Greg Tull, CFA
Principal

Michael Mink
C.O.O./Principal

"
Managing the
certainty of
uncertainty.
"

"There is only one happiness in life, to love and be loved."

– George Sand

VALUES – BASED QUALITY OF LIFE™ *Newsletter*

Because Making Smart Choices About Your Money Impacts The Quality of Your Life

Over the years, we have found that there are elements of your life that are more important than money.

These elements - Physical Health, Relationship Health, Inner Health and Career Health - cannot be delegated.

We hope that you find these articles to be of value in improving the quality of your life.

PHYSICAL HEALTH

How to Lower Your Cholesterol and Prevent Heart Disease Without Drugs

By Ashleigh Caradas

Let's look at the real causes of heart disease and the role that cholesterol plays. This article gives lifestyle tips and evidence to support the role of diet, exercise and other lifestyle factors in both cholesterol lowering and heart disease prevention.

We all know that having raised cholesterol causes heart disease, right? And therefore reducing cholesterol by using prescription drugs is a sure way to prevent suffering a heart attack? It seems that the answer may not just be a simple "yes". Lifestyle factors play a huge role in heart disease prevention and can be particularly effective for most people in lowering cholesterol levels, without medication. In addition, heart disease is a complex process that involves a number of risk factors with high cholesterol being just one of them.

The Cause of Heart Disease

In essence, a heart attack is an ischemic event in which the blood supply to the heart organ is cut off (in the case of a stroke it's the brain's blood supply that is blocked). The leading cause of heart disease is something known as atherosclerosis or a hardening of the arteries.

Cholesterol build-up in the blood is one of the ways of blocking up an artery but not everyone with high cholesterol will suffer a blocked artery.

Smoking, high blood sugar, and stress can damage blood vessels making them more susceptible to cholesterol build up, and high blood pressure literally forces cholesterol onto the walls of the arteries.

What is Cholesterol?

Cholesterol is a fatty wax-like substance, which is produced by the liver and used for many body functions. Cholesterol is also found in the food we eat. Meat, fish, chicken, egg yolks and dairy products are all sources of cholesterol. Too much cholesterol in the blood is the main underlying cause of heart disease. Some people genetically manufacture too much cholesterol, but most people get it from their diet.

Cholesterol is transported in the blood via lipoproteins

High-density lipoprotein (HDL or "good cholesterol") transports cholesterol away from the tissues. High levels offer some degree of protection against Coronary Heart Disease (CHD). Regular exercise and moderate alcohol consumption have been found to increase HDL levels.

Low density lipoprotein (LDL or "bad cholesterol") transports cholesterol to the tissues where it can do harm by promoting atherosclerosis.

A high level of LDL cholesterol is associated with an increased risk of heart disease. People who have high HDL levels have some form of protection against heart disease. When assessing risk, both fractions should be taken into account.

RELATIONSHIP HEALTH

Couples Who Cook Together Stay Together, Says Science

By Cocina Corazón

Cooking with your better half, family, or friends can help you feel more connected and much happier. Actually cooking is one of the favorite activities according to a recent survey — sponsored by Calphalon and conducted by Light Speed GMI. The survey asked about 1,000 U.S. adults ages 18 and older how they think cooking influences relationships. And it turns out, people place a very high importance on cooking.

The study revealed 87 percent of those surveyed believe that cooking is one of the top activities couples can do to strengthen their relationship.

The reason? COMMUNICATION – people put a very high value on communication. Couples also think that cooking for your partner is a way to show your love – 78 percent of the respondents believe that couples who cook together stay together!

When cooking together you have more time to interact and connect, which can help strengthen your bond. Set aside one or two days a week where you can cook and create recipes at home. Join a cooking class every now and then and go through the process together.

Research by Smithsonian.com says cooking has become a common cure for stress or feeling down, but there might actually be some scienctific support to why small creative tasks might make people feel better. According to a new study, a little creativity each day can go a long way towards happiness and personal satisfaction on a daily basis. This isn't the first time researchers have drawn a line connecting making food with positive feelings. In recent years, psychologists have started spending more time exploring cooking and baking as a therapeutic tool to help people dealing with things like depression and anxiety, says Daisy Meager from the Munchies.

