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14 Simple Secrets For Keeping Yourself "Heart-Healthy"

The statistics are staggering. Last year almost 1 million people died of cardiovascular disease—that's almost 40 percent of all deaths in the United States! And it's estimated that nearly 62 million Americans now live with some type of cardiovascular disease.

Last year heart disease claimed more lives than the seven most common causes of death combined. Yet avoiding these deadly statistics is easier than you might think. Here are some simple tips for improving your heart's health:

- ✓ **Exercise** at least 30 minutes each day. Don't push it; a brisk walk is all you need. And remember, it's cumulative time that counts.
- ✓ **Reduce Your Fat Intake.** Your total amount of daily fat should not exceed 30 percent of your daily caloric intake.
- ✓ **Use Mono-unsaturated Fats** such as olive or canola oil. Buy cold-pressed oils to take advantage of higher antioxidant levels.
- ✓ **Eat Fish.** Omega-3 fats are good for you. You can also get omega-3 fats from ground flaxseed. Adding two tablespoons per day to your diet can give you a good amount of omega-3 fats.
- ✓ **Take a Daily Multivitamin** containing B-6, B-12, and folic acid.
- ✓ **Eat nuts** when you need a snack. They contain "good" fat.
- ✓ **Drink Green or Black Tea** to stock up on antioxidants. Some experts suggest you drink an occasional alcoholic beverage, such as a glass of red wine, to improve your heart health.
- ✓ **Add Fiber** to your diet. Eat more fruits, vegetables, and grains. Eating fruits and vegetables also gives your body needed antioxidants.
- ✓ **Eat Soy.** Soybeans, tofu, and soy milk all help to reduce "bad" cholesterol.
- ✓ **Use substitutes** such as low cholesterol "butter" to help keep your fat and cholesterol levels in check.
- ✓ **Stop Smoking.** Need I say more?
- ✓ **Find Ways to Reduce Stress in Your Daily Life.** Find a good activity, such as yoga or a hobby to help you keep calm and maintain a positive attitude.
- ✓ **Release Anger.** Instead, nurture healthy, loving relationships. Studies show individuals who have strong connections with others tend to be healthier overall.
- ✓ **Get Regular Physical Check-Ups** that include cholesterol and blood pressure checks.

Word Of The Month...

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

copious \koe' pee es\ (adjective)

Meaning: yielding or containing plenty; affording amply supply

Sample Sentence: Due to the **copious** snowfall, they cancelled work for the day.

Great Web Site

If you have questions about government programs or consumer products, this site is for you. Just visit www.pueblo.gsa.gov and discover tons of publications about everything from cars to employment opportunities. All publications are either free or offered at a low cost. Check it out!

Whoa...Teenage Driver!

A study by the Johns Hopkins School of Public Health found that teenage drivers are nearly 40 percent more likely to have an accident if driving with another passenger, particularly another young person. The percentage doubles and triples with each additional passenger. Conversation, foolishness, and distractions lead to everything from speeding to daring maneuvers. If you know a teenage driver – warn them to be extra careful when driving with passengers.

Avoiding Dry Cleaning Allergies

The U.S. Environmental Protection Agency recommends that consumers immediately remove the plastic bags encasing their dry-cleaned clothes to let them air out. The removal of the bag reduces many negative effects from the chemicals used in dry-cleaning fluids.

According to the EPA, these “volatile organic compounds” can cause eye and upper respiratory irritability, nasal congestions, rashes, headaches, and nausea.

Most of these suggestions are fairly simple to follow. If you would like more specifics on heart disease, www.americanheart.org is full of great information or you can call them at 1-800-242-8721. Don't become one of the statistics, start on the road to a healthier heart today!

Consumer Corner...

Shrewd Lottery Tactic: Mathematical strategy can make a big difference when playing the lottery. Choose unpopular numbers that are less likely to be selected by other players. While your chance of winning the jackpot remains the same, the amount you stand to win increases since you'll be splitting the prize with fewer people. Select numbers over 31 because they won't be chosen by anyone playing birthday or anniversary dates. Make at least four of your six choices 32 or above. Also, choose numbers ending in 1, 2, 8, 9, and 0. Most people tend to pick numbers ending in 3 through 7.

