

MARK J. FUHRMAN, CLU[®], ChFC[®], MBA[®] Financial Advisor

For Living Life on Purpose!



CASTLE PINES WEALTH MANAGEMENT GROUP LLC

7505 Village Square Dr., #102 Castle Pines, CO 80108

> Office (720) 326-5571 Cell (303) 594-1611 Fax (720) 863-2158

mark.fuhrman@lpl.com www.westernwealthadvisors.com

Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Western Wealth Management LLC, a registered investment advisor. Western Wealth Management LLC and Castle Pines Wealth Management Group LLC are separate entities from LPL Financial.

> "Wherever you go, no matter what the weather, always bring your own sunshine."

- Anthony J. D'Angelo

VALUES - BASED QUALITY OF LIFETM 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

4 Reasons Why Sweating Is Actually Great for You

By Rozalynn S. Frazier

We get it—sweating may not be your favorite thing to do, but it is necessary. That's because sweating, also called perspiration, is a natural bodily function that helps regulate your body temperature, says dermatologist Corey L. Hartman, MD, founder and medical director of Skin Wellness Dermatology in Birmingham, Ala., and assistant clinical professor of dermatology at the University of Alabama School of Medicine. Without it, your risk for overheating increases.

Eccrine, the sweat we're talking about here, is the salty kind sourced from the watery parts of blood and is released from the 2 to 5 million eccrine sweat glands across the surface of the skin. "This is the stuff that floods out when our body temperature rises," explains Sarah Everts, a science journalist, journalism professor at Carleton University in Ottawa, Canada, and author of the book, *The Joy of Sweat: The Strange Science of Perspiration*, to help cool us down. (The other kind is produced in the armpits from sweat glands that become active at puberty and is responsible for turning armpits into stink zones from the teenage years onward, says Everts).

While keeping your body temp in check is quite impressive, it isn't the only natural and healthy benefit of eccrine sweat. Here are four other research-backed ways that this salt-based fluid can benefit you, too.

1. Sweating Is Good for Your Skin

Sweat is known to cool the skin, bring toxins to the surface (some, not all, since detoxing is actually a job for your kidneys), and give the skin a glow, says Dr.

Hartman. That luminosity can likely be attributed to the fact that those water droplets seeping out of your pores also act as a moisturizer (and for much less money than your favorite beauty buy). Research even shows that sweating can increase and maintain skin hydration when it comes to some inflammatory skin diseases. Not to mention sweat contains traces of urea, a known humectant.

But do note that despite the benefits of sweating, leaving your skin drenched in sweat for a long time can have the opposite effect. "Allowing excess sweat to sit on the skin, or worse, on the skin and [blocked] by sweaty clothing, can cause acne breakouts, encourage infection, and worsen folliculitis or inflammation of the hair follicles," Dr. Hartman says. "Skin bacteria loves a warm, wet environment and thrives when your skin is hot and wet. These bacteria then accumulate in hair follicles and can cause pus bumps and inflammation that can be itchy, irritating, and lead to hyperpigmentation if not treated aggressively."

Long story, short, the act of sweating is good for skin, but be sure to wash your face and body as soon as you can post-sweat to avoid breakouts and other skin irritation.

2. Sweat Makes You Happy

No, seriously. When you're hot, your heart picks up its pumping pace. This is done so that "hot blood from the interior can swoosh past the veins near the skin, get cooled down by sweating, and then circle back to cool the interior," Everts explains. "This workout for your heart releases happy hormones, like endorphins, that give you a biochemical rush of joy and catharsis."

Continued on back page



10 Tips On Finding Common Interests With Your Partner

By freshinlove.com

One of the top secrets to having a happy relationship is by spending time together. This can be a bit complicated if you don't have any common interests. Luckily, there are tips to help couples bond with each other.

Some benefits of a happy relationship include better health and reduced stress. It provides social support, a sense of belonging, and an avenue for personal growth. Moreover, it will bring fun and fulfillment as well as boost the couples' chances of a longer life.

Unfortunately, many couples never get to experience these joys. Previously exciting relationships begin feeling stale, depressing, or overwhelming. The lack of shared interests could be responsible for breaking the relationship bonds.

Keep reading to learn how partners can solve this problem and find common interests.

