



## Stroke Awareness for All Ages

May is Stroke Awareness Month



When blood flow is interrupted, the brain doesn't get the oxygen and nutrients it needs and cells begin to die. Relatively few brain cells will be affected if the interruption is brief, and the person may recover fully. Otherwise, the ASA says, the damage may be severe and permanent. One-third of stroke survivors need help caring for themselves.

The part of the brain that's damaged depends on the location of the stroke. Areas commonly affected include those that involve sensory perceptions, movement, memory, thought patterns or behavior and the ability to talk or understand speech.

Treatment for stroke victims includes medication, surgery, hospital care and rehabilitation. If someone with a stroke goes to the hospital early enough, clot dissolving medication -- called a thrombolytic or tPA --

**S**troke is the third-leading cause of death in the United States after heart disease and cancer. Stroke is also a leading cause of acquired adult disability since there are 7 to 8 times more stroke survivors than deaths. Although more strokes occur in the elderly, stroke is also a major cause of morbidity and death among middle aged people, according to the

American Stroke Association.

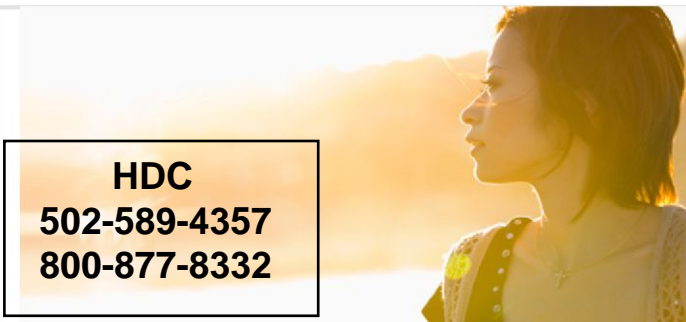
*What it is:*

Strokes occur when something interferes with the normal flow of blood to the central nervous system.

- Ischemic strokes are caused by clots that block the flow of blood through arteries.
- Hemorrhages occur when arteries burst inside or on the brain surface.

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can be given.

*Warning signs:*

Anyone having a stroke should seek medical attention immediately. Warning signs include:

- Sudden weakness or numbness of the face, arm or leg on one side of the body.
- Sudden dimness or loss of vision, particularly in only one eye.
- Loss of speech or trouble talking or understanding speech.
- Sudden, severe headaches with no known cause.
- Unexplained dizziness, unsteadiness or sudden falls, especially combined with any other symptom.

*Reducing your risk:*

Strokes can happen to anyone. You may prevent a stroke by taking the following actions:

- Control your blood pressure. High blood pressure (over 140/90) is the biggest risk factor for stroke.
- Don't smoke. Chemicals in tobacco raise your blood pressure, reduce the amount of oxygen your

blood carries to your brain, make blood thicker and stickier, and promote clotting.

- Control your cholesterol. High LDL ("bad") cholesterol levels damage your arteries and promote plaque formation.
- Maintain a healthy weight. Being overweight increases your risk of high blood pressure.
- Be physically active. Getting regular aerobic exercise promotes overall cardiovascular health.
- Eat a balanced diet, including a full complement of fruits and vegetables. Some fad diets may be unhealthy if they promote too much fat or salt.
- Control diabetes. People with the disease are more likely to have strokes.
- Take little strokes seriously. A small clot will sometimes clog an artery briefly, causing temporary weakness, dizziness or other symptoms. These transient ischemic attacks often precede a major stroke.
- Follow your healthcare provider's advice for treatment of heart disease, including coronary artery

blockage, heart wall movement abnormalities, and abnormal rhythms like atrial fibrillation.

- Find out if you need to have your carotid arteries (arteries in the neck that supply blood to the brain) checked for narrowing.

For more information:

[http://humandev.personaladvantage.com/logon?target=heart\\_health](http://humandev.personaladvantage.com/logon?target=heart_health)  
[www.americanheart.org](http://www.americanheart.org)



**Paybacks for Lost Sleep  
May is Better Sleep Month**

**A**re you getting enough sleep? Do you have sleep debt? Lack of sleep, or "sleep debt," can leave you feeling tired, listless and sleepy on a daily basis.

