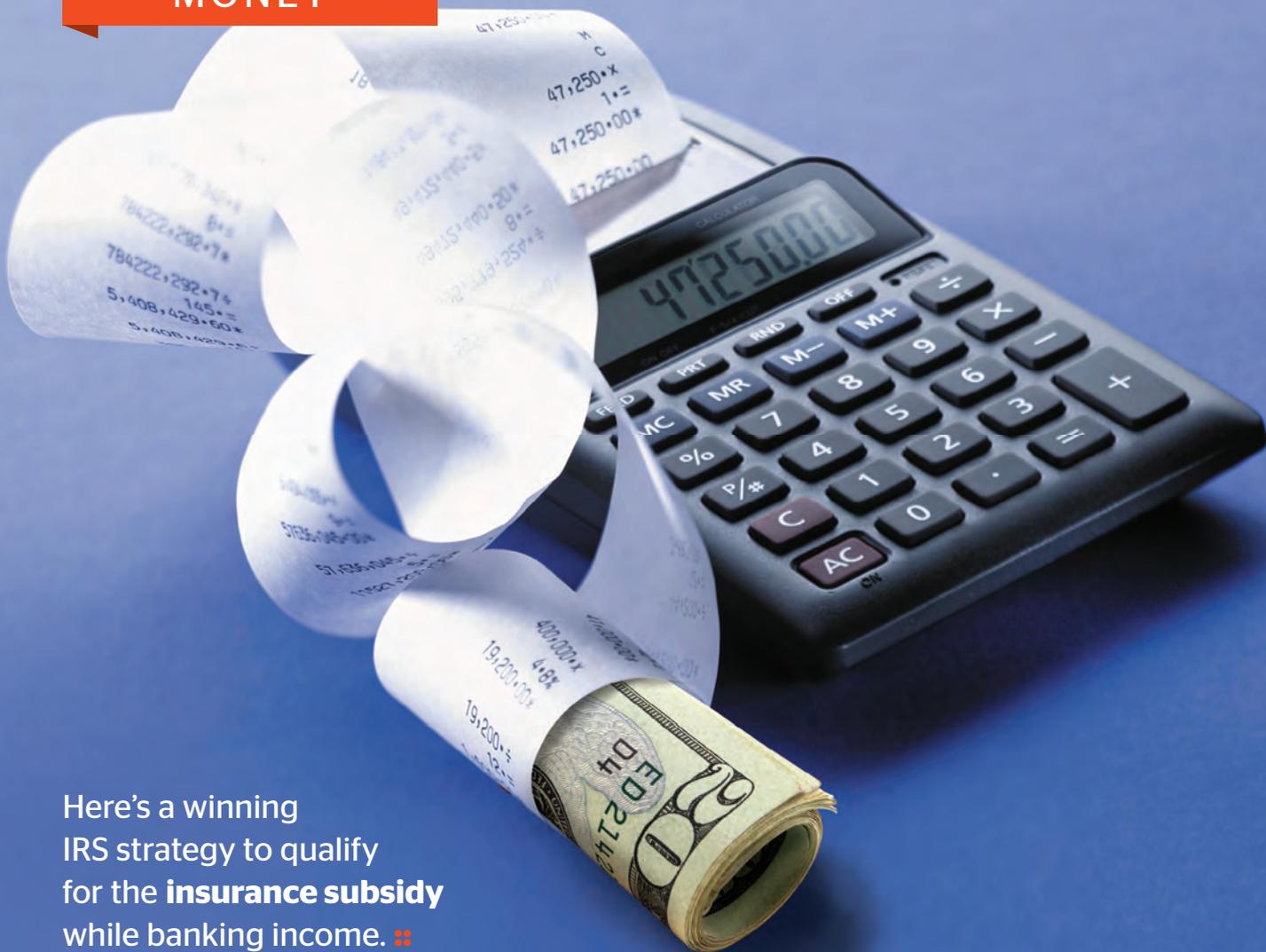
To restart an iPhone, press and hold the device's Home and Sleep/Wake buttons simultaneously for at least

10 seconds, or until the Apple logo appears. If the unit continues acting strangely, try restoring the device to its original factory settings. To do this, go into iTunes, click on the iPhone's icon and then click on "Restore" in the "Summary" tab. For an Android, check the owner's manual, since the process differs among models.



■ **Save a Wet Phone:** If your smartphone gets wet, immediately turn it off and dry it with paper or cloth towels. Next, remove the SIM card. Then plant the smartphone deep inside a bowl of dry rice for 24 hours before replacing the SIM card and trying to turn it on. An even better approach is to use Kensington's EVAP pouch (\$19.99 at Kensington.com), which contains a moisture-removal agent.

Kensington claims it is 700 percent more effective than rice. Unfortunately, no solution is 100 percent effective at saving a water-damaged phone. □



Here's a winning IRS strategy to qualify for the **insurance subsidy** while banking income. ::

Obamacare **Loophole** Can Help You Pay Less While Earning More

BY DAVID JOHN MAROTTA AND MEGAN RUSSELL

THE AFFORDABLE CARE ACT (ACA) PROVIDES subsidies to Americans making up to 400 percent of the poverty level — that's about \$94,200 for a family of four. A study by Families USA suggests that 71 percent of those in the individual market will be eligible for a subsidy.

DAVID JOHN MAROTTA



David John Marotta is president of Marotta Wealth Management, Inc. of Charlottesville, Va., providing fee-only financial planning and wealth management at www.emarotta.com. Megan Russell studied Cognitive Science at the University of Virginia and now specializes in explaining the complexities of economics and finance at www.marottaonmoney.com.

Rather than exclusively targeting those with a small net worth, the ACA provides aid to low-income people and ignores net worth. This creates an IRS loophole allowing you to bank substantial income and still receive the Obamacare subsidy. The following example uses a family of four to illustrate the strategy, which you may be able to adapt to your own situation.

Michael and Lisa, both 51 years old, own a family business and have two children, Jacob, 17, and Emily, 14. Last year their business produced income of \$140,000. They have lived well below their means, saving and investing diligently. They could retire at any time and live comfortably, but they want to keep earning money while not paying a fortune for their health insurance,

which is rising dramatically.

Thanks to Obamacare's focus on income and not net worth, with a little tax planning, Michael and Lisa can continue to earn substantial income and qualify for an Obamacare subsidy, drastically reducing their insurance costs.

Here's how they can do it.

Imagine that Michael and Lisa each pay themselves \$33,000 in wages. In 2014, they can each contribute \$17,500 to their 401(k) and, because they are over 50, an additional \$5,500 of catch-up contributions. Deduct the contributions from the paycheck, and this leaves them each with a \$10,000 paycheck, creating a total of \$20,000 in taxable income.

Then, the business can also give them an additional 25 percent of their salary as a match or as a profit-sharing bonus in their 401(k) at the end of the year. They each gain an extra \$8,250 that is untaxed.

Under Obamacare, household income is based on modified adjusted gross income (MAGI). MAGI includes IRA distributions, but there are deductions that can lessen it: certain contributions to retirement plans, alimony, moving expenses, and self-employment expenses.

