



KRASKA PLUS

For all your real estate needs:

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Mortgages:

Kristi Piatz 612 760 4199

When people
get caught up
with that which is right
and they are willing
to sacrifice for it,
there is no
stopping point
short of victory.

– Martin Luther King, Jr.

WHAT'S BEEN HAPPENING AT KRASKA PLUS WORKSHOP

Hello to all!

I think it's wonderful that everything is clean, white and fluffy, however, I can't get past the sliding, shoveling, scrapping and freezing thing. I believe that spring is actually coming in like a "lion." This means, if the scholars and Farmers Almanac are correct, that we will see a friendly fall! Ooooooh boy, something to look forward to! If any of you have been vacationing this year, I hope you have found wonderful vacation spots you can share with the rest of us. We will live vicariously through your experiences. Please do feel free to email us at pamkraska@mchsi.com and share

We will post all vacation "hot spots" in next months issues, so if you are looking for a great place to get-away, stay tuned

your favorite vacation spot.

We have added some new members to the group which I am going to introduce Left to Right:

Mona Edick – Prime Mortgage specializing in marketing and management; loan originator

Jen Weinrich – Kraska Plus Real Estate Agent specializing in first time homebuyers

Pam Kraska – all real estate areas

Jenny Hilton – Kraska Plus Real Estate Agent specializing in business management. Sharing the knowledge of the process with you.

Kristi Piatz – Prime Mortgage Offering many years of supreme mortgage experience to you, specifically. Quick and easy loans.

TRIVIA QUESTION OF THE WEEK:

What is chionophobia?

The answer in next months edition.

STEADY BUSINESS - OPEC had revenues of \$50 billion a month last year, a total of **\$600 billion for the year**. That annual total is 3 times what it was just 4 years earlier (source: Newsweek, December 2006)

HOW MUCH IS NEEDED? - More than 3 out of every 5 Americans (61%) believe they **will need at least \$500,000** in accumulated assets in order to retire (source: RCA, USA Today, January 2007).

RISING COSTS - Inflation has gone up +115% over the last 25 years (1982-2006), an average of +3.1% per year. Thus, an item costing \$1 on 12/31/81 would cost \$2.15 on 12/31/06. An individual **living on a fixed income** over the 25-year period would have only 47% of the **purchasing power** today that he/she had in 1982 (source: DOL, January 2007).

Are You Laughin' At Me? One manager, known for his moodiness, acknowledged it with a "Mood-O-Meter" outside his door. Both he and his employees took turns forecasting his mood: from fire-breathing to variable clouds to periodic eruptions...proceed at your own risk. Don't underestimate the power of self-effacing humor for making yourself more accessible and liked. **Whine Not.** Everyone loathes whiners yet we all need to blow off steam periodically. One group of creative trainers and their

manager decreed Thursdays to be effective whining days. They self-policed themselves the rest of the week, making sure not to whine. Yet even their Thursday gripes had a departmental sanction and somehow seemed healthier. After all, they belly ached together. A ripple effect actually improved the morale of departments adjacent to theirs!

Room for Laughter. Some companies designate a room, work area or corner of their office as a romper room, where frolicking and silliness is allowed. Whether yours has a punching bag, games, a dartboard or foosball, it's a room for letting off steam and taking a break from the grind.

Meting Out Humor. Many professionals approach meetings with trepidation. A dash of humor can make a difference. For regular meetings earmark one or two minutes each meeting for a humorous interlude. In one workgroup a "humor hand" rotates from meeting to meeting. Employees take turns setting a lighter tone to the meeting, insuring everybody is engaged. An anecdote, verbal or physical activity focuses the group on the task at hand and brings colleagues together in a spirit of fun.

New Method Proves Successful For 6 Heart Disease Risk Factors - By Christine Wheeler, MA

Are you one of 71.3 million Americans who currently has some form of Cardiovascular Disease? If so, a new version of acupressure may bring important improvement in 6 of the important risk factors. It is called Emotional Freedom Techniques (EFT) and has proven successful in clinical cases for over 10 years. Its use is now increasing worldwide by patients and members of the healing profession.

