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Walk Your Way To Excellent Health and Long Life!

According to the U.S. Centers for Disease Control the most beneficial exercise we can do on a regular basis is...walking! All you need is a good pair of shoes and few hours a week to do a simple aerobic conditioning activity that *really works*. The benefits are substantial – walking helps your heart, lungs, circulatory system, and controls body weight. The positive impact of walking is similar to that of running or jogging without stressful wear and tear on your joints, knees, and shins. If you don't follow any other exercise program, just simple outdoor walking could add many healthy years to your life.

1. **A Brisk Walk Is Best.** You should be able to carry on a conversation and have your breathing slightly elevated.
2. **It's Easy—Just Walk 20 Minutes A Day.** Start slowly, and then build up to longer, faster paced walks. Stretch your muscles (especially the calves and hamstring muscles) before and after you walk. For the best benefit, make a commitment to walk everyday. A recent study in Germany found that *walking just two hours a week can cut your risk of heart disease in half!*
3. **Walking Relieves Stress And Invigorates Your Mind And Body.** Walking will make your heart stronger, improve your lung capacity, and the efficiency of your breathing. Walking circulates more oxygen through your body and is very effective in lowering your blood pressure. A regular walking routine can be your best preventative medicine – greatly lowering your risk of stroke, diabetes, osteoporosis, high blood pressure, and even depression.
4. **People Who Walk Live Longer.** The U.S. Centers for Disease Control and Prevention conducted an 11-year study of 2,896 adults in their late 50's who had been diagnosed with diabetes. Researchers found those subjects who walked just two hours a week had a 39 percent lower death rate from all causes! They speculate that if every healthy person in the United States walked briskly just 30 minutes a day, the incidence of many chronic diseases would go down 30 to 40 percent. So grab your shoes and get walking...your body will be glad you did!

MARCH MADNESS TOURNAMENT

Hopefully you participated and enjoyed playing in the USA Title's March Madness Tournament. The Grand Prize Winner will be announced in next month's newsletter.

Thanks for Playing!!!

Word of The Month...

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

sardonic \sar-don´ik\ (adj.)

Meaning: biting, sarcastic, bitterly scornful; sardonic comes from the Greek word meaning "bitter."

Sample Sentence: The enemy officer gave his prisoners a **sardonic** grin.

Weather Matters...

- *Did you know you can use pine cones to forecast the weather? The scales close when rain is on the way.*
- Weekends on the East Coast are wetter than weekdays, according to climatologists at Arizona State University. Researchers analyzed weather data dating back to 1946. They found Saturdays are 22 percent rainier than Mondays. The likely culprit is air pollution caused by factories and commuters' cars. The pollution builds toward the weekend, increasing the chances for rain, and then clears after a two-day respite, signaling fairer weather.
- The fastest wind speed ever recorded is 318 mph, in one of the May 3, 1999 tornadoes that hit Oklahoma.
- On average, the United States experiences 100,000 thunderstorms each year, causing about 1,000 tornadoes. The National Weather Service says an average of 42 people are killed by tornadoes annually.
- Eighty-five percent of the people killed by lightning are male.

Cure Car Sickness

Inhale the smell of newsprint. Make sure the newspaper was printed in the traditional method. To be effective, the ink should have a distinct smell and come off on your fingers.

Improve Your Vision With Berries!

The Human Nutrition Research Center on Aging at Tufts University has discovered that the humble blueberry and its European cousin, the bilberry are a uniquely rich source of the powerful antioxidant, anthocyanin. Anthocyanin gives grapes, blackberries, and blueberries their deep blue-violet coloring.

Bilberry extract has been used in Europe and Japan as a natural vision-enhancer for years. Beta-carotene combined with 400 mgs. of bilberry have been shown to significantly improve the ability to see in dim light, especially at night. Bilberry extract appears to strengthen the tiny blood vessels behind the eye and prevent macular degeneration.

There is strong research-backed evidence that anthocyanin may protect the brain cells from the wear and tear of extended life. They shield the neurotransmitters from age-related changes in the brain. The antioxidants in blueberries could help preserve our memory, as we get older. The Nutrition Research Center suggests eating fresh blueberries for the maximum benefit, or substitute a good bilberry extract from the health food store.

