



# THE STRATEGIC LINK™

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## Is Stress Behind Your Backache?

*Principal Financial Group; Words of Wellness*

Carrying around emotional stress is a burden your back may ultimately share with you. Mind-body research indicates that people who suffer psychological distress, depression or anxiety are much more likely to develop back pain - and lose work days from it - than people with better coping methods.

How can negative emotions trigger a physical reaction in the back? One possibility is that emotional stress produces changes in the body's nervous system that lead to muscle tension and eventual spasms. The connection makes sense - worrying about job, family or financial demands can build tension in your spine.

The longer the tension lasts, the greater the chance for pain.

The first step to prevention: Stay aware of stress and stop it before it causes tension in your back muscles. Here's how:

Start with stress through relaxation techniques such as medication and deep breathing. Keep it simple - during high stress times, try to escape for 10-20 minutes to sit quietly; allow your mind and body to settle down and release the tension and negative feelings. *Tip:* To learn and practice these skills, take some lessons at a local meditation learning center.

Tai chi and yoga can produce tranquility and flexibility that reduce stress and improve back health. These exercises help in multiple ways - they put your head in a better place, taking the focus off your back, while easing tension and strengthening your back muscles.

**Remember:** Regular exercise is one of the best ways to protect the spine and reduce repetitive stress - because a strong back is a pain free back!!



## Don't Forget Financial Planning

*Principal Financial Group; Words of Wellness*

Like most people, you probably have hopes and goals that involve money, such as buying a home, building a business or saving for college or retirement. That's why financial planning is time well spent. It can ensure that your goals become a reality - while at the same

time help you negotiate financial barriers along the way, including economic ups and downs.

Financial planning can help you:

- 1) Assess your current assets, liabilities, taxes, investments, etc.
- 2) Develop a plan to meet your goals by



correcting financial weaknesses and

*(continued on page 2)*

## Don't Forget Financial Planning

building on your resources.

- 3) Put your plan into action and monitor its progress.
- 4) Stay on track to meet changing goals and circumstances, such as a new occupation, tax laws or a fluctuating economy.

Do you need professional advice? You may benefit from an objective, third-party perspective on major changes in your life, especially those that tend to be emotional, difficult decisions.

A financial planner might help you with the following:

- Preparing for marriage or divorce
- Planning for the birth or adoption of a child
- Facing a financial crisis such as a serious illness, layoff or loss from a natural disaster
- Caring for aging parents or a disabled dependent
- Coping financially with the death of a spouse
- Funding education
- Buying, selling or passing on a business

- Making sure your money will last during retirement
- Handling an inheritance

Your accountant, banker, attorney or insurance agent can be good references as financial planners often work with these specialists.



Do not dwell on the past, do not dream of the future, concentrate the mind on the present moment  
-Buddha

## How to Be a Budget Organic

With all the news about rising food costs, you may be wondering if the organic milk you've been putting in your cart is worth the extra cash. It is. Organic food is more expensive, but when it comes to the staples of your diet, organics are a worthwhile investment, with payoffs that might surprise you. The benefits influence your health today - and long term. Here's, why certain foods are worth the splurge, plus tips to save you money while keeping your diet nutritionally and ecologically sound.

### 1) They Have More Nutrients

Reports of organic food not being better for you are outdated. A brand new analysis of about 100

studies, including more than 40 published in the past 7 years, found that the average levels of nearly a dozen nutrients are 25 percent higher in organic produce.

### 2) There May Be Weight Benefits

Research in rats found that those fed an all-organic diet had lower weights, less body fat, and stronger immune systems. Plus, the "clean diet" animals were calmer and slept better.

### 3) You Consume Fewer Toxins

Eating the 12 most contaminated fruits and vegetables exposes you to about 14 pesticides a day. A study supported by the EPA

*MSN Health and Fitness*

measured pesticide levels in children's urine before and after a switch to an organic diet. After just 5 days, the chemicals decreased to undetectable levels. The number one barrier that prevents shoppers from taking advantage of these benefits: cost. These are the top organic picks on which to spend your food dollars.

