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“THE BEST
THING ABOUT
THE FUTURE
IS THAT IT
COMES ONLY
ONE DAY
AT A TIME.”

— ABRAHAM LINCOLN

HERE'S A THOUGHT . . .

Having a Trusted Advisor helps you mold your future one day at a time. It allows you to focus on what is truly important: your relationships, your health, your career, and yourself. This newsletter is dedicated to these subjects.

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*One of the great things about having a Values-Based Financial Professional™
is you can delegate your Financial Planning, letting you spend more time on your*

PHYSICAL HEALTH

Sweating — Your Body's Cooling System

BY DEBORAH L. MULLEN, CSCS

Most people realize they sweat more when they exercise and that in order to stay healthy, they need to drink water. However, many people aren't aware of how much water they need to drink and why it's important to do so.

When engaged in physical activity, body temperature rises as much as 3 degrees. Your body's natural cooling system, sweating, kicks in to lower body temperature. Under extreme exercise and heat stress, a body can lose 1/2 a gallon of water per hour. If the lost water is not replaced,

dehydration occurs and serious consequences may follow.

For example when your car's cooling system is running smoothly, excess heat from the engine is transferred to the water in the tubes, which goes to the radiator to be cooled by the air. The cooled water goes back to be heated once again by heat drawn from the engine. If there is not enough water in the system to allow for proper heat dissipation, your engine overheats, your car stops running, and you are left cursing at the side of the road.

Now, picture your body as the car — your muscles are the engine, your skin is the radiator and your blood vessels are the water tubes that connect the engine with the radiator. When

your cooling system is running smoothly, excess heat from your muscles is drawn into

*The impact of
dehydration on the
cardiovascular system
can produce heart
problems in people with
coronary heart disease
and diabetes.*

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RELATIONSHIP HEALTH

Assumptions

BY SUSIE AND OTTO COLLINS

Several years ago, we attended a workshop on Spiritual Partnerships with Gary Zukav, author of *Seat of the Soul*, and his spiritual partner Linda Francis.

We learned about how making simple assumptions can damage relationships quickly. Simple assumptions that we make about each other and situations can lead to resentment, distance and emotional separation if left unaddressed.

During our 12 hour drive to the workshop, Susie had an apple as a snack. She asked Otto if he wanted an apple. He looked at the apple and saw only one and assumed that that was the only apple in the food bag. Since he wasn't hungry in that moment, but knew he would be soon, he mistakenly assumed that Susie was about to have the only apple.

A short time later, Otto had tortilla chips for a snack instead of the apple he would have preferred. Now, he didn't resent Susie for eating the "last apple" but he silently wished there was another apple to eat instead of the chips. Susie was unaware of his assumption and desire for an apple, and it wasn't until the food bag was taken to the room and unpacked that three other apples appeared.

If Otto hadn't assumed that there was only one apple in the bag, he would have had what he really wanted to eat instead of the chips.

Isn't this what we often do in relationships? We silently want our relationships to be more passionate, more connected, more loving but we don't know how to communicate our needs to our partner.

We assume what we want isn't available or isn't possible without attempting to make the

connection with our partner and speak our needs in a way that can be understood.

Sometimes we know what our needs are, but don't express them because we are fearful what our partner will say or how he/she will react. So it's easier to keep silent.

In our relationship, we have learned that if we don't communicate consciously and constantly, we start to make assumptions about how the other will react in a given situation and those assumptions are usually dead wrong.

We've found that when we make assumptions, we're not living in the present moment — we are either in the past or in the future.

We suggest that you not make assumptions about how someone else is feeling or thinking in any relationship — no matter how long you've been together and how well you know that person.

We are all constantly growing and changing. If we want to grow together instead of growing apart, the most important thing you can do is to constantly communicate, one moment at a time. Decide to consciously create your lives the way you want them to be

instead of allowing your lives to happen to you.

Live consciously at all times. Base your intentions on how you want your life to be. The apple is there if you want it.

©2006 All Rights Reserved. Susie and Otto Collins are married, life partners who are Relationship and Life Success Coaches, and authors of several books on relationships, including "Should You Stay or Should You Go?," "No More Jealousy," "Creating Relationship Trust," "Communication Magic" and "Attracting Your Perfect Partner." They regularly write, speak and conduct seminars on love, relationships and personal growth. To read more free articles like this or to sign up for their free online relationship tips newsletter visit www.collinspartners.com or www.RelationshipGold.com.

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INNER HEALTH

How to Live Well by Achieving Balance

BY BRIAN B. CARTER, MS, LAC

That Elusive "Balance": A Great Tool to Help You Achieve It

I used to hear people discuss trying to achieve "balance" and I had no idea what they meant. I wasn't very busy, wasn't married, didn't have numerous commitments to numerous people, didn't have a mortgage, and wasn't even getting paid much to do what I did.

That's all changed now. I have many responsibilities — a wife, a mortgage, several jobs, many career goals, half a dozen informal "life" students, patients to take care of, people I don't have time to catch up with, friends I haven't seen in a month, readers who want their questions answered, kittens who meow and need lots of love, and one day there will be children as well!

