



MARK J. FUHRMAN,
CLU®, ChFC®, MBA®

Financial Advisor

“For Living Life
on Purpose!”



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.

*“Life is like
riding a bicycle.
To keep your
balance you
must keep
moving”*

- Albert Einstein

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

7 Great Benefits of a Stationary Bike Workout

By Gregory Minnis, DPT

Riding a stationary exercise bike is an efficient and effective way to burn calories and body fat while strengthening your heart, lungs, and muscles.

Compared to some other types of cardio equipment, a stationary bicycle puts less stress on your joints, and it provides an excellent aerobic workout.

Read on to learn more about the benefits of a stationary bike workout, and the kinds of workout plans that can help you reach your fitness or weight loss goals.

What are the benefits of a stationary bike workout?

1. Boosts Cardio Fitness

Cycling is an excellent way to get your heart pumping.

Cardiovascular or aerobic workouts, such as cycling, strengthen your heart, lungs, and muscles. They also improve the flow of blood and oxygen throughout your body. This, in turn, can benefit your health in a number of ways, including:

- improved memory and brain functioning
- lower blood pressure
- better sleep
- improved blood sugar levels
- a stronger immune system
- better mood
- lower stress levels
- more energy

2. Can Help with Weight Loss

Depending on the intensity of your workout and your body weight, you can burn more than 600 calories an hour with a stationary bike workout. This makes indoor cycling an excellent workout option for burning calories quickly.

Burning more calories than you consume is the key to weight loss.

3. Burns Body Fat

Working out at a high intensity helps to burn calories and build strength, which, in turn, can lead to fat loss.

A 2010 study found that indoor cycling, combined with a low-calorie diet, was effective in reducing body weight and body fat in the study's participants. It was also effective in lowering cholesterol and triglyceride levels. The participants cycled for 45 minutes three times per week, and they consumed 1,200 calories per day for 12 weeks.

4. Provides a Low-Impact Workout

A stationary bike workout is a low-impact workout that uses smooth movements to strengthen bones and joints without putting much pressure on them. This makes it a good workout option for people with joint issues or injuries.

Your ankles, knees, hips, and other joints can be put under a lot of stress when running, jogging, jumping, or doing other high-impact aerobic exercises.

Because your feet don't lift off the pedals with a stationary bike, this option is kinder to your joints, and it offers a

Continued on back page

RELATIONSHIP HEALTH

10 Ways to Keep Your Relationship Exciting and Fresh

By Amy Morin

The excitement that stems from a new relationship can make you feel on top of the world. As the newness wears off, the relationship can feel like it's growing stale. You aren't doomed to remain in a dull and boring relationship; however, there are some steps you can take to keep a mature relationship fresh and exciting.

1. Keep the Element of Surprise Alive

Surprise your partner from time to time in a variety of ways. Arrive home with a small gift, cook your partner's favorite meal, or book a surprise weekend getaway. These types of surprises will keep the excitement alive and prevent you from getting stuck in a relationship rut.

2. Send Romantic Text Messages

When you're apart, send romantic text messages to one another. This can build anticipation for when you'll see each other again. Use texting to send short messages of love, admiration, and encouragement. Don't be afraid to send some sexy text messages to spice things up. It is a simple and easy way to keep the romance in your relationship. But no intimate pictures, please. That could be embarrassing.

3. Schedule Regular Date Nights

Most couples go on dates regularly during the initial phase of their relationship. However, going out to dinner often gets traded in for sitting on the couch. As a result, the relationship can become a little dull. Schedule regular date nights so you can spend quality time together as a couple.

4. Verbalize Your Loving Feelings

Don't forget to use your words to express your feelings. Sometimes people forget all those mushy things they used to say to one another once the relationship matures. Say,

"I love you," often and don't shy away from words that truly express how you feel.

5. Try Something New Together

Participating in a new activity together can keep the relationship exciting. Take a Chinese cooking class, volunteer at a soup kitchen, or take golf lessons together. A willingness to learn something new can help you grow together as a couple.

6. Spend Time with Other Couples

Spending time with couples who have

"Age is an issue of mind over matter. If you don't mind, it doesn't matter."

- Mark Twain

healthy relationships can be good for you. Look for couples who share your values and who have a strong relationship. It can help reinforce the importance of commitment and remind you to keep the relationship exciting.

7. Establish Goals Together

Create some goals that you can work on together as a couple. It may include a financial goal, such as saving a certain amount of money to go to on a vacation. Or, it could include a fitness goal, such as running a half marathon together. Working toward your goals can help you feel like a team and gives you new things to talk about and do together.

8. Discuss Your Hopes and Dreams

It's likely that when you were dating, you talked about your hopes and

dreams. However, over time, those sorts of conversations can fall by the wayside. Set time aside to continue to discuss your dreams for the future and support one another in making those dreams a reality.

