

## 20 Minutes Of Exercise Benefits Health

Only 20 minutes of moderate exercise may help improve your health by producing desirable anti-inflammatory effects in your body. This news comes from a University of California, San Diego School of Medicine study showing that 20 minutes on a treadmill led to a five percent decrease in the number of immune system cells that produce TNF, a protein involved in inflammation that can compromise health. Researchers recruited 47 healthy volunteers to walk on a treadmill

for 20 minutes at an intensity based on their individual fitness levels. The investigators drew blood from the volunteers before and after their exercise sessions to measure markers of inflammation, which the study team noted were reduced in the participants after their performance on the treadmill. "Each time we exercise, we are truly doing something good for our body on many levels, including at the immune cell level," noted senior author Suzi Hong, Ph.D. In a press release accompanying publication of the study she said that knowing how exercise can act as an anti-inflammatory may contribute to the development of new treatments for arthritis, fibromyalgia and autoimmune diseases affecting nearly 25 million Americans.

*Sources: Suzi Hong et al, "Inflammation and exercise: Inhibition of monocytic intracellular TNF production by acute exercise via  $\beta$ 2-adrenergic activation." Brain, Behavior, and Immunity, December 21, 2016; DOI: 10.1016/j.bbi.2016.12.017*



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### FUN FACTS



*Did you know J.C. Penney, Walt Disney and the Pampered Chef all borrowed from their life insurance policies?*

#### JCPenney

*Following the 1929 stock market crash, retail magnate James Cash Penney borrowed from his life insurance policies to help meet his company payroll. If he hadn't come up with the cash, the company likely would've been forced to close.*

#### Walt Disney

*When no banker would lend him the money, Walt Disney borrowed from his life insurance in 1953 to build Disneyland, his first theme park.*

#### The Pampered Chef

*In 1995, Doris Christopher launched a kitchen tool company, the Pampered Chef, with a policy loan. In 2002, she sold her company to Warren Buffett's Berkshire Hathaway for a reported US\$900 million.*

*Sources: Creating an American Institution: The Merchandising Genius of JCPenney, Garland Publications, 1993; Mouse Tales: A Behind the Ears Look at Disneyland, David Koeing, 1995; The Pirates of Manhattan, Barry James Dyke, 2007. Via MassMutual Financial Group.*

### DO IT NOW! Sometimes LATER becomes NEVER.

This profound message popped up the other day on my Facebook page. It struck a distinct chord as Lor and I had just attended the funeral of a friend and neighbour. As I was headed to work on a typical Wednesday morning, I passed Dave's house and saw his truck running as he prepared to head off to his work day. Sadly, just a few short hours later, Dave was killed in a car accident. Dave had just celebrated his 56th birthday. This is another sad reminder of how random life can be.

Dave touched so many people's lives. The resounding message at his funeral was that he loved his family richly, played his guitar daily and spent as much time at his cottage as he could. Life can be short, so do the things you want to do. Don't put off until tomorrow what you can do today.

We've also recently enjoyed exploring our own "back yard" right here in Winnipeg! If you haven't yet checked out the Polar Bears and the Journey to Churchill at Assiniboine Park Zoo, I highly recommend it. It's a great way to get outside, enjoy Mother Nature and take in one of the exceptional venues Winnipeg has to offer. As much as we love our trips to warm tropical locations, experiencing what our neighbourhood and city have to offer has been very refreshing.

#### Plan for tomorrow, Live for today!

30 years ago I entered the Financial Services Industry. I am proud of everything I have accomplished and look forward to many more years in this fabulous business. The inset picture is from 1996 when I still had some hair! Until next time....



## WHY DISABILITY INSURANCE MATTERS

No one ever thinks they're going to become partially or fully disabled during their working years, but one in six Canadians will be disabled for three months or more before the age of 50.

As a professional, your group insurance — if you have any — likely won't be able to cover the level of income replacement you would need if you were unable to work because of an accident or sickness. Long-term disability insurance fixes this.

In Canada, there are two broad types of disability insurance coverage to consider. Any-occupation coverage pays you if you are unable to work at any possible job because of a disability. Under this coverage, a surgeon who develops hand spasms, for example, would not qualify if he could work as a taxi driver. Regular-occupation coverage pays if your disability stops you from working in your current profession.

Both types are calculated as a percentage of your current salary, usually about two-thirds of your earned income and aren't subject to income taxes if you're the one paying the premiums.

Disability insurance shouldn't be dismissed lightly. Take the example of Jack.

Jack was a long-distance runner and CEO of an advertising firm when he decided to buy a disability plan. He was in great shape and training for his second New York marathon. Decades after the policy was issued, Jack returned home from a trip. He reached into his trunk to pull out a suitcase but was overcome with pain. He was rushed to hospital where doctors returned a diagnosis of spinal stenosis, a condition which leads to the narrowing of the spinal canal in which the nerves are contained.

