

6 Reasons to Drink More Water

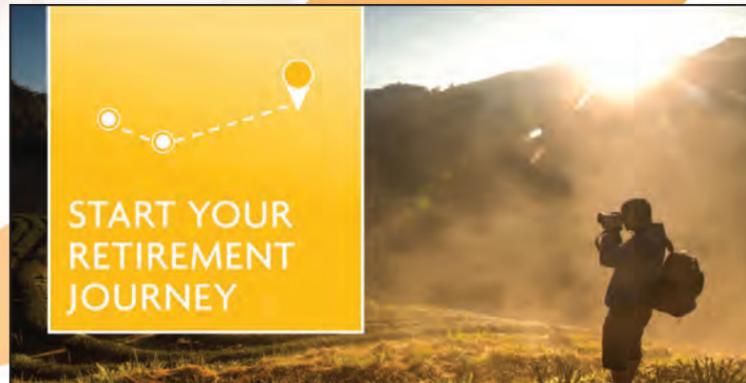
Want to promote healthy skin and proper digestion? Interested in a natural detoxifier? Water is a basic necessity. The body is more than two-thirds water, and keeping it hydrated is vital. Other reasons to have water as a regular part of your day include:

1. Healthy blood and bones. Your blood is over 80 percent water and your bones are over 50 percent water. Proper hydration is required to optimize creation of new blood and bone cells.
2. Toxin elimination. Plain water naturally helps remove toxins through the lymphatic system, intestines and kidneys.
3. Lubricated joints. Water helps protect against wear and tear and can even help reduce joint pain.

4. Proper digestion. Water helps prevent constipation by adding bulk to stools and fluid to the colon.
5. Alertness. Even minor dehydration can lead to headaches, irritability, impaired concentration and fatigue. The human brain is 85 percent water; keeping it hydrated is essential for proper functioning.
6. Healthy skin. Water hydrates from the inside out, helping to maintain elasticity of the skin.



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What's important to you
Fall 2015

ARE YOU TRAVELLING THIS WINTER?

"Am I covered for emergency health care outside of Canada?"

It's one of the most frequently asked questions of travelers — and an important one to answer.

With U.S. medical care costs sky-high (and rising), even a simple doctor visit can put a serious dent in your bank account. If you're unfortunate enough to require an extended hospital stay, your finances can suffer permanent damage.

Do you need additional health insurance?

Simply put: YES. Technically, all Canadians are covered under their provincial plans for any time they're overseas, but coverage is extremely limited.

For example, Manitoba Health will only pay for emergency doctors' services outside of Canada at a rate equal to what a Manitoba doctor would receive for similar service. Emergency hospital care is paid on an average daily rate established by Manitoba Health. The difference above the covered amount could be substantial and is YOUR responsibility.

So, what's the best way to obtain additional coverage? **Check out the Resources tab of the YourStyle Financial website for direct links to travel insurance providers.**



Stop Surviving and Start Living!



I asked a friend how he was doing and the response he gave was "surviving". Are you still daydreaming about the goals you had set for yourself, but have not achieved yet? Is it the Fear of the Unknown? Fear of Failure? Fear of Change? Fear of Success?

Don't laugh...these are real fears that a lot of people have to overcome to move forward. This is not the same type of "Fight or Flight" fear that you get when you're scared...ie) sweaty palms, elevated heart rate, goose bumps, etc. This fear stalls you in your tracks while you're trying to push forward. So ask yourself..."why can't I move forward to achieve my goals?" In the majority of situations it is because of the big elephant in the

room: FEAR. This is an acronym for False Evidence Appearing Real.

You've heard of PROCRASTINATION? This is an example of a fear that can totally shut you down as you never quite move forward on anything. If you repeatedly do this, it actually becomes a habit and it's very hard to break.

PERFECTIONISM is another example of fear. You never finish anything because you feel that it's not quite right or good enough and it becomes a problem that can also shut you down. Have you ever felt overwhelmed when doing something and so you just don't start? This is a very common fear that you need to address and get over or you won't be able to move forward. Be especially careful about perfectionism because this one can cause you to research endlessly to educate yourself, but then you fail to take action so the process of reaching a goal or goals you wanted for yourself just stops.