Cooking Together is a Sensual and a Soothing Experience

Of course, you don't need to be the greatest home chef to enjoy the fruits of cooking with your loved one. The key to cooking together is communicating. You see, food brings people together, and this is not about just a survey, it is a fact. Cooking is a sensorial experience – textures, flavors, colors, sounds, and aromas. Teaching your partner how to chop or mince, your hands might touch during the process. Experimenting and preparing a dish, or learning a new recipe together, creates a

> *"Whatever our souls are made of, his and mine are the same."*
>
> *– Emily Bronte*

different kind of connection between the two of you:

· You use your hands
· You create something
· You put on your favorite music
· You learn an art
· You have your favorite drink, fire up the stove and let your worries melt away

So embrace it, and wear your aprons whenever you can!

Learning your partner's favorite foods and likes in the kitchen is exciting and opens the door to empathy. You can teach your partner different methods and techniques, and based on your particular skills and expertise, you can even play with food. Learning what your partner's taste preferences are, also shows special attention to their needs and will counterbalance feelings of neglect. Just

remember to relax in the kitchen and don't try perfecting the dish; this activity is meant to be fun.

A Person Who Can Cook is HOT

Other findings from these surveys also note that many people cook to seduce a companion. It's all about reinventing yourselves and play a different role, creating a different space for the two of you, where everything is about pleasure. Just wearing a sexy apron can make the difference.

But why is cooking together a great way to create an opportunity to connect with one another without any pressure? You each have tasks — like chopping, or mincing while the other is stirring or measuring ingredients — and both can catch up on each other's lives. In simple words, it's an activity that happens in a neutral field for the two of you to build up your relationship.

Nowadays many people even bring this activity to a next level, creating supper clubs to connect with other friends or attending specialized cooking classes just for fun or to meet new friends!

> *"The best love is the kind that awakens the soul and makes us reach for more, that plants a fire in our hearts and brings peace to our minds. And that's what you've given me. That's what I'd hoped to give you forever."*
>
> *- Nicholas Sparks*

INNER HEALTH

How Dressing Well Actually Affects All Areas of Your Life Positively

By Sheena Amin

Self-confidence is like a mental muscle: Everyone is born with it, but not everyone flexes it. If you want your muscles to grow stronger, you need to exercise, right?

I find an immeasurable amount of self-confidence in dressing well. There is no right or wrong regarding how to boost your self-confidence.

This topic is entirely subjective, as some people don't feel the need to dress their best, but do other things, instead, to grow self-confidence.

Perhaps it's pretentious to place such a high value on the power of dressing your best, beyond other obvious characteristics. However, I believe what an individual considers to be aesthetically pleasing attire can contribute a big portion to his or her self-confidence.

When I speak of dressing well, I mean what YOU, as an individual, feel portrays your own style in the best way possible.

It could be a simple button down shirt and jeans. It could be a maxi skirt and a crop top. It could even be a hoodie and basketball shorts. It could be anything that makes you feel your best.

Now, I know you may be thinking, "How does dressing affect your attitude and confidence?"

Well, your self-perception has a tremendous impact on how others perceive you. Perception is an ideal reality; the more self-confidence you have, the more likely it is you will do your best.

Think of a time when you didn't feel well. You probably put on whatever and dressed the way you felt – not that well. Now, take yourself back to a day when you had an important exam or interview. How did you dress and how did it affect your mentality?

I remember pulling all-nighters for my finals during college and sporting pajamas when taking exams the following day. I felt exhausted and did not waste any of my energy even getting ready, especially because it was exam day, and I couldn't care less about what I wore.

The following week, I found the motivation to look effortlessly put-together for once. Yes, I decided to dress my best so I could test my best; I took away thirty minutes of sleep and made an effort to look my best. And, honestly, I felt good because I looked good.

I was anxious, yet felt unstoppable going into my final. And, I ended up doing better on the final than the week before. Since then, I dress up more often – not for others, but for myself because it makes me feel optimistic, confident, and just so good.

The point is if we change the way we dress, the way we feel will also change. When we are

> *"Fashion is the armor to survive the reality of everyday life."*
>
> *- Bill Cunningham*

dressed well and look good, we automatically feel better.

