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30 Minutes A Day Is Enough.....

The recommendation is for adults to be moderately active for 30 minutes every day. If the activity is more intense, you can do it for less than 30 minutes and still receive the health benefits. Some examples of moderate physical activity are:

- Washing and waxing a car for 45 to 60 minutes;
- Gardening for 30 to 45 minutes;
- Bicycling 8km in 30 minutes;
- Swimming laps for 20 minutes;
- Running 2.5km in 15 minutes.

The 30 minutes doesn't have to be done all at once. You can do 10 minute sessions three times a day if you prefer.

Source: www.betterhealthvic.com.au



High Blood Pressure

What is blood pressure?

Blood pressure results from two forces. One is created by the heart as it pumps blood into the arteries and through the circulatory system. The other is the force of the arteries as they resist the blood flow.

When the heart pumps, it forces blood through the large arteries into the smaller arteries, the arterioles. The arterioles can contract or expand (dilate), altering the resistance to blood flow. This affects the amount of blood flow and the blood pressure. If the arterioles contract, the resistance to blood flow increases, which reduces blood flow and increases blood pressure. Expansion (dilation) of the arterioles has the opposite affect. It follows that changes in the inner diameter of the arterioles are important in regulating blood flow and determining blood pressure. If the arterioles stay constricted, they can cause high blood pressure (hypertension).

How is blood pressure measured?

Blood pressure is measured by a quick, painless test using a medical instrument called a sphygmomanometer. A rubber cuff is wrapped around a person's upper arm and inflated. It compresses a large artery in the arm, momentarily stopping the blood flow.

Next, air in the cuff is released, and the person measuring the blood pressure listens with a stethoscope. When the blood starts to pulse through the artery, it makes a sound. Sounds continue to be heard until the pressure in the artery exceeds the pressure in the cuff.



The person listening and watching the sphygmomanometer gauge records two measurements. Systolic pressure (the higher number) is the pressure of the blood flow when the heart beats (the pressure when the first sound is heard). Diastolic pressure is the pressure between heartbeats (the pressure when the last sound is heard). Blood pressure is measured in millimetres of mercury, which is abbreviated by Hg.

The harder it is for the blood to flow the higher the numbers will be.

What is high blood pressure?

High blood pressure in an adult is described as a systolic pressure of 140 mm Hg or higher for an extended time. A systolic pressure of 120 to 139mm Hg or a diastolic pressure of 80 to 89 mm Hg is "prehypertension" and needs to be watched carefully. Blood pressure of less than 120 over 80 mm Hg is considered normal for adults.

Hypertension is the medical term for high blood pressure. It doesn't refer to being tense, nervous or hyperactive. A person may be calm and relaxed and still have high blood pressure. High blood pressure usually has no symptoms. In fact, many people have high blood pressure for years without knowing it. That's why it's called the "silent killer".

The only way to detect high blood pressure is to have a doctor or other qualified health professional check for it. It's a dangerous disease, not to be taken lightly!

Why is high blood pressure harmful?

High blood pressure causes the heart to work harder than normal. Both the heart and arteries are then more prone to injury. High blood pressure increases the risk of heart attacks, strokes, kidney failure, eye damage, congestive heart failure and atherosclerosis.

If blood pressure isn't treated, the heart may have to work harder and harder to pump enough blood and oxygen to the

getting you from **a** to **b**

body's organs and tissues. A heart forced to work harder than normal for a long time tends to enlarge and weaken. A slightly enlarged heart may work well, but one that's enlarged a lot has a hard time doing its job.

High blood pressure also hurts arteries and arterioles. Over time they become scarred, hardened and less elastic. This may occur as people age, but high blood pressure accelerates this process, probably because it speeds atherosclerosis.

Arterial damage is bad because hardened or narrowed arteries may not be able to supply blood to the body's organs.

If the organ's don't get enough oxygen and nutrients, they can't work properly.

Another risk is that a blood clot may lodge in an artery narrowed by fatty build-ups, shutting off normal blood supply to part of the body.

Source: American Heart Association

Protecting What You've Worked Hard To Achieve

Could you afford to take a couple months off work without pay? If you are self-employed, could your business survive if you're not around to run it?

Half of all Australians over the age of 30 will suffer a major illness that can lead to a long-term disability, and consequently, a long-term loss of income. Would you take the chance that the one-in-two would not be you? If this were statistics for a house fire or theft you would not hesitate to take out house and contents insurance. But how many of us really think about organising insurance to protect our major source of income and wealth creation - ourselves?

With the right kind of insurance cover, you can protect your wealth and future earning potential. Insurance can play a vital role in helping you construct an integrated financial solution that gets you where you want to go, safely and securely.

It's important, however, to get the features and benefits you want at a cost that suits your budget. Today there exists comprehensive personal and business insurance solutions that can offer the choice and flexibility necessary to build the cover that's right for your individual situation:

- The most common component of a risk insurance solution is life insurance. How it works is simple, - in the event that you die, your beneficiaries (spouse, children, business partners, who ever is nominated) will receive a lump sum payment. This could be any amount up to millions of dollars to cover all loans and debts you may have and the future well being of your loved ones;
- **Income protection** provides income replacement options to protect your lifestyle, assets and independence if you suffer illness or injury. They will provide a monthly benefit of up to 75% of your income while you are unable to work;
- **Trauma insurance** protects you from serious medical conditions and illnesses. You will receive a lump sum payment if you are diagnosed with or suffer a life - threatening illnesses, allowing you to concentrate on what you really need to at this time - your recovery;
- **Business insurance** solutions can cover debt if a partner or owner dies or is so ill they cannot work in the business. It can also be structured to be part of estate planning and the extraction of ownership in a business without the need to sell or wind it up. **Business expenses** insurance reimburses overheads and expenses such as salaries, rent and utilities while you are off work.

With professional advice you can examine and choose any combination of the above four types of risk insurance to supply an overall solution that meets your particular needs. Remember, you can't protect yourself against every hazard in life. But you can take sensible measures to minimise the impact of unexpected, unpredictable, unwanted developments that put your financial future at risk.



Talk to your professional financial adviser to understand more about wealth protection.

Source: ING

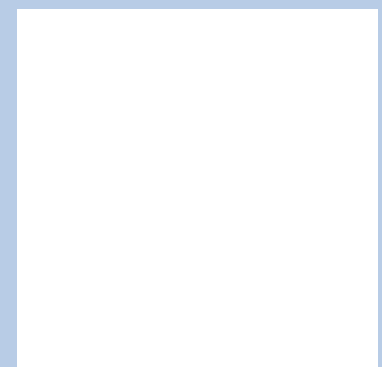
About our services:

The company has offices in all capital cities throughout Australia as well as an extensive regional network. Our highly skilled and trained consultants will assist you in determining the financial strategy that is right for you.

List of services:

- Wealth Accumulation
- Superannuation/Rollovers
- Retirement Planning
- Mortgage Elimination
- Shares and Property
- Fixed Interest and Cash
- Tax Planning
- Finance Services
- Home Mortgages
- Business Planning
- Risk Insurance
- Corporate Superannuation

Your local Professional Investment Services office is located at:



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