In 2014, Michael and Lisa can each contribute \$5,500 to a Roth IRA plus an additional \$1,000 catch-up provision. Although these IRA contributions do not reduce their MAGI, money in a Roth IRA will never be taxed again, so any interest and dividends in future years will not inflate their income later and ruin their subsidy-gaining strategy.

Because they run a family business, their children can earn incomes as well.

At 17 and 14 years old respectively, Jacob and Emily could each be paid \$23,000 and put \$17,500 of it in the company's 401(k). The company will contribute an additional \$5,750 in match and profit sharing.

This leaves each teenager with a \$5,500 (taxable) paycheck, which is perfect for funding their own Roth IRA. Using this plan, the family has put a total of \$109,000 into the company 401(k), \$24,000 into Roth IRAs, and now has a taxable income of only \$31,000, which includes \$20,000 adjusted paychecks to the parents and \$11,000 total to the kids.

With this MAGI, the family of four would be at 132 percent of the poverty level. This qualifies them for the maximum benefit, requiring them to pay just 2 percent of their income for a healthcare premium. The cost of a Silver plan, normally \$10,825, would cost them only slightly more than \$600 per year!

Even a hypothetical family of four with \$2 million in savings can trim their health care insurance cost from \$10,825 to \$600 per year with Obamacare subsidies.

At age 65, Michael and Lisa will retire fully and enroll in Medicare. They will not need to take Social Security or required minimum distributions until age 70. They will have five years with no income where they can convert much of their retirement money to Roth IRAs and enjoy more tax savings.

The ACA, although targeted to be health insurance reform, provides just one additional method of manipulating the government for

entitlements. Even if Michael and Lisa have \$2 million in savings, all they have to do is to keep their income low and their healthcare will be subsidized.

The great complexity of the tax code offers a great opportunity for tax planning.

Also, if you try this MAGI-lowering technique, you may be able to take advantage of many other federal or local benefits. □

INDIVIDUAL RETIREMENT PLANS GROWING

Diverting income into certain retirement plans can greatly ease your tax bill, and as the chart below illustrates, the value of Americans' individual retirement plans has been increasing after surviving the stock market plunge in 2008.

INDIVIDUAL RETIREMENT PLAN VALUES in trillions of dollars



2010 is most recent year statistic available. Plans include Simple IRA, Roth IRA, SEP and Traditional IRA. Dollars reflect fair market value.

SOURCE: IRS

Dream Wedding Without the Nightmare Expense

By making **smart choices**, it's possible to splurge on the big day without breaking the bank. ❖



BY TEMMA EHRENFELD

CAROL BOUCHE DUNKIN HIRED HER BEST FRIEND, A BUDDING photographer, to shoot photos at her wedding. “Big mistake,” says Dunkin, who now produces bridal shows near Philadelphia. “We were having too much fun goofing around.

“The pictures were, well, lousy.”

As the average price of an American wedding approaches \$30,000, the number of options has grown, along with pressure to have the biggest and best of everything. But it is possible to keep the bill down while still having a dream wedding, industry insiders say. These “I do’s” and “I don’ts” can guide you as you plan the day you (or your children) say “I do.”

I Do...

... dream big – then establish priorities. Your happiness is at the top of the list. If it pleases you, splurge on a famous DJ and economize by picking a plain-vanilla hall. Still, take care that your compromises don’t seem incongruent or odd to your guests.

As Jackie Tan of New York’s Neuman’s Catering puts it: “You don’t park a Rolls Royce in a shack and you don’t park a jalopy in a mansion.”

... plan to be flexible about date and time. June, August, September, and October are peak wedding months, followed by the December holidays. Off-season, vendors often give attractive discounts. You’ll also save big if you forgo Saturday night, or opt for a lunch instead of dinner.

I Don't...

... hire vendors based on their beautiful websites. Talk to previous customers, and read the fine print.

... need to be afraid to haggle. Just about everything is negotiable. “The spending mistake I most often see is forgetting to negotiate. Many vendors will be willing to lower their prices if asked,” Kelly Sartorius, a member of the AFWPI in South Carolina, tells Newsmax.

... want to change my mind late, or buy too soon. “Don’t buy anything until you have made your decision on the theme and colors of the wedding,” says Owen. “Brides often start buying favors right after they get engaged and then change their minds. This can get expensive.”

... check out offbeat venues. A posh downtown hotel that caters to business may be empty on weekends, notes Richard Markel of the Association for Wedding Professionals International (AFWPI). Consider public buildings or parks. More brides are hosting weddings in their own home, says Gaby Owen of Mimi & Company in Sacramento, Calif. Just be sure to adjust your guestlist accordingly.

One couple shopped around Manhattan and discovered that the \$7,000 cost for renting the elegant townhouse of the Council on Foreign Relations was a better value than a wedding hall. They held the ceremony, dinner, and dance all in one building near public transportation. Guests often look forward to weddings that are held in unusual or interesting places.

... ask the planner and venue for catering referrals. You may be able to find better value. The groom who

married in the townhouse chose a caterer on his own and negotiated down the price. "But the planner who works with the Council on Foreign Relations told me I could do better," he says. "She offered several recommendations, and we got much better food for the same money."

... consider a disc jockey instead of a band for the reception. It'll be about a third of the cost, and you'll be able to play the music of your choice.

... avoid bridal shops. And retail. Also, avoid famous brands unless you can buy direct from the manufacturer or use a retailer's coupon, says Melissa Shelley, of GeauxMelange in Sacramento. You might alter a relative's dress, or buy a used gown at sites like RecycledBride.com. After the wedding, sell or donate gowns to get a tax deduction. This applies to bridesmaids' gowns as well. The Glass Slipper Project (GlassSlipperProject.org)

and DonateMyDress.org will give them to high school students who can't afford prom dresses.

... skip the full bar. Instead, you might have a "signature cocktail" with just one spirit, and perhaps beer and wine, says Joy Agness in Pembroke Pines, Fla. Another option is a no-host bar, set up so guests can pour their own drinks.

... look for alternative rentals. You can get chairs from local nonprofits rather than pay venue prices, Shelley notes. Want a great deal on a limo? It sounds crazy, but check funeral homes. They often offer cut-rate prices on non-hearses when they are not being used to transport loved ones to cemeteries.

... simplify table service and setup. Go for a buffet dinner. Guests often prefer serving themselves because they can take exactly what and how much they want.

... skimp on photography. Wedding professionals often spout tales of photography gone wrong. For her own wedding, jewelry designer Emily Wilke of StyleAvenueStudios.com chose an acquaintance who charged only \$900, compared to the average cost of \$2,000-plus. "My maid of honor had to cut off the photographer from the open bar after six glasses of wine!" says Wilke. You may also regret it if you try to save money by assigning only posed shots to the professional. Candid photos are often the pictures couples end up most treasuring.

... focus on exotic flowers. You can cut your flower budget in half if you use local in-season blossoms, says The Knot's Anja Winikka. Moving flowers from the ceremony to the reception area can also trim the cost.

WITH THESE EXPENSES, I THEE WED...

