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1. Lose That Tummy Flab

"Love Handles" may be an endearing nickname for that spare tire of yours, but let's call it by its real name: "Health Risk." Abdominal fat increases the risk of diabetes, atherosclerosis, and, according to a recent study, cancer.

Face it: That magic tummy-be-gone pill will not be invented in your lifetime. And spot reducing is a myth. Liposuction? Even if you have the money, like any elective surgery, it's best not to consider as an option until you've put in the hard work.

2. Get Toehold on Foot Care with At-home Pedicure

They support 100 or more pounds of weight each day.
They provide easy-to maneuver, fuel-efficient transportation.
They're fun to tickle.

They're your fabulous, functional feet. And though only a few more weeks of sandal weather are on tap, treating your feet right year around makes sense considering all they do for you. With a few bucks and one hour a month, you can keep your feet in tip-top-tickling shape with a salon-worthy home pedicure.

3. It All Adds Up: Think Small When Counting Holiday Party Calories

Even the math-challenged know this seasonal equation for overeating:

Cool Weather + Loose Sweaters + Holiday Parties = Eating Hearty

And let's face it - we just cannot deny ourselves the rich dips, sweet treats and the sheer overabundance of food this time of year. Even though you gratify your taste buds, you still can make sure you don't feel like a stuffed turkey after every gathering.

4. Save Money Step-by-step

No clipping coupons, no scouring garage sales, no skimping on hot showers.

Here's a "no pain" plan for saving money, in which you don't have to go out of your way (well, not too much) and will have much to gain. You'll actually notice your financial accounts getting a little more cushiony - without having to dig out the scissors or lather up in lukewarm water.

5. Marital Arts: Fighting Fair and Square

In this corner, weighing in at 140 pounds with her tendency to bring up old hurts - The Wife.

And in this corner, at 210 pounds with his sarcastic tongue - The Husband.

Do your marital spats seem too often like verbal boxing matches - ones that must be fought to the bitter end and can ultimately bring your relationship down for the count?

Though arguments are a given in a marriage, the resolutions should produce two winners and a healthier marriage. To achieve that goal, follow rules for fair fighting - without gloves or emotional and physical violence.

6. Web Surfing - and More - in the Summer Sun

Laptop or Desk Top Computer? That decision is so 2002. Perhaps you opted for the desk top, but now that the outdoors beckons, you're thinking: poolside, patio, Pina Coladas, and, ah yes, portability.

7. Balance Your Home Books with a Budget

If you looked at your household as a business, would you be the CEO of a Fortune 500 company or Enron?

Without a budget to help families live within their means, debt creeps up, fuzzy math is used, and expenses soon outstrip income.

Prepare a monthly family budget as a balance statement: Income = Expenses. Make sure, though, your expenses include money set aside for future bills (home repairs) and savings beyond your 401(k) and other workplace deductions. Not all of your money should go toward buying something or paying the bills.

8. Caregivers' Sites Lend Hand to Those Who Care

Either by loyalty or love - necessity or guilt - the National Family Caregivers Association estimates more than 25 percent of adults are or have been caregivers for ill, disabled or elderly family members or friends.

Whether you're a long-time caregiver or facing the prospect of providing care, Web resources will give you valuable information and let you know you're not alone.

9. 10 rules for R-E-S-P-E-C-T: Parents, Teach by Example

Parental challenge: Teaching children - teen-agers included - to respect others.

Advice to Parents: Respect others - your children included - and your kids will catch on fast.

That was easy. Just set a good example and practice what you preach (no more "do as I say, not as I do" attitude), and your children will straighten up. Simple.

So what should you as a parent be doing to promote respect? As if you didn't know, just follow 10 simple rules of respect.

10. A State of Grace: Keeping Cool under Pressure

In the Jerry Medol lexicon of common phrases, "maintaining grace under pressure" is defined as "being able to respond intentionally even when we want to go nuts."

Medol, director of the Kansas City-area Anger Alternatives, knows how easy it is for people to "go nuts" - losing our composure as deadlines loom, stresses mount and people push us to our limits.

For Medol, though, it's about making choices rather than reacting, which comes from being in control of our lives. To build up to your state of grace, Medol offers the following steps. So, take a deep breath and ...



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