TIP OF THE MONTH:
When selecting a Certified Public Accountant…

- Find out the history of the CPA firm you are considering (research)
- Select a firm that specializes in your area
- Have an understanding of the firm’s billing fees and procedures
- Ask for a list of references
- Feel comfortable with your selection (personally and professionally)

The following tasks are easier to accomplish with a CPA’s assistance:

- Keeping taxes at a minimum
- Satisfying recordkeeping and report filing requirements
- Using financial and audit reports to make smart business decisions
- Achieving maximum success and profitability in your business
- Planning for a comfortable retirement

Eating and Activity for Health
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“I don’t need to think about food and physical activity; I’m always on the go!”

“On the go” for Jim means a freeway drive to the office, taking the elevator to check on product production, e-mailing vendors for price quotes, ordering in Chinese for lunch, fighting commuter traffic home, and attending his daughter’s basketball game. This family business owner might grab a donut and coffee mid-morning, “inhale” his ordered in lunch, snack on a candy bar in the afternoon, and microwave a frozen meal for supper.

Though eating and activity seems like an odd article for the eRural-Families newsletter, the most important part of a family business are the people themselves. The “on the go” routine of many business people today is not as active as it first appears. And, in the home, labor-saving devices and convenience foods are a must. In fact, the food and activity patterns of fast paced families reflect common changes in today’s American lifestyle.

Changes in eating patterns. Busy schedules often require family members to rise at different times and prepare their own breakfasts. Some may skip breakfast. Others may purchase lunch at school or at a fast food restaurant. One family member may hurriedly prepare and serve supper, or each person may microwave a frozen meal when convenient.

Eating out. The number of meals eaten away from home has increased by about one third, and these meals are often fast food. Fast food meals lack variety, are generally high in calories and fat, and tend to consist of excessively large portions.

Convenience foods. The modern lifestyle has made convenience foods increasingly appealing. Attractive packaging and short preparation time may lead families to buy foods that are nutritionally inadequate—over-refined and excessive in fats, salt, and calories.

Sedentary lifestyles. The world of the family business is now dominated by technology and mechanization physical activity is limited. In some cases, lack of physical activity may be so extreme that weight maintenance can occur only at low caloric levels.
Increasing older population. The average age of Americans continues to rise. With aging come changes in strength, mobility, physiology, and health. How well are adults adapting their eating and activity levels to address these changes?

Stress. Today’s family business enterprises are arguably more stressful than they were in the past. These stress factors may be related to economics, globalization, technology, food safety, or environmental concerns. Whatever the cause, many business people find that what they eat, when they eat, and how they eat are all affected by stress.

Media influence. The eating habits of today’s families are greatly influenced by mass media, especially television and the Internet. Both children and adults are targets of messages aimed at persuading them to purchase foods that are high in fat and sugar and low in hard-to-get nutrients.

Time for one more change

Despite the challenges of today’s lifestyle, the fact remains that pleasurable and healthful eating habits are essential to long life and good health. The American Heart Association and American Cancer Society note that people who fail to eat healthfully and moderately and engage in regular physical activity increase their risk for hypertension, diabetes, stroke, coronary heart disease, obesity, and some forms of cancer. So why not make a healthy change for you and your family? Ideas for pleasurable and healthy eating and fun physical activity may be easier than you first imagine.

Developing healthy eating habits

Healthy eating involves making positive choices that you enjoy. This means eating your favorite foods in sensible amounts. Don’t “supersize!” Eat plenty of fruits, vegetables, and grains - especially whole grains. Instead of sweetened beverages, drink water to quench your thirst. Aim for a healthy weight by balancing the calories you eat with physical activity. Notice that these suggestions don’t include dieting. That’s because most people who diet to lose weight end up gaining weight instead!

Physical activity? Enjoy it!

As in Jim’s case, many business people today spend their days in vehicles, in elevators, at meetings, or in front of computer or television screens. In fact, the recent Surgeon General’s Report on Physical Activity and Health stated that more than 60 percent of American adults are not regularly physically active and that at least 25 percent are not active at all. These statistics are surprising when you consider the enjoyment and togetherness that physical activity can bring to individual and family life. Being active has a positive effect on your health and also affects your quality of life. Individuals who engage in regular physical activity generally have a better mental attitude, are more adept at handling stress, and are sick less often than their sedentary counterparts.

But when do you find time to be physically active? Research shows physical activity can be completed in segments throughout the day. Even if you don’t have time for a thirty-minute walk, you can still obtain health benefits by splitting your walk into several shorter segments. If you’ve been inactive, start off slowly and build your pace over a period of weeks. Regardless of your fitness level, try to accumulate a total of thirty minutes of moderate activity on most, if not every, day of the week.
Also keep in mind that physical activity takes many forms. Competitive sports represent only a small range of the many beneficial physical activities available in everyday life. Gardening, washing the car, dancing, hiking, climbing stairs, and walking the dog, individually or with friends or family members, are all examples of physical activities that improve your health. A word of caution: if you’ve been sedentary, it’s not a good idea to begin with vigorous activity. Consult a physician before making significant changes in your eating patterns or beginning a physical activity program.

Building Physical Activity in Unlikely Places

- **Shopping.** Walk the mall before starting to shop. Climb the stairs instead of using the escalator. Park the car at the far end of the parking lot and walk to the grocery store.

- **Vacationing.** Plan trips to destinations that will include walking. Possible destinations include zoos, museums, botanical gardens, theme parks, national monuments, and historic sites.

- **Volunteering.** Volunteer for activities that not only contribute to others’ well being but that keep you healthy as well. Run errands for those who can’t get out of their homes. Coach a youth sports team (and do the same exercises as the players). Clean up a park or highway.

- **Visiting.** Take a family walk before and after the holiday meal. Organize a physical game during the family reunion. Start an active family tradition - touch football, volleyball, and bike riding are just a few of the healthful options.

- **Waiting.** Be proactive when you have to “hurry up and wait,” whether it’s in a doctor’s office, airport terminal, concert hall, or government building. Find out how long the delay will last, and then walk around the building or through the terminal. Climb the stairs.

**Seeing the benefits**

In addition to reduced levels of stress, improved eating behavior and increased physical activity often result in a vital and energetic appearance. Chances are that you will also want to add increased self-esteem to the list of benefits derived from healthful eating and activity. But good health and long life will likely be at the top of this list. These are positive benefits for the entire family—benefits that are often seen right away.

References