Wedding costs have been steadily rising. In 2012 the average couple (or their parents) paid \$28,427 to get married in the U.S. Here's a breakdown of the average costs for common wedding expenses.

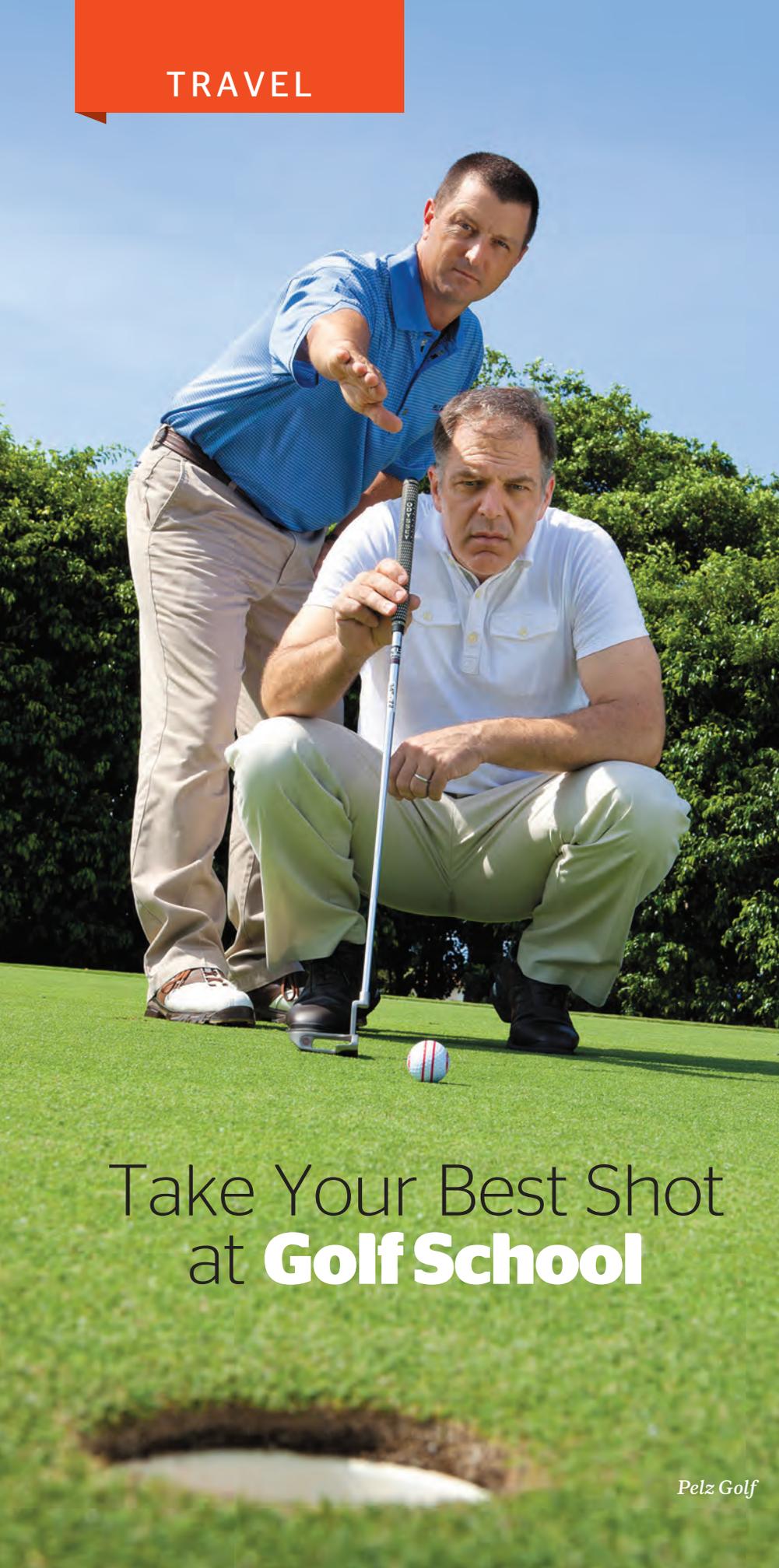
WEDDING COSTS	
Reception venue:	\$12,905
Ceremony site:	\$1,711
Wedding gown:	\$1,211
Catering:	\$63 per person
Wedding planner:	\$1,847
Florist:	\$1,997
Videographer:	\$1,619
Photographer:	\$2,379
DJ:	\$988
Band:	\$3,084

SOURCE: The Knot and Wedding Channel survey, 2012 wedding costs

... neglect my guests' comfort. "If you want to invite 200 people, do not try to cram them into a small space," points out Jason Holland, who focuses on customized honeymoons. Consider outdoor fans if you're getting married outside and there's a possibility of scorching weather. Sweltering guests are not happy guests.

In wedding craziness, even such simple points may be forgotten, which helps make the case for hiring a wedding planner

and someone to preside over the event. Once the big day comes, they can do the juggling while you enjoy the occasion. There's nothing wasteful about that! □



Take Your Best Shot at **Golf School**

These **great resorts** will take your game to a new level. ::

BY JEFF WALLACH

ONE THING I NEVER expected to learn at golf school was how to throw my golf clubs. But at Extraordinary Golf, a school founded by Fred Shoemaker, we not only practiced flinging seven irons, Fred also videotaped our efforts, and played the videos back to us right



SHOEMAKER

after playing videos of our group of students hitting golf shots with the same clubs. Our room full of intermediate and advanced students was amazed to see that while the tapes of our golf shots revealed a huge variety of swing flaws — from reverse pivots to over-the-top-moves — the films of our club-throwing often displayed fluid, natural swings and beautiful form that we barely recognized even when they were our own.

Fred's genius as a teacher was devising this clever way of showing us our swings were best when we weren't thinking about them.

The good news is that Fred is not an aberration. There are innovative golf schools across the country that can improve your game no matter your skill level or learning style.

The even better news is that most of them are located at great resorts that not only offer terrific golf courses to test your new-found knowledge, but accommodations that are the height of luxury.



Deluxe Float

While Idaho's Coeur d'Alene Resort (CdAResort.com) is most famous for its floating island green (left), CDA's renowned golf instruction program will teach you how to approach the other 17 greens as well. The resort now offers Randy Henry's Dynamic Golf School, taught by the renowned teacher who developed one of the very first (and best) club fitting protocols, at Henry-Griffitts Golf. The school operates on the theory that if you've tried emulating the swings of Palmer, Nicklaus, and Woods, it might be time to focus on your own natural swing, based on your own abilities.

Following classes, play one of the best-conditioned courses in the known world, Scott Miller's 6,803-yard par-71 perfect carpet of bentgrass punctuated by more than 60,000 flowers. On the famous floating green hole — the putting surface of which you approach in a wooden boat — hit a shot of from 95 to 200 yards, depending upon where it's been moved to that day.

Driving Near Disney

The curriculum at the Grand Cypress Academy of Golf (GrandCypress.com) in Orlando is nearly as wide-ranging as the rides at the nearby theme parks.

