

# End the 'big boned' myth

Dear Jo:  
How do I determine what body frame I have, and should I be more worried about my weight? I am 67 years old, enjoy good health and plan to live a long time.

Dear Mrs. B.:  
Recent studies on body weight and longevity reveal that people at both ends of the scale, the very fat and the very thin, show a higher death rate than the moderately fat or thin.

According to an article in the journal, Geriatric Nursing May/June 1983, there may be some yet unknown benefits to moderate obesity for persons in the later years. The extra fat may provide more calories to be used up during a serious illness allowing a greater chance of survival.

One way of determining the size of your body frame is to measure the space between the two bony prominences of your elbow.



A. Jolayne Farrell

bend your forearm upward at a 90 degree angle. Keep your fingers straight and turn the inside of your wrist away from your body. Place your thumb and index finger of your other hand on the two prominent bones on either side of your elbow. Measure the space between your fingers with a ruler. Compare the measurements on the following tables which list the measurements of various heights. Measurements lower than those listed indicated you have a small frame and higher measurements indicate a large frame. (Kloster Yen, 1983)

Men	
Height in 1-inch heels	
Elbow Breadth	5'2" - 5'3"
2 1/4" - 2 1/2"	5'4" - 5'7"
2 1/2" - 3"	5'8" - 5'11"
2 3/4" - 3 1/4"	6'0" - 6'3"
2 1/2" - 2 3/4" - 3 1/4"	6'4"

Women	
Height in 1-inch heels	
Elbow Breadth	4'10" - 4'11"
5' - 5'3"	2 1/4" - 2 1/2"
5'4" - 5'7"	2 1/2" - 2 3/4"
5'8" - 5'11"	2 3/4" - 3"
6'0" - 6'3"	2 3/4" - 2 3/4"
6'4"	2 3/4" - 2 3/4"

As to your concern about your weight, Mrs. B., after determining the size of your body frame and exactly how much overweight you really are, I suggest you assess your retirement lifestyle as to exercise, activity and diet and make the necessary adjustments in order to maintain or lose weight so you will continue to enjoy good health.

## Program explores stress

Dealing with stress is a problem many people face on a daily basis.

A special three-hour Managing Stress program is designed to teach individuals to cope more effectively with stress in their lives.

The program will be 4:30-6 p.m. Wednesday, Oct. 12, and Thursday, Oct. 13, in Harper Hospital, Detroit. There is a \$30 charge for the program.

Participants will learn a systematic technology that is designed to prevent and minimize all types of stress. The techniques are effective, easy to learn and can be used readily in a person's normal living and working environment, according to Dr. Don R. Powell, who developed the program.

A nationally recognized leader in the

field of behavioral medicine and stress management, Powell said topics covered include how to determine your present level of stress and reduce it, how to identify the causes of stress in your life, how to relax your body and mind, and how to recognize erroneous, self-defeating thoughts and replace them with realistic, relaxing beliefs.

Stress is a complex pattern of biochemical changes organized by the body in order to cope with any increased demand placed on it, Powell added.

"We begin life with a natural stress level and a capacity to adapt to life events. Over time, this adaptation energy is slowly spent fighting emotional

and physical emergencies. Every stress event leaves an invisible scar that causes our bodies to become more run-down."

Calling ours "a nervous age," Powell cited several reasons for inner turmoil. They include the high cost-of living, crime, unemployment, over-demanding work and the changing roles of men and women.

"We pay a heavy emotional price for all this. The costs include tension symptoms, psychosomatic illnesses, physical complaints, and unsatisfying relationships. Developing effective ways to cope with the stresses of life has become a necessity," he added.

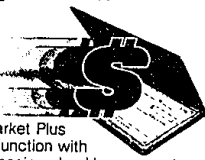
To register for the Managing Stress Program, call Powell at 352-7666.

# AT STANDARD FEDERAL SAVINGS

# MONEY MARKET *plus* \*

The big news is the big plus!

Transfer funds from savings to checking... another big plus!



Your Money Market Plus account in conjunction with a regular safekeeping checking account, offers you flexibility in money management.

If you open a Money Market Plus account, your Standard Federal regular safekeeping checking account will be FREE of monthly service charges and your first order of personal checks will be provided to you at no cost.

In addition, a line of credit is now available to checking account customers offering automatic over-draft protection as well as direct access to your credit line through cash withdrawals at any of our offices.

- \* High money market rates with extra bonus interest.
- \* Insured safety to \$100,000.00 by the F.S.L.I.C.
- \* Minimum initial deposit only \$2,500.00.
- \* No service fees or monthly maintenance charges.
- \* Instant interest from date of deposit to date of withdrawal.
- \* Absolutely no penalty for withdrawal of funds.
- \* 77 conveniently located offices.

**9.00%** annual interest rate compounded and paid monthly on accounts with an average daily balance of at least \$2,500.00 and up to \$25,000.00 during a monthly statement period

**9.38%** Effective Annual Yield\*

**9.25%** annual interest rate on the amount BETWEEN \$25,000.00 and \$50,000.00

**9.65%** Effective Annual Yield\*

**9.50%** annual interest rate on the amount OVER \$50,000.00

**9.92%** Effective Annual Yield\*

Rates above are currently offered by Standard Federal on Money Market Plus Accounts and may change based on market conditions. For future interest rate information, call 643-9583.

\*Effective annual yields stated above are based on monthly compounding and assume funds are reinvested at the same rate.

### Here's how the bonus interest plan works for you:

Assuming that the above rates remain in effect for a complete statement period, if your average daily balance during your monthly statement period is \$35,750.00, you'll earn 9% per year on the first \$25,000.00 and 9.25% per year on the additional \$10,750.00.

If your average daily balance during your monthly statement period is \$65,625.00, you'll earn 9% per year on the first \$25,000.00, 9.25% per year on the next \$25,000.00 and 9.50% on the last \$15,625.00.

If the average daily balance (the sum of the daily balances divided by the number of days in the monthly statement period) goes below \$2,500.00 during a monthly statement period, interest will be paid at the rate of 5 1/4% per year for that month.



## MONEY MARKET checking

**8.00%** annual interest paid and compounded monthly

**8.29%** Effective Annual Yield\*

A checking account that pays money market interest rates... higher than you earn on your present checking account.

- \* \$2,500.00 minimum balance.
- \* Insured to \$100,000.00 by the F.S.L.I.C.
- \* Overdraft protection available.
- \* First order of checks printed FREE for safekeeping accounts.
- \* Unlimited check writing.

Rates may change based on market conditions.



2401 West Big Beaver, Troy, MI 48084  
(313) 643-9600

Coming Soon!

# HOMEARAMA

October 1-16. Featuring 12 beautiful model homes with special financing by Standard Federal Savings. Get your tickets at any Standard Federal Office.