When we feel good on the outside, we are more likely to feel good on the inside, which boosts our attitudes and self-confidence, and supplies us with more energy to treat ourselves and others around us better. This ultimately makes us the best version of ourselves.

I'm definitely not saying that dressing well makes a person, but it certainly affects how someone feels about him or herself. No one is more conscious of your physical appearance than you.

Face it: When you don't look good, it changes how you carry yourself and also the way you interact with others.

Remind yourself every single day that dressing your best isn't just a device of perception, but also a tool that affects your confidence. Plus, what do you have to lose?

Dress yourself with confidence so you look good, feel better, and do your best.

> *"Fashion you can buy, but style you possess. The key to style is learning who you are, which takes years. There's no how-to road map to style. It's about self expression and, above all, attitude."*
>
> *- Iris Apfel*

> *"Style is the only thing you can't buy. It's not in a shopping bag, a label, or a price tag. It's something reflected from our soul to the outside world—an emotion."*
>
> *- Alber Elbaz*

CAREER HEALTH

How Much are Your Employee Benefits Worth?

By Ben Edwards

Employee benefits vary across companies but typically include things like your health plans, disability benefits, life insurance options, and your retirement benefits.

The amount your company pays for those health benefits and employee insurance packages can be substantial and is something that you should factor into any job search in addition to your salary. The value of your medical benefits, dental plans, flexible spending accounts, etc. can be hard to quantify since premiums, coverage, and types of benefits can vary so widely from company to company.

Estimating Employee Benefits

One thing you can probably do is to find out what dollar value your current employer puts on your benefit package. Of course, not all companies have this information available but you can check out your employee payroll system, employee handbook, or your human resources system to see if they publish those numbers anywhere.

My company recently published that information, personalized for each employee, and pointed out that company paid benefits, payroll taxes, and additional compensation add about 50% to my regular pay. Of course, their goal was to show employees how much they invest in us each year, so don't take numbers at face value but they can be used as a starting point for estimates.

Here's how they broke out our employee benefits. When you're calculating the value of your benefit package, you can use these categories to help guide your estimate.

Compensation

· Regular Pay
· Bonus
· Sick Pay Used
· Holiday Pay Used
· Paid Time Off Used

Payroll Taxes

· Social Security
· Medicare
· Federal Unemployment
· State Unemployment

Company Paid Benefits

· Medical/Dental Insurance
· Life and Accidental Death and Dismemberment Insurance
· Retirement Contributions
· Long Term Disability Insurance

Additional Benefits

· Vision Plan
· Health Care Flexible Spending Account
· Dependent Day Care Flexible Spending Account
· Tuition Reimbursement
· Adoption Assistance
· Pre-Tax Commuter Benefit

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> *"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young."*
>
> **- Henry Ford**

How to Lower Your Cholesterol and...

All meat, chicken, fish and dairy contains some cholesterol.

Particularly high cholesterol foods include liver, egg yolk, meat, chicken, dairy, prawns, roe, and squid. When it comes to which foods raise cholesterol, there is some degree of confusion. While animal based foods all contain cholesterol, however, it's the types of fats in a food that have more impact on total blood cholesterol than cholesterol itself. Also, some high cholesterol foods, like eggs, also contain substances that lower cholesterol. For example an egg contains unsaturated fats and lecithin, which have a positive effect on cholesterol, and seafood is relatively low in fat in general.

While managing your intake of high cholesterol foods is important, certain so-called bad fats can be far more damaging to the body than cholesterol alone. Research has now shown that dietary cholesterol is not so much the culprit in CHD as are the presence of saturated fat and the lack of poly and monounsaturated fats in the diet.

Cholesterol is found in animal based foods.

The Culprits

Saturated fatty acids are found in meat, chicken skin, butter, cream, full cream dairy, coconut, palm kernel oil, and cocoa butter. Dietary saturated fats increase total cholesterol and LDL cholesterol.

Trans fatty acids are produced when fats are hydrogenated to produce commercial products such as margarine (except those listed as trans fat free), pies, and certain baked goods. Trans acids increase LDL cholesterol and are found in fried foods.

Fried foods. Oils that have been exposed to heat become rancid.

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