This acclaimed school spreads across 21 acres of grassy golf laboratories. The most intensive course of study is in the Fred Griffin Players School, a three-day program with only six students and two instructors including *Golf Magazine* Top 100 instructor Fred



NICKLAUS

Griffin. After school, and while staying at the luxe Villas at Grand Cypress or the nearby affiliated Hyatt Hotel, enjoy play on 45 holes of Jack Nicklaus-crafted golf courses (left).

You'll be able to practice shots to the ledged fairways, shaggy mounds, and plateau greens of the North and South Courses.

Take on the more wooded, less-bunkered

East Course or don your kilts for the St. Andrews-inspired New Course, with double greens, flowing burns, pot bunkers, and stone walls and bridges.



Pelz Golf

It's Not Rocket Science

Former rocket scientist Dave Pelz gave up his career to work on something truly difficult — improving your golf score. Pelz's research shows that golfers lose almost 80 percent of their shots to par inside of 100 yards, and hit 60-65 percent of all shots from that distance. His school addresses distance wedges, pitches, chips, sand shots, and putting in a concentrated effort to improve your short game.

Although Pelz schools are located at six resorts around the country, consider enrolling at the Cimarron Golf Resort (CimarronGolf.com) in Palm Springs.

Practice said short game on the par-58 executive Pebble Course. Or hit big and little shots on Boulder, a par-71 championship layout designed by John Fought. The course features sod-walled bunkers filled with crushed marble, curvy, rolling fairways punctuated by waste bunkers and framed by prairie grasses, and some of the best greens in the Coachella Valley. Guests wishing to stay close to the action can bed down at Cimarron's Raintree Vacation Club condos.



Grand Cypress Academy of Golf

P. 74: PELZ/COURTESY OF PELZ GOLF / SHOOTER/COURTESY OF JO HARDY / P. 76: COEUR D'ALENE RESORT / COURTESY OF GRAND CYPRESS COURSE/COURTESY OF BENCHMARK RESORTS AND HOTELS / NICKLAUS/ANDY LYONS/GETTY IMAGES / GRAND CYPRESS ACADEMY/COURTESY OF PELZ GOLF / P. 76: KAPALUA GOLF ACADEMY HONGKONG/COURTESY OF KAPALUA GOLF / PLANTATION/COURTESY OF AIDAN BRADLEY/KAPALUA GOLF / EXTRAORDINARY GOLF/COURTESY OF MEADOWS COURSE/COURTESY OF SUNRIVER RESORT / P. 77: CARMEL VALLEY RANCH COURSE/GARY CRABBE/AGE FOTOSTOCK/GETTY IMAGES / SUNRIVER GOLF/COURTESY OF SUNRIVER RESORT / GOLF ACADEMY AT OLD GREENWOOD/COURTESY OF OLD GREENWOOD



Kapalua Golf Academy

Island Time

Designed by Hale Irwin across 23 acres of gorgeous, wind-blown Hawaiian topography, the Kapalua Golf Academy (Kapalua.com) features highly personalized instruction under the watchful eye of award-winning instructor Ben Hongo.



HONGO

Facilities include 85,000 square feet of grass teeing areas (down to 84,000 due to the divots chunked out during my visit), indoor bays, an 18-hole putting course, and spacious learning center. Plantation (below) is an 18-headed monster that plays host to the SBS Championship (formerly the Mercedes-Benz Championship), where the previous year's winners on the PGA Tour battled wind, length, forced carries, and each other over the evil love-child of Ben Crenshaw and Bill Coore. If you didn't win on tour last year, or have a limited supply of golf balls, consider Kapalua's Bay Course, gently designed by Arnold Palmer, as a sensible alternative.



Extraordinary Golf

Fore Family Fun

The best possible family golf school destination may be Central Oregon's legendary Sunriver Resort (Sunriver-Resort.com). The Sunriver programs, led by Ryan Davis, analyze students' ball flight tendencies, swing paths, and putting planes to get at the root causes of their personal challenges (a nice way of describing swing flaws).

At Sunriver you'll also learn what makes for one of the best golf resorts on the planet.

Choose from the family-friendly nine-hole Caldera Links; the Woodlands, a classically-styled Robert Trent Jones II course laid out among Ponderosa pines; Bob Cupp's world-class Crosswater, boasting length and views of the snow-covered Cascade Mountains; and the kinder, gentler Meadows Course (below). Lodging choices include guestrooms, condos, cabins, and river lodges that make great bases for such activities as hiking, and fishing.





Study With the Zen Master

Extraordinary Golf (ExtraordinaryGolf.com) is a traveling road show of unexpected instructional techniques intended to teach students to coach themselves through development of awareness.

The club-throwing exercise is just a single example of how Shoemaker's methods reveal that we each possess a fluid, natural golf swing — we just need to learn to eliminate the interference that comes between us and that swing.

The school's home base is the Carmel Valley Ranch Resort (CarmelValleyRanch.com), but it travels to resorts in Palm Springs, the East Coast, Canada, Japan, and elsewhere.



Three-day sessions include instruction in the short game, full-swing, curving the ball, contact, pre-shot routine, and even the time between shots. Lessons are highly personalized. The recently refurbished Carmel Valley Ranch Resort luxuriates across a 500-acre countryside estate in the foothills of the Santa Lucia Mountains in Carmel, Calif., close to wineries and another course you may have heard of (Pebble Beach).

The resort's par-70 Pete Dye golf course (left), which rolls through woods and mountains, recently underwent a major renovation that included reseeding of the entire layout with Bentgrass and enlargement of all the greens. Accommodations are in spacious, renovated suites.



Rustic Retreat

Don't let the rustic old-West appearance of the Golf Academy at Old Greenwood (GolfinTahoe.com), in Truckee, Calif., fool you. Inside the weathered wooden headquarters building lays a secret hideaway of high-tech analytics and the highest-caliber instructional brainpower.

The academy takes a shot-by-shot, performance-based approach to instruction,

helping beginners steer clear of bad habits, intermediates capture more fluid and powerful swings, and advanced players shave enough strokes off their games to reach the next level.

The luckiest students will choose to live on campus here — steps from the practice tees — in the Villas at Old Greenwood, upscale three-bedroom/three-bath cabins with hot tubs, decks, fireplaces, and luxurious appointments. □



Golf writer **Jeff Wallach** is executive editor of Golf Media Network and author of five books, including *Driven To Extremes: Uncommon Lessons from Golf's Unmanicured Terrain*.

Luggage

Looking for a new travel companion? These **innovative** bags add spacious convenience to your trip. ❖

BY BOB BERGHART

WHEELS OR NO WHEELS? Soft- or hard-sided? Carry-on or check-in? When it comes to choosing luggage, there is a bewildering array of choices.

But follow a few basic rules and you'll end up with a bag that can withstand airport carousel carnage and just about anything else modern travel can throw at it, says luggage expert Doug Dymont.

Rule #1: "Get a genuine lifetime guarantee," says Dymont, who runs a travel website called OneBag.com. Manufacturers of the very best quality bags guarantee their products. "If you're an average traveler — a couple of business trips a year, plus two or three vacations — the right bag should last a lifetime," he says.

