

Healthy Lifestyle

How much do you burn?

Isaiah Price
I teach people all the time about how to lose weight and tone up. It's all about eating better foods, in better quantities, at better times. Weight loss really is a numbers game, meaning you gain weight if you eat more than you burn, and vice versa.

That's all fine and great, but do you know how much you burn every day? It's time to find out. The amount of calories you burn every day if you were a complete couch potato is called your BMR or Basal Metabolic Rate.

Or in other words, the total amount of calories needed to operate your body's systems if you were to do nothing but sleep and sit on your couch all day. I like to use the Harris Benedict Formula to find your BMR. It is the most common method used by dieticians and other health-care professionals.

es) - (4.7 x age in years). That number is your BMR. Then take your BMR and multiply it by the activity level factor. Multiply by 1.2 if you are sedentary (little or no exercise); 1.375 if you are lightly active (light exercise/sports 1-3 days/wk); 1.55 if you are moderately active (moderate exercise/sports 3-5 days/wk); 1.725 if you are very active (hard exercise/sports 6-7 days/wk); and 1.9 if you are extra active (very hard exercise/sports & physical job or 2x training/day). For example, if your BMR is 1756 and you are sedentary, you need to burn 2107 calories per day to maintain your body weight.

Remember, the Harris Benedict Formula shows you only what you need to maintain where you are at. The only thing that it does not factor in is lean muscle mass.

Leaner bodies are more efficient at burning calories, so remember that leaner bodies need slightly more calories and overweight bodies need slightly less calories than the formula indicates.

Take that number and go from there. Now you have somewhere to start. I challenge you to take five minutes right now



Isaiah Price

to figure out your BMR. It will most likely be eye-opening, which is a good thing. People often think they are burning more calories than they really are which never helps out when trying to eat the right amount of food. Calculate your BMR and fine-tune your weight loss efforts! For more information about this topic, contact Isaiah Price at 801.319.6370 or e-mail at energyexploration@gmail.com.

Two alternatives include: A secured credit card linked to an account with the card issuer to which they deposit money. Typically, users can charge up to the deposit amount, which can be replenished. Then, after a period of on-time payments, they can ask the lender to convert it to an unsecured card, or at least add an unsecured amount to the account. A prepaid debit card, where you load the card with money in advance and they use the card for purchases or ATM withdrawals. You monitor account activity online or by phone. With each, fees and restrictions may apply so shop around for the best terms. If you need help educating your kids about personal financial management, a good resource is What's My Score (www.whatsmyscore.org), a financial literacy program for young adults run by Visa Inc. It features a comprehensive workbook called Money 101: A Crash Course in Better Money Management, which can be downloaded for free.

Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney

Six reasons to play golf

M. Ernest Marshall
Golf is a strange game, particularly, to those who don't understand it. One must ask why so many people want so desperately to play the game as often as possible. With a little thought, at least six reasons emerge for this:

1. Golf is a very difficult game. If it were easy, there would be little interest in it. While every other sport has its "natural" athletes - those born to excel by virtue of their physical attributes - there are no "natural" golfers. Everything about the golf swing is "unnatural." Thus, everyone of every shape and size must learn the game and practice constantly in order to play well. On the other hand, since no one is born knowing how to play golf, your chance of being great at the game is as good as anybody else's chance. That's good news for people who don't have the physical attributes of, say, a basketball or football player.