He survived surgery for the problem but the trauma left him unable to walk. Through perseverance and sheer strength of will, Jack taught himself to walk again; going from a wheelchair, to crutches, to leg braces and a cane. Two years later he walks unassisted, swims every day, and is back at work.



During this period Jack's personal income disability replacement policy paid his bills and kept his family afloat. A separate loan protector disability policy paid for outstanding loan payments, and a business overhead disability policy paid his share of his company's overhead. Without those contracts, it's likely he would have lost everything.

Disability insurance matters. Having it — or not having it — can be life-changing.

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## Consider long-term care assistance



We're all living longer and, in many cases, enjoying unprecedented good health in old age. But that news comes with a real cost. As our life expectancy extends, the need for long-term care becomes more important. Whether you're planning for your own future needs, or those of a parent, you must be careful in long-term financial planning.

Life expectancy for a 65-year-old female in 1979 was 84; for a male, 80. In 2012, life expectancy increased to 87 and 84, respectively. Even if you're in good health and have planned your retirement dollars to stretch the extra distance, it's impossible to predict the future and many of us may require living assistance.

### So what's the cost of living assistance?

It varies, of course, but in Manitoba, costs for all personal and nursing care that's provided by long-term care homes is shared between the province and the resident. Residents must pay a daily fee that is based on their net income. Effective August 1, 2016, the minimum daily charge is \$34.90, with the maximum being \$81.60. That works out to over \$1,061 to almost \$2,500 per month. More expensive facilities can cost even more for private rooms and suite arrangements.

Most people prefer to remain in their home to receive care. In-home meal preparation can cost between \$13 and \$30 an hour, personal care \$13 to \$30 an hour, and skilled nursing \$23 to \$70 an hour.

### How can you pay for it?

There are a few ways to fund living assistance:

- by using investment proceeds or personal savings;
- selling now unused property;

- purchasing annuities;
- withdrawing money accumulated in life insurance contracts; or
- **taking out long-term care insurance.**

Long-term care plans provide weekly or monthly cash benefits. With these plans, you can determine the amount of the benefit, the length of benefit payments and when payments begin.

Once issued, the contract's provisions and renewability are guaranteed. Most companies reserve the right to increase or decrease the premiums, but they can only do this in certain circumstances (e.g., if the insurer experienced higher-than-expected claims for men aged 60-70, and you're a man aged 60-70, your premium could rise).

The policy pays monthly benefits when you can no longer perform two out of six activities of daily living (ADLs) or you have a cognitive impairment. The six ADLs are **feeding, bathing, dressing, transferring, toileting and incontinence.**

The cost for the long-term care contract is based on the plan's terms, and the age and gender of the insured. A female contract is more costly because of longer life expectancy. Some contracts include an inflation protector, which increases monthly premiums. A \$3,000 monthly benefit with a 90-day waiting period, a lifetime benefit period and lifetime payment period for a 65-year-old male would cost \$285.80 monthly. The same contract for a 65-year-old woman would cost \$397.28 monthly.

**More people tend to get approved for long-term care than critical illness, disability or life insurance, because the underwriting is less stringent.**

There's no one solution for everyone. So plan now and you won't be left scrambling with fewer options when the need arises.

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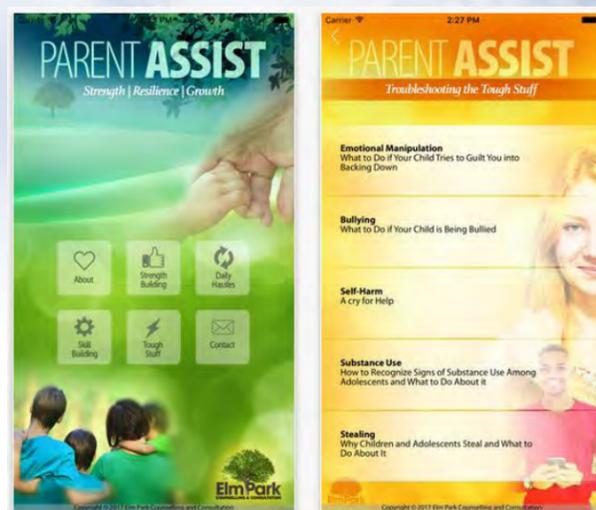


## PARENTASSIST APP

YourStyle Financial is pleased to introduce the ParentASSIST App — designed to give parents efficient access to information to help them support their children's personal and academic growth, and meet

their emotional needs. ParentASSIST has the answers parents want in a simple, straightforward, user-friendly format. Each section contains a brief explanation of the topic or issue, followed by a concrete, step-by-step guide to creating positive change. From information on handling daily hassles (around homework, chores, morning and bedtime routines, sibling rivalry, etc.) to the toughest parenting challenges (substance use, self-harm, etc.), ParentASSIST gives parents the tools they need to guide their children with a positive and healthy approach.

For information about the App, and direct links to it on Google Play and the Apple Store, see [www.parentassist.info](http://www.parentassist.info) <<http://www.parentassist.info>>



What's  
important  
to you