How Couples Can Find Common Interests

Twenty-five percent of surveyed Americans 18 to 29 years old said they were in a relationship or married. For 30 or older people, 13 percent were in a relationship while 60 percent were married. To make these relationships work, the couples must have common interests.

But how do they find these interests? Here are ten tips to help them:

1. Plan or Experiment with New Things

Relationships grow stale when the couples settle into a mindless routine. If it's not a purposeful routine, they'll be going through the motions each time. This tarnishes the quality of the time the couple is spending together.

A good solution is to plan or experiment with new things. This can include trying new food at a restaurant or coming up with date nights. The key to making this work will be the couple's willingness to compromise.

Compromising in a relationship doesn't have to be about accepting something bad. It's about sacrificing one's immediate needs for the betterment of the relationship. As such, people shouldn't be afraid of eating the food their partners want them to try.

2. Join a Club

Joining a club can help people uncover talents they didn't know they had. It also allows couples to learn new skills together. Life is more fun when shared with someone. Thus, they should pick a club, such as Toastmasters, and go do things together.

3. Go to an Event

When dating, couples quickly discover their tastes vary. It could be in music, movies, or other things. This creates a great opening for establishing common

interests.

The couples should consider going for events together. They can go for concerts, festivals, movies, and other events. If it's music, they can find genres they both like and book tickets for those concerts.

This will be exciting for the partners since they'll be learning new things about each other. They'll be actively curious about their partner's lives and interests. It will make each feel loved and cared for.

4. Exercise or Do Sports Together

Exercise is another avenue for bonding. Married couples especially enjoy doing this together. It means they are both working toward leading healthy lives.

Plus, exercising alone is not fun. It's better when

"The greatest discovery of any generation is that a human being can alter his life by altering his attitude."

- William James

partners compete or help each other finish their training sets. This teaches them to rely on and encourage one another. It also allows them to joke around or work off any anger or stress.

Another aspect of this is in coaching junior teams. The couple can work together training and managing a kids' sports team. This allows them to spend more time together.

5. Play Games

Games are a good way for the couple and their friends to bond. They can set game nights and compete against other couples. Examples of some games include poker, charades, bowling, and board games.

This is fun but also important for teaching the partners how to work together. The game night will give them something to look forward to doing together.

6. Research and Find Books to Read

Couples should avoid the stereotype that reading is for old married people. The assumption is those couples have run out of things to do together. That's not the case.

Reading can give partners something special to do together. They don't have to like the same books. It's

more about influencing each other to read more. This is good for the brain.

7. Start a Business Based on Hobbies

If one partner's hobbies look profitable, the couple should pursue this venture. They'll pool their knowledge and connections to make their business a success. Such projects build their bonds and teach them about their strengths and weaknesses.

8. Take Couples Classes

Another way to boost the passion in the relationship is by taking classes. These can be in cooking, dancing, or any subject the couple wants.

Such classes aren't just for learning new things. They allow the couples to connect on new levels. It also allows them to interact with other people, which is good for personal growth.

9. Volunteer for the Same Organizations or Institutions

Nothing is as uniting as fighting for the same cause. If the partners are passionate about something, they can make a difference together. For instance, if it's the environment, they can volunteer at an organization.

This enhances their shared values. It also gives them the satisfaction of working together to solve a problem. This teaches them new ways of sorting out arguments they are having at home.

10. Start a Collecting Habit

One of the romantic things we see in movies is when a partner travels and comes back with memorabilia. It shows the receiving partner that the other partner was thinking of them.

Thus, collecting memorabilia can be a good thing for people in a relationship. All they need to do is look at something and it will remind them of a specific time in their lives. This longing and nostalgia builds the emotional connection between the partners.

Get More Dating and Relationship Advice

Without common interests, couples end up spending too much time apart. In a way, this slowly turns them into strangers. Thus, the bonds they built in the early stages of their relationship fade.

Relationships grow stronger when people set aside time to share with their partners. The mutual hobbies bring excitement, mystery, and creativity to their union. They discover new things about each other, which makes them fall deeper in love.

© freshinlove.com. All Rights Reserved.



By Remez Sasson

You have probably heard the following words many times, "You should have a positive attitude...".

Have you wondered what is the meaning of these words? Have you wondered why positive attitude matters?

