

VALUES - BASED QUALITY OF LIFE™ Newsletter

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



James R. Harvey,
CIMA®, CPWA®

President
Opus 111 Group

“We ‘mind the gap’
between where you
are now and where
you dream to be.”

OPUS 111 GROUP

Seattle Main Office

111 Queen Anne Ave. North,
Suite 501
Seattle, WA 98109-4925

Phone 206.283.2345
Fax 206.301.9747

info@opus111group.com

The Investment Advisor Representatives (IARs) use the trade name/DBA, Opus 111 Group. All securities & advisory services are offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. For a current list of our IARs please visit our website.

*“If you look at
what you have in
life, you’ll always
have more. If
you look at what
you don’t have in
life, you’ll never
have enough.”*

- Oprah Winfrey

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

Is Your Body Operating at its Optimum Level?

By Kim Kisner

Wellness. It’s a word we hear a lot of late, but what does it mean and how can you achieve it? It can get a little confusing, but it’s an important focus. We’re digging into it to break down and explore the different areas of wellness.

Physical health is defined as the state of your physical body and how well it’s operating. To operate at an optimum level, your body needs to be well conditioned, which takes exercise.

The Department of Health and Human Services and the American Heart Association recommend at least 150 minutes of moderate-intensity aerobic activity each week. To provide an even greater health benefit and assist with weight loss or maintaining weight loss, at least 300 minutes a week is recommended.

The way you use these minutes is important. To achieve the best physical health, your exercise routine should incorporate these five modalities.

Cardio - A Healthy Heart is a Great Place to Start!

Exercise is robustly associated with a decrease in the risk of developing cardiovascular disease. Physically active individuals typically have lower blood pressure, higher insulin sensitivity, and overall, a healthier heart.

For example, Emilie Rottman is a great case in point, having decreased her cholesterol 30 points by participating in the 8 week wellness program. The program focused on overall wellness, encompassing an InBody Scan, group exercise classes, personal training, and one-on-one nutritional counseling.

Build and Maintain Muscle

Want to increase lean muscle mass and burn calories more efficiently? Strength training is a key component.

Your body fat percentage will increase over time if you don’t do anything to replace the lean muscle you lose. Strength training can help you preserve and enhance your muscle mass at any age.

Strength training may also help you increase bone density, manage your metabolism, protect your joints from injury, and contribute to better balance.

Train to be Functional

The human body is made to move. Functional training means that exercises are based on movement patterns, versus isolated muscle actions. For example, a bicep curl works only the bicep (isolated muscle action). Consider using a Wall Ball. You squat, holding a med ball, rise and throw the med ball against the wall, catch it, and repeat. This technique employs nearly all major muscle groups in one explosive functional training exercise.

Continued on back page

RELATIONSHIP HEALTH

Marriage Secrets From Couples Who Have Been Together 25 Years or More

By Colleen Sullivan

Years ago, when I was complaining about a marital issue I was having with my husband, my friend Athena said to me, “So your perfect husband has a flaw!”

I was taken aback by her comment—why was it so much easier to focus on a spouse’s imperfections instead of their strengths? That was truly an “aha” moment for me in my marriage. From that point on, when my partner does something that drives me nuts, I think about the 90 percent of him that is, actually, quite perfect.

Curious as to how others who’ve been married over 25 years have maintained course, I set out to interview long-married couples on the secrets that made their marriages thrive decades later.

Here, some sage advice for couples about starting their lives together.

Keep the Peace

The Couple: Donna Segal and Burt Podbere, Los Altos, California

Married: 25 years

Burt’s Advice: “Try not to fight like high schoolers—don’t play games, give the silent treatment, argue over the same things over and over, or bring up past issues in every subsequent fight. If you have children, you want to set a good example of how you’d like them to act in their future relationships. You’re teaching if you show love and affection, you’ll get it in return.”

Donna’s Advice: “Never be a ‘counter’—this means don’t get petty about things like, ‘I emptied the dishwasher the last three times or I changed the last six diapers’. Because life is never fair and if you’re always counting to be ‘even’ you’ll never be happy. People have different tasks in a marriage—I may have wiped more bottoms and unloaded more dishes, but my spouse completed numerous other chores as well.”

Keep Growing

The Couple: Amy Penfil Wolf and Jeffrey Wolf, Churchville, Pennsylvania

Married: 26 years

Amy’s Advice: “Expect and accept change. No one remains stagnant for twenty-five years, nor should they. You may sometimes feel like you’re with someone different than the person you married long ago. But if basic values, ethics, and morals are the foundation of a person’s character, growth can add to marital satisfaction instead of taking away from it.”

“Always appreciate each other’s talents and compliment each other’s efforts.”

– Myrtle Luer

Jeffrey’s Advice: “You and your partner will and should share many things but it’s important to keep your independence and not to lose yourselves in each other. Not every hobby or friend has to be mutual. In fact, a marriage stays fresh when partners have separate interests and relationships.”