When the airlines began charging for checked baggage in recent years, it sparked a sea change in the luggage industry, as travelers looked for bags that were small enough to carry on (for most airlines this means 22 inches long, 14 inches wide, and 9 inches high). Luggage makers began focusing their innovations on this market segment, and there are now many terrific carry-on choices.



▶ The **Ortlieb 85L Waterproof Duffel** (\$190, OrtliebUSA.com) is ideal for fishermen and anyone else who loves being around water. This German duffel is guaranteed waterproof, even when submerged. It comes with lashing points to tie the bag to a truck or boat.

CARRY-ONS



▲ Made by Briggs & Riley, the pioneers of wheeled bags, the **BRX Exchange Rolling Backpack** (\$350, Briggs-Riley.com) has the best of both worlds. When you run out of road, you can sling it over your shoulders like a backpack. A zip-down back panel conceals the wheels and keeps dirt and moisture off your back.



▲ Dymont's favorite carry-on, the **Red Oxx Air Boss** (\$235, RedOxx.com), is handmade in Montana. It's also military-spec tough. It comes with a genuine unconditional lifetime guarantee, and a special shoulder strap guaranteed never to slip.



◀ Patagonia's **Maximum Legal Carry-On** (\$159, Patagonia.com) is a rugged bag that is the biggest carry-on size allowed by airlines. Converts to backpack.

TAG/ISTOCKPHOTO / ORTLIEB/COURTESY OF ORTLIEB USA / BRIGGS AND RILEY/COURTESY OF BRIGGS AND RILEY / RED OXX/COURTESY OF RED OXX / PATAGONIA/COURTESY OF PATAGONIA

FOR THE ADVENTURER



◀ The car roof racks from Swedish manufacturer Thule are a byword for quality and durability. The company's clever **Crossover 60L Rolling Upright** (\$320, Thule.com) — the flagship of Thule's new line of luggage — comes with the same sort of bulletproof reputation. The soft-sided bag has a special crush-proof, lockable, and removable top compartment big enough for a few electronic devices and sunglasses.



◀ The **Eagle Creek Gear Warrior Wheeled Duffel 32** (\$285, Shop.EagleCreek.com) is built to withstand the toughest trips, with beefy zippers, lots of fabric reinforcement, and plenty of haul handles. A metal-hooked bungee for securing bulky items also handily doubles as a bottle opener.

GOLF TRAVEL

▼ The **Sun Mountain ClubGlider** (\$320, SunMountain.com) is the only golf travel bag that offers extendable legs and wheels to support 100 percent of the weight, making walks through the airport as pleasant as a stroll down the fairway. The legs retract into a molded tray for travel, and it comes with a TSA-approved lock.



CHECK-INS



▲ Another quality bag from Briggs & Riley, the **Large Spinner** (\$569) is perfect for those who prefer the protection and durability of a triple-layer polycarbonate case — supertough, but elastic enough to absorb the knocks. Their patented handle provides a flat interior for wrinkle-free packing. It comes with a TSA-friendly integrated lock.



▲ The **Osprey Shuttle 32"** (\$279, Ospreypacks.com) is one of the lightest big rollers around, weighing only 9 pounds. A large drop-flap design and two exterior compression straps make sure your load is wrapped into a tight bundle. Extra-large polyurethane wheels make it easy to roll, and a hidden loop lets you piggy-back another bag.



▲ Legendary German luggage maker Rimowa pioneered the use of lightweight and superstrong aircraft-grade aluminum luggage. The **Rimowa Topas Titanium 32 inch Multiwheel** (\$1,500, www.Bloomingdales.com) is about as tough as a piece of luggage can be.



▲ The **Avolve 30** (\$330, Victorinox.com) is made by renowned Swiss knife manufacturer Victorinox, so you know it's got high-class Swiss engineering in its DNA. The 30-inch Expandable Wheeled Upright, with a TSA-approved lock, has an ultra-spacious main compartment that can cope with an extended stay. □



NIFTY AFTER FIFTY

Fitness Beyond 50

Baby boomers are flocking to new gyms designed specifically for their workout needs. ❖❖

BY DAVID WRIGHT

AFTER HE HIT HIS 60s, BILL Lawler quit going to the gym. He was embarrassed by the “look” he was sometimes given by young members.

“The ‘look’ told me they were wondering, Why are you in here? You’re past your prime,” he says. “It was a little intimidating because I wasn’t in great shape and didn’t have bulging muscles. I was just doing the best I could.”

But now, at 69, the retired steel buyer from Indianapolis is happily working out again at a gym and feeling perfectly at home. He was lured back, like many other older Americans, by the growing trend to health clubs tailored specifically to baby boomers and seniors.

Typically there’s no one in these gyms under 50 — and that often includes the trainers. Background music is more likely to be Frank Sinatra than heavy metal. There are no grunting jocks slamming weights to the floor or competition to add

more pounds to the barbells. Exercise regimens are usually low impact and individually tailored to increase mobility, strength, and endurance.

There is generally less preening in front of the mirror and more sensible exercise taking place.

“Everyone here just wants the same thing: to live a healthy, balanced life and stick around for our grandkids,” says Debbie Teeple, who opened a 50-plus gym in Fishers, Ind., called Age Successfully.

The number of boomer and senior-only fitness centers has “exploded”



COOP'S HEALTH & FITNESS



NIFTY AFTER FIFTY/COURTESY OF SHIGGY CHINOMIYA/NIFTY AFTER FIFTY
COOP'S HEALTH AND FITNESS/COURTESY OF COOP'S HEALTH AND FITNESS
AGE SUCCESSFULLY/COURTESY OF AGE SUCCESSFULLY

over the last three years, says Colin Milner, CEO of the International Council on Active Aging. People older than 50 are now the fastest-growing part of the fitness-seeking population. “A lot of the problems we used to think of as related to aging we now know are related to disuse of the body,” says Milner. “Boomers have finally realized, Hey, we can do something about that. These new fitness centers provide an atmosphere where they can feel comfortable doing it.”

Working out at Age Successfully, retired AT&T switching engineer Gordon Smith, 65, tells Newsmax, “There’s camaraderie and laughter, and we older folks can tease each other a lot because we’re all in the same boat — we’re all trying to do something to get in shape.”

The fitness chain Nifty after Fifty has 42 gyms from New York to California.

Surprisingly, there are no weight stacks and no treadmills. “We found that treadmills were dangerous for seniors, so we use exercycles, stair steppers, and ellipticals to improve aerobic capacity,” says founder Dr. Sheldon Zinberg. “You don’t hear clanging weights or loud music — and you won’t see muscles bulging out of tank tops,” he says. Members thrive on low-impact strength machines and



HOW TO

GET GOING AT THE GYM

What should boomers do when they start working out at a health club? Experts offer these tips:

- **Decide on your goals.** Once you decide, make sure the club training staff understands your goals. You want to lose weight? Get more energy? Trainers can plan a program to help.
- **Tell gym staff about any health conditions.** They should also know what medications you’re on, as these could affect your successful participation in some exercises.
- **Don’t try to be competitive with other gym members.** Accept the limitations of advancing years and listen to what your body is telling you.
- **Don’t hesitate to go see your doctor.** If you experience headaches, dizziness, or other kinds of discomfort during your exercise regimen, make sure to contact your physician. □

balloon volleyball — where seniors sit in chairs and knock a balloon over the net — to boost balance. “We have had dramatic results in reducing coronary problems and diabetes complications as well as falls and bone fractures,” says Zinberg.

