

Qualified Opinion

Volume LVII

May, 2008

Number 12

At a Glance:

Next Meeting:

May 15, 2008

Carlyle's Grill

3660 Jackson Rd
Ann Arbor, MI
(West of Wagner Rd, at Quality
Cinemas)

Pre-Dinner Meeting: 5:45pm, \$12

Speaker: Barbara Fanone

Topic: *Investing and Unrealized Net
Appreciation*

After-Dinner Meeting: 7pm, \$25
(includes both meetings and Dinner)

Speaker: None - Networking Time

Topic:

Carlyle's Menu

Steak Salad served with soup

Ahi Tuna Salad served with Soup

Rotisserie Herb Chicken & Carlyle salad

Wild Mushroom Ravioli & Carlyle salad

½ Rack of Ribs & Carlyle Salad

Jumbo Lump Crab Cakes & Carlyle Salad

Whitefish & Carlyle Salad

Steak Wrap served with Soup

Steak Pizza with a Carlyle Salad

****Dessert may be substituted for soup or salad**

RSVP TODAY! Make your reservation today
with Mary Cortese at mfcgram@yahoo.com or
call her at (734)-434-6218

RSVP now for May 15th!



Barbara Fanone of Priority Wealth Management LLC will be the guest speaker at our May meeting. Barbara specializes in financial planning, working with school employees, baby boomers, seniors and their families.

Her focus is to help investors preserve their capital and increase their income by permitting them to maintain their independence throughout retirement.

Barbara has over 18 years experience in helping clients plan for their future. Included is experience in both financial and estate planning.

Barbara is a Financial Consultant affiliated with the America Group Retirement Strategy Centers and offers securities through LPL Financial (Member FINRA/SIPC), and holds life and health insurance licenses in the State of Michigan.

Plan ahead for CMA Review Courses at Cleary University

-Part 4: Sept 6 start date

-Part 1: Oct 11 start date

-Part 2: Jan 24, 2009 start date

-Part 3: April 4, 2009 start date

See the web site: www.cleary.edu/cma

Exercise Program Guidelines

brought to you by betterMD.net

Getting Fit means thinking F.I.T. When building an exercise program we focus on the acronym: FIT

>>> **Frequency + Intensity + Time** <<<

FREQUENCY - Optimal frequency would be 6 times/week.

Generally, we suggest that people try to schedule exercise 5-7 times per week. You do not want to exercise 7 days/week on an ongoing basis because you should give your muscles a rest. This is more critical as your exercise becomes more intense and longer workout times. So if you are doing low-level exercise it is probably OK to exercise almost everyday. By trying to exercise some every day, you begin to form a positive habit! Do not let more than 2-3 days go by without getting some exercise. If you have 3 days without exercise, no matter what, make it the Number One priority to get some exercise the next day. This is how you stay in the habit of exercise & also stay in shape so exercise feels easier!

INTENSITY - There are several guidelines for intensity.

However they are just that: guidelines. Do not become too focused on intensity. More important than getting caught up in intensity, is getting established in a regular exercise program as far as frequency & time. Our experience is that most people exercise at the appropriate level of intensity by instinct. Exercise as intensely as you can without becoming short of breath. On a scale of 6-20, 6 being rest, like sitting in a chair and 20 being maximum, as much exertion as possible; you should exercise between 11 "fairly light" and 13 "somewhat hard." If you are into math you can use the following formula to determine your target heart rate range:

$220 \text{ minus your age} = \text{estimated max heart rate.}$

$\text{Estimated max heart rate minus resting heart rate} = K$

$(K \text{ times } 0.5) + \text{resting heart rate} = \text{lower range of exercise heart rate/minute}$

$(K \text{ times } 0.8) + \text{resting heart rate} = \text{upper range of exercise heart rate/minute}$

Divide both those numbers by 4 to get a 15 second count. When taking your heart rate during exercise, count your pulse for 15 seconds. To do this, place your 1st two fingers, not your thumb, over radial pulse (at your wrist-start with your fingers at the base of your thumb & move to your wrist. You should be able to feel your pulse there.)

TIME - If you are not currently exercising, start by doing 10-15 minutes of exercise total per day.

If you want, you can divide that into 3 sets of 5 minutes, 2 sets of 7 minutes, etc. The goal is to get an accumulation of 10-15 minutes/day. Then add 5 - 10 minutes per week.

Week 1: 10-15 minutes/ day

Week 2: 15-25 minutes/ day

Week 3: 20-30 minutes/ day

Week 4: 25-35 minutes/ day

Week 5: 30-40 minutes/ day

Week 6: 35-45 minutes/ day

Week 7: 35-50 minutes/ day

Week 8: 40-50 minutes/ day

Week 9: 40-50 minutes/ day

Week 10: 40-50 minutes/day

If you are currently exercising, continue with the time you are using and then increase at a comfortable schedule.

(continued)

Your weekly goal should be to get to 150 minutes initially. After that, the ultimate goal is 200-300 minutes per week. You can see how your whole week works together as a unit & every little bit counts. Let's say you have a meeting on Mon. & can only get in 15 minutes & then Wed. you have a dinner engagement, so you can only get in 20 minutes. The other days of the week you might have to go a little longer but without those 2 short days of exercise, you'd have to figure out how to make up 35 minutes! Generally speaking, we do not advise going over 50 minutes per day of aerobic exercise (see below). You will put yourself at higher risk for injury, soreness, and burn out. Your exercise session should look like this:

- Warm-up: 5-10 minutes. This should start with slow exercise (biking, walking, dancing, etc.) for about 5 minutes plus general stretching for about 5-10 minutes.
- Exercise: 10-50 minutes (see below for type)
- Cool-down: 5-10 minutes Slow exercise, and/or stretching, and/or free weights.

Type of exercise: anything using large muscle groups. We call this aerobic meaning "with oxygen." Some examples include walking, biking, skiing, dancing, rowing, etc. In addition to regular, aerobic exercise, try to increase general activity. This includes parking a block away from work, walking the dog, walk around the block for breaks, take up an active hobby like dancing, gardening, etc. Anytime you have a block of time where you are sitting at work, in front of TV, etc. get up & move around for a few minutes every ½ hour.



PAIN - If you experience pain that gets **WORSE** with exercise, check with your doctor. A little leg, knee or back pain might be normal if you are very de-conditioned and/or overweight, especially if you are starting out with a new exercise program.

- If you have chest pain, stop exercising & notify your doctor.
- If you have unusual or significant shortness of breath, notify your doctor. A little shortness of breath especially initially is ok. Perhaps slowing down a little will help.
- If you have pain that gets better with exercise, keep exercising.

DISTRACTIONS - To help make exercise more fun, use distractions.

This might include some of the following: exercising with a friend, watching a favorite TV show or videotape (if you have exercise equipment), listening to audiotapes (books on tape - check the library - or music on tape. Also make exercise fit into something you already do: Walk on your lunch break. Exercise during your favorite news show, etc.

REMEMBER...Something is always better than nothing!!! ...and every little bit helps.

Submitted by Mary F. Cortese



Get up!

Get moving!

Get healthy!

FIRST CLASS
DATED EDUCATIONAL MATERIAL



Change of Address Instructions

Please update your address, phone, and email at the IMA national web site www.imanet.org
If you have questions, call our local chapter board member Mary Cortese at 734-434-6218