



October Recap:

- Our new website is up and running! Join our team by signing up to be a member. You will get access to all things related to living a healthy lifestyle. Don't miss out on the action!
- The Monthly DSFIT2RUN PRAYER LINE was Tuesday, October 11th with Elder Gloria Roberts. Each month we are able to request specific readings and ask Gloria to pray for someone in your life or even yourself. Please visit our site www.dsfrit2run.com on the homepage and click "Balance Your Spirituality" to submit prayer requests.
- On October 30th, over FIFTY individuals walked in support of DSFIT2RUN at the 2016 Hot Chocolate 15k/5k in Chicago. Thank you to all that came out and helped spread the word and positivity of DSFIT2RUN. Congrats on a strong finish! We already can't wait till next year!



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BALANCE TRANSFERS AND CREDIT SCORES

According to Cambridge Credit Counseling Corp, financial stress can make an impact on your health. It comes as no surprise that stress in general can cause heart attacks, strokes, and many other issues regardless of the source. There are many causes of financial stress. Whether it be large amounts of debt, loss of a job, or bad spending habits, finances often turn from a worry to a stressor and affect our lives. Two of the most common effects of financial stress are anxiety and depression; both anxiety and depression have paralyzing effects. They each make it hard for us to focus, spend time with family, and sleep.

One of the most common ways people are attempting to fix debt is by making balance transfers on credit cards. Although applying for yet another credit card may put out a red flag for you, it is an extremely effective way to cut down the amount of interest you pay each month. Now, Applying for a balance transfer does require a hard inquiry on your credit but there is no need to worry. FICO states that a hard inquiry drops your score approximately just



five points or less. After a few months of paying bills on time you are likely to see it back up. Balance transfers can actually help your score increase entirely. This is because while new credit makes up 10% of your credit score, the amount you owe accounts for 30%. Opening a new credit card even for the sole purpose of a balance transfer will be considered new credit. FICO's website uses a great example: "Let's say you had \$7,500 in credit card debt, and it was your only debt. You only have one credit card with a \$10,000 limit. You apply for another card that offers you a reduced interest rate to entice you to do a balance transfer, and

you took it. That card has a credit line of \$5,000. There was a 3% fee to transfer the \$7,500, so now your total debt is \$7,725. Where your credit utilization used to be 75%, now it is only 52%. You may owe a bit more money, but since your credit utilization went down, you're likely to see your credit score jump up a little bit. The \$225 extra will probably end up saving you money, but let's walk through how.

In this example, you were offered an introductory interest rate of 0% for 18 months and then 15% APR after the promotional period ends. You currently pay 18% APR on your \$7,500 debt and make monthly payments of \$200. If you don't take the balance transfer and make the \$200 monthly payment, it will take you 56 months and cost \$3,604 in interest to get debt free. If you take the balance transfer and make the same \$200 monthly payment, you could be debt free in 43 months and only pay \$900 in both interest and fees (\$225 to transfer the balance). You could even transfer the balance at the end of your first promotional period to another 0% APR offer with no fee for 15 months and be debt free in 40 months and pay \$423 in interest and fees." That initial hit on your credit score and \$225 fee will save you \$2,704 in interest with one balance transfer or \$3,181 with multiple balance transfers. That's A LOT to take in- but good to know!

ARTIFICIAL VS. NATURAL

We all know that it's important to read the back of all food labels but let's be real. Odds are you and many others are often blinded by similar marketing ploys: "no high fructose corn syrup!", "All Natural!". Did you know that not all artificial flavors are as bad as they are made out to be? The Environmental Working Group has a database that houses over 80,000 foods that have "natural flavor" listed as a prime ingredient. An article from CNN news stated that one of the most common places you will find artificial flavoring is in orange juice. This additive boasts uniformity and for all consumers to receive the same taste all over the country .

Confused? Don't worry, we were too! Environmental Working Group states that there really aren't any major differences between the two. Natural flavors simply means that the original ingredient is first found in nature, then purified and extracted. From there it is added back into the food. For instance, the blueberry breakfast bar that you have each morning doesn't necessarily mean it consists fresh blueberries. Instead, they are probably made up of a chemical originally stemmed from blueberries that are enhanced and added to your food in a lab.

Artificial are completely man made and not routed from a natural source. CNN's article states that the main difference between artificial and natural is that one is synthetically processed and one is purified, however, both in labs. When either artificial or natural flavors are added to food, it can take anywhere from fifty to one hundred ingredients.

This is where reading labels becomes extremely important! The good news? The amount of preservatives added into natural flavors has not been linked to any health issues. It's imperative to know what you are consuming and putting into your body and to recognize that ANYTHING in excess may affect your weight loss journey. Take a little extra time on your next grocery haul and try to read the labels a bit more in depth. Try sticking to a diet of whole, fresh foods where NONE of your favorite ingredients are modified in a lab.