“Cane-Fu” — self-defense exercises with a cane — is popular, and many Nifty after Fifty clubs have driving

simulators that help seniors keep their driving skills sharp and retain their licenses.

Retired Los Angeles family physician Sami Khoury, 60, joined Nifty after Fifty after it got rave reviews from his patients. “I wasn’t comfortable exercising alongside teenagers any more,” he says.

MEDICARE BOOST

Across the nation, seniors’ exercise attendance has been boosted dramatically by the SilverSneakers program, encompassing more than 40 Medicare health plans that pay for gym memberships.

Regular gyms are also adapting to the burgeoning new market. Coop’s Health & Fitness, with three locations in South Carolina, has enrolled nearly 1,600 baby boomers.

“They are a big part of the membership,” owner Michael Cooper tells Newsmax. “They are a lot more educated and they

understand that strength training and exercise will increase the quality of their lives and the years of their lives.”

At Lantana Fitness, a small, friendly neighborhood gym in Lantana, Fla., owner David Arm says that a quarter of his members are in the SilverSneakers program. His trainers specialize in exercises that build core strength by mirroring everyday activities like bending to tie shoe laces, or reaching up to a shelf. One-hour stretching classes are packed with enthusiastic seniors.

“Our No. 1 goal is to get them off medications, and we’ve had great success,” says Arm.

Lantana Fitness has a registered dietitian, Andrea Szebeni, on hand to design sensible eating plans for boomers and seniors. Arm says, “Our members can even text her from a restaurant to ask, ‘What’s the best thing on this menu for me to eat?’” □

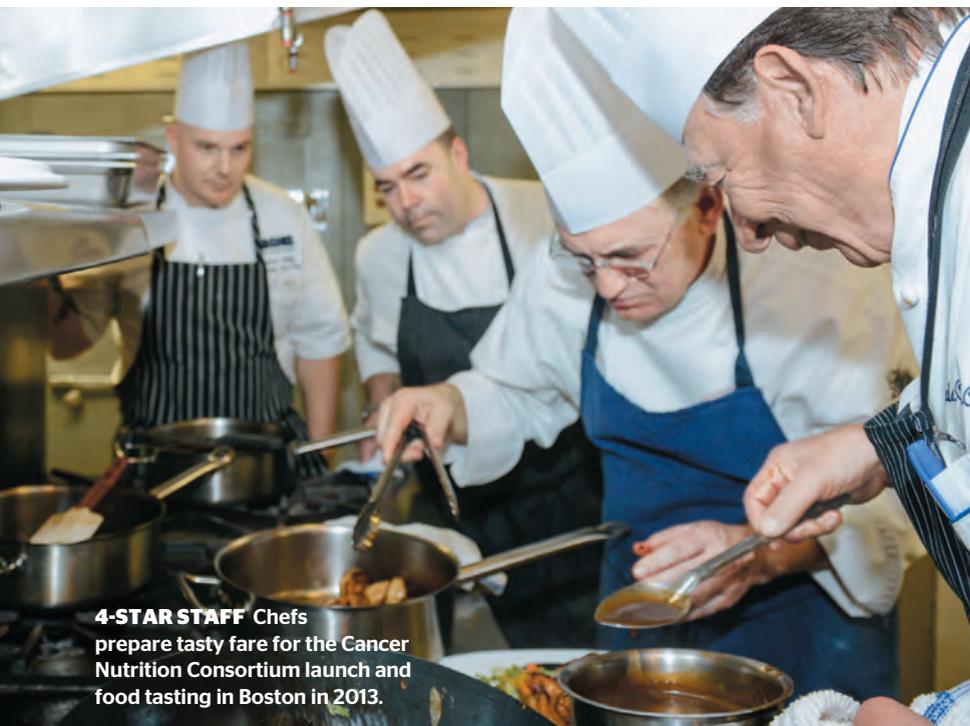
TRAINER/IMAGE SOURCE/GETTY IMAGES
LANTANA FITNESS/COURTESY OF LANTANA FITNESS



AGE
SUCCESSFULLY



LANTANA
FITNESS



4-STAR STAFF Chefs prepare tasty fare for the Cancer Nutrition Consortium launch and food tasting in Boston in 2013.

Eating Made Easier for Cancer Patients

A new organization is making it simpler to stomach the side effects of **chemotherapy**. ::

BY MICHELE BENDER

WHEN A LONGTIME patient came to see Dr. Bruce Moskowitz while the patient was undergoing breast cancer treatment, her top concern wasn't her hair loss or severe, sometimes debilitating fatigue. It was food.

"Its smell and taste had been altered because of her treatment, so meals she used to enjoy eating and cooking for her family were repugnant to her," explains Moskowitz, a primary care physician in West Palm Beach, Fla.

The patient had been to several major oncology centers for this issue, but no one helped. "You wake up

every day wondering what you're going to eat for breakfast, lunch, and dinner. I wake up wondering if I can actually eat breakfast, lunch, and dinner," she told Moskowitz.

He promised to do some research and call her in the morning. "I thought I would find a lot of information in the medical literature, but actually discovered no one had studied patients undergoing chemo and radiation in terms of their ability to eat," he explains.

Moskowitz changed that by co-founding the Cancer Nutrition Consortium, a not-for-profit whose goal is to improve the nutritional

and food experience of cancer patients. First, the Cancer Nutrition Consortium did a study with several top medical centers and more than 1,200 patients to determine the diet-related issues that cancer patients experienced. Most had symptoms like fatigue, nausea, and pain, which affected the foods they ate, their nutrition, and their ability to cook.

"People lose weight from treatments like chemo and radiation, and if you can't maintain your weight or your nutritional status, it affects your ability to complete your treatment," says Moskowitz. "Plus, every part of your body requires a certain amount of caloric intake to stay healthy."

With the study results as its guide, the Cancer Nutrition Consortium (CancerNutritionConsortium.org) gives patients information on what to eat when experiencing certain symptoms and provides recipes they can stomach on its website. All 120 (and growing) recipes are research-based, include nutrients that are needed when going through treatment, and use quality, easy-to-find ingredients.

Following strict guidelines, top chefs from some of the country's best restaurants, caterers, and medical centers including the Mayo Clinic and Johns Hopkins create recipes. They also consult scientists in flavor and smell to address the altered

taste and smell that cancer patients experience. Then a committee studies each recipe to make sure that the ingredients are appropriate.

Patients don't need special equipment or lots of time to prep these meals. In fact, they don't even need to know how to cook.