2. Golf is unpredictable. No matter how badly you play today, you can play better - or worse - tomorrow. Performance is governed by so many variables. One must not ignore the fact that every course is different - demanding different golf skills and strategies. This is unlike other sports. Football, soccer, rugby, baseball, and tennis are played on flat fields of a prescribed size. Every golf hole is different - different lengths, different elevations, different hazards. The course itself adds to the

challenge - and, ultimately, the fun - of golf. 3. In general, golf courses are beautiful, peaceful places to spend four to four and a half hours. They're not places to bring your troubles. In fact, most people feel guilty about bringing their workplace or relationship problems to golf courses, because they don't want to mar the setting. Therefore, they develop a strong philosophical approach to golf and find ways to control their frustrations - or, at least, save them for another place and time. 4. In golf, there is no perfect score. There is no score to which the golfer can aspire in order to claim that he or she has mastered the game. Lacking such a benchmark, golf is about improving. No matter how much the golfer improves his or her game - even if the golfer reaches the professional level - there is always room for improvement. That can be appealing, and even addictive, for perfectionists. 5. Golf is a sport rich in history and full of tradition. The golfer who approaches the game seriously and philosophically will acquire a feeling the he or she has formed a bond with everyone who has ever played the game. Every golfer shares the same struggles, defeats and joys. Being a golfer is, in a sense, like becoming a member of a tribe and gaining a sense of belonging. 6. In golf, how one plays the game is the responsibility of the individual. Unlike team sports, there are no

substitute players. The individual golfer must play every stroke without assistance. Even something as simple as seeking advice on club selection from another player is forbidden by the rules and carries with it a penalty. No one can interfere with the golfer's play. With every shot, the golfer has an unimpeded opportunity to make a successful play or to botch it. Ultimately, that's a good thing, because golfers feel empowered to make (hopefully) good decisions on their own. Every golfer is alone in the game, but being alone in golf is not a matter of loneliness. Every player is alone with his or her own thoughts and actions. There is no referee in golf. Each player is responsible for playing by the rules and monitoring his or her own mistakes. Players who adhere to the rules are considered to be honorable. Players who violate the rules, even when unobserved, are considered dishonorable and not worthy of the game. For these reasons, golf is a metaphor for life. How one plays golf is likely to be a reflection of how one lives his or her life. The question, then, isn't so much why do people play golf. The question really is: why doesn't everybody play the game?

M. Ernest Marshall is a retired medical oncologist and author of Wintering Into Wisdom (PathBinder Publisher). Visit his website at www.mernestmarshall.com.

Credit 101 for your college freshman

Jason Alderman
If you've got teenagers heading off to college soon, I hope you've done a good job educating them about the importance of personal financial responsibility and how to build a strong credit history. If not, better do it now.

College freshmen and young adults entering the workforce encounter many unfamiliar expenses - and temptations - so it's important to help them avoid early financial missteps that could damage their credit for years to come.

Probably the most fundamental tool for helping students manage their finances is a checking account with a debit card. A few tips: Look for a bank or credit union that charges no monthly usage fee, requires no minimum balance and has conveniently located ATMs so they don't rack up foreign ATM charges. Enter all transactions in the check register or use a digital tool like www.mint.com and review the account online weekly to know when transactions have cleared. Avoid writing checks or making debit card transactions unless the current balance will cover them. One way to build credit history is through responsible

use of credit cards. The 2009 Credit CARD Act requires that people under age 21 now must have a parent or other responsible adult cosign on any credit card account unless they can prove sufficient income to repay the debt. Although this new policy probably will prevent many young adults from amassing more credit card debt than they can afford, it may also make it more difficult for them to begin building a credit history. A couple of alternatives are available to parents: Make them an authorized user on one of your accounts. They'll get their own card and you can usually restrict the amount they can charge. Authorized users are not legally responsible to pay balances owed - that's your responsibility, so tread carefully. You can add them as a joint account holder to a new or existing account - preferably, one with a small credit limit. Joint account holders are equally liable to pay off the account. Just remember, any account activity, good or bad, goes on both your credit reports, so careful account monitoring is critical. Those who haven't yet demonstrated financial maturity may not be ready for an unsecured credit card or loan.