Here are a few explanations and definitions about the meaning of positive attitude.

When do people tell you that you need to dump your negative attitude and adopt a positive one?

They tell you that when you are negative, expect failure, and doubt your abilities. They try to encourage you to be positive, and want you to have more confidence and belief in yourself.

A positive attitude is essential to happiness, joy, and progress in life. This state of mind brings light, hope, and enthusiasm into the life of those who possess it.

Adopting this mindset in your life does not mean that everything will always move smoothly and there will be no bumps on the road.

However, it ensures that any setback you might encounter will not stop you or change your state of mind, and that you will go on, try again, and do your best despite any setback.

What Does a Positive Attitude Mean?

Here are a few definitions:

- 1. Positive attitude is a state of mind that envisions and expects favorable results.
- 2. The willingness to try doing new things.
- 3. The belief that everything would turn all right.
- 4. It is an attitude that helps you see the good in people.
- 5. It is a mental attitude that sees the good and the accomplishments in your life, rather than the negative and the failures.
- 6. A positive attitude is a mindset that helps you see and recognize opportunities.
- 7. Positive attitude means positive thinking.
- 8. It is optimism and maintaining a positive mindset.
- 9. It is a mental attitude that focuses on the bright side of life.

and "it is possible".

Character Traits of People with a Positive Attitude

- A positive attitude is a mental outlook of optimism and of expecting good things to happen. People who possess this attitude are easier to get along with, are happy, and they spread joy around them.
- People with a positive state of mind do not dwell on the problems and difficulties of the past, and do not let them dictate their life. Such people would rather learn from past mistakes and move on.
- 3. A positive attitude can affect your life favorably in all areas. People with a positive outlook, view life, challenges, and the situations they go through, with confidence and are sure they can deal with them.

"Once you replace negative thoughts with positive ones, you'll start having positive results."

- Willie Nelson

4. These people would not be stuck in a negative attitude of fear, lack of self-esteem and passivity. People with a positive attitude will not let failure or obstacles stand in their way, and will always try to find ways to overcome them.

Develop the Qualities of People with a Positive Attitude

Start by dumping your negative thoughts. Do you often think about failure, and how bad your life is? You need to stop doing this. These thoughts perpetuate the negative situations.

When negative thoughts dominate your mind, you do not seek solutions and progress. You just see the negative and expect it. This affects your thinking and your actions, and unconsciously, makes you choose bad choices.

You need to refuse to think these thoughts and substitute them with positive thoughts about

success and happiness. This might be difficult in the beginning, but with persistence, you will be able to change how you think.

Is positive attitude a part of your life, or do you let a negative attitude win? You can test yourself to find out.

Try to remember what kind of thoughts you had in the past 24 hours and write them down. Make two lists, one to include your negative thoughts, and another list, where you will write down your positive thoughts. Then, compare the two lists. Which one is longer?

Are all these negative thoughts worthwhile? Do you need them? Isn't it better to get rid of them, and to substitute them with thoughts from your positive thinking list?

Continue doing so for a week, or for two weeks, and you will begin to see how your positive attitude is improving.

© Remez Sasson. All Rights Reserved.

"Your attitude is like a box of crayons that color your world. Constantly color your picture gray, and your picture will always be bleak. Try adding some bright colors to the picture by including humor, and your picture begins to lighten up."

- Allen Klein

"You are the conductor of your own attitude! Nobody else can compose your thoughts for you."

- Lee J. Colan

10. It is a mindset that uses the words, "I can",

CAREER HEALTH

Pros and Cons to Being Friends with Your Boss

By Michael Hoon

In a perfect world, since you spend such a large chunk of your life at work, you'd be friends with all of your colleagues. But when it comes to your manager, lines can be difficult to define. No matter how well you get along and how chill your office is, becoming besties with your boss isn't always in the cards. That's not necessarily a bad thing though—there are pros and cons to turning that professional relationship into a friendly, personal one.

Pro: Congratulations! You just made a new friend!

This one's pretty obvious. It's the pro of making friends with anyone. Making friends is great! It's always nice to have someone new to chat with and lean on for support in times of stress. If you and a coworker click well and have a great rapport and lots in common, who cares if that someone happens to be your boss?