9. Ask Meaningful Questions

The types of questions people ask one another often change over time. Questions such as, "What was your life like when you were growing up?" often get replaced with questions like, "What do you want for dinner?" Ask meaningful questions about your partner's past, thoughts on current events, and feelings about a variety of topics. Try to get past superficial day-to-day conversations and dive deeper.

10. Greet One Another with Excitement

The way you greet one another after being apart can set the tone for the rest of the day. Changing small habits, such as the way you greet your partner when they get home, can be key to a lasting relationship. Greet your partner at the door with a hug and a kiss and express your joy at being together again. This can start things off on the right foot and set you on the path to reconnect after being apart.

© Amy Morin. All Rights Reserved.

"Friendship is the hardest thing in the world to explain. It's not something you learn in school. But if you haven't learned the meaning of friendship, you really haven't learned anything."

- Muhammad Ali

INNER HEALTH

This One Surprisingly-Common Condition Can Make Heart Disease Worse, a New Study Proves

By Karla Walsh

Heart disease is the leading cause of death in America. In fact, every 36 seconds (yes, about once every TV show commercial), one American dies from cardiovascular disease, according to the latest data from the U.S. Centers for Disease Control and Prevention (CDC).

While it clearly can be fatal, a lot of Americans bounce back after a heart attack or continue to live life long after a diagnosis with an arrhythmia, partially-blocked arteries, or another form of heart disease.

But a new American Heart Association (AHA) study published in the journal *Circulation* found that the majority of these individuals with cardiovascular disease also share another common condition—sleep apnea—and both of these conditions can make the other worse.

Obstructive sleep apnea (OSA) happens when an upper airway is obstructed, which leads to a disruption in breathing. Beyond these lapses in breathing while asleep, symptoms include snoring, difficulty staying asleep, and daytime sleepiness.

Risk factors for OSA somewhat overlap with heart disease risk factors. OSA is much more likely among people who are obese, have a large neck circumference, any craniofacial abnormalities, smoke, have a family history for sleep apnea, or suffer from nighttime nasal congestion. Those who have OSA—diagnosed or not, are at greater risk for several cardiovascular complications, the AHA researchers say:

- High blood pressure
- Heart rhythm disorders
- Stroke
- Worsening heart failure or coronary artery disease
- Heart attack

- Type 2 diabetes
- Metabolic syndrome

As a result of these findings, the study authors recommend that cardiologists prescribe a sleep study to screen for OSA. Patients at risk include those with heart disease and tough to control hypertension, and heart rhythm issues that recur even after treatment. The person who has heart failure, especially if he or she is sleepy during the day or notices sleep-disordered breathing patterns, is also at risk.

The researchers explain that an OSA diagnosis might directly impact all of those who have these overlapping conditions,

***“Keep your face always
toward the sunshine—and
shadows will fall behind you.”***

- Walt Whitman

but “the high prevalence of OSA among people with cardiovascular disease, along with evidence that OSA treatment improves patient quality of life, is reason to screen and provide treatment,” according to the statement writing group.

With the proper treatment, which often includes a continuous positive airway pressure (CPAP) machine, “patients report better mood, less snoring, less daytime sleepiness, improved quality of life and work productivity,” says Chair of the scientific statement writing group Yerem Yeghiazarians, M.D. He is also a professor of medicine and the Leone-Perkins Family Endowed Chair in Cardiology at the University of California, San Francisco.

Plus, you might not even need to visit a sleep lab for that study.

“Screening advances have changed how we diagnose and treat obstructive sleep apnea. For example, many patients do not have to go to an overnight sleep study center anymore. There are now sleep devices approved by the FDA that patients use at home and send back to their doctor for assessment,” Dr. Yeghiazarians says.

Whether you already have a diagnosed form of heart disease or not, talk to your doctor if you notice any of the symptoms of sleep apnea noted above. Because a long, healthy, well-rested life (and what happens after we get a good night of sleep!) is something we all deserve to experience.

© Julie Corliss. All Rights Reserved.

***“Our greatest weakness lies
in giving up. The most certain
way to succeed is always to
try just one more time.”***

- Thomas A. Edison

***“It is health that is real
wealth and not pieces of
gold and silver.”***

- Mahatma Gandhi

CAREER HEALTH

How A Career Break Can Benefit Your Resume

By Caroline Castrillon

It used to be that having a gap on your resume was considered taboo. These days, it is becoming more acceptable for professionals to take a career break to pursue their passions, care for others, volunteer, travel, or consider a career transition. Millennials, who make up approximately 35% of the global workforce, are leading the way with this new mindset. A recent report by ManpowerGroup shows that 84% of Millennials foresee significant career breaks along the way. This trend reinforces the idea that “career waves” are replacing the “career ladder” of earlier generations. Taking a break from work doesn’t have to be a blemish on your resume. In fact, it could even be a selling point. Whether you want to hit the pause button and return to your current job or make a drastic change, here are four ways a break can benefit your career.

