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“For Living Life
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*“When the
power of love
overcomes the
love of power
the world will
know peace.”*

- Jimi Hendrix

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

Health Benefits of Running

By WebMD

Running is a popular form of exercise for a reason. It doesn't need much equipment, and you can do it just about anywhere or anytime it is convenient for you. Plus, experts say it improves heart health.

How Running Improves Your Health

Better cardio health. Running, or jogging, is one of the best cardio exercises you can do. Running for at least 10 minutes a day can significantly lower your risk of cardiovascular disease. Runners lower their chances of dying from heart disease by half.

It also lowers your resting heart rate, the number of times your heart beats per minute when you're at rest. This is an important indicator of your overall health and fitness. The lower the rate, the more efficient your heartbeat.

Better sleep. Quality sleep is essential for your health. Your body repairs itself when you're asleep, which is why you wake up feeling refreshed. But try to avoid running too late in the day. This can interfere with how well you sleep at night. Aerobic exercise triggers a release of endorphins, chemicals that help relieve pain or stress. These activate the brain and might keep you awake.

Improved knee and back health. A study of 675 marathon runners found that they had a lower arthritis rate than other people. The runners' knees

and backs were both positively affected. The more you run, the lower your odds of back problems as you age.

Improved memory. If you find that you have problems with your memory, get running. It affects your brain in the short and long term. Aerobic exercise gets your heart rate up and makes you sweat. This can boost the size of your hippocampus, the part of the brain responsible for memory and learning.

Fewer colds. If you start to feel a little off, running for 30 minutes can trigger your immune system to help you feel better. When you do aerobic exercises like running at least 5 days a week, you lower your odds of upper tract respiratory infections by 43%.

Better mood and energy. Many people run because they want to feel better. The exercise helps boost your mood, concentration, and overall quality of life. Runner's high is real.

Setting Running Goals for Success

Having a running goal in mind will help you stay committed. Be sure to set realistic and specific goals that you can measure. If a marathon seems like too much, try a 5K road race. Some tips to help you succeed are to:

- Make a plan, and stay consistent.
- Create a routine you can stick to.

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RELATIONSHIP HEALTH

8 Ways Getting A Pet Will Affect Your Relationship

By Lily Feinn

Many think of getting a pet as a way to deepen their commitment as a couple. Nurturing an animal teaches invaluable skills. Through the shared responsibilities couples hone their communication, teamwork, and ability to compromise. Deciding to co-parent a furbaby is often looked at as training wheels for marriage and eventually children. A study done by the University of Buffalo found that pet-owning couples were closer and were able to handle stress better than their pet-less counterparts. But how do you know when you are truly ready to take that step?

It's fairly embarrassing, but I go dog-crazy for every little fluff-ball I see on the street and spend my free-time scouring the internet for cute animal videos. My patient best friend (the owner of one cat) has grown accustomed to keeping me from walking into traffic every time a cute dog passes on the street. We dog-sit for friends and neighbors, and though there are sacrifices we must make when watching these pups, it is also extremely rewarding.

There are so many positive reasons to get a pet, one can be blinded to some of the challenges. Before contacting breeders or adoption agencies, it's important for you and your S.O. (significant other) to take a sobering look at how this new addition might affect your relationship and change your lives. Having a furbaby means extra responsibility and pressure on the two of you, which can lead to some growing pains. Of course, caring for an animal brings more love and joy to your life, but it is important to be sure you both are on the same page before taking the pet plunge. A few things to consider when deciding to get a pet:

1. You Have Less Free Time

Remember all those glorious weekend mornings you spent sleeping in past ten and cuddling? You can say "bye bye" to all that if you and your S.O. (significant other) decide to get a pup. Dogs have to be walked every morning no matter what, so get ready to wake up early every day. Like the postman, "neither snow, nor rain, nor heat, nor gloom of night" will stop you from walking your pup. Puppies and kittens demand a lot of attention and supervision early on, so if you have a super active social life or a really intense work schedule, you'll need to make sacrifices. Get ready to give up a few nights out in exchange for some quality time with your S.O. and your new addition.

2. You Become More Active

Walking a dog can be a lot of work, but this activity can improve your health in spades! Studies show that new dog owners will increase their recreational

walking significantly over the first ten-month period. We already know exercise is good for stress reduction, heart health, and mood, but it can also help you and your partner bond. Going on a hike or jog with your pup and your S.O. is active and fun. Doing healthy activities together helps the relationship, and will improve your quality of life overall. Playing with your kitty or puppy is good for the heart and soul.

3. You Need A Higher Level of Responsibility

Still arguing over whose turn it is to do the dishes? You and your S.O. will need excellent communication in order to negotiate the extra chores of pet-ownership. If one person is slacking on litter box duty or forgetting to walk the dog, it may cause some tension in the relationship.

"Money can buy you a fine dog, but only love can make him wag his tail."