WORK NOTES

Making everyone a team player

Time to pull together for best results.

In more than one way, it is time for spring cleaning. Mops and brooms aside, we need to sweep away personal tactics that make the work of others more difficult or time-consuming.

Some who do it are called tyrants. Unless you've experienced one, you may not realize who's making people grovel and beg in order to get what they need to do their work.

Their reasons for being that way can be numerous. Trying to make themselves more important is one. Carrying a grudge or having a poor relationship with another worker could be another. When it comes to finishing work that has to be passed on so a project can be completed, maybe the tyrant is a poor team member or lacks skills.

There is the story of Sam, who was in charge of office supplies. He tracked everything people took by date and type. If you wanted a new pencil, he required the stub of the old one. If you didn't show enough respect, he made you fill out a requisition and wait for supplies that were actually in stock. The supply closet was his kingdom.

Then there was the case of a salesman who had complained about the company's travel arrangements. After that, he was sometimes required to take the train when an airline would have been better. And his expense reports were subjected to more scrutiny.

Tyrannical behavior is sometimes not that obvious. To a certain degree, most of us may have been guilty of it at one time or another.

Brain Teaser

What runs around a house but doesn't move?

(the answer is on the page 6)

Dog-gone Facts

- Based on an average life span of 11 years, the cost of owning a dog is \$13,350.
- Dogs only sweat from the bottoms of their feet. The only way they can discharge heat is by panting. Dogs and wolves yawn as a sign of contentment.
- Dogs have about 100 different facial expressions, most of them made with the ears. Unfortunately, the likes of bulldogs and pit bulls only have 10, due to their breeding. Therefore, these dogs easily are misinterpreted by other dogs and often get into fights.
- “Three dog night” (attributed to Australian Aborigines) came about because on especially cold nights these nomadic people needed three dogs (Dingoes, actually) to keep from freezing.
- Dogs see in color, although it's not as vivid as the range that humans possess.

Bulldogs are among the 10 most popular again

After standing in the background for more than 60 years, the snub-nosed bulldog is again one of the most



popular pets in the U.S. The American Kennel Club 2007 ranking shows the bulldog in the number 10 spot, rising from 26th in 2006. The miniature schnauzer lost out.

The AKC has done the ranking for 115 years. It was 1935 when the bulldog was last in the top 10, which include the Labrador retriever (No. 1 for 17 straight years), Yorkshire terrier, German shepherd, golden retriever, beagle, boxer, dachshund, poodle, shih tzu, and bulldog.

NOTE: Bulldogs are Beautiful Day is April 30th

Whatever the situation, being uncooperative can be a work-stopper. Next time you're tempted, brush off your team-player image and move forward instead of balking.

Boss's notebook

For greater success, get passionate about your work, your world

Let's say you're a calm, laid-back person. You deal with the world from a take-it-as-it-comes point of view. And it has always worked for you.

But didn't you ever envy people who seemed to be on fire, enthusiastic and passionate about their work, their pro football team, and their home life?

There's no question that you can't change the color of your eyes and other in-born traits. The height of your fire is something else.

In The Welch Way, Jack and Suzy Welch say there's no question about it. You can stoke up your fire, uncork your passion and get hot! When you do, you can turn clock-watching workers into fired-up people as well.

It's every leader's job to make purpose come alive and to turn cynicism into engagement, say the Welches.

Sometimes it takes an event to do it. They tell of a break-even unit of a big manufacturer. The unit had little growth and its people had little motivation. They just plugged along with the work.

When the unit was sold, everything changed. A few slackers were let go, but through great attention to individuals and promises of better things to come, work became fun for those who stayed.

Fortunately, you probably won't have the buyout situation to contend with but the new owner's techniques could work for you too. By focusing on individuals, what they are doing and what they could become, you could replace cynicism with excitement.

When you get passionate about what your people are doing, true engagement will be your reward, and theirs.