Until your body starts getting



the sleep it needs every night -- most people need 8 hours, say the experts -- it won't function as efficiently, your health will be at risk and even your job may be in jeopardy.

We've been searching for what Shakespeare called "sleep that knits up the raveled sleeve of care" for centuries. As time passes, though, we get less and less. Over the last hundred years, our average nightly sleep has dropped from 9 to 7.5 hours, with a third of adults now getting an hour less than that. And, says the National Sleep Foundation (NSF), almost half of adults admit they sleep less so they can work or play more.

*What's wrong with that?*  
Everything. Sleep is not simply a passive activity. It's one of the most important elements in a healthy lifestyle, as important as good nutrition and exercise, according to the National Institute of Neurological Disorders and Stroke (NINDS).

Researchers know that a lack of deep sleep -- as opposed to irregular or fragmented sleep -- undermines the body's

ability to fight off disease. Sleepiness also reduces the quality and quantity of people's work by a third, according to the NSF. Nearly one in four of people younger than 30 say they're sometimes late to work because they're sleepy.

*Sleep debt*

And where you find sleepiness, you find "sleep debt." Researchers have found that people who are deprived of sleep have higher concentrations of sugar in their blood than those fully rested. That could contribute to development of a pre-diabetic condition.

While three out of five Americans told the NSF they have trouble sleeping several nights each week, fewer than half were asked about the quality of their sleep by a physician, and less than 20 percent initiated such a discussion.

*A prescription for better sleep*

- Try to go to bed at the same time every night.
- Get regular daily exercise.
- Don't eat within 4 hours of going to bed.
- Establish a pre-bedtime routine -- brushing your

teeth or reading -- that lets your body know it's time for sleep.

- Avoid caffeine six hours before bedtime. Avoid alcohol and tobacco two hours before bedtime.
- Get up at the same time every day, no matter when you went to sleep.
- Unwind from daily activities early so your mind is clear at bedtime.
- Sleep in a dark, cool, quiet room on a comfortable mattress.

For more information:

- <http://www.bettersleep.org/>
- <http://humandev.personaladvantage.com/logon?target=content&sub=10000761>

**Setting Personal Financial Goals**

If you do not know where you are going, how will you know when you get there?

This is very true about financial goals. You need to set financial goals to help you make wise financial decisions, and also as a reward for your efforts. Goals should be clear, concise, detailed, and written down. Unwritten goals are just wishes. Those who set goals and fail



will find that they didn't set realistic goals to begin with. So, the first step in setting any goal is to determine what is realistic and what is not. In this article, you will learn how to set realistic and achievable financial goals.

the \$30,000 five years from today, you might achieve your goal. That is all pretty definite, but is it realistic?

You will have more than one financial goal to achieve. Besides the new car, you might

neglect to consider that the price of your goal items might actually increase as well. Depending upon how you invest your savings over time, you might receive interest, dividends, or capital gains to help you along—you should consider this as well. Do you have the means to make additional investments necessary to accumulate the required assets? Don't neglect to consider the effects of taxes on your savings. After considering the foregoing, you might determine that you can achieve some goals in less time. Or you might find that it could take longer. The time horizon is important to setting realistic goals.



You achieve your financial goals when you have the cash or assets available to satisfy some immediate financial need, want, or desire. The key is to be prepared to have the required cash or assets when the time comes to achieve the goal. For example, suppose you want to buy a brand-new car costing \$30,000 using cash five years from today. In five years and one day, you will know whether you achieved that goal. If you have

be considering buying a home, funding higher education, paying for a wedding, taking a vacation, or accumulating retirement nest savings. Each financial goal has its own price and time horizon—when you need the money.