Stay Flexible

The Couple: Michelle and Michael Vanlochem, Los Angeles

Married: 38 years

Michelle’s Advice: “Roll with the punches. You have to keep reinventing your relationship to withstand what has been thrown at you. Never consider yourself too old to switch up roles within the marriage—if you change things up, you’ll have a fresh window into your partner’s life.”

Michael’s Advice: “Always listen to what’s important to your spouse and if you disagree, always try to compromise.”

Show Your Love

The Couple: Paul and Diane Doherty, Vero Beach, Florida

Married: 53 years

Paul’s Advice: “It’s important to do little things on a regular basis to show your love. That’s why I get my wife her favorite coffee every morning. It keeps her happy.”

Diane’s Advice: “We’ve always planned a date night once a week. Even when our kids were little, we prioritized making time as a couple. We’d stay out just late enough to make sure the kids were asleep so when we got home, we didn’t have to jump back into Mom and Dad mode.”

Don’t Keep Score

The Couple: Guido and Regina Bussinelli, Ridgewood, New Jersey

Married: 27 years

Regina’s Advice: “Don’t keep score or rate who does more. A good partner knows when to step in, when to take over and when to encourage you to keep moving forward—not get caught up in keeping tabs. I can remember during different phases of our lives being very conscious of the fact I did more with the kids. It could have been easy to mention who had to stay home from work with a sick kid, who had to get up with crying babies, or who had to find childcare so that we could go out on a weekend, but doing so doesn’t get you anywhere.”

Guido’s Advice: “This may sound simple but it has stood the test of time for us—always use kind words and never take the moments you have together for granted.”

© Colleen Sullivan. All Rights Reserved.

INNER HEALTH

Here Comes the Sun: How the Weather Affects Our Mood

By Nick Haslam

The weather supplies many metaphors for our changeable minds. Moods can brighten and darken, dispositions can be sunny, futures can be under a cloud, and relationships can be stormy. Like the weather, our emotions sometimes seem like fickle forces of nature: unstable, enveloping, and uncontrollable.

Weather provides a vivid language for describing our emotional atmosphere, but does it also influence it? Do grey days bring grey moods? When the mercury rises, does our blood boil?

Of the many aspects of weather, sunshine is the most intimately tied to mood. Although the link is weaker than many people imagine, sunlight has repeatedly been found to boost positive moods, dampen negative moods, and diminish tiredness.

Anything that alters our moods can affect our behavior. Happy people are more favorably disposed to one another, and accordingly people are more helpful when the sun is out. One study found that Minnesota diners tipped more generously on sunny days.

The sun may melt hearts as well. In a study by French psychologist Nicolas Guéguen, an attractive male approached an unaccompanied young woman and solicited her phone numbers. "I just want to say that I think you're really pretty", he cooed. "I'll phone you later and we can have a drink together someplace". "Antoine" achieved an impressive success rate of 22% on sunny days but only 14% when it was cloudy.

Guéguen's finding of sun-assisted flirtation followed up his earlier studies on the effects of exposure to flowers and pastry aromas in priming women for seduction. Can we expect future studies on chocolate and puppies? Rarely have psychologists lived up to national stereotypes so well: the Americans study money, the French study romance.

And the Australians study shopping. Research by Sydney's Joseph Forgas shows that sunshine can also affect our mental sharpness. Shoppers exiting a boutique were quizzed about ten

unusual objects - including a toy tractor and a pink piggy-bank - that had been placed in the check-out area. They correctly recalled seven times as many objects on cloudy days as on sunny ones.

This effect accords with other findings that negative moods induce careful and systematic cognition. Grey weather may similarly induce sober, grey-flannelled thinking. In a paper titled "Clouds make nerds look good", Uri Simonsohn showed that university admissions officers weighted the academic credentials of applicants more on overcast days, and their non-academic attributes more on sunny ones.

Temperature can also affect our mind and behavior, independently of sunshine. The more it departs from an ideal of around 68°F

"If you wish to reap the psychological benefits of good springtime weather, go outside."

- Dr. Matthew Keller

the more discomfort we feel. One study found that rates of helping declined as temperatures dropped below or rose above this value.

In addition, the higher the temperature, the more people are likely to act aggressively. Rates of aggression are higher in hotter years, months, days and times of day, a pattern observable for murders, riots and car-horn honking. Baseball pitchers are more likely to hit batters on hot days, an effect that isn't merely a result of having sweat-slick fingers.

Heat may also increase verbal aggression. A study of news media coverage of the Beijing Olympics found that stories filed by American journalists contained more negative words on hotter days, even when they were writing about China in general rather than the Games in particular.