Two alternatives include: A secured credit card linked to an account with the card issuer to which they deposit money. Typically, users can charge up to the deposit amount, which can be replenished. Then, after a period of on-time payments, they can ask the lender to convert it to an unsecured card, or at least add an unsecured amount to the account. A prepaid debit card, where you load the card with money in advance and they use the card for purchases or ATM withdrawals. You monitor account activity online or by phone. With each, fees and restrictions may apply so shop around for the best terms. If you need help educating your kids about personal financial management, a good resource is What's My Score (www.whatsmyscore.org), a financial literacy program for young adults run by Visa Inc. It features a comprehensive workbook called Money 101: A Crash Course in Better Money Management, which can be downloaded for free. Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney

Grants available for programs themed in American history

The Utah Humanities Council has announced the continuation of an initiative called We The People. Funded by a special appropriation from Congress to the National Endowment for the Humanities, We The People supports programs that explore significant events, people, and themes in American history. The Utah Humanities Council invites grant proposals that focus on advancing the public's knowledge of America's past and the principles that define our nation. Examples of projects that may fit UHC's criteria for a We The People grant include (but are not limited to): An exhibition, public lecture, symposium or conference that explores any theme, event, or issue associated with American history and culture. Applicants should feel free to explore the full breadth of the American experience. Topics in social, political and cultural history (immigration, ethnicity, popular entertainment and race relations, for example) will be considered. Development and production of a documentary film on one or more aspects of America's past with a planned public screening. A program designed to give public audiences an historical explanation of the work of an American

artist, author, or poet. A seminar or public lecture series that focuses on the place of Utah in the broader history of the United States. Proposals for We The People funding will be evaluated through UHC's established grant review process and must meet already established guidelines posted on UHC's Web site (www.utahhumanities.org/Grants.php) Funding may be sought through the Major Grant (application deadlines are August 1, 2010, and February 1, 2011), Quick Grant (no deadline) or research fellowship application (application deadline is February 1, 2011) process. Any nonprofit organization, institution or group, whether or not it is incorporated or tax-exempt, is eligible to submit a proposal for a We The People grant. Potential applicants include colleges and universities, libraries, museums, historical societies, professional associations, agencies of state and local government, community organizations,

public radio and television stations and ad hoc groups. Co-sponsorship by two or more organizations is encouraged. Funding through UHC (with the exception of the research fellowship programs) is not available to individuals. The Utah Humanities Council staff will be happy to advise you on completing the application process for a We The People grant as well as to suggest appropriate scholars or other resources that may be useful to you. If you have an idea for a project that you think might qualify for a We The People grant or if you have questions, please feel free to contact Maria Torres at torres@utahhumanities.org or (801) 359-9670 extension 105. For more information on the national We The People initiative sponsored by the National Endowment for the Humanities, consult the NEH's We The People Web site at www.wethepeople.gov. ***



If you want to achieve things in life, you've just got to do them, and if you're talented and smart, you'll succeed. - Juliana Hatfield *** In order to succeed you must fail, so that you know what not to do the next time. - Anthony J. D'Angelo *** In order to succeed, your desire for success should be greater than your fear of failure. - Bill Cosby

SUPER SATURDAY AUGUST 7 ONLY!

NO INTEREST FOR 48 MONTHS!
See store for details.

AMAZING DEALS ON THE TOP OF THE LINE BERNINA 830!

Don't miss out on this incredible SALE! ALL MACHINES SPECIALLY PRICED!

Dave's BERNINA 268 W. Center Street • Provo
801-374-5520
www.davesbernina.com

Lollipop's
Licensed Child Care & Pre-School

PRESCHOOL CLASSES AVAILABLE NOW!

FEW SPOTS LEFT & GOING FAST! CALL TODAY FOR MORE INFORMATION!

MENTION THIS AD FOR SPECIAL PRICING!

• Competitive Rates • Great Staff
• Large Fenced Backyard with Playground
• State Assistance Accepted
• Federal Grant Recipients • FUN
• Transportation Available

1497 W. 800 N. Mapleton 801-491-6661 801-376-8097 E-Mail Us At babybae@msn.com

lollipopsdaycare.com