Now I know how they felt when they pined for that elusive balance.

The question of the era is: How do we get all our work done, satisfy our loved ones, make our dreams a reality, exercise our bodies, engage our minds, have fun, relax, spend time, stay healthy, serve others, refresh ourselves, stay connected, read books, expand our horizons and feel good too. How do we fit all of that into the week without feeling overwhelmed?

The answer is balance. Somehow, we must put the right time and energy into each one. But how can we find, achieve, or improve on that elusive balance?

Since everyone is different, what works for one person may not work for another. What you need is a comprehensive map of how health, love, fun, enjoyment, achievement, and efficiency all fit together. You need to know how a deficiency in one area can impact the others. You need to know how to overcome your weaknesses with your strengths.

This map of life must integrate mind, body, and spirit. It must explain how our emotions can get in the way, and how we can make them healthy. It

must show how bad mental habits lead to physical problems. It must give remedies for our habitual imbalances. It must suggest viable strategies for improving our health, our habits, our abilities, and ourselves.

You know where you are. Balance is where you want to go. You need this map of life to get there. But who has such a map? Where would you find it?

Chinese medicine has a mind-body life map that acknowledges your uniqueness, explains how everything is connected, describes imbalances, and suggests remedies for them. When you fail, it can explain why and what to do next.

This Chinese medicine map of life is quite forgiving. You don't have to be or live perfectly. It's better if you improve, because you prevent disease and save money. If you mess up while you are making progress, you can take advantage of remedies that will return you to balance, increase your energy, relieve stress and pain, improve mental function, and smooth out your emotions.

This is essential, because we are not thrown miles off course with every mistake or surprise. We get back on track immediately — we don't make the bad decisions or plans that come from the disturbed emotions of someone who's been thrown off track. Thus, we get where we're going faster, and save time and grief.

Since life is always a journey, always a learning experience, hardly ever arriving or stopping except for a short rest, Chinese medicine is an indispensable guide and companion for the confusions and vagaries of the adventure.

©2006 Brian B. Carter. All Rights Reserved. Acupuncturist, Herbalist, and Medical Professor Brian B. Carter founded the alternative health megasite "The Pulse of Oriental Medicine" (www.PulseMed.org). He is the author of the book "Powerful Body, Peaceful Mind: How to Heal Yourself with Foods, Herbs, and Acupressure." Brian speaks on radio across the country, and has been quoted and interviewed by Real Simple, Glamour, and ESPN magazines.

You know where you are. Balance is where you want to go.

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MENTAL HEALTH

Stress-Free Scrapbook Journaling Ideas

BY ELAINE CLAY

Do you find it intimidating when you come to journal your scrapbook pages?

You are not alone! Many scrap bookers find it hard to get started when it comes to adding journaling to their scrap booking layouts.

If you are one of those people who go blank at the thought of having to journal, don't worry. Here are some stress-free scrap booking journaling ideas to help you write the right words whatever your page theme.

Make a list.

Create a friendship page. List how you met, where you met, how long you have known each other, what you like about your friend and why you are both pals.

Create a recipe scrapbook page, then make a personal "Top 10" list of reasons why you like Grandma's chocolate cake so much.

Create a baby layout of baby's favorite foods. You can even do one for the foods they don't like!

A variation of this technique is to use bullet points to mark each line on your list, giving you an opportunity to empathize each item of your journaling:

- Anguilla
- April 2004
- My first trip to the Caribbean
- This is the view from my hotel balcony overlooking the cove — I can't wait to go swimming the sea looks so nice!

Make sure you have fun experimenting with all the different kinds of embellishments that you can use as your bullet points!

Write a letter.

This is one of those great scrapbook journaling ideas that's fairly simple to do and it's also a lovely, personal way to journal your layouts too.

All you have to do is pretend you're writing to a friend telling them what is happening in your photographs and including the "Dear . . ." at the

beginning of your writing will give your journaling an intimate feel.

Sent any emails lately? Like letters, emails are also a good source of journaling material that you can use for your layouts.

If you are unsure of your own journaling, then doing it in a letter format could help your writing flow more easily, as you describe the people and the events taking place, letting you tell the story naturally and in your own words.

Ask a question.

If you are completely stuck and cannot think of anything to write, this can be a good quick fix technique. Ask some simple questions like, "What was your favorite part of . . .?" or "Did anything funny or embarrassing happen?"

This technique can be very effective when used for a special occasion layout like a bridal shower, where you can ask each of the guests to tell you about their favorite memory of the bride-to-be.

Why not take it a stage further? Give each shower guest some suitable decorative paper and let them write down their own memories rather than

journal all of them yourself.

For an extra special touch, you could get the guests to bring their favorite photo of the bride-to-be. Ask them to journal why they picked that particular picture and then make a separate layout for each individual photo.

This is an effective way to create a wonderful and unique scrapbook that is quick, simple and full of memorable pieces of journaling that add a very personal feel to the album.