Con: Constructive criticism becomes complicated

One downside to having a buddy as a boss is that he or she might be less inclined to give you negative feedback when you're not working up to your full potential. And sometimes you really need that criticism. Offering constructive criticism is often a key aspect of a boss's job, but if she or he feels uncomfortable giving any for fear that it might damage a friendship, you'll keep making the same mistakes over and over again and fail to grow professionally.

Pro: Knowing your boss as a friend means knowing what your boss needs

Befriending your boss is not just beneficial on a personal level. Believe it or not, it can actually make you better at your job. If you know your boss as a friend, you have a better understanding of your boss's personality and needs. Knowing a boss inside and out makes any employee a better one.

Con: Worlds colliding can be tough

Leaving work behind when you walk out the office door is healthy. That will be a lot harder to do when you're meeting up with your boss during your free time. Conversations may veer back toward work issues. Over cocktails, your boss might even start picking your brain about other employees who aren't pulling their weight, and that's when issues of betrayal can arise and things can get really sticky from 9 to 5. Also, your boss may also learn things about your personal life that could come back and bite you at work.

Pro: You're less likely to get in trouble

Being friends with the boss isn't just a pro in times of plenty. It can also be a real benefit when things go awry. If you mess up at work and who doesn't from time to time—you might be less likely to get chewed out if the chewer has plans to go to the movies with you this weekend.

Con: Here come the accusations of favoritism

Your relationship with your boss can get a bit weird if the two of you become friends, but just think of what it will do with your relationship with the other employees! First of all, they'll probably get a little wary whenever you get a promotion or a raise, wondering if you got that benefit on merit or because the boss likes hanging out with you. Your co-workers might start making accusations of favoritism, which often leads to...

Con: You may alienate your peers

...being on the outs with your office peers. Becoming really tight with the one in charge can do a lot of damage to your relationship with your co-workers. If they think you're getting preferential treatment, they won't just accuse you of receiving favoritism—they won't want anything to do with you, or in worst case scenarios, they may actively work against you.

The bottom line? Tread carefully when it comes to bonding with your boss on a personal level. There may be some superficial pros that come with it, but the cons can be pretty serious.

© Michael Hoon. All Rights Reserved.

4 Reasons Why Sweating Is Actually... Continued from front page

Your sweaty self can also make those around you feel happier too. In a 2015 study, men watched video clips intended to induce fear, happiness, or a neutral emotional state. Sweat samples were collected afterward, and then women were exposed to them. The result: "Happy sweat" sniffers exhibited traits of happiness, such as a genuine or Duchenne smile, which is marked by the upward turn of the corners of the mouth, the lifting of the cheeks, and the crinkling of the skin around the eyes in a way that creates crow's feet. Those who sniffed the fear-soaked sweat pads exhibited facial characteristics associated with terror.

3. Sweating Supports Your Heart

Sitting in the dry heat of a sauna—which can range in temps between 150°F and 195°F--is without a doubt a sweat-inducing event. As the sauna raises your body temperature, your body works overtime to cool itself down by sweating. In fact, during a sauna session, you can secrete about a half a liter of sweat. And you'll be better for it. Here's why: A 20-year Finnish study published in JAMA Internal Medicine found that people who sweated it out regularly in a sauna-think four times a week- not only had lower sudden cardiac death, but lower fatal coronary heart disease, fatal cardiovascular disease, and all-cause mortality. Bonus benefit: A study in the Journal of Human Hypertension revealed that as little as 30 minutes spent in the sauna was also linked to a decrease in blood pressure.

4. Sweating at Lot Means You're Fit

If you're working out and your sweat is on the heavier side—we're not talking excessively, though, because that type of sweat is a sign of hyperhidrosis—give yourself a pat on the back. "Athletes active typically sweat sooner and more voluminously than inactive people, and more than the athlete would have prior to starting training," explains Everts. "That's because athletic bodies learn that when this individual gets active, they really get active and it's best to start the cooldown strategy pronto."

A *PLOS ONE* study confirms this. When researchers evaluated a group of long-distance runners along with sedentary folks by having them engage in cycling sessions, the runners in the bunch not only got sweatier sooner, but they also activated more sweat glands, resulting in a more profuse outpouring than their nonactive counterparts.

© Rozalynn S. Frazier. All Rights Reserved.



567