



Lighthouse Financial Solutions

Guiding You To A Brighter Future

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February: Celebrate Heart Month

February is American Heart Month. Take some time to be good to your heart, and share these heart-healthy tips with loved ones.



Check Your Waistline.

Waist size forecasts heart health better than weight or BMI. A large waist (over 35 inches or more) may lead to heart disease risk factors such as high cholesterol, high blood pressure and diabetes. Studies show that a low-carb diet combined with an active lifestyle can help decrease your waist circumference.¹



30 minutes of exercise, daily will strengthen your heart. Can't fit in 30 continuous minutes of exercise? Try 3 ten minute walks instead.

Control high blood pressure.

High blood pressure may show no signs or symptoms, so regular blood pressure checks are important. If you have high blood pressure, take these steps:

Take your blood pressure medicine as directed. Side effects? Ask your doctor for help.

Quit smoking—and if you don't smoke, don't start.

Reduce sodium intake. Most Americans consume too much sodium, which can raise blood pressure.

1 - <https://www.atkins.com/how-it-works/library/articles/just-in-time-for-valentines-day-7-heart-healthy-tips>

2 - <http://www.cdc.gov/features/heartmonth/index.html>

Walk Your Way to a Healthier Heart

**How-To Guide:
Speed Interval Walking**
Researchers studying the effects of 45-minute speed-interval walking workouts and toning exercises four times a week over 16 weeks resulted in 23 pounds average weight loss.

Speed Interval Workout

5 min warmup (3mph)
⇒ 120 steps per minute
5 min moderate (3.5mph)
⇒ 140 steps per minute
3 min brisk (4mph)
⇒ 160 steps per minute
5 min moderate
⇒ 140 steps per minute
3 min brisk (4mph)
⇒ 160 steps per minute
6 min cooldown (3mph)
⇒ 120 steps per minute

Perfect your form. If you can work with a Physical Therapist or Sports Medicine Specialist, a Gait Analysis helps you improve your form and avoid injury.

To get the most out of your walking workout, follow the tips below:

- Fill your lungs completely. Focus on exhaling as deeply as you can. The inhale will take care of itself.
- Engage your core to prevent aches in your hips and back.
- Bend your elbows. You'll swing your arms faster, and your legs will automatically accelerate to keep up.
- Step shorter. Smaller strides are easier on your joints and increase the calories you burn.

Read more at
<http://www.fitnessmagazine.com/workout/cardio/walking/walking-for-weight-loss-plan/>

You really can get fit by walking — as long as you walk long enough, hard enough, and often enough. Sure, walking burns fewer calories per minute than jogging, but most people last longer on a walk than a run, so you can make up for the deficit.



Compared to runners, walkers enjoy a relatively low injury rate.¹

A recent study found that, among people who are successful in maintaining long-term weight loss, nearly 80 percent walk as their main physical activity.¹



As a general goal, aim for at least 30 minutes of physical activity a day. If you can't set aside that much time, try two 15-minute sessions or three 10-minute sessions throughout the day.²



Start slowly if you haven't been exercising regularly. Walk just five minutes a day the first week, and then increase your time by five minutes each week until you reach at least 30 minutes.

Stay Motivated: If you find yourself skipping your daily walks, don't give up. Remind yourself how good you feel when you include physical activity in your daily routine and get back on track.

Once you take that first step, you're on the way to an important destination — better health.

1- <http://www.dummies.com/how-to/content/how-to-get-a-cardio-workout-by-walking.html>

2- <http://www.mayoclinic.org/healthy-lifestyle/fitness/in-depth/walking/art-20046261>

Recipe: Fresh Berries with Chocolate Ganache



INGREDIENTS:

8 ozs Sugar Free Dark Chocolate Chips or Bakers Chocolate
1/3 cup Heavy Cream
1/2 tsp Vanilla Extract
8 ozs Strawberries
2 cups Red Raspberries
2 cups Fresh Blueberries

DIRECTIONS:

Combine fruit and place into 6 dessert bowls.

In a small saucepan over low heat, heat chocolate and cream until just melted. This can be done in a microwave for 30 seconds at a time. Be careful not to overheat and burn the chocolate.

Add vanilla and stir until smooth.

Cool slightly and drizzle sauce over fruit just before serving.

NUTRITION ANALYSIS:

2.3g	Protein
17.8g	Fat
7.4g	Fiber
260	Calories

<https://www.atkins.com/recipes/berries-with-chocolate-ganache/544>

Want to Live Longer? Give a Little More Love.