- Kinky Friedman

Caring for an animal as a team will show you exactly how much responsibility your partner can handle. Nobody wants to feel resentful because they are doing all the heavy lifting in a relationship. A chore chart or calendar is an excellent way to stay organized. Just be sure you stick to it for smooth sailing ahead.

4. You Have Less Disposable Cash

Having a pet can be expensive, so you and your partner need to be sure you can afford its proper care before bringing one home. The cost of a dog or a cat extends way beyond their adoption or breeder fee. Your furry friend will need its shots and spay or neutering, in addition to all the other expenses. At a minimum, for the first year, dog expenses are around \$1,270 and cats can cost you \$1,070 according to the ASPCA. There can be hidden costs as well — emergency vet bills which can climb as high as \$4,000, and unexpected medicine or vitamin needs. Not to mention dog walker fees, grooming, or kennel fees if you want to travel. The best way to know if you're ready for a pet, is to sit down and crunch some numbers. To break down costs, The Texas Society of CPAs provides a worksheet. If you are ready to cut back on certain expenditures and are willing to make some sacrifices (eating at restaurants, online

shopping, that second round of cocktails), then you are on the right track to pet-ownership.

5. You Become Healthier

We know pets offer support and companionship, and those factors can contribute to longer lifespans. Many studies report that couples who own pets have overall lower baseline blood pressure and heart rate compared to non-pet owning couples. In a study of 240 couples, the pet-owners showed "significantly smaller increases in heart rate and blood pressure in response to stress" writes the American Heart Association. They also experienced a faster recovery to stressors in general, but especially when their pet was present. Another study found that dog-ownership help reduce mortality in people with cardiovascular disease, "with likelihood of mortality being 4 times greater for those who did not own a dog." Just make sure neither of you are allergic before committing to a home covered in fur!

6. You Will Face Down Little Jealousies

It's hard to compete with an adorable puppy, but sometimes it can feel that way. Bringing a pet into the relationship may take a toll on your love life. To stymie any future issues, make sure that your pet doesn't get more attention than either of you are giving to each other.

It's important to not compete with your S.O. for the pet's attention. Your fluff-ball will surely identify who is the soft touch in the relationship, and they may bond with or become protective of one partner over the other. You need to work out the power-dynamics with the pet, so neither you nor your partner feels left out of the love.

7. You Will Become A Family

Co-parenting an animal will test your ability to work together and ultimately, through overcoming challenges and sharing the love, deepen your commitment to each other. You will learn together along the way, and share numerous important experiences. The ups and downs of nurturing a living thing will strengthen your bond, and teach you to act as a unit.

8. You Will Cherish Your Alone Time

Your adorable fluff-ball may decide the perfect time to nuzzle is when things are starting to get frisky. Be sure you and your partner know when to lock the bedroom door and spend some quality time—just the two of you. Make sure to take the time to let your partner know you love them (at least as much as the pet).

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INNER HEALTH

10 Ways to Let Go of Jealousy

By Steven Aitchison

Ah jealousy. The ugly green monster that manages to invade each and every one of us at some point in our lives. Nobody likes him yet we still let him in. Sometimes he slips in when we aren't looking and when we realize he's arrived we embrace and feed him. But why do we do that and how can we stop him from moving in and renting space for too long? Jealousy stems from fear, so what we often mistake as jealousy, is actually fear. It also comes from a place of lack. Lack of self-confidence, self-esteem, self-respect, you get the idea.

Jealousy is a funny thing. We are often jealous of things that don't even make sense to anyone else but us. In our minds, there's a good and just reason. Others will look at us and shake their heads and wonder what on earth we are going on about. There comes a time though that eventually we just get so tired of being stuck in jealous mode and don't know how to let go. Here are a few ways to help you along your letting go of jealousy journey.

1. Get to the Source

Where does this feeling come from right at this moment? Is it fear based or lack based? Find out why you feel like this and sort out the underlying issue. You will soon see once you do that, the jealousy diminishes too.

2. Face that Fear

And flick it away. You know what the fear is, so you need to recognize it for what it's worth and face it. Head on. Is it something you want to do but think you can't? That's fear talking. You can do anything.

3. Dump the Negative

Negative people, negative thought patterns. Anything negative in your life that no longer serves you, get rid of it. Jealousy will show

up in this and it will stay as long as you keep that negative attitude. Dump the attitude, lose the jealous.

4. Comparing is for Produce

Stop comparing yourself to others. You are good enough just the way you are and you have skills and talents that other people don't have. We are all very good at something that no one else is. Embrace your uniqueness and your talents. They belong to you and they are amazing.

5. Calm your Imagination

Imagination really is a wonderful thing but when it gets out of control and starts making up stories in your head, it's time

“Never underestimate the power of jealousy and the power of envy to destroy. Never underestimate that.”

- Oliver Stone

to get a grip on it. Not everything in our minds is true. Remember that and you'll be better off.