Make Yourself Indispensable at Work

Did you know that how you dress, speak, work, and act might be sending a message to your boss saying, “When it's time to cut someone, choose me?” You can make yourself indispensable by avoiding these mistakes, says Ronna Lichtenberg, author of *It's Not Business, It's Personal: The 9 Relationship Principles That Power Your Career*. Here are five tips that can make you indispensable at work:

1. Pitch in when others ask for help. You'll make friends and allies at work.
2. Strive for excellence not perfection. Be willing to take on a new task. Also, if you make a mistake, admit it and find a solution.
3. Keep an eye on your appearance. Your boss may think your appearance is a reflection of your work.

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Don't Quit

(Author unknown. Some verses attributed to W.J.A. Rowe)

When things go wrong, as they sometimes will,

When the road you're trudging seems all uphill,

When funds are low and the debts are high,

And you want to smile but you have to sigh,

When care is pressing you down a bit, rest if you must, but don't you quit.

Life is queer with its twists and turns, as every one of us sometimes learns,

And many a failure turns about, when he might have won if he'd stuck it out.

Don't give up, though the pace seems slow - You may succeed with another blow.

Often the goal is nearer than it seems to a faint and faltering heart;

Often the struggler has given up, when he might have captured the victor's cup.

And he learned too late, as the night slipped down,

How close he was to the golden crown.

Success is failure turned inside out - The silver tint of the clouds of doubt,

And you never can tell how close you are - It may be near when it seems afar;

So stick to the fight when you're hardest hit -

It's when things seem worst that you mustn't quit.



4. Network with people at your level or people who are in a position to promote you.

5. Take things in stride. Your ideas may be passed over sometimes, but don't take it personally.

Moneywise

Internet phone service advertising is coming

If you think popup ads on the Internet are annoying, wait until you hear an advertisement before your Internet phone service connects to the number you called.

The Internet service Jajah is one of the first. Instead of connecting to your party, it plays you a 15-second ad before dialing the number. The service promises discounts to customers who agree to the "opt-in" service.

Long-distance carrier IDT already plays short ads before it connects some international calling cards.

The "in-call advertising" industry is eager to take advantage of a few sellable seconds on your phone. Ad execs say the spots will be targeted to callers' interests, but they don't say how they know what your interests might be.

Term life insurance to cover a mortgage balance

Some homeowners whose mortgage is not covered by private mortgage insurance (PMI) take out a term life insurance policy to protect their families.

According to The New York Times Real Estate Q&A, laddering such policies could be a money-saving step.

For the first 10 years of a \$300,000 mortgage, the policy would be for \$300,000. For the second 10, a policy would be for \$200,000, and for the last 10 years, it could be for \$100,000.

Considering the low rates being offered on \$500,000 term life policies, however, a young person in good health might do better with one of those.

Those who retire early but live long lose a bundle in Social Security benefits

Only about 5 percent of retirees wait until full retirement age to claim Social Security benefits.

Retiring early can cost dearly, according to the Social Security Administration (SSA), especially if you live a long time.

The SSA calculates that retirees who live to age 90 would lose \$39,000 in benefits if they retire at age 62.

Some financial analysts say retiring early would cost far more because of the cost-of-living increases that boost Social Security checks. They figure the loss would be \$83,000 for those who take benefits at 62 and live to age 90 and nearly \$149,000 for those who live to age 95. The reason: Cost-of-living adjustments would apply to larger sums if a person retires at age 66.

The lighter side:

Psychiatry seminar

Psychiatry students were attending their first seminar. It was on emotional extremes. The professor wanted to establish some parameters, so he asked what they would say was the opposite of joy.

"Sadness," replied Mr. Nichols.

Ms. Biggs defined the opposite of depression as elation.

"And Mr. Martin, what is the opposite of woe?"

Bubba replied, "I believe that would be giddyup!"

The speeder

A man is stopped by police for speeding and the officer asks him for his license.

"I don't have one," the man says. "It was taken away for drunk driving."

So the officer asks for the man's vehicle registration.

