



# LifeLines

information for your life

## THE BENEFITS OF Weight Training

Weight training is an important part of overall fitness. But recent studies show that it does far more than build muscle and bone. While cardio exercise helps your heart to function more efficiently, weight training can actually strengthen the heart. Muscles get bigger because the force needed to lift weight actually makes small tears in muscle tissue. As your body repairs these tears, the muscle grows. This, it seems, is also true for the heart which works hard to force out blood as you weight train.

Strength training also appears to increase certain proteins that reduce glucose levels in the blood stream. This can significantly reduce the risk of diabetes and the complications that come with it. Having more muscle may also help dialysis patients. Dialysis appears to be more effective for those who continued on page 3

## GO GREEN WITH SPRING CLEANING

Ah spring! Warmer weather, flowers beginning to bloom, and the desire to clean the house from top to bottom. Spring is a great time to get rid of the clutter accumulated over the winter months and to do a proper cleaning, but the chemicals and solvents used in cleaning supplies can be toxic to the environment and to us. There are a lot of green alternatives on the market, but why not try making your own cleaning supplies out of ingredients you probably already have around the house? You can make as little or as much of these supplies needed for just pennies, and have the comfort of knowing they won't harm the planet. Remember, even though these formulas are non-toxic, they can be very effective. It is best to test the solution on a hidden part of the surface to make sure that it won't be harmed.

### LET'S START IN THE LIVING ROOM

When it comes to basic cleaning around the house, natural ingredients do an excellent job. Baking soda sprinkled into carpets before vacuuming works well as a carpet freshening agent. For floors and walls, try this simple preparation:

- ½ cup washing soda (also known as sodium carbonate—available on the detergent aisle of supermarkets)
- 1 tablespoon vegetable-oil based liquid soap
- ¼ cup vinegar (plain white is best)
- 2 gallons hot water

Mix the ingredients in a pail. Apply with a mop or cloth and wipe clean.

### IN THE BATHROOM

Bathroom cleaners are some of the most toxic and can be replaced with much greener alternatives. Simple baking soda sprinkled into the toilet bowl and left to sit for a few minutes before scrubbing works well.

To clean the tub and bathroom tile, this scouring powder solution is a green alternative:

- ½ teaspoon washing soda
- ¼ to ½ teaspoon vegetable oil-based liquid soap
- 3 tablespoons vinegar
- 2 cups hot water

Mix the ingredients in a spray bottle or pail. Apply with a cloth and wipe clean.

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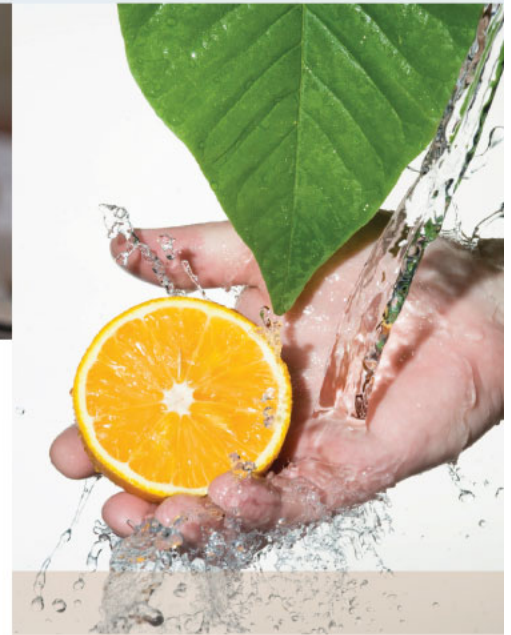
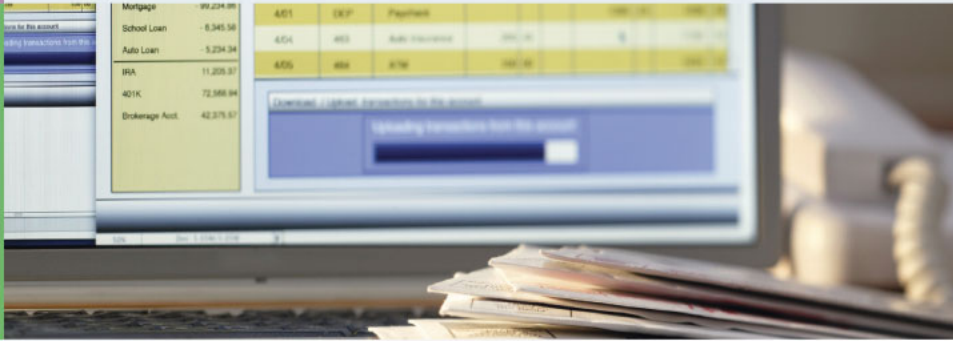
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## IMPROVING YOUR CREDIT SCORE

No matter where you go or what you do, there's likely to be a score. It's true in sports. It's true in the world of academics. And, it's true with regard to your credit.