PUTTERING around all day long, but not accomplishing anything, is yet another form of fear. You seemingly work hard, but unfortunately not toward any of your goals. Some tasks will always need to be a priority over others, but be careful about filling up your day with to-do's that do not add to the quality of your life — rather they just become habits of circumstance that end up filling up your life. You need to find a BALANCE.

One of the best ways I've found for overcoming some of these "fears" is to just TAKE ACTION. It's amazing how simply taking some action gets you moving in the right direction and closer to those elusive goals you want for yourself. I've found once you get some momentum going, in the right direction, those fears you had start to diminish. Soon your fears subside and your enthusiasm takes over.

When you work towards reaching your goals, you will find yourself feeling more alive as you now have a purpose. Till next time...

Start saving early

You're never too young to make smart financial decisions. Whether you entered your 20s with a solid savings portfolio funded by your parents, saved up some of your own money, or spent it all on education, here are four tips on how to get ahead financially.

1) Start now

A lot of 20-somethings feel they've missed the savings boat. You haven't. You may have missed out on high interest rates, but the principles of savings apply, even when rates are low.

The magic savings amount is usually 10% of gross income, and you should pick, and stick with, a small amount (at least \$25) to put away every month—preferably into a TFSA.

You might think, "I have to wait until I have money to invest." Instead, you should start small now, and increase the amount every time your income rises or a liability (student loan; lingering credit card debt) gets paid off.

2) Budget

Learning to survive off a meager income will equip you for future financial emergencies, such as divorce or job loss. Even if you don't make a lot, budgeting can help you with the flip side: reducing spending.



Budgeting helps you make sense of your cash flow and better understand where your money is going. Take a look at your spending patterns over a number of months, and compare it to your take-home pay. Many automated websites do it for you, such as Mint.com.

3) Force savings

The best way to save is automatically—we can set up a direct transfer into your TFSA or RRSP. You can start with a low savings rate and increase it by a few percentage points annually.

Many people save in their RRSPs and then use the resulting tax refunds for a new trip or toy. Instead, they should put that money back into investments or a mortgage. Anything else, and they're missing the point of the RRSP. Signing up to have CRA refunds deposited directly into a savings account makes the process easier.

4) Set and review financial goals at least annually

Set realistic financial goals, such as maximizing or contributing a fixed amount to a TFSA account each year. The current annual contribution amount is \$10,000. Set up to have your contribution automatically withdrawn each month.

Review these goals annually and update your progress.

As published in Advisor.ca June 30, 2014

What the right-to-die ruling means for you

In February 2015, the Supreme Court of Canada legalized physician-assisted suicide for mentally capable adults with severe medical conditions. The court gave lawmakers 12 months to draft associated legislation before the existing ban is repealed. The Supreme Court noted that physician-assisted suicide is legal in some countries and U.S. states, and that it's usually not abused. So it is unlikely we will see many in Canada.

The court decision says the choice to die can't be delegated to a power of attorney or guardian. That would be more akin to euthanasia, which is not what the Supreme Court of Canada intended. It is unlikely that the law will ever delegate physician-assisted death decisions.

Stating your views on physician-assisted suicide in your estate planning documents, is the best way to ensure your wishes are met.

The law may later allow for physician-assisted death decisions to be made by Power of Attorney, based on the patient's explicit wishes, so including your wishes in your Power of Attorney today in anticipation of where the law may be 10 years from now can really hedge your bet.

TALKING TO YOUR ADVISOR

Great advisors help "a client define what constitutes a good life, a good death and a good legacy, and then help the client put in place the tools and processes" to achieve those objectives. The ruling says people can only decide to commit suicide after they've fallen ill so advisors and clients should discuss clients' end-of-life wishes regardless.

You should be prepared to discuss:

- What does leading a good life mean to you?
- How do you define a good death?
- What would the last day of your life look like if you could plan for it today?
- How would you like your family to be taken care of after you're gone?
- What activities do you enjoy most? How might your healthcare decisions change if you could no longer do those activities?