"I don't have one," the man says. "This car is stolen and I've murdered the owner and stuck him in the trunk."

At this point, the officer calls for backup and in no time 10 police cars surround the stopped speeder.

The sergeant on the scene approaches the car and orders the man to open his trunk. He does and it is empty. The sergeant then asks for the man's driver's license. The man pulls out a valid license and vehicle registration.

"I don't get it," the sergeant says, "My officer here says you told him you had no license or registration and that you stole this car."

The man shakes his head and says, "I bet that liar told you I was speeding too."

Age 77 is the SSA's estimated break even point. If you think you will die before age 77, retire early. If you think you will live past age 77, delay retirement as long as possible.

People are, in fact, living longer. There is a 41 percent chance that a 62-year-old woman will live to age 90. A 62-year-old man has a 29 percent chance.

For a married couple, there's a 58 percent chance that one of them will live to age 90, and a 29 percent chance that one will reach 95. If you don't think you'll live very long, taking benefits early could hurt your spouse. A married beneficiary can continue receiving his or her own benefits or the deceased's benefit, whichever is more. So spouses who take benefits early also reduce the amount the surviving spouse could receive.

People who want to retire early and can afford to live on their retirement savings until age 66 may also save on income tax.

Married couples with \$32,000.00 in combined income face income tax on half of their Social Security benefits.

“Who Wants To Win Dinner a Movie Tickets For Two?”

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: Hazel Helms of Magna Bank was the first person to correctly answer our quiz question...

How Many Times Brighter Is A Full Moon Than A Half Moon?

a) 2 times b) 5 times c) 10 times d) 100 times

The answer is "C," 10 times. So let's move on to this month's trivia question...

The average man laughs 69 times a day. How many times a day does the average woman laugh:

(a) 55 (b) 65 (c) 70 (d) 75

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

Real Estate Corner: **Gray with Green . . . or Purple**

Decorators say it has never been easier to decorate in style. Gray is the latest color trend and it's a snap to use. You're going to see a whole spectrum of cool grays paired with pops of color. The new soft shades of gray include stone, putty and granite.

Gray is much easier to coordinate than beige. You'll also be seeing gray palettes spiced up with silvery greens, oranges, copper, white, and olive green.

Design mavens predict that fabric textures with sleek metallic thread will be paired with brushed steels, black glass and copper surfaces.

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Biz Wisdom

"I always arrive late at the office, but I make up for it by leaving early."

Charles Lamb

"Few great men would have got past personnel."

Paul Goodman

Brain Teaser Answer...

A fence

Office Machines Are Your Friend...Maybe

A young executive was leaving the office late one evening when he found the CEO standing in front of a shredder with a piece of paper in his hand.

"Listen," said the CEO, "this is a very sensitive and important document here, and my secretary has gone for the night. Can you make this thing work?"

"Certainly," said the young executive. He turned the machine on, inserted the paper, and pressed the start button.

"Excellent, excellent!" said the CEO as his paper disappeared inside the machine. "I just need one copy."

QUOTES

Time and health are two precious assets that we don't recognize and appreciate until they have been depleted.

Denis Waitley

One of God's arrangements is that after winter, there should come beautiful spring days. It happens every year, and it happens in every life.

Father Joseph

Spring is nature's way of saying, "Let's party!"

Robin Williams

When the April wind wakes the call for the soil, I hold the plough as my only hold upon the earth. As I follow through the fresh fragrant furrow, I am planted with every footstep, growing, blooming into the spirit of spring.

Dallas Lore Sharp

In accessories, shine and curve are all the rage. You'll find lots of color in glass accessories.

Hardwood or carpet? That is the question

If that living room carpet is getting a little dreary-looking, you may be wondering whether to install flooring or carpet.



Hardwood is virtually dominating the floor-covering market today. It's especially helpful for people with allergies. Though it's easy to wipe up spills from hardwood, sellers advise that it should be frequently dusted or swept with a soft broom, and it should be vacuumed twice a week.

Engineered flooring is made in a manner similar to plywood, where three to five thin sheets of wood are laminated together. Engineered floors are very stable and can be installed almost anywhere. It comes in strips of 3 inches or less in width or planks that are over 3 inches wide.