Cultivate A Diverse Mindset

Taking a career break to travel can be a transformative adventure. Experiencing different cultures, especially where you encounter language barriers, encourages you to hone your communication skills. It exposes you to diverse backgrounds, experiences and ways of thinking. This is especially valuable given that according to the Bureau of Labor Statistics, the U.S. workforce is going to become more diverse across nearly all demographic categories over the next six years. Traveling is also an excellent way to build an extensive global network that can benefit your long-term career. Whether you are an individual contributor or manage a team, these are assets that will make you a more valuable employee when you return to work.

Strengthen Skills or Develop New Ones

Taking a career break can be used as an opportunity to strengthen your competencies or develop new ones related to your industry. Consider boosting your qualifications by taking a course at a nearby college or enrolling in a certificate program. Another obvious option is online learning. Online learning platforms like Udemy have more than 50,000 instructors teaching an endless array of courses in over 60 languages. Because all you need is a laptop, tablet or cell phone, this is a convenient and relatively inexpensive way to upgrade your skillset. Another online option is Masterclass, where you can learn from the best of the best in their fields. Interested in delving into the culinary arts with Gordon Ramsay or learning about filmmaking from Oscar-winning

director Martin Scorsese? No problem, this instructional website has you covered.

Renew Energy and Gain Perspective

Burnout has become a widespread epidemic among American workers. A Gallup study of nearly 7,500 full-time employees found that 23% reported feeling burned out at work very often or always, while an additional 44% reported feeling burned out sometimes. Because people find it difficult to disconnect from work, many employees need to physically remove themselves from their jobs to regain a sense of balance. Taking a career break can be just what you need to renew your energy and gain perspective. Research supports this theory. In one study, analysts surveyed 61 leaders at five different nonprofit organizations with sabbatical programs. The majority of those surveyed said that the time away allowed them the space to generate new ideas and helped them gain greater confidence in themselves as leaders. Another study compared 129 university professors who took a sabbatical with 129 equally qualified colleagues who didn’t. Not surprisingly, those who took sabbaticals experienced a decline in stress and an increase in overall well-being. Interestingly, those positive changes often remained long after the professors returned to work. This suggests that not only do rested employees benefit from time away, the organization benefits as well.

Try On New Career Options

Sometimes we need to distance ourselves to realize that a job or career isn’t the right fit. A career break offers the opportunity to explore different options or even try out a new field. Some ways to test the waters include requesting informational interviews or volunteering with an organization to get a sense of the corporate culture. This is also a good time to experiment with working remotely or turning that passion project into your own small business.

A career break can be a life-changing experience. While many people dream of taking time off mid-career, few actually do it. The good news is that taking a hiatus can highlight to an organization that you want to further your skillset and expand your horizons. The key is to assert with confidence why you took time out, then shift the focus to future contributions you hope to make. Own it unapologetically, and you’ll soon find that taking a career break was the best decision you ever made.

© Caroline Castrillon. All Rights Reserved.

7 Great Benefits of a Stationary Bike...

Continued from front page

challenging and effective workout.

5. Strengthens Legs and Lower Body Muscles

Riding a stationary bike can help build strength in your legs and lower body, especially if you use a higher resistance.

The pedaling action can help strengthen your calves, hamstrings, and quadriceps. Additionally, it can work the muscles in your core, back, and glutes.

If you use a bicycle with handles, you’ll also be able to work your upper body muscles, including your biceps, triceps, and shoulders.

6. Allows for Interval Training

Interval training allows you to alternate short bursts of intense exercise with longer intervals of less intense exercise. This type of training can help you burn more calories in less time, and also elevate your cardio fitness.

Stationary bikes allow for varied resistance levels, so you can exercise at low, medium, or high intensities. This makes it ideal for an interval training workout.

7. Safer than Road Cycling

Cycling outdoors can be a great way to exercise, but it does come with certain hazards, such as inattentive drivers, uneven or slick road surfaces, and poor visibility.

Also, if it’s hot and humid, or cold and wet, it can be hard to muster up the motivation to head outdoors. It might not even be safe to do so.

With indoor cycling, you don’t have to be concerned about traffic, road conditions, or the elements. You can workout safely at a comfortable temperature any time of the year.

© Gregory Minnis, DPT. All Rights Reserved.

567



© Bachrach & Associates, Inc.
All Rights Reserved.