UPCOMING EVENTS

2nd Annual

F.R.E.S.H. Conference

January 14th, 2017

9AM-5PM

Hilton Chicago/Oak Lawn

9333 S. Cicero Avenue

Oak Lawn, IL 60453

HEALTHY FEET = HAPPY FEET



It is no surprise that being overweight can cause health issues– from high blood pressure to heart disease and from arthritis to sleep apnea. Harvard Medical School states that excess weight will be responsible for multiple foot problems as well.

Our bodies are one massive structural being. One clear podiatric issue is that extra weight can lead to heel pain and arthritis. The more weight we put on our bones the more pain one will experience; the more stress put on our bodies, the higher the chances are that we develop issues. Atherosclerosis(excess of plaque build-up in the arteries), poor circulation, and diabetes are three ailments that our feet may endure.

One common and extremely intense pain that can also come from being too much weight bearing on our feet is gout. Gout is a condition is known for causing sharp, severe pain, typically in the big toe. Gout can also affect other joints in your feet and ankles. Gout develops when crystals of a substance called uric acid accumulate in your joints. The National Institutes of Health states that being overweight makes you more likely to develop gout by increasing the production of uric acid in your body.

You don't have to be extremely overweight to put stress on your feet. Even just an additional twenty to twenty-five pounds over your normal weight will cause issues with the arches and tendons in the foot and ankle. A professor of podiatric surgery at Des Moines University in Iowa states that a great place to start if you're in pain but need to lose weight is low intensity exercises such as water aerobics or light stationary cycling. If you deal with pain in your feet your podiatrist may consider medication or even physical therapy. However, if this foot pain is stopping you from being as active and you happen to be overweight, shedding some pounds will put some extra pep in your step.

Exercise Your Heart

We all know that exercise is an essential part of living a healthy lifestyle. According to The American Heart Association, “our bodies were designed to be physically active, and they don’t do well with long- term exposure to sedentary living. Lack of physical activity is risk factor for cardiovascular disease.” Exercise keeps our hearts healthy too! The AHA equates physical activity to preventative medical treatment. Daily exercise should be treated “like a pill that should be taken every single day.” Exactly how much exercise do we need? We all know life gets in the way. Between work, commutes, kids, and social lives, finding time to carve out for just yourself can seem impossible. It doesn’t have to be that difficult, though! The American Heart Association recommends the following time slots to allow your heart to remain happy and healthy:



For Overall Cardiovascular health:

-At least 30 minutes of moderate-intensity aerobic activity at least five times a day for a total of 150 minutes

OR

- At least 25 minutes of vigorous aerobic activity at least three days a week for a total of 75 minutes

AND

- Moderate- to high intensity strength training at least two days a week for additional benefits

For lowering blood pressure & Cholesterol:

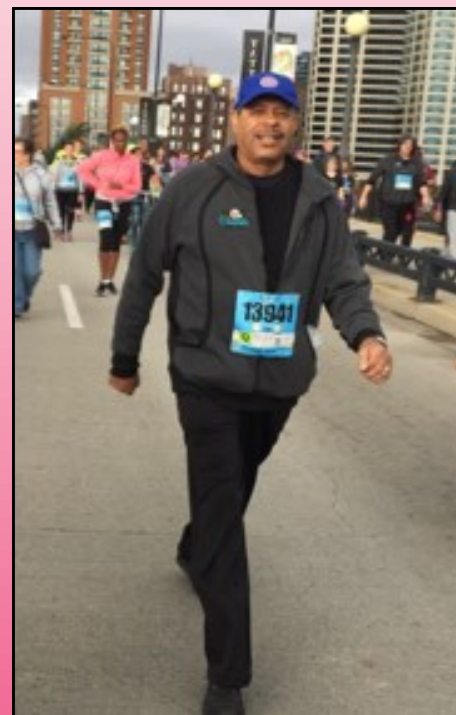
~ An average of 40 minutes of moderate to vigorous intensity activity three or four times a week

Types of Moderate Aerobic Exercise: Walking briskly, yoga, easy bike rides, water aerobics

Types of Vigorous Aerobic Exercise: Jogging, running, swimming laps, jump ropes, faster bike/cycling

Types of High Intensity Strength Exercise: Pull-ups, burpees, pushups, squat jumps, lunges, arm curls, calf raises...all that you can do a decent number of reps in a certain amount of time.

Pictures from 2016 Hot Chocolate Chicago



**Thank you for Supporting DSFIT2RUN!
Spread the word to family and friends!**

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