Solid floors are cut from solid pieces of wood, milled to standard specifications and installed as planks or strips. Oak is the most common material.

Carpet is still chosen by many, especially by people who don't want cold floors or who have foot or back problems. The softer surface is better for them.

Freze fills the bill and is one of the most popular choices in carpet today. It is a highly twisted cut pile suited for high traffic areas. The short fibers curl in different directions at the surface to hide footprints and vacuum marks.

Berber is a style based on traditional carpet made by the Berbers of North Africa. It has tightly woven yarn loops create thousands of small woven circles. Nylon and wool are the preferred materials.

For more formal settings, plush (cut pile) or velvet are perfect, but they show both tracking and vacuum marks.

Carpet can be applied over almost any subfloor or existing floor. A thick style will hide irregularities in a way that most other floorings will not.

Like the middle road? Many people are choosing hardwood with large and small area rugs placed over it for a more comfortable feel.

This and That . . .

Scientific studies show 40 percent of your happiness level is up to you

Some people are generally glum and joyless. Others are generally happy most of the time in spite of trying conditions. Are people just born that way?

Yes -- at least in part.

Groundbreaking scientific research by University of California psychology professor Sonya Lyubomirsky shows that 50 percent of a person's general outlook is inborn. Another 10 percent of a person's happiness level can be attributed to life circumstances such as divorce or loss of a loved one.

April birthdays

- 1, Annette O'Toole, actress many movies, Houston, Texas, 1953.
- 2, Leon Russell, musician, Lawton, Okla., 1941.
- 3, Picabo Street, Olympic skier. Triumph, Idaho, 1971.
- 4, Dave Mirra, BMX bike racer, Syracuse, N.Y., 1972.
- 5, Michael Moriarty, actor, Detroit, Mich., 1942.
- 6, Merle Haggard, singer, songwriter, Bakersfield, Calif., 1937.
- 7, Jackie Chan, martial artist, actor, Hong Kong, 1954.
- 8, Shecky Greene, comedian, actor, Chicago, Ill., 1925.
- 9, Michael Learned, "The Waltons," Washington, D.C., 1939.
- 10, Steven Seagal, actor, producer, Lansing, Mich., 1951.
- 11, Bobby Rydell, singer, Philadelphia, Penn, 1942
- 12, Herbie Hancock, musician, Chicago, Ill., 1940.
- 13, Al Green, singer, Forrest City, Ark., 1946.
- 14, Kelly Clarkson, singer, Ft. Worth, Texas, 1982
- 15, Roy Clark, singer, guitarist, Meherrin, Va., 1933.
- 16, Renee Zellweger, actress, Katy, Texas, 1969
- 17, Jennifer Garner, "Alias" actress, Houston, Texas, 1972.
- 18, Jack Nicholson, actor many movies, Neptune, N.J., 1936.
- 19, Al Unser, Jr., race car driver, Albuquerque, N.M., 1962.
- 20, Ryan O'Neal, "Love Story" actor, Los Angeles, Calif., 1941.

But wait! That leaves 40 percent of your present capacity for happiness strictly up to you. Her new book, *The How of Happiness*, is a gift to all who would take their level of happiness into their own hands.

Basic to the whole process is her conclusion that staying active is profoundly related to happiness.

Exercises she prescribes include keeping a "best possible self" journal to outline future goals over the next six weeks or more. Even nine months later, she reports, the positive effects were being felt. She also recommends:

Don't overthink a situation. Decide to spend 30 minutes later to ruminate. It may seem less consequential then.

Learn good coping skills. Write down traumatic experiences and learn how to recognize them and argue with overly pessimistic thoughts.

Savor life's joys, even if they are just a good meal or a shower. Conjure up a favorite memory when you feel down.

Unlike many self-help books, all these recommendations are supported by scientific research.

The strategies can make the difference between a happy and an unhappy life, says the author. That's good news for the gloomy among us.

Recipe of the Month . . .