There's a score associated with your debt and debt-paying history. In most walks of life, you know what you need to do to improve your score. But that's not necessarily the case when it comes to improving your credit score or what's called your Fair Isaac Corporation (FICO) score. Knowing how your credit score is calculated and then figuring out how to improve that score seems a bit of a mystery. In the case of the former, there are plenty of resources that address how your credit score is calculated. In short, 35 percent of your score is based on your payment history; 30 percent on the amounts owed; 15 percent on the length of credit history; 10 percent on the type of credit used; and 10 percent on new credit (the number of accounts you have recently opened).

In the case of how to improve your FICO credit score, financial planners suggest that you do the following:

- **Use personal finance software or online banking services.** Software and online banking can give your financial life some order and help you avoid missing payments. Missing payments affect one of the largest aspects of your credit score—your payment history.
- **Be careful about applying for store credit cards in order to get an immediate discount at the register.**

Applying for too many credit cards or having too many will have a negative impact on your credit score which might outweigh the one-time savings gained from applying at the register to get a discount. If you carry a balance on a credit card, it should be no greater than 50 percent of your credit limit. Either pay the balance down or increase the limit.

- **Consolidate your home equity line of credit (HELOC).** Consolidate your HELOC into a primary mortgage or increase the line of credit so the outstanding balance is less than 50 percent of the line.
- **Pay down your credit card debt.** Get your balance to zero and your score can go up by as much as 20 points in 60 days.
- **Get a copy of your credit report and look for errors.** This may include pay-ments that appear as late but you can prove were paid on time, accounts that aren't yours, and old debts that shouldn't be on your report anymore (i.e., negative debts that should be taken off your report after seven years and bankruptcies that should be removed after ten years).
- **Maintaining multiple credit cards may help you in some circumstances.** It is better to have four cards at 20-percent to 30-percent capacity than to have one card that's maxed out.

The Financial Planning Association® (FPA®).  
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## GO GREEN WITH SPRING CLEANING

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### KITCHEN AID

Using non-toxic ingredients makes great sense in the kitchen. Simple table salt and water can be used to clean coffee pots. To cut grease on surfaces and stoves try the following:

- ½ teaspoon washing soda
- ¼ to ½ teaspoon vegetable-oil based liquid soap
- 3 tablespoons vinegar
- 2 cups hot water

Mix ingredients in a spray bottle. Spray and wash. Wipe clean.

### YES I DO WINDOWS

The old fashioned approach to window cleaning works great. Make a solution of:

- ½ cup vinegar
- 4 ½ cups water

Mix ingredients in a spray bottle. Shake and apply. Wipe clean with a crumpled up newspaper. If you have already recycled your newspaper, try reusable cotton cloths.



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lift weights because of increased blood flow through muscle tissue—according to a 2010 study in the *Clinical Journal of the American Society of Nephrology*.

And there's more. In a 2010 study in the *Archives of Internal Medicine* it was found that women ages 65 to 75 had better brain function if they did resistance training twice per week. It is thought that a protein that helps brain growth may be increased by weight training.

### So what are you waiting for?

It seems moderate weight training is enough to achieve all of these benefits, and you are never too old to start.

Source: Los Angeles Times. Strength Training Does More Than Bulk Up Muscles. Feb 13, 2011. J. Stein.

## SUMMER INTERNSHIPS for High School Students

A summer internship is a wonderful way to get your high school aged child involved in a pursuit that will provide him or her with practical experience in a field of his or her choice. Summer internships help your child:

- Learn how a company or organization operates
- Make valuable contacts in a field of interest
- Obtain work experience
- Strengthen college applications
- Investigate possible careers

Check with local museums, universities, corporations, and other organizations and ask about what internships they have available. Talk to your child's school guidance counselor to find out if he or she has listings of opportunities. Check in your local library for books that list internships.

There are also internships farther from home, in other states, and even out of the country. There are many organizations that act as a clearinghouse for these types of opportunities. Many require that the student's costs (travel, housing, etc.) be paid for by his or her family. Make sure you do careful research about these types of arrangements. An internet search is a great way to learn about what is available.

### Some sites to consider are:

[www.internshipprograms.com](http://www.internshipprograms.com) • [www.internabroad.com](http://www.internabroad.com)  
[www.idealists.org](http://www.idealists.org) • [www.volunteerinternational.org](http://www.volunteerinternational.org)  
[www.students.gov](http://www.students.gov)