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# Protecting A Lifetime Of Memories

Where Your Retirement Dreams Become Reality...



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## AHHH! The STRESS, It BURNS!

You know that feeling you get when you have so much to do and no time, money, or energy left to do it? We call that stress. Stress is the mental and/or emotional duress that is caused by a lack of time, energy, skill or resources to do something that needs to be done. Study after study has shown that stress is one of the biggest enemies of a healthy life. So why do we have it? Why don't we just, "say no" to stress? If only it was that easy! That is the very idea of stress! Here are some strategies to make it more manageable.

**Number one: Work/home life balance.** We have all heard that you should keep your work and home life separate. I would challenge you to do what you can to separate them, but if you can't, use this technique. Give yourself 1 hour every day to spend with your family. This is true family time. No work allowed. If you have to schedule it, schedule it. Never miss it! I guarantee that you can find 7 hours each week to spend with your family. If you feel you can't spare the time, think of it this way... If someone told you they would pay you \$100,000 to meet with them an hour a day doing something you love, would you find the time? Of course you would! It is no different! Work is not worth losing your family, and I promise it won't collapse in that time. By doing this, you will reap great benefits! Spending time with loved ones is one of best stress relievers and rejuvenation techniques (in most cases), and will lead to greater joy in your life.

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## Seniors Who Walk Together, Benefit Together

No one likes that dreaded 'e' word . . . exercise, but it doesn't have to be like exercise. Medical studies have proven that walking has been beneficial in lowering ones risk for cancer, increases brain activity and bone strength, and reduces the risk of developing dementia. Walking also promotes a more restful sleep and helps us live longer, healthier lives. It becomes even less of an exercise when you team it up with some of your friends and neighbors. Some communities or senior centers have formed walking groups.

Even when winter comes upon us, one may think it is time to call it 'quits' for the time being. Don't let the cold weather stop you; there is a great alternative, mall walking. Many malls throughout the country will open their main doors early for mall walkers. Get your group together to meet or car pool together to your local mall and start walking. It is the perfect place with their level floors, great lighting and safe surroundings. There are even benches located throughout the mall if needed.

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### Interesting Facts:

- The dial tone of a normal telephone is in the key of "F".
- There are 293 ways to make change for a dollar.
- Halloween dates back to the first century B.C. from the Celtic festival for the dead called "Samhain."
- The first Jack-O-Lanterns were actually made from turnips, not pumpkins.
- The word "bonfire" actually comes from the festival, Samhain, where the Celts would burn fires with animal bones in them (bone fire) to ward off evil spirits and to ensure the sun would return after the winter.

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"I can't change the  
direction of the wind,  
but I can adjust my sails  
to always reach my  
destination."  
-Jimmy Dean

**Halloween Safety Tips...**  
S.A.F.E H.A.L.L.O.W.E.E.N

Swords, knives, and similar costume accessories should be short, soft, and flexible.

Avoid trick-or-treating alone. Walk in groups or with a trusted adult.

Fasten reflective tape to costumes and bags to help drivers see you.

Examine all treats for choking hazards and tampering before eating them

Hold a flashlight while trick-or-treating to help you see and others see you.

Always test make-up in a small area first. Remove it before bedtime to prevent possible skin and eye irritation.

Look both ways before crossing the street

Lower your risk for serious eye injury by not wearing decorative contact lenses.

Only walk on sidewalks whenever possible, or on the far edge of the road facing traffic to stay safe.

Wear well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.

Eat only factory-wrapped treats.

Enter homes only if you're with a trusted adult.

Never walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

## **AHHH! The STRESS, It BURNS!**

**Number two: Get enough sleep!** Stress definitely has the upper hand here. Stress causes you to lose sleep, which causes more stress. Sleep is vital to your health. Inadequate or poor quality sleep can negatively affect your mood, energy level, attitude etc... Getting proper sleep will not only reduce stress, but will make you be more properly equipped to deal with the stress you do face. If you need help sleeping find a relaxation technique that works for you.

**Number three: Exercise.** Not only is exercise good for your physical health, it is also important to your mental health. Exercising gets your blood flowing and releases endorphins which will improve your mood, and help you sleep better. Plus, if you are frustrated and angry it is a healthy way to let it out.

**Number four: Let it out.** Listen to music, laugh it off, drink tea, and/or use breathing techniques. All of these things are known to lower your stress and are enjoyable. The key is to allow yourself to relax.

**Number five: Phone a friend.** This will get you to talk yourself through it and help you formulate a plan. They may have advice that will help you through it easier; they are a fresh set of eyes on the situation. Plus, they can help you to "let it out." Including in this is get help. Sometimes things can't be solved alone.

**Number six: Get Help.** Some things cause stress that you don't know how to properly deal with. Contact an expert. For example, one of the most common cases of this is finances. Talk to someone who can help you get out of debt, save for the major life events, and relieve all of your financial worries. If you are struggling from any kind of financial stress, give me a call today and let me help you!

All in all, stress is a detrimental part of your life that will only hurt your life. I hope you can use at least one of these techniques to live better!

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## **Seniors Who Walk Together, Benefit Together**

Whether you're walking inside in your local mall or outdoors at your community park, the best part is that 'after feeling.' You tend to feel energized and refreshed. That feeling is your body's endorphins coming alive. Studies show that endorphins act like nature's painkillers and that is why we get that feeling of 'well-being'.

Chi Walking is a new form of walking. Chi (pronounced "chee") incorporates having proper posture, aligning your spine, shoulders, hips and knees. The most beneficial property of chi walking comes from the relaxed, fluid movements. If you are interested in or want more information on chi walking, go to [www.chi-walking.com](http://www.chi-walking.com) or call 866-327-7867.

Please remember, before you start any form of exercise, including walking, check with your physician first. He can offer helpful suggestions before you begin.