For a romantic dinner, try steak au poivre for two

Although the origins of steak au poivre are sketchy, the phrase in French means "pepper steak" and is served as a steak encrusted with cracked peppercorns.

The origins of peppercorns themselves dates back 4000 years when it is believed they were first cultivated on the Malabar Coast of India.

Peppercorns have been used as medicine and currency alike. During the Middle Ages, they were stored as monetary collateral. In 408 A. D., the Visigoths demanded 3,000 pounds of peppercorns as one of their terms for the release of Rome.

True peppercorns come in varieties of the balled fruits from tall cones on the black pepper plant. They include black

(mature fruit), green (unripened), and white (mature fruit soaked from the outer shell).

Steak au poivre for two

2 eight-to-12-ounce sirloin strip steaks or 2 filet mignons.
6 tablespoons whole black peppercorns
1 teaspoon sea salt
10 tablespoons butter
1/2 teaspoon minced garlic
1 teaspoon white sugar
2 medium shallots finely chopped

1 cup heavy cream
1/2 cup of brandy

Crack the fresh, whole peppercorns on a solid surface using a meat hammer or using a cracking device. Lightly butter

both sides of each steak and press the cracked pepper into the meat.

In a large, deep skillet, melt the remainder of the butter, along with the shallots, the 2 tablespoons of the brandy and the garlic. Reduce heat to low and cook one minute.

Place the steak in the sauce and cook five to ten minutes on each side or to your preference in the degree of rareness.

If you feel brave, you can now flame the steaks in the remainder of the brandy or add it to the simmering sauce. Mix the cream and sugar gently into the drippings and stir, reducing it over low heat. Place the steaks on plates and spoon the sauce over them. Parsley can be added as a garnish. Serve the steaks with rice and steamed vegetables. A glass of Merlot or Cabernet Sauvignon compliments the meal.



Remember . . .



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April 25 is Arbor Day

Working to protect the tree cover in cities .

The number of trees in cities across the country is declining. Analysis by American Forests, a Washington D.C.-based nonprofit, shows that most cities have lost one-quarter of their tree canopies since 1972.

Protecting trees makes sense. Where streets are tree-lined shoppers spend an average of 12 percent more time shopping. A 1995 study even showed that city apartment buildings that were surrounded by vegetation were safer and the residents more civil.

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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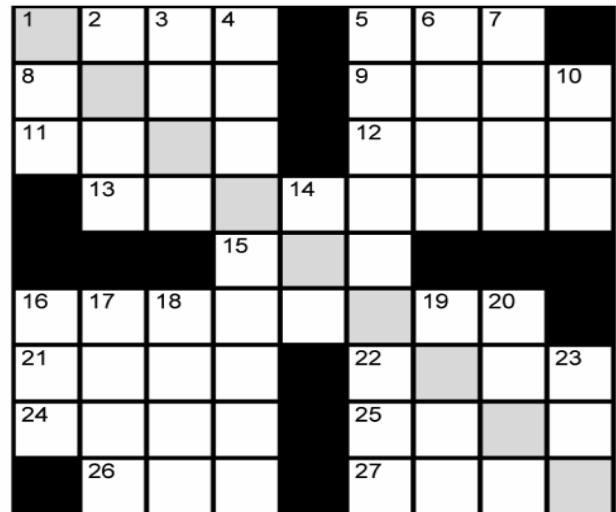
Flower of the South

Across

1. Computer memory units
5. High school class
8. Need for fishermen
9. Regrets
11. Jason's ship
12. "Cogito, ___ sum"
13. It isn't silver or gold
15. Long, long time
16. Some baby toys
21. Cosmetic additive
22. Hokkaido people
24. Poet Angelou
25. ___ tide
26. Battle of Britain grp.
27. Opens a door

Down

1. CEO's degree
2. Make, as money
3. Garbage in, garbage out
4. Unhearing
5. Largest island in the world
6. Circular domed dwelling



7. Prefix with phone
10. Costa del ___
14. Jersey call
16. Battering device
17. Winged
18. Spanish painter
19. In ___ of
20. A breeze
23. Bull markets

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