Research suggests that having strong social relationships predicts an increased chance of longevity. While many think they need to find someone to love them, the greatest benefits for longevity and well-being come not from receiving love but rather from giving love to others.¹

Love may boost our health by buffering us from the negative effects of stress and by helping to promote positive feelings. Whereas negative emotions have been linked to physical problems such as cardiovascular disease and elevated inflammation levels, love and positive social connections are linked to health benefits including better immune function and surprisingly low levels of inflammation.¹

Studies on married couples show that married men in general live longer than single men, but the quality of the relationship is still important. Couples hostile toward each other tend to have more stress hormones in their blood, less adaptive immune systems and slower metabolic rates after eating high-fat meals, and that can lead to higher health risks over time.²

Having a partner during middle age, which is when chronic diseases often first appear, is protective against premature death, according to a 2013 study by Peter Martin. It could be the live-in emotional and physical support: you have someone to remind you to take your meds and go to the doctor, and if you hurt yourself, there's a good chance there will be someone around to help you.¹



A study from Rutgers University found that when participants looked at photos of people they deeply love, had an increase of dopamine brain activity, which is associated with optimism, energy and a sense of well-being.³

Sources:

- 1 - <https://www.psychologytoday.com/blog/feeling-it/201304/the-best-kept-secret-longevity-love>
- 2 - Do Married People Really Live Longer? Sifferlin, Alexandra Time. 2/23/2015, Vol. 185 Issue 6/7, p94-96
- 3 - <http://www.womansday.com/health-fitness/wellness/a2306/8-surprising-health-benefits-of-love-115600>

February Home Maintenance Checklist



Clean out your linen closet.

Rotate little used linens and towels to the front lines. Launder everything.

Clean bookshelves. Take everything down and dust. Consider what you return to the shelf. Does it really deserve to be there, or would it be happier in a second-hand store? Clean each item using your vacuum cleaner's soft brush attachment.

Flip Mattresses.

Replace the filter in your heating unit.

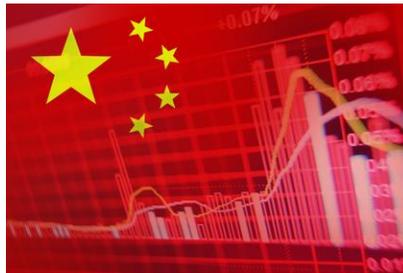
Check walls: repair nail holes, clean or touch up blemishes and scuffs.

Move all of your large appliances out from the walls so you can vacuum behind and underneath them. Change the water filter for the fridge while you're back there.

<http://www.clean-organized-family-home.com/february-house-cleaning-checklist.html>

Market Turbulence in China: What Does it Mean for You?

During the start of 2016, China's market turbulence drove the Dow down 6.19% and dropped Standard & Poor's 500 index by 5.97%, producing the worst-ever five-day start to a year. ¹



China is transitioning from an investment-based economy to a consumption-based economy – and that will bring with it many hiccups. In the year ahead, China's stock market is in for more bad days. But that shouldn't translate into a cause for panic. For U.S. investors, China is one of many issues that will likely create more volatility for equity investors in 2016, driven by factors such as Britain potentially leaving the Euro in June and heightened tensions in the Middle East and Asia.

Enacting reforms that enable markets to be free and capitalism to flourish will take time – and again will come with significant hiccups. ²

A certain amount of volatility isn't all a bad thing.

Global instability often leads foreign capital flows to safe havens. Chinese investors purchased \$8.6 billion in U.S. commercial real estate assets in 2015; China's current volatility underscores the importance for Chinese investors to diversify into the U.S. and elsewhere. The desire on the part of the Chinese to invest in both commercial and residential real estate throughout the United States is certainly there and growing; their ability to invest in the U.S. in 2016 remains to be seen. ³

2016 may be a bumpy period for investors with an increase in geo-political risks, but it's not the end of the world. Investors with extra cash can use down dips to do selective portfolio rebalancing.¹ Individuals nearing retirement may choose to protect their savings from Market Volatility with insurance products such as Fixed Indexed Annuities.

1 - <http://www.usatoday.com/story/money/2016/01/07/how-chinas-fiscal-woes-impact-average-investors/78407638/>

2 - <http://www.usatoday.com/story/money/2016/01/07/how-chinas-fiscal-woes-impact-average-investors/78407638/>

3 - <http://www.cnbc.com/2016/01/08/china-stock-swoon-could-boost-us-real-estate.html>