Bill Paying Secret: If you're faced with a cash crunch, it's important to know which bills to pay first to preserve your credit rating, and which to defer. The bills to pay *immediately* include credit cards issued by department stores and banks. Why? They submit “full file” reports to credit reporting agencies on all clients each month. Those less likely to file reports are oil companies, utility companies, and those who don't hold contracts with the credit reporting agencies, such as hospitals, physicians, etc.

How To Curb Food Cravings: If you find yourself with a craving to eat throughout the day, here are a few tips to help stave off those feelings: 1) Drink several cups of green tea daily. Green tea contains *polyphenols* that boost metabolism; 2) Eat spicy foods. People who do find it easier to avoid weight gain; 3) Eliminate sugary foods. They boost your sugar levels, causing your pancreas to secrete insulin, which causes blood sugar to drop, making you hungrier; and 4) Eat turkey. Turkey contains amino acids that send fullness signals to your brain.

Emergency Car Tool May Save Your Life! Every car owner should have an automatic center punch for breaking windows. If your auto were to be submerged in water, getting out could be nearly impossible. The center punch will allow you to break your windows to escape safely. Simply press the tool against window until glass breaks. Store the punch in a quick-access location, such as driver's door side pocket or center console. They cost about \$15 and are available at most hardware stores.

The Best Houseplants For Clean Indoor Air. Selecting the right plants can significantly increase your indoor air quality. They include *Lady Palm*, *Rubber Plant*, and *English Ivy*. These plants also resist insects and disease, and are easy to grow. To improve your indoor air quality, for a 150 sq. ft. room, you'll need three full-sized plants in 10 to 12 inch containers.

Many choices available for camping trips

The United States offers many opportunities to get in touch with nature.

There are picturesque primitive areas where you can build a fire, pitch a tent and set your sleeping bag on open ground. That's real camping.

For the less adventurous, there are elaborate campgrounds and RV parks with stores, swimming pools, and recreational attractions. There is a site for any fancy.

The National Park Service provides online up-to-date information on camping areas in National Parks and on federally-owned wilderness acreages. Most are free or rented for modest fees.

Go Camping America is a Website sponsored by The National Association of RV Parks and Campgrounds. It lists a directory of nationwide facilities, along with their amenities and fees. Just enter the state or region that interests you.

If you already know where you will be traveling, most chambers of commerce and area vacation bureaus promote local sites with camping services.

And if you think you have seen everything in a campground, one unique location, the Umpqua Lighthouse State Park in Oregon provides limited beach camping sites in the shadow of a historic lighthouse. Look for other interesting sites in state brochures or online.

Newcomers to camping can find tips for beginners from many Websites just by browsing Google or Yahoo. Then point your mouse in the direction of one that describes the type of camping that interests you, primitive or easy-going.



Real Estate Corner:

One of life's most satisfying achievements

A recent study by the National Association of Home Builders tells us a lot about why real estate is so important to our economy.

Once the buyers purchase a home, they property their own. They buy furniture, landscaping, update appliances, and add systems and televisions. In fact, the the construction of 1,000 homes generates and \$42.5 million in tax revenue.



start making that change the some luxuries: sound NAHB estimates that \$80 million in wages

What those numbers don't say is simply this: Buying a house and owning your home is one of life's most satisfying achievements.

The great news for today is that your money buys quite a bit of home and hearth right now.

Ask the Expert . . .

Q. We are going to buy a home soon and are wondering whether it would be wise to make a large down payment or to invest part of the money where we could draw it out if we need to. What do you think?

A. When it comes to asset liquidity, you do have to make choices. Usually, however, liquidity is not a problem if you have substantial home equity. It's true that a few years down the road, you might need a chunk of cash for college tuition or some other big expense. But should you need additional money, there are two popular and relatively inexpensive ways to get it.