### Produce

The most important fruits and vegetables you should buy organic are those with the greatest pesticide residues, and the ones you eat most often. Government lab tests show that even after

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## How to Be a Budget Organic

washing, certain fruits and vegetables carry much higher levels of pesticides than do others. Between 2000 and 2005, the not-for-profit Environmental Working Group analyzed the results of nearly 51,000 tests for residues on produce. Based on the data, they created a “dirty dozen” list of the most contaminated fruits and veggies. Top offenders include: peaches, apples, bell peppers, celery, nectarines, strawberries, cherries, pears, grapes, spinach, lettuce, and potatoes. Always buying these foods organic is ideal, but, if you can't, focus on those you eat all the time.

### Milk, Yogurt and Cheese

Per half gallon, organic milk is more expensive, but it's worth the splurge. Recent studies revealed impressive findings on organic milk. Here are some highlights:

- It contains 75% more beta-carotene, as much as a serving of brussel sprouts.
- It has 50% more vitamin E, a power-

ful antioxidant that aids the immune system and fights cancer and heart disease.

- It provides 2 to 3 times the antioxidants lutein and zeaxanthin, and about 70% more omega-3 fatty acids.

### Meat and Poultry

A study in the journal Meat Science compared the nutritional content of organic and non-organic chicken meat. The researchers found that the organic samples contained 28 percent more omega-3s, essential fatty acids that are linked to reduced rates of heart disease, depression, type 2 diabetes, high blood pressure, inflammation, and Alzheimer's disease. Animals raised organically can't be given antibiotics or growth hormones.

### More Ways to Save

- Go generic: Nearly every mainstream supermarket now carries organic store brand options.
- Join a price club: Organic options can be found at Costco and Sam's Club.



Believe that life  
is worthy living  
and your belief  
will help create  
the fact.  
-William James

## The B&A Buzz

We would like to introduce a new member to the Burkwald Family, Jennifer Joy. Jennifer started with Burkwald in August and has become an instant asset. Jennifer comes from a background in employee benefits and worked for the Wisconsin Health Fund for the past 10 years.

Jennifer is married to Damon and they have 3 kids, Alexis 13, Lauryn 5, and Miles 2. Jennifer and her family enjoy taking nightly walks with their dog to the park and spending time with family. Jennifer and her family are vacationing to Disney World at the end of October which is the family's most favorite thing to do. Say “Hi!” to Mickey for us Jennifer!

We at Burkwald are very happy to be welcoming Jennifer to our family. Please join us in welcoming Jennifer to our team.



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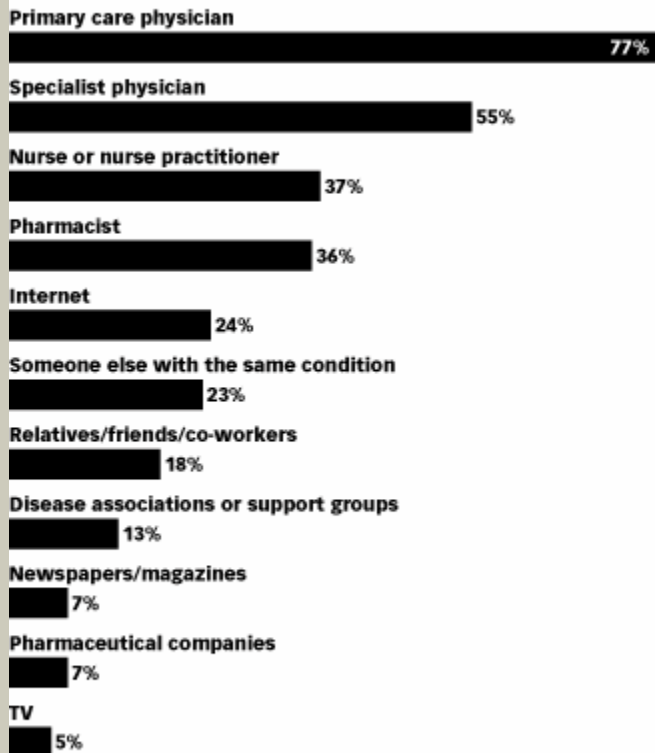
*just good business.*

We either make ourselves miserable, or we make ourselves strong. The amount of work is the same.  
-Carlos Castaneda

*Check out our website at [www.burkwald.com](http://www.burkwald.com)*



**Most Trusted Resources for Health and Wellness Information among US Adult Internet Users, December 2007 (% of respondents)**



Note: n=1,084 ages 18+; respondents were asked to select three resources  
Source: iCrossing, "How America Searches: Health and Wellness" conducted by Opinion Research Corporation, January 14, 2008

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