



Wealth Planning Report

A Common Sense Guide to Heart Health

It's been said that a man with health has a thousand dreams, while a man with no health has but one. Don't you owe it to yourself, your family, your career and your community to have not only a thousand dreams, but also the energy and engagement to make them happen?

Few would argue that, to live our best lives, we need to be healthy enough to be fully engaged with our jobs, our loved ones and the world around us. And yet, how many of us regularly forsake lifestyle choices that could help us achieve great things? We may be proactive in other parts of our lives, but we wait until there is a problem to pay attention to our own health.

To understand the specific steps we all could be taking to be as healthy and active as possible—for as long as possible—we spoke with Joel Kahn, clinical professor of cardiology at Wayne State University School of Medicine and the author of *Dead Execs Don't Get Bonuses: The Ultimate Guide to Surviving Your Career with a Healthy Heart*. One of the nation's top experts in the growing field of holistic cardiology, Kahn helps patients become and stay healthier by empowering them to eat clean, sweat clean and apply cutting-edge science to their lifestyle.

Coronary heart disease, or hardening of the arteries, kills nearly 400,000 people annually. One heart attack occurs roughly every 40 seconds. And every year, about 785,000 Americans suffer their first heart attack.

The good news is that it's easy to take the right steps to achieve a level of health that will help you be effective in your work and in your life. Kahn highlights six things you can do right away to help stave off heart disease, diabetes, dementia and other major health issues that can knock you down—or out.

SIX STEPS TO A HEALTHIER HEART

Step #1: Don't smoke

An obvious one, of course, but crucial. If you currently smoke, tackle it just as you would any important goal—with a thoughtful plan that includes specific steps, deadlines and the desire to succeed. Do whatever works. For example, Kahn has had patients who weaned themselves by putting ten cigarettes in a lunch bag for a week, then nine, then eight, and so on. Patches, gum, acupuncture and hypnosis are all good options.

Step #2: Move around

Sitting is the new smoking, says Kahn. "Twenty-two chronic diseases, including heart disease, cancer, dementia, diabetes, arthritis and obesity, have been linked to how many hours a day you sit," he notes.

This is another problem that has obvious solutions most of us simply don't implement:

- Stand up when taking phone calls.
- Work at a standing desk.

FIVE UNEXPECTED SIGNS YOU MAY HAVE HEART DISEASE

In his book, *Dead Execs Don't Get Bonuses*, Kahn points out five "silent" signs that could potentially indicate you have heart disease. None of these signs by itself means you absolutely have artery problems—but, says Kahn, they're predictive enough that you should get yourself checked out if you have one or more:

1. Erectile dysfunction in men
2. Cramping in the thighs or calves during or immediately after exertion
3. A diagonal deep crease in the earlobe
4. Worrisome sleep habits—excessive snoring, sleep apnea, etc.
5. Baldness, especially on the top of the head

- Organize physical activities to do at lunch.
- Set a timer at your desk to stand up every 30 minutes.
- Walk for 30 to 40 minutes per day.

Step #3: Revamp your diet

Multiple studies show that the simple habit of eating more than five servings of fruits and vegetables a day—especially so-called superfoods like broccoli, kale, bok choy and cauliflower—reduces cancer, diabetes and heart disease risk.

Not a veggie fan? Kahn has an argument that will show you the light: Vegetables taste a whole lot better than chemotherapy or surgery. “Whether as part of a Paleo, Mediterranean, or a vegetarian diet, fruits and vegetables should make up 50 percent of your plate,” he says.

Step #4: Watch that waist

Doctors used to think fat was just a inert yellow, gloppy material. Now, says Kahn, they understand it makes hormones. In particular, the fat around the abdomen called visceral abdominal tissue actually makes about 35 hormones—34 of which are bad for your health and promote chronic disease.

Staying trim doesn’t mean you have to look good in skinny jeans: A waist size under 40 inches for a man and under 35 for a woman is just fine, says Kahn. “Being what’s called pear shaped, or thin in the waist and bigger on the bottom, is actually healthier for you long term than the so-called apple belly body form,” he says.

Step #5: Raise your glass—a little bit

Multiple studies show that a few alcoholic drinks per week may reduce your risk of a heart attack. This is a sensitive issue, of course, as not everyone can or should drink alcohol. If you can, however, one to two alcoholic drinks per day can promote heart health. What’s more, the benefits seem to occur whether you’re drinking hard alcohol, wine or beer.

Step #6: Get your Zs

Overall, people who average four or five hours a night will not be as healthy in the long run as people who average about seven to seven and a half. That amount appears to be optimal to repair your body and prime it for the day to come. And as with exercise, too much sleep might not be a good thing. Studies suggest that nine or ten hours of sleep per night might actually create some health problems.

This report is an executive summary of our e-book.
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Paul Byron Hill, MBA, MFP, MSFS, ChFC®, CFP® is a nationally recognized Wealth Management Professional, Financial Educator and Author, written about in *Money*, *Fortune*, and *Forbes*, among others. As co-Author of *Retire Abundantly*, Paul has been interviewed by businessman James Malinchak, author of 20 books and featured on ABC-TV’s hit series, *Secret Millionaire*. Reuters recognized Paul and his firm as one of 500 “Top Advisers,” featured him in an interview on their AdvicePoint website, and honored him at a New York City event. Paul founded Professional Financial Strategies, Inc. in 1993 as an early independent financial and wealth planning firm for aspiring families.

Paul and his firm act as a personal chief financial officer for clients, bringing together a distinctive wealth management process with a team of experts to make smart decisions about money for investing wealth, mitigating excessive taxes, protecting assets from unjust loss, and making a difference in passing a secure legacy to those they love and causes they care about.

In 1983, Paul earned a pioneering designation as a Certified Financial Planner (CFP®), and then ChFC® (Chartered Financial Consultant) and ATA (Accredited Tax Advisor). He earned his MBA in Finance from the Simon Business School at the University of Rochester. His extensive education includes MFP (Master of Science in Financial Planning) and MSFS (Master of Science in Financial Services). Paul has been presented with the Albert Nelson Marquis Lifetime Achievement Award by Who’s Who.

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