Excerpt from files of Canadian Press – February 19, 2015

Why You Shrink As You Age

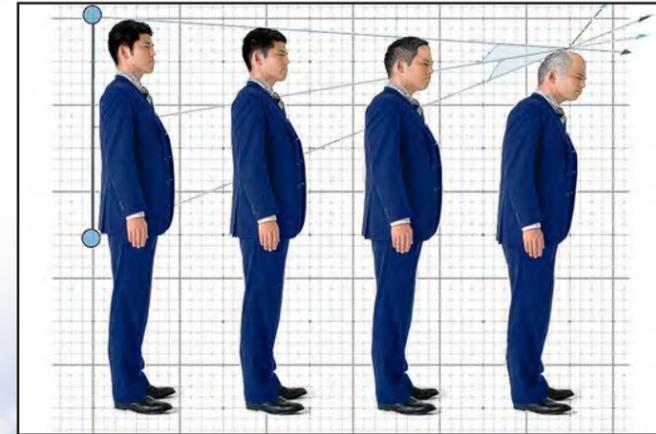


Photo Illustration by John Kuczala

Do you know how tall you are? Many people, especially older ones, think they're taller than they really are. Sometimes it's wishful thinking, but often it's lack of awareness of the shrinkage that almost always comes with aging. In a French study, for instance, researchers measured 8,600 women over 60 and found that they overestimated their height by an inch, on average, and had lost about 2 inches from their tallest recalled height.

No one wants to shrink, of course, but it's a normal part of life if you live long enough. Here are five things to know about shrinkage—and what you may be able to do to prevent it.

How much do people shrink as they age?

Estimates vary, but on average people lose ¼ to ½ inch every decade after age 40 or 50, with losses increasing in later years, and women generally losing more than men. Research has found that women lost an average of 2 inches between the ages of 30 and 70 (and just over 3 inches by age 80). Men lost a little more than 1 inch by age 70 (and 2 inches by 80). But averages hide wide variability: Some people lose an inch or more in a single decade, some shrink only after age 60 or 70, and a few don't shrink at all.

Why do we shrink?

People lose height because the discs between the vertebrae in the spine dehydrate and compress. The aging spine can also become more curved, and vertebrae can collapse (compression fracture) due to loss of bone density (osteoporosis). Loss of muscle in the torso can also contribute to stooped posture. Even the gradual flattening of the arches of the feet can make you slightly shorter.

Is losing height an indicator of health problems?

It can be, which is one reason why your health care provider should measure your height, usually as part of a periodic health exam. Height loss is especially worrisome if it is largely the result of a compression fracture or other skeletal conditions. Such fractures can cause back pain and limit mobility, though often there is no pain or other symptoms. And the same loss of muscle that contributes to shrinkage can also contribute to back pain. Moreover, the greater the shrinkage, the greater the risk of hip and other non-vertebral fractures. Several studies have found that people over 65 who lost at least 2 inches in the past 15 to 20 years were at significantly higher risk for hip fracture than those who shrank less; one study found the increase in risk was greater in men.

Loss of height can also be related to a host of metabolic and physiological changes that may have a negative impact on health. Or height loss may simply be a marker for poor health in general or poor nutrition. But don't despair: Many people with markedly diminished stature remain perfectly healthy.

Can you do anything to prevent or reduce shrinkage?

It's largely out of your control, since genetics plays a big role, as do things you did in the past—for instance, how much bone you built when you were young. But even in later years you may be able to slow shrinkage by taking steps that will help protect your bones and muscles—such as doing weight-bearing exercise; consuming adequate calcium, vitamin D, and other bone-healthy nutrients; not drinking alcohol to excess; and above all not smoking. For example, an older Belgian study published in Gerontology found that people who did moderate aerobic exercise throughout their lives shrank less than those who were sedentary all their lives or who stopped exercising after age 40.

New regulations for the investment community mean you'll soon receive a lot more detail on the fees you pay for the upkeep of your investments. We've discussed how the investment managers and I get paid during past meetings, so there won't be any surprises. Still, I want to assure you I'm here to explain anything you see on your new statements.

What's
important
to you