You could take a home equity loan, which is like a second mortgage. Though interest rates vary from bank to bank, the rate on a home equity loan is usually from one to two points above the prime rate. Like a mortgage, it has fixed payments for the term you specify, usually for 5 to 20 years.

It's true that you will pay interest, but think about it this way. Suppose you put an extra \$10,000 on your down payment. If your mortgage charges 6 percent interest, you are saving \$600 a year, the amount it would cost you to finance the 10K. It's as if you are getting 6 percent interest on a savings account. If your home equity loan for 10K charges 8 percent, or \$800 per year, in effect it only costs you \$200, or 2 percent interest.

A home equity line of credit is another good choice. Instead of borrowing a large sum all at once, you draw money out only as you need it and only pay interest on what you owe.

The interest rates on both are attractive, but they have another advantage. Interest paid on both of these types of credit is tax deductible up to \$100,000, regardless of how the money is used. Closing costs for either type of loan are low.

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Brain Teaser...

What is black when you buy it,
red when you use it,
and gray when you throw it away?
(answer at bottom of last page)

Loony Local Laws...

Did you know...

- ◆ In Alaska, it is illegal to look at a moose from the window of an airplane or other flying object.
- ◆ In Omaha, Nebraska, it's illegal to burp or sneeze in church.
- ◆ In North Carolina, it's illegal to plow a field with an elephant.
- ◆ Every citizen in Kentucky is required by law to bathe at least once a year.
- ◆ Dueling is legal in Paraguay, as long as both parties are registered blood donors.
- ◆ It's against the law to stare at the Mayor of Paris.
- ◆ In Russia, during the reign of Peter the Great, there was a special tax on anyone with a beard.
- ◆ In the 16th Century in Turkey, drinking coffee was punishable by death.

The "Best" Patients...

Three surgeons are discussing who makes the best patients on the operating table.

The first surgeon says, "*I like to see accountants on my table, because when you open them up, everything inside is numbered.*"

The second responds, "*Yeah, but you should try electricians. Everything inside them is color coded!*"

The third surgeon chimes in, "*You're both wrong. Politicians are by far the easiest to operate on. There's no guts, no heart, no spine, and the head and hind are interchangeable!*"

Quote Of The Month

"People are always blaming their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can't find them, make them."

George Bernard Shaw

Mortgage Brokers

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- Reduced Fed-Ex Fees as a Partner of USA Title & Escrow
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WORK NOTES

Crazy ideas can be creative

When a brainstorming session gets bogged down, marketing research consultants suggest asking people for their worst ideas. Quoted at salesforcexp.com, they say reverse psychology helps everyone loosen up and relieves the fear of saying something dumb.

The worst ideas will bring laughs, but hearing them helps people come up with ideas that aren't so crazy, they say. The high-energy situation and outlandish suggestions help people think.

Sometimes a bad idea carries the seeds of greatness.

Expect the best from fellow workers...

and you could be pleasantly surprised.

There are boosters and downers. There are people who help and those who just look away. It's not something new.

After years of studying how people choke under pressure, scientists know that emotion combines with the brain, memory, and attention skills.

How you treat fellow workers or judge their skills influences their performance, which happens even if you are not the boss. When you show faith in their ability to do their jobs, they will do them better.

Stereotyping has more negative effects than you may realize. The movie that claimed "white men can't jump," (basketball) is a silly example of a stereotype, which are more often dangerous. Stereotypes that claim people won't perform well because of their sex, race, age group, religion, or marital status are harmful.

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Quotes

It's not what you are that holds you back, it's what you think you're not.

Denis Waitley

If you keep saying things are going to be bad, you have a good chance of becoming a prophet.

Isaac Bashevis Singer

Change by example. Just be the way you want others to be and hope they pay attention.

Larry Winger

The true measure of an individual is how he treats people who can do him absolutely no good.

Ann Landers

Humility, like darkness, reveals the heavenly lights.

Henry David Thoreau

I don't care how much power, brilliance or energy you have, if you don't harness it and focus it on a specific target, and hold it there, you're never going to accomplish as much as your ability warrants.