6. Be Honest

Be honest with yourself and whoever is causing this latest fit of jealousy. Talk to them and see if you can sort it out between the two of you. Oftentimes talking it out with the root of the problem does more than solve it, it also strengthens your relationship.

7. Trust is Not a Four Letter Word

Learn to trust or relearn to trust if you have to. Too many times we don't trust the right people and we end up trusting the wrong ones. Because of this, we tend to stop trusting all together. First and foremost,

trust your gut instinct. It never lies.

8. Forgiveness is Key

Forgive yourself, the people who hurt you, the people you feel you can't trust, forgive everybody and anybody who you feel is the source of your jealousy. Forgive and let go.

9. Act Different

I don't mean change who you are. if you normally would have lashed out in anger, try being kind and gentle instead and see how that works. It will certainly alter your jealous state and may even bring some peace to you.

10. Live Your Life

Stop trying to be someone you're not or acting like someone else or wanting what they have. Be you. You are perfect just the way you are. Also, stop trying to impress people because Sally does. Don't be like Sally. Be like you.

Jealousy certainly is ugly but if you learn to recognize it and deal with it immediately, you will soon find that you get jealous less and less as time goes on.

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“Whatever we are waiting for - peace of mind, contentment, grace, the inner awareness of simple abundance - it will surely come to us, but only when we are ready to receive it with an open and grateful heart.”

- Sarah Ban Breathnach

CAREER HEALTH

3 Things You Can Do to Improve Your Mental Health at Work

By Rachel Bowie

At work, the to-do list is long. So long that sometimes it sabotages your ability to check in with your mental health and attend to the emotions that you experience throughout the workday. (Heck, some days are so busy we can barely remember to refill our water bottle.) Still, burnout is real. That's why we checked in with Carson Tate, founder of Working Simply and author of *Own It. Love It. Make It Work: How to Make Any Job Your Dream Job* about a few simple actions we can take to tend to (vs. tamp down) our emotional health at work.

1. Don't Underestimate the Art of the 5-Minute Work Break

Whether it's a daily "hi" to a friend or family member or taking five minutes to cue up a good song, close your eyes and shut the world (and Slack notifications) out, taking a short break—and one where you aren't multi-tasking—can have big rewards for your mental health. Per Tate, just a five-minute text exchange with another human being—even your work wife—is like food and water for the brain. "It can provide an immediate boost in mood and over time strengthens relationships," Tate explains. (It also allows you to come up for air for a minute.) Another option: A music break. Not only does cueing up some Britney Spears or Beyoncé help reduce depression and anxiety, it gives your daily self-esteem a bump, too, especially if you choose an upbeat tune, according to *The Journal of Positive Psychology*.

2. For Acute Stress at the Office, Get Moving

It's true: Some of the more complex mental health challenges to troubleshoot are the ones that crop up unexpectedly. An unpleasant email from your boss, a surprise meeting added to your calendar, or simply a fire you didn't expect you'd need to spend the

time putting out. The best defense? A quick walk, jumping jacks, even a solo dance party can help, Tate explains. "Movement is one of the most powerful ways to move negative emotions through your body and reset," she says. Think of it as meditation in motion—it mitigates your fight or flight response, and also brings clarity to daily tensions and irritations, so that you can let things go a bit more easily.

3. Ask Yourself Questions That Help You Look at the Bigger Picture

When it comes to mental health at work, it's the little things that can take a toll. Maybe you're getting mired up in petty office politics or you just need a break from a tiny, but annoying task on your to-do list that continually gets you down. Tate says this is where asking yourself a series of questions can give your outlook (and mood) about work a boost: "The value and importance of your work is defined by you, which means you can find meaning in any job because you define it," she explains. "Ask yourself, 'What is the benefit your customers receive from using your product or service?' 'How does your work positively affect people?' 'What would be the impact on your team, company and customers if you did not do your job?'" Per Tate, once you've zeroed in on the answers to these questions, you can write a meaning statement for your work and why you do it. "Post it where you can see it, so when you have a bad day, which we all do, you will have a visual reminder of why you and your work matters to you."

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Health Benefits of Running

Continued from front page

- Start with a mix of running and walking.
- Combine your running program with other forms of exercise for variety.
- Run with a friend, or join a local running club.

Talk with your doctor before making a running plan, especially if you have a medical condition or have not exercised in a long time. Your doctor will help you come up with a running program that won't overstrain your body or mind.

Tips for Healthy Running

For the best results with your running program:

- Eat a healthy and balanced diet.
- Don't run right after eating.
- Drink plenty of water before, during, and after your run.
- Don't turn your music up too loud. Stay alert and aware of what's around you.
- Wear reflective clothes if running early in the morning or late in the evening.
- Tell someone where you plan to run and when you expect to be back.
- Avoid isolated and dangerous areas.
- Take regular breaks to let your body rest.
- If you get an injury while running, stop and get medical care right away.

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"I don't run to add days to my life, I run to add life to my days."

- Ronald Rook

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