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June 6, 2001

  
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## Taking Stock of Your Health

Wendy Meyeroff, Medical Writer

Investment mania is gripping the country, but have you been careful to invest in something besides mutual funds? We're referring, of course, to your health. Just as you can still make prudent financial investments after you've turned 50, it's never too late to make smart health decisions. Thomas T. Perls, MD, MPH, is a geriatrician and the founder and director of the New England Centenarian Study. Here are some questions he's developed (part of his "Living to 100 Life Expectancy Calculator") to help you see where you're adding (and subtracting) to your health portfolio:

1. Do you smoke or chew tobacco, or are you around a lot of secondhand smoke?
  - ☐ If YES, -10 years.
  - ☐ If NO, +1 year
2. Do you eat more than a couple of hot dogs, slices of bacon, or bologna sandwiches each week?
  - ☐ If YES, -3
  - ☐ If NO, +2
3. Do you try and get a sun tan?
  - ☐ If Yes, -4
  - ☐ If you use sun block or avoid the sun, +3
4. Do you live too far away from other family members for spontaneous visits?
  - ☐ If Yes, -4
  - ☐ If you're fairly close, +5
5. Are you pretty much a couch potato?
  - ☐ If YES, -6
  - ☐ If NO (you exercise at least 20 minutes daily), +8
6. Does stress bother you so that you can't shake it off?
  - ☐ If YES, -7
  - ☐ If NO, +7

Now add up your score. If the result is negative, you're depleting

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your health bank. If the result is positive, you're doing well. But strive to improve your score as you improve your savings rate. Sock away some more in the "health kitty."

Note: The information in this article was drawn from *Living to 100: Lessons in Living to Your Maximum Potential at Any Age*, by Thomas T. Perls, Margery Hutter Silver, John F. Lauerman (contributor), and Mary Hutter-Silver, Basic Books, 1999.

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Wendy Meyeroff has been a professional medical writer since 1978.

**Reviewer:** [Beth Israel Deaconess Medical Center](#). Reviewed for medical accuracy by physicians at Beth Israel Deaconess Medical Center (BIDMC), Harvard Medical School. BIDMC does not endorse any products or services advertised on this Web site.

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**Source:** CBSHealthWatch  
**Copyright:** © 1999 Medscape, Inc.  
**Posted On Site:** Sep. 1999  
**Publication Date:** Aug. 1999

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