Zig Ziglar

Many of our fears are tissue-paper thin and a single courageous step would carry us clear through them.

Brendan Francis

Each handicap is like a hurdle in a steeplechase. When you ride up to it, if you throw your heart over, the horse will go along too.

Lawrence Bixby

The strongest single factor in prosperity consciousness is self-esteem: believing you can do it, believing you deserve it, believing you will get it.

Jerry Gillies

He who forgives ends the quarrel.

African proverb

Beginning today, treat everyone you meet as if they were going to be dead by midnight. Extend to them all the care, kindness and understanding you can muster and do it with no thought of any reward. Your life will never be the same again.

Og Mandino

In one example, a study at New York University showed that more women passed the Advanced Placement calculus AB test when the question, "What is your sex?" was moved to the end of the text instead of the beginning.

When you respect fellow workers and show confidence in them, you help to create an atmosphere in which all can thrive. Be a booster.

How Target did it

Finding your niche in a competitive field

Speaking of competition, how's this for tough? When Dayton Hudson opened its first Target store in 1962, Wal-Mart and Kmart opened their first stores the same year.

In his book, *New and Improved: The Story of Mass Marketing in America*, Harvard business professor Richard Tedlow says that by tweaking the discount pattern, Target found a niche in a previously nicheless world.

Here's what it does. It markets itself to upper middle class as a source affordable designer products. It stands out against the low-price strategy of its competitors. At the same time, it courts consumers at every economic level as a big-box retailer that sells commodities like bleach and cereal.

The editors of *Fortune* say Target's business slogan (Expect more, pay less) is somewhat contradictory, but apparently it works. In 2003, Target passed Wal-Mart in same-store sales growth.

Target CEO Robert Ulrich strolled the aisles of his Minneapolis store twice a month. Dressed in Target's standard red shirt and Khakis, his employees didn't recognize him because he made few public appearances. (Ulrich retires in May 2008 to be replaced by Target president Gregg Steinhafel, who also makes few public appearances.)

Though marketing executives are notorious job-hoppers, not one of Target's has left in the last 16 years. They say energy flows and work is fun.

Symbols have played a part in the organization's growth. A surprising 97 percent of Americans recognize Target's target. That is partly because of \$1.2 billion spent on advertising in 2007.

Target's beloved bull terrier is an advertising plus. The company is very particular about his image. The dog must be a bull terrier and the circles around his eye have to be red.

Since 1962, the company has seen the U.S. economy fluctuate from great to not-so-good. In the last quarter of 2007, stock prices were down and Wal-Mart bested Target's same-store figures, but Target is bullish about the future.

Moneywise

Housing: A great time for bargain hunters

Whether it's a home just for you, a family home or a retirement place, you'll have many properties to choose from. Interest rates are favorable, and repriced properties may allow you to get more in a home than you could afford before.

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June Birthdays

Ron Wood, Rolling Stones guitarist, England, 1947.

Dana Carvey, comedian, actor, Missoula, Mont., 1953.

Angelina Jolie, Oscar winning actress, Los Angeles, 1975.

Harvey Fierstein, Tony Award winning actor, Brooklyn, 1954.

Kanye West, singer, producer, Atlanta, Ga., 1977.

Gloria Reuben, ER actress, Canada, 1964.

Jeff Greenfield, author, journalist, New York, 1943.

Mary-Kate and Ashley Olsen, actresses, Los Angeles, 1986.

Steffi Graf, former tennis player, West Germany, 1969.

Joe Piscopo, Saturday Night Live, Passaic, N.J., 1951.

Isabella Rossellini, model and actress, Italy, 1952.

Bob Vila, handyman, TV show host, Miami, Fla., 1946.

Nils Lofgren, musician, singer, songwriter, Chicago, 1951.

Tracy Pollan, Family Ties actress, New York, N.Y., 1960.

Randy Jackson, musician, Baton Rouge, La., 1956.

Linda Cardellini, actress, Redmond City, Calif., 1975.

Gretchen Wilson, country singer, Granite City, Ill., 1973.