"The chefs work hard to make the recipes very simple with very few steps and ingredients so that even the person who doesn't cook can make them," explains Moskowitz. All



MOSKOWITZ

recipes offer ingredient lists, serving sizes, and step-by-step instructions as well as a breakdown of calories, protein, fat, saturated fat, carbs, fiber, sodium, and potassium. Some recipes come with video instructions.

You can choose from entrees, side dishes, salads, soups, desserts, and beverages. Of course, there are the healthy options like wild shrimp stir-fry with quinoa and homemade granola, but not all recipes are typically “healthy” fare.

For example, the recipe repertoire includes bacon cheeseburgers and cheesy macaroni and cheese.

“The majority of people in the study needed some comfort foods or else they couldn’t eat at all,” says Moskowitz. “These are healthier versions of those foods without artificial ingredients and a lot of sugar, which can act as a fuel to some cancers.” Clearly, the group’s resources and recipes are exactly what many cancer patients crave.

Jeff Sirlin of Needham, Mass., is one of those patients. “I was nauseous, developed mouth sores, and had a perpetual metallic taste

in my mouth,” says Sirlin, who had colon cancer. “Plus, the smell, taste, and textures of most foods made it extremely difficult to eat.” Once he logged onto the Cancer



FARE GAME Cancer survivor Jeff Sirlin credits dishes like wild shrimp stir-fry with quinoa (inset) for improving his appetite.

Nutrition Consortium site, he found things he could enjoy. “The recipes were the biggest help to me, and it gave me a level of comfort knowing this information had been vetted by credible organizations.”

Though the consortium began just two years ago, supported by Delaware North Companies and

member institutions including the Dana-Farber/Brigham and Women’s Cancer Center, Mayo Clinic Cancer Center, and University of Chicago Comprehensive Cancer Center, they have made big progress.

They also have impressive plans for the future including online courses — one for chefs and another for patients. Because many people don’t have the energy to grocery shop after a treatment, the group is also creating an app linked to major food store chains so that a store can assemble ingredients and have them waiting at the door.

“Eventually, we would like major cancer centers to have prepared versions of our recipes so patients can just go home with them,” says Moskowitz. They also plan to study the nutritional needs of people who have finished their treatment because the side effects can linger for years.

“It was challenging to maintain my weight and energy during my treatment, but the Cancer Nutrition Consortium is finding ways to make eating easier for cancer patients like me,” says Sirlin. “I look forward to where they take it from here.” □

SPICED SWEET POTATO SOUP

This hearty, healthy soup was created by sous chef Tracey Taylor at the Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins. Many people undergoing chemo treatments find the sweet and spicy flavors delicious.

INGREDIENTS

- 3 pounds sweet potatoes, peeled and diced into 1 inch cubes
- 2 tablespoons extra-virgin olive oil
- ½ teaspoon sea salt
- ¼ teaspoon ground cinnamon
- ¼ teaspoon ground allspice
- ½ teaspoon ground cardamom
- ½ teaspoon freshly grated nutmeg
- 6-8 cups vegetable broth, low sodium

DIRECTIONS

1. Preheat the oven to 400 degrees and line a baking sheet with parchment paper.
 2. Toss the sweet potatoes with the olive oil until they are evenly coated.
 3. In a small bowl, combine ¼ teaspoon of the salt with the cinnamon, allspice, cardamom, and nutmeg, and stir until well combined.
 4. Sprinkle the spice mixture over the potatoes, and toss again until evenly coated.
 5. Place the sweet potatoes in a single layer on the prepared pan and roast for 40 minutes, until tender.
 6. Pour ½ cup of the broth into a blender, add one-third of the roasted potatoes and blend until smooth, adding more liquid as needed.
 7. Transfer to a soup pot over low heat and repeat the process two more times. Stir in any remaining broth along with the remaining ¼ teaspoon salt before serving.
- Servings: 6**



Fix Your ... Carpal Tunnel

BY SYLVIA BOOTH HUBBARD

WHY YOU HAVE CARPAL TUNNEL SYNDROME

Your anatomy: Carpal tunnel syndrome (CTS) is caused by compression of the median nerve that runs through your wrists. It causes tingling, numbness, or pain in the hand, fingers, and arm. The median nerve passes through a narrow bridge in your wrist made of ligaments and bones (the “carpal tunnel”). In some people this tunnel is smaller, making them more prone to CTS.

Injury: Work-related wrist injuries are often singled out as aggravating factors, such as those caused by vibrations from power tools, or those caused by repetitive assembly-line jobs. Jobs involving constant use of a keyboard and computer are culprits as well. Musicians who play stringed instruments with a bow are also at high risk.



Gender: Women are more likely to suffer CTS, perhaps because their carpal tunnel areas are naturally smaller. Women have an added risk during pregnancy, when fluid retention can increase pressure in the carpal tunnel.

Age and illness: CTS affects almost 2 million Americans, and older people are more at risk, as are those with diabetes and arthritis.

WHAT TO DO

Use a keyboard wrist cushion: This foam pad is placed in front of a keyboard to support the wrist. It is widely available from office supply stores for \$10-\$25.

Try NSAIDs: Nonsteroidal anti-inflammatory drugs such as aspirin, ibuprofen (Advil), naproxen (Aleve) can relieve pain as well as ease pressure on the median nerve.

Take breaks: Take frequent breaks from whatever activity aggravates your CTS, gently stretching your hands and rotating your wrists. One expert recommends holding your wrists under cold water several times a day, because cold can reduce nerve damage.

Use dictation software: Reduce the amount of typing you do by using a program that converts your voice to text. Dragon is a speech-recognition software brand that costs from \$60 to \$200, depending on features.

Improve your posture: If working at a computer is the cause of your CTS, make sure you sit straight with your spine all the way to the back of your chair with your shoulders relaxed. Your wrists should be straight and your elbows resting at your side. Experts often suggest replacing a mouse with a trackball.



‘HUNT AND PECK’ DANGERS

Typing with two index fingers — aka “hunting and pecking” — is a common cause of carpal tunnel syndrome (CTS), according to experts. Mayo Clinic researchers say CTS and its pain and tingling begins with a “shearing” injury common in hunt-and-peck typists in which the tissue lining wrist tendons is damaged.

There are two solutions to the problem: First, if you persist in typing with your index fingers, you can reduce stress on tendons by simply curling the other fingers while typing. Or, you can learn to type with other fingers. In the long run, you’ll lower your risk of CTS and become a faster typist. □

Try a splint: Wear wrist splints at night to keep your wrists straight while sleeping. Splints are available over the counter; choose one that is snug but not tight. Up to 80 percent of CTS sufferers say splints reduce symptoms within a week.

Vitamins: Coenzyme Q10 (CoQ10) with magnesium malate and a high-dosage general B complex multivitamin has worked for some sufferers.