In order to achieve all your goals, you will need a plan. Starting from assets you already have available, you will need to determine how much more you need to accumulate and when you will need it. Don't

Consider how important it is to achieve your goals on time. Some goals are so important that not achieving them would be not only disappointing but also disastrous. When a goal must be achieved by a specific date, you must plan conservatively, save more money, and take less investment risk to ensure against loss. However, if the timing isn't as important or if you have discretionary assets and can take some investment risk, you might be able to invest



more aggressively. Let's say you needed to save an additional \$15,000 in five years to buy the car mentioned above. After five years, you only manage to accumulate \$27,000—you're \$3,000 short of your goal. So, it will take you longer to buy the car. Had you invested more aggressively, you might have made the goal, but you might also be worse off. In this case, let your risk tolerance help you determine your time horizon.

Goals should be grouped as short-term (three years or fewer), intermediate-term (three to seven years), and long-term (more than seven years). Generally, the longer the time horizon to achieving a goal, the more aggressive you can be in your investment approach. However, you should never exceed your risk comfort level—the amount of risk you can take without abandoning your goal. This is your risk tolerance. If you approach setting financial goals in this way, you will make better financial decisions about setting goals and ways to invest to achieve them.

You should always monitor your goals to be sure they are on track. Set up a way to measure your progress. If you see that you are lagging behind, you may need to make an adjustment in the amount or way you are investing. If you are way ahead, you may want to be more conservative, shorten your time horizon, or add a new goal.

For more information:

<http://humandev.personaladvantage.com/logon?target=content&sub=10000099>

### Relaxing Ways to De-Stress

We live in tense and stressful times.

"But you can easily avoid adding to the turbulence," says Mike George, meditation teacher and author of *1,001 Ways to Relax*. "In fact, you can become one of those people for whom the world has a great need: those who can stay calm in a crisis, cool in the midst of chaos and focused on the positive when everyone around you is inclined to reinforce the negative. If you can stay relaxed and calm, it helps others do the same."

Having spent 20 years researching stress and teaching meditation and stress management techniques, Mr. George is uniquely suited to suggest the following ways to avoid and deal with the stresses in your life.

### Slow it down

- Forget yesterday's mistakes. Today is a new day. Your mind has been refreshed by sleep, and there's no need to believe that yesterday's misjudgments or misfortunes will repeat themselves.
- Decide to be happy today, no matter what happens or who does what. It's within your power to make this choice. "Happiness is the true condition of the self-aware, and its source lies within ourselves," says Mr. George. "To decide to be happy is a positive, self-fulfilling action, comparable to saying 'I do' in a marriage ceremony."
- Create a personal affirmation and declare it 20 times to yourself each morning. "Affirmations are simple, positive 'I am...' statements -- such as 'I am at peace,' 'I am a tower of



strength' -- that build self-esteem and a strong sense of self," says Mr. George. "They counter the negative messages we often give ourselves by reminding us of our intrinsic value."



- Press the center of your palm with the thumb of your other hand to relieve nervousness in stressful situations, such as interviews. Increase the pressure steadily as you breathe out. Hold for three to seven seconds. Release the pressure as you breathe in. Repeat three times or until you feel your anxiety slip away.
- Don't just do something, sit there! Contrary to the usual phrase, this is sometimes the best approach when emotions are running high, your problems seem overwhelming or your

internal compass isn't giving you a clear direction to follow. Simply take a few moments to sit in stillness, gathering your strength. Give your mind and body permission to relax.

- Unravel a problem. Most problems have a number of strands tangled together, often in complicated ways. If it seems impossible to unravel the knot, make a start by trying to name each of the different strands. Draw them on paper, with a word or two alongside each separate line to label it. You may find that identifying the pieces of the problem in this way leads to a breakthrough in working out a solution.
- Think of reasons why you can do something, rather than why you can't -- all it takes is a shift in attitude. Once you've broken the negative logic of your thinking, you create space in which positive approaches can appear.
- Act "as if." Your mind is very suggestible. If you act as if you're calm, happy and free of stress, eventually you'll find it becomes a reality.
- Really listen to people. By paying close attention to others, you stay in balance

with them. Actively listen to what other people are saying.

- Bring an open mind to new people, places and experiences. "Your way is only one of many ways," says Mr. George. "Open-minded people tend to find more to enjoy and less to be disappointed or stressed by."

For more information:

<http://humandev.personaladvantage.com/logon?target=stress>