Norma Kamali, fashion designer, New York, N.Y., 1945.

Fantasia Barrino, singer, High Point, N.C., 1984.

Some shoppers are waiting for prices to fall even farther, and in some parts of the country that could happen. But further price reductions may be small.

Home prices in some areas are stabilizing right now. In the Midwest, selling prices may have already hit bottom and could be rising before long, according to The Wall Street Journal.

Watch for tax rebate scams

When you are expecting a tax rebate from the government's economic stimulus plan, criminals may be eager to take it away from you with email scams. They ask you to click on a fake IRS link and give your Social Security number and banking information. Remember, the IRS is not sending emails about refunds.

Access the IRS Website only through www.irs.gov, not by clicking on an attachment in any email.

Other criminals call on the telephone. They say your money will come sooner if you give them your banking information so the money can be sent by direct deposit. The IRS never does this.

“Who Wants To Win a \$100.00 Pre-Paid Visa Card ?”

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Denice Demers at SunTrust Bank was the first person to correctly answer our quiz question...

What is the largest island in the world?

- a) Greenland b) Borneo c) Madagascar d) New Guinea

The answer is “A,” Greenland. So let's move on to this month's trivia question...

How many times a day is a broken clock correct?

- a) twice b) once c) three times d) never

The first person to call us with the correct answer will win! (615) 661-4866

Developing multiple skills makes you better at all of them

Cross-training is good for more than building muscles.

It helps the brain find new pathways between previously isolated regions. Doctors at Harvard Medical School have found that if you practice multiple things, you actually get better at all of them.

In its Secrets of Greatness series, Fortune magazine says science is proving what some have felt for a long time, the benefits of cross-training. To strengthen pathways that aid thinking, a person has to do something repeatedly.

The more varied your skills, the more varied are the pathways. They allow you to reach back for insights and apply them to something totally dissimilar. The more reservoirs of knowledge you have, the easier it can be to make decisions.

Your second interest may be a motor skill. University of Michigan researchers found that using joysticks effectively resulted in transferable knowledge in other areas.

Examples of people with more than one career include Secretary of State Condoleezza Rice (concert pianist) and Yankee outfielder Bernie Williams (recording jazz guitarist).

Examples from history include Leonardo da Vinci (sculpture, painter, inventor) and Thomas Jefferson (President, violinist, architect).



Recipe of the Month . . .

Today, we know that peanuts are a smart choice

For a time, it was considered wise to avoid peanuts because of their fat content. Times have changed. Health conscious people now know that peanuts hold no damaging cholesterol. Their high protein content makes them a good choice for anyone, particularly for vegetarians.

Technically, peanuts belong to the legume family as do peas and green beans, but some people wonder whether peanuts should be in a food group of their own. In addition to protein, they contain vitamin E, niacin, riboflavin, and important minerals.

A study published in the *International Journal of Obesity* shows that

eating peanuts is a valuable way to control hunger without weight gain.

Once considered only fit for animal feed, scientist George Washington Carver spent his life finding better uses for peanuts.

Try this easy recipe.

Peanut-Crusted Chicken

This is a variation of a popular Oriental dish, peanut pork. Peanut-encrusted chicken is high in protein, low in fat and has all natural ingredients.

4 boneless, skinless chicken breast filets

1 cup salted peanuts

2 tablespoons canola oil

4 tablespoons honey

Using a blender or coffee grinder, reduce the peanuts to a coarse mixture.



Peanut-Crusted Chicken

Do not over grind or you will end up with dry peanut butter.

Lightly salt and pepper the chicken breast filets and brush on a coating of honey for binding and flavor. Roll in the coarsely chopped peanuts and press the coating into the chicken with the back of a tablespoon.

Coat a deep frying pan with canola oil and bring heat to high. Place the chicken in the skillet, reduce heat to half, and cook until golden brown, or about half an hour to 45 minutes.

This dish can also be baked, eliminating the use of the canola oil. Bake the filets at 350 degrees for 45 minutes or until crusty brown on top. The dish can be sliced and served piping hot as an entree or it can be served with your favorite dipping sauce as an appetizer.