Aspects of weather beyond heat and sunshine have also been shown to affect mood. Humidity tends to make people more tired and irritable. Barometric pressure fluctuations can alter moods and trigger headaches, some studies finding a link between low pressure and suicide. On rainy days people report lower satisfaction with their lives.

Weather influences our psychology in a myriad of subtle ways. Why this might be the case is not entirely obvious. One possibility is that the effects of weather on mood are primarily physiological. Excess heat causes discomfort by taxing our capacity to thermoregulate, and this causes irritability and aggression.

Exposing skin to sunlight produces vitamin D, promoting the brain's production of serotonin, which lifts mood. Exposure to bright lights, a treatment for people affected with the winter depressions of seasonal affective disorder (SAD), also enhances the mood of unaffected people.

However, the effects of weather on mood are not straightforwardly biological. They are also psychological and social. One reason why heat is associated with aggression is that people interact more in public in hot weather.

Indeed, the effects of weather on mood depend on our behavior and on how we think. Most basically, weather will only influence us if we expose ourselves to it. On one estimate, people in industrialized societies tend to spend only 7% of their time outside.

A study by U.S. psychology researcher Matthew Keller and colleagues showed that beneficial effects of warm and sunny conditions on mood were only seen in people who had spent more than 30 minutes outdoors that day. Good weather even had negative effects on mood for people confined indoors, who perhaps gazed enviously outside at the solar fun they were missing.

© Nick Haslam. All Rights Reserved.

CAREER HEALTH

How to Inform Your Employer About Changing Jobs

By Anna Assad

Your past work behavior can come back to haunt you. While your prospective employers may not contact your former employer in a professional sense, people in the same industry often talk. Behave professionally and follow a company's recommended resignation procedures when you're changing jobs to avoid costing yourself an opportunity. If you leave on decent terms, your professional reputation will benefit and you won't have to worry when using your former boss as a reference. Before you quit, plan ahead so you don't miss any necessary steps.

Review the Work Environment

Whether you can tell your current employer before or after you have a solid job offer in writing depends on your workplace environment. If you don't have a good relationship with your boss or upper management, wait until you have a concrete offer. If your relationship with your boss is good, however, you can tell them you're looking for a new position before you accept an offer from another company. You won't have to hide interview trips and may be able to use your current boss as a reference in your job search.

Give Proper Notice

Your company may have a resignation policy that includes a preferred notice length. For example, your company may ask employees to give at least two weeks' notice before leaving. Failing to give the preferred notice may forfeit a positive reference from an employer. If you have a position that requires substantial training, give a longer notice so you can train a replacement properly. You can make training guides and aids before you give notice so you're ready to train the person taking your job immediately upon telling your employer you're leaving.

Give Written Notice

Place your notice in writing, even if you've already told your employer when you're leaving. Your notice should include a clear statement

indicating that you're leaving your job and the date of your last official day at work. The notice becomes part of your employee file, prevents miscommunication and serves as proof that you've given the required notice. You may add a few sentences thanking your employer for the experience and positive opportunities you received while at the company. Your boss should decide when and how to announce your departure after you give written notice, so follow their plan.

Don't Burn Bridges

Stay the length of your notice and behave professionally no matter your work environment. Finish all of your current projects. If you can't, tell your employer exactly what else needs to be done. You may be tempted to do a poor job or criticize your coworkers or your boss before you leave if your work environment is unpleasant, but doing so may backfire on you later. You may end up working with some of your former coworkers again or may have to return to your old company at some point due to unforeseen circumstances. If you have true concerns about things going on in the business, ask for an exit interview before you leave. An exit interview is an opportunity for employees to give feedback when they leave a company. Use the interview to offer constructive criticism about other employees or the workplace in a positive way that may encourage change.

© Anna Assad. All Rights Reserved.

"If you're brave enough to say goodbye, life will reward you with a new hello."

- Paulo Coelho

Physical Health - Is Your Body...

Continued from front page

Functional training helps your body to prepare for everyday activities, improves coordination and mobility, increases strength, and burns fat and calories.

Flexibility

Better flexibility helps to decrease your risk of injury, helps your joints move through their full range of motion, increases muscle blood flow and more. Try adding a yoga class or two into your weekly routine - you won't be sorry!

Recovery

According to National Academy of Sports Medicine, recovery from training is becoming recognized as one of the most important aspects of physical activity and overall wellness. It's during the recovery phase that muscles grow.

There are so many wins that come with being physically fit, including:

- Better sleep, including improvements in insomnia and obstructive sleep apnea
- Improved cognition, including memory attention, and processing speed
- Fewer symptoms of depression and anxiety
- Better quality of life and sense of overall well-being

© Kim Kisner. All Rights Reserved.

"The difference between the impossible and the possible lies in a person's determination."

- Tommy Lasorda

564



BAI Bachrach & Associates, Inc.
Balance Achievement Integrity

© Bachrach & Associates, Inc.
All Rights Reserved