WHEN ALL ELSE FAILS

See your doctor: Your physician may give you steroid injections to reduce inflammation and relieve pressure on your median nerve. If your case is severe, your doctor may also recommend surgery. □

SOURCES: Centers for Disease Control, Canadian Centre for Occupational Health and Safety, American Society for Surgery of the Hand, Blaylock Wellness Report, University of Maryland Medical Center, *New York Times*, Mayo Clinic, MedPage Today, PsychCentral, and WebMD

THE LATEST RESEARCH

Aspirin: Powerful Brain Protection

THE SAME BABY ASPIRIN THAT'S been shown to reduce the risk of heart attack and stroke also prevents Alzheimer's disease and other forms of dementia, according to new research.

Recent studies found that daily doses as low as 81 milligrams (the common baby aspirin dosage) lower the risk of Alzheimer's, the main form of dementia.

Australian scientists speculate that aspirin's protective effect may be the result of increased blood flow to the brain caused by its anti-clotting ability.

The anti-clotting quality may also prevent microinfarcts,



SAFETY FIRST

Although aspirin is known as the "miracle drug" for its ability to treat many ailments, it can cause gastrointestinal bleeding and interact with other drugs. Be sure your doctor is aware of your aspirin regimen as well as the other drugs you take. Don't take aspirin on an empty stomach. Studies show that coated or buffered varieties don't have the same heart-healthy effects as plain uncoated aspirin. □

commonly known as mini-strokes. Mini-strokes tend to recur, killing large numbers of brain cells over time, eventually leading to dementia. □

PLASTICS CHEMICAL WORSENS MIGRAINES

BPA (bisphenol A), a chemical that's used in plastic water bottles and the linings of canned foods, has been identified as a migraine trigger. The chemical acts as synthetic estrogen in the body and is already tied to a variety of health problems including heart disease and cancer. Researchers at the University of Kansas Medical Center believe that BPA activates estrogen receptors, which exacerbates migraine symptoms. Migraine sufferers could ease their symptoms by avoiding eating and drinking from BPA containers. Other safeguards include avoiding food in plastic with the recycle code numbers 3, 6, and 7, which contain hormone disruptors. Also avoid heating foods on plastic trays or when covered with plastic wrap. □



DEPRESSION: EXERCISE CURE

>> A new research review shows regular physical activity prevents depression. A study from the University of Toronto examined 26 years of research and found that even low levels of activity, such as walking or gardening for 20 to 30 minutes a day, prevents depression. "If you're currently active, you should sustain it," said researcher George Mammen. "If you're not physically active, you should initiate the habit."

HEART: GOT ORGANIC MILK?

>> Organic milk is healthier for your heart. Researchers at Washington State University analyzed 400 brands of milk and found that although total fat content is the same in all regular milk, organic milk has consistently higher amounts of heart-healthy polyunsaturated fat — more than twice as much — and lower amounts of unhealthy fat. The difference is due to the grass diets of organic cows. Non-organic cows are fed corn and grains.

CANCER: NUTS REDUCE RISK

>> Nuts reduce the risk of pancreatic cancer, according to Harvard researchers. They found that women who ate at least 1 ounce of tree nuts (a small handful) twice per week greatly lowered their risk of developing the deadly cancer.

Tree nuts include almonds, Brazil nuts, cashews, hazelnuts, macadamias, pecans, pine nuts, pistachios, and walnuts.



BLOOD PRESSURE: SUNLIGHT RX

>> Just 20 minutes of sunlight lowers blood pressure, according to a new European study. In fact, the effects are so strong that it may explain why people in the north, who get less sun, have higher death rates from heart disease, according to researchers at the University of Edinburgh and the University of Southampton. The scientists say sunlight lowers blood pressure by increasing levels of nitric oxide, a chemical linked to blood flow. In study volunteers, sunlight lowered blood pressure by about five points and the effects lasted a half hour. □

GOP Immigration Plan a Good Start



JAMES H. WALSH

GUEST COLUMNIST

SPEAKER OF THE HOUSE JOHN BOEHNER, R-OHIO, released a set of GOP immigration principles on Jan. 30, 2014. Republicans plan to flesh out these principles as 2014 immigration reform legislation.

The principles suggest a step-by-step legislative approach to sorely needed immigration reform. The approach will pursue the following principles:

■ **Border security and enforcement.** A border security and enforcement bill must prevent presidential or bureaucratic tampering that perverts congressional intent.

There must be ironclad provisions for congressional oversight, for as we have witnessed, it is possible for the executive branch to operate through political appointees to circumvent the will and intent of federal legislation.

■ **Entry-exit visa tracking system.** This principle is necessary but only after U.S. borders are secure. Only then can Congress address a workable U.S. entry-exit visa tracking system, especially since 40 percent of all illegal aliens are visa overstays. The GOP document reminds the nation that “a fully functioning entry-exit system has been mandated by eight separate statutes over the last 17 years.”

■ **Employment verification and workplace enforcement.** The third GOP principle is an update of the employer sanctions section of the Immigration Reform and Control Act (IRCA) of 1986. IRCA sanctions did not work because the legal proof standards were not clear and defined, and political will for enforcement was lacking.

The nation needs a modern guest-worker program for legal skilled and unskilled laborers forthwith.

■ **Reforms to the legal immigration system.** The fourth GOP principle is necessary to expedite the applications of persons of all ages currently applying for U.S. visas. If legalization is the congressional path, then those who wish to apply for legalization should be fully investigated.

For those who qualify, a time-limited visa should be granted, subject to renewal and investigative updates.

■ **Youth.** The fifth GOP principle refers to the DREAM Act policy of the Obama administration, which is far from a harmless policy. National security concerns require that this principle will have tightly drawn legislative language. Many illegal “youth” — up to 30 years of age — knowingly and purposefully enter and re-enter the United States illegally.

■ **Adult immigrants living outside the rule of law.** The sixth GOP principle contends that qualifications for legalization must correspond to reformed qualifications for legal immigration. Among the Islamic bombers convicted in recent years, some were legal immigrants who took an oath of allegiance to the United States and then destructively violated that oath.

The initial reaction to Boehner’s immigration principles by President Obama and immigrant advocate groups was surprisingly positive.

Early the next day, the president, during a CNN interview, suggested that he was open to a middle ground on immigration reform, even if a GOP compromise does not include “a pathway to citizenship.”

Obama opined that he would be interested in an immediate GOP proposal that included “folks not being deported.”

Later that day, however, Obama “sort of refigured” his surprisingly positive statement and stressed that he wanted “smart immigration reform,” even if he had to do it without Congress.

There was also pushback from Republican conservatives. Pat Buchanan opined that Boehner would lose his speakership if he succeeds with an immigration bill — that it could be the speaker’s “last hurrah.” It isn’t clear whether Buchanan was speaking of comprehensive immigration reform or of the incremental reforms suggested by Speaker Boehner.

Incremental immigration reform would reduce the public’s fear of another legislative disaster entailing massive fiscal damage. Such legislation would restrict the president’s ability to make arbitrary and capricious changes to U.S. immigration laws.

The president and all immigration advocates realize that they must compromise to get congressional immigration reform. U.S. citizens are concerned about the threats represented by terrorist migration, as evidence mounts that al-Qaida and its affiliates are alive and well and on the move. □

James H. Walsh was associate general counsel with the U.S. Department of Justice Immigration and Naturalization Service from 1983 to 1994.