Summer fun: Join the hide-and-seek treasure hunt with your GPS

You might think of hide and seek as a child's game but the electronic age has brought a modern-day version using a global positioning satellite receiver (GPS). It's called geocaching.

There are variations, but usually a container is filled with trinkets and a logbook for finders to sign. The latitude and longitude of the cache are posted on the Internet and the hunt is on.

GPS considers the destination to make decisions. It uses local topology information to find routes quickly.

The most popular Website for locations is geocaching.com also called Groundspeak. You just enter your zip code or address information to find caches near you. Many are hidden in suburban areas but others are in the wilderness.

When you find the cache, you sign the logbook and, if you wish, you take out a knickknack. When you remove a trinket, you are expected to replace it with a new treasure. It should be equal in value to the one taken. When trading, don't leave food or items that smell and may attract animals.

To play, you have to have a GPS. You download the latitude and longitude into your instrument. Experienced players suggest you input the coordinates directly into your computer and then into the GPS. Doing it manually could result in a mistake that will take you far afield.

The GPS can take you to within 15 to 20 feet of the cache. Then you have to search. Caches are hidden but clues can be piles of brush, rocks, leaves or other debris. It is always wise to check tree stumps, logs and hollow tree trunks.

Always protect the environment. Do not go geocaching on private or public lands without permission. Be careful not to trample vegetation or damage habitat. Play responsibly.

The batty guy

The manager of the hospital's softball team was returning equipment to the proper owners at the end of the season. He walked into the surgery department carrying a bat that belonged to one of the surgeons,

As he passed patients and their families in a waiting area, a man said to his wife, Look, honey, here comes your anesthesiologist.

Brain Teaser Answer...

Charcoal

THANK YOU for reading our newsletter. We want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... stop by and say "Hi," We'd love to hear from you...

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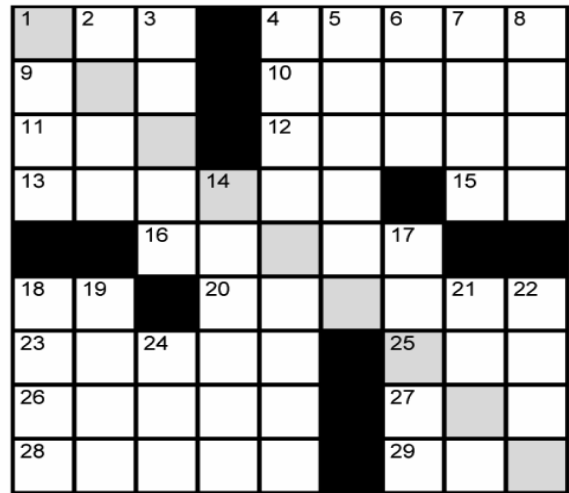
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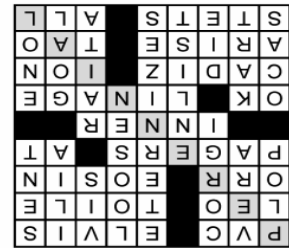
Yearly visitor

Across

1. Hard plastic, for short
 4. "The King"
 9. DiCaprio, to fans
 10. Linen fabric
 11. Bruin legend Bobby
 12. Red fluorescent dye
 13. Items on belts
 15. Expressing a rate
 16. Baltimore's ___ Harbor
 18. All right
 20. A rate of payment for written material
 23. Spain's Gulf of ___
 25. Charge carrier
 26. Come to mind
 27. Chinese "way"
 28. Cancels, in printing
 29. 100%
- Down
1. Raindrop sound
 2. Designer Wang
 3. Welsh dog
 4. Causes to continue indefinitely



5. Relax
6. ___ a ___, face to face
7. Hip bones
8. Emailed
14. Sign up
17. Indian side+dish
18. Wood sorrels
19. Go-___
21. Hockey score
22. Carbon compound
24. Game piece



The headline is a clue to the answer in the diagonal.