One example is Dr. Joseph Mercola, sponsor of the world's most visited natural health website. He has been using EFT successfully since 2001 to support his patients in achieving optimal health.

EFT is a simple do-it-yourself acupressure system that targets specific emotional and physical ailments. While focusing your thoughts on the issues, you stimulate various acupressure points by tapping on them with your fingertips. This serves to balance your energy meridian system, or chi, and neutralizes unresolved emotional issues and traumas. In turn, symptoms like high blood pressure, high cholesterol and stress dissipate, reducing your risk of Heart Disease. It is a very relaxing process and has dramatically shortened the typical therapy process from months or years down to minutes or days.

Six major risk factors for Heart Disease and how EFT is used to combat them.

1. Smoking. Smokers are 2 to 4 times more likely to develop heart disease than non-smokers. So extinguishing cigarettes permanently is at the top of the To Do List for any smoker who is concerned about heart health.

EFT consistently provides relief to people with addictive cravings including cigarettes. With persistent and correct application of EFT, most people can expect a 70% reduction in their immediate cigarette cravings. When you address the underlying emotional drivers associated with smoking, like anger, guilt, fear and anxiety, you are likely to have a higher success rate. You may even give up cigarettes completely.

2. High Cholesterol. High LDL, and low HDL cholesterol are associated with an increased risk for heart disease, especially when accompanied by another risk factor. If modifying diet and exercise fail to normalize cholesterol, many patients are prescribed medication. More than 30 million prescriptions for cholesterol lowering drugs are prescribed each year as people struggle to overcome this significant health challenge.

EFT users have lowered LDL cholesterol and triglyceride levels and increased HDL cholesterol levels without drugs.

3. High Blood Pressure. The National Institutes of Health states that "high blood pressure is a condition that *most people have at some point in their lives.*" Elevated blood pressure places more strain on the heart and puts your health at risk.

EFT's results for blood pressure problems are often astonishing. This is true for both high blood pressure and low blood pressure. In most cases, blood pressure improves within a few minutes of applying EFT. Also, repeated applications of EFT often eliminate the problem for the long term.

4. Physical Inactivity. Physically inactive adults are at higher risk for developing heart diseases. While even moderate activity is helpful in reducing risk, some people remain resistant to increasing their exercise levels.

EFT is an effective personal performance tool. Many athletes use EFT to enhance sports performance; even increase their golf scores. Apply EFT to increase your personal motivation to exercise; whether you don't "feel like" exercising, or don't believe you have the skills. By using EFT, you may also minimize your exercise-related discomfort, aches, pains or muscle cramps.

5. Overweight/obesity. People with excess body fat are at higher risk for developing Heart Disease even if no other risk factors are present. With nearly 67% of Americans being overweight or obese, this problem is reaching epidemic proportions. But changing your diet and losing weight may be one of the most challenging aspects of changing your lifestyle in favor of your heart's health because most people overeat for emotional reasons.

One of EFT's most common applications is in targeting the issues associated with emotional overeating. Most people would agree that there are times when you eat in order to soothe yourself, to tranquilize your feelings of boredom, loneliness, anger, anxiety or guilt.

Using EFT enables you to eat for nutrition, rather than to tranquilize emotions.

6. Stress. Elevated stress levels are consistently linked to a growing number of serious health issues, including Heart Disease. Stress may also contribute to risk factors in that people may overeat or smoke in response to stress. While meditation, relaxation exercises, deep breathing or anti-anxiety medication may help people *cope* with stress, these techniques do not address the *cause* of stress

EFT, however, is one of the only techniques available that addresses this true cause. The EFT approach to stress management targets a person's disrupted energy meridian system as the real driver behind heightened stress levels. This simple technique balances the energy and eliminates the body and mind's stress response.

For further information about this topic, please go to WWW.SELFGROWTH.COM.

We encourage your thoughts about this newsletter. Please don't hesitate to contact us at www.kraskaplus.com and utilize the email there, or email to pamkraska@mchsi.com.

HAVE A SPECTACULAR WEEK!!

Remember: We love referrals. ☺