So go on, try out the scrapbook journaling ideas above for yourself and add some stress-free journaling to your pages. Once you've finished, you'll see that it's been well worth the effort.

©2006 All Rights Reserved. Elaine Clay is the owner of *Online-Scrapbooking-Guide.com*. Find inspiration, increase your creativity and have fun with our helpful tips, ideas, articles and much more at www.online-scrapbooking-guide.com.

Have fun experimenting with all the different kinds of embellishments that you can use as bullet points!

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CAREER HEALTH

Successful Change Starts With a Shift in Perspective

BY STEVEN BACHARACH PSY.D.

Like so many in corporate America today, Susan needed more balance in her life — but she did not know how to get it. Faced with a 60-hour work week and a lengthy daily commute, Susan was left with little time for outside interests. Her job was literally draining her of energy, and her attitude at work was changing, especially within her business unit.

Who is Susan? She could be you.

At work, Susan was accepting extra work and projects and was not able to say “no” to her boss. By accepting everything and not speaking up for herself, Susan became increasingly frustrated and

angry. She became more demanding and less flexible with her own team. Her usual encouragement to “think outside the box” was replaced by a controlling “do as I say” attitude.

Micromanagement became her style. As a result, her staff appeared less involved in their work. They began to distance themselves from her.

Are you just like Susan? Do you think that if you become more demanding and micro-manage your employees, the job will get done? Do you think keeping silent makes the problems go away?

Here is your wake up call. It does not work. Change is the answer — change coupled with a shift in perspective.

Sustaining meaningful change is never easy. It takes desire, intention, a clear vision, a good plan . . . and commitment. Change also takes time. Often we get overwhelmed with demands on our time. Complacency sets in, and we lose the ability to overcome inertia.

We must create structure that encourages and supports change, and it begins with an all-important shift in perspective. We can start by considering a more fulfilling alternative.

In Susan's case, she looked at what energized her, what she was good at, and what gave her joy. She put limits on the amount of work she was willing to take on and began speaking up to make sure her needs were heard and met. She shifted from being a controlling team leader to

one that encouraged risk-taking and “thinking outside the box.”

The result? Greater group cohesion and less stress for everyone involved. Group members felt less restricted and more empowered. Susan added greater value to her company and the results were visible and rewarded. More opportunities — the kind of opportunities Susan wanted — started coming her way.

At the same time, she developed criteria for what she wanted in her relationships. She evaluated her current relationships and determined which ones needed to be addressed. She ended unfulfilling relationships. As she revised

her standards and set limits, she gained more energy to try new activities outside of work — re-awakening areas of interest that she had long ago left behind.

Susan's success story can be your success story, too. And it starts with four simple steps. You must . . .

- Be clear about your intentions to make a change;
- Be willing to experiment and to try new strategies to achieve the changes you want;
- Be willing to learn what works and what does not, and to make adjustments;
- Don't let fear stop you from making these significant changes.

To successfully change — personally or professionally — you need perseverance, feedback and support to help achieve your goals. But change you can . . . and sometimes you must.

© 2004, Steven Bacharach Psy.D. Steven is a personal coach to executives who are seeking more fulfillment in all areas of their life. To learn more about coaching and arrange a complimentary session, contact Steven by email at stevenb@onthemarconsulting.com, by phone at (508) 358-9565, or visit his Web site at www.onthemarconsulting.com.

*Change you can...
and sometimes
you must.*

Sweating — Your Body's Cooling System

(continued from cover)

your blood vessels where it circulates to your skin. Evaporating sweat draws heat away from the blood vessels. The cooler blood then recirculates throughout the body, lowering body temperature.

When too much water is lost through sweating, your blood volume decreases. This decreases blood pressure which, in turn, reduces blood flow between the muscles and skin. To overcome this, your heart rate increases. Because less blood reaches the skin, heat loss is reduced and the body overheats. Just like your car, your body can quit running.

If you fail to replace the water you lose, you run the risk of becoming dehydrated. When a person is dehydrated by more than 4% or 5% of body weight, their exercise performance declines by 20% to 30%. Not only that, the impact of dehydration on the cardiovascular system can produce heart problems in people with coronary heart disease and diabetes. Dehydration is also hard on the kidneys.

How do you prevent your body from “breaking down”? It's simple. You need to put in as much water as is going out. Sweating is not the only way you lose water. Another is through respiration. You lose water every time you exhale. This water loss increases as your physical activity increases because you breathe more. So, if you are just replacing how much you are sweating out, it's not enough. Also, if you just drink when you are thirsty, you aren't getting enough water because thirst alone isn't the best measure of a body's fluid needs.

Generally speaking, you should drink water before, during and after exercise. Drinking about 2 cups (16 oz.) of water one hour before, and 1 cup 1/2 hour before is a good start. Then you should drink 1/2 cup to 1 cup or more, every 15-20 min. The amount depends on the air temperature, your body weight and how hard you are exercising. Drink up! Show the people you exercise with that you know how to keep your body running!

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