

the Observer



We're Better Together

Recently I scheduled a trip out to the West coast to visit with a client. My plane was to depart from O'Hare Airport at 9:00 am, arriving in Los Angeles by 11:05 am.

My meeting was to begin at 4:00 pm—plenty of slack time in the schedule I thought. My cell phone rang at 6:45 am with a message from Orbitz that my flight had been canceled due to mechanical problems. I immediately called reservations and was told I was on standby for a flight at 10:05 am, with no seats available yet. So to be safe, Orbitz also encouraged me to reserve a seat on the next flight out with open seats, not leaving until day's end—6:00 pm. I thought I would be out of Chicago way before then, but as a precaution, I booked the dinner-time flight.

As I waited, I noticed that the airport was unusually busy for a Friday morning and soon discovered that it was the start of spring break for the Chicago schools. Not good. I stood for 45 minutes in a crowded, shoulder-to-shoulder line, finally making my way to the reservation desk, and was placed on standby for the 10:05 flight...number 46 on the list...getting worse. I began to feel anxious and could feel my blood pressure start to rise. As the day went on, I was placed on standby for the next flight out, number 32...and then the next flight, number 26...and then the next flight, number 34. By mid-afternoon I had to call my client and say, "I think I'll be late. Are you ok with a late dinner?" Then the crowd started to get to me. I was hot and sweaty and angry at the airline for not having a contingency plan when an airplane breaks...and I hate to be late! But that early morning decision to book the 6:00 pm flight really paid off. I was able to finally meet my client for a 9:30 pm dinner in California and fell into bed by 1:00 am—exhausted. It had been a long and stressful day!

Air travel is certainly not easy these days. Who doesn't have their own missed flight horror story ending in elevated blood pressure, indigestion or a ten-

sion headache? Stress affects us physically. Short-term, it can cause minor discomfort; long-term, chronic disease and even death. Hans Selye first linked stress and health in the 1930's. He was the first to use the word "stress", previously an engineering term, to explain what happens to us as we cope with the unexpected and difficult changes in our lives. Selye discovered a direct link between the stress hormone, cortisol, and long-term effects on the health of rats. Cortisol is key to the stress-illness connection. When we perceive danger, our adrenaline glands secrete cortisol, which in turn increases our heart rate, breathing and glucose blood levels—facilitating a fight or flight reaction. These physical changes prepare our body to respond to a threat in our environment. In order to focus energy on this protective response, cortisol also shuts down digestion, reproduction,

Just when I think I have learned the way to live, life changes.

— HUGH PRATHER

physical growth and other parts of our immune system. When the threat passes, cortisol levels begin to lower, taking 40-60 minutes, and our body begins to function normally again. This natural response is necessary and may cause some



sweating or nausea. Constant elevated cortisol levels, however, can lead to serious health problems such as heart disease, depression, intestinal problems, gum disease, adult-onset diabetes, arthritis and even cancer.

another a couple and their father, Walter. Walter is 78 years old and recently widowed. Walter enjoyed every minute of his week with us. Each meal would find him at a different table meeting new people and making new friends. He

Many scientific studies have shown that Walter's way is the better way. One study found that women belonging to breast cancer support groups had a 40% higher survival rate than women who did not participate. Another study found that widowed men with strong spousal relationships but few close friends were much more likely to experience deep depression upon losing their wives than men with a strong social network. Let's face it. No man is an island. We are social beings. We need family, friends and social activity to ease stress and maintain good health.

Personal connections motivate us. They are critical to our psychological well being. Politicians understand this and use it to their advantage. Right now, presidential candidates are feverishly trying to attract the most voters—the primary season almost over. They are holding rallies and delivering speeches to community groups, workers and party faithful in an effort to reach the American people. Since the 1960's, candidates have enjoyed great political success by understanding and embracing technology that creates a positive, personal connection with potential voters. The televised Kennedy-Nixon debates made a huge impact on that election. Nixon appeared rigid, stoic, and didactic compared to Kennedy's natural charisma, charm, and good looks. JFK's TV image made him more personally appealing to voters. End result—more votes for Kennedy. Recently, Barack Obama and Hillary

If you don't like something, change it; if you can't change it, change the way you think about it.

— MARY ENGELBREIT

The challenge, then, is how to deal with stress in our daily lives. We can't eliminate frustration. We don't have control over the airlines, the weather, our work or in recent months the negative housing, credit and stock markets. But we can control the way we respond when challenged. The answer lies in finding healthy ways to cope—by accommodating and adapting rather than becoming overwhelmed. We can improve our chances for good health by adjusting our expectations. If we build a large block of flex time into our travel schedule, we will avoid becoming stressed out and miserable in O'Hare airport with 10,000 of our closest friends.

We all know that good nutrition, regular exercise and adequate sleep are also vital to good health. But is there anything else we should consider? Yes. *Connectivity*—connecting with family, friends, coworkers, organizations, our country and the world. A healthy social life is good for the body too.

Last month my wife and I vacationed at an Arizona spa with

was also an eager participant in all scheduled activities, excited to learn anything new, asking questions like an inquisitive eight year old boy. Walter sought out new information and new friends each day. He made many new connections that week which will no doubt add to his circle of friends.

There is another 78 year old I know. He is married and lives with his wife in a rural area back east. Each day, day in and day out, he has the same routine. He eats his three meals in the kitchen, putters around the house a little, sits in front of the TV and naps each afternoon. He will not go out to eat, refuses to go on any vacations or trips and is intolerant to having his routine changed in any way. His health is starting to deteriorate and he is getting weaker due to lack of exercise. He just seems to be waiting to die. He seems to be following the same pattern as his father, who died at age 89—a long life with very little connectivity during his last decade. This 78 year old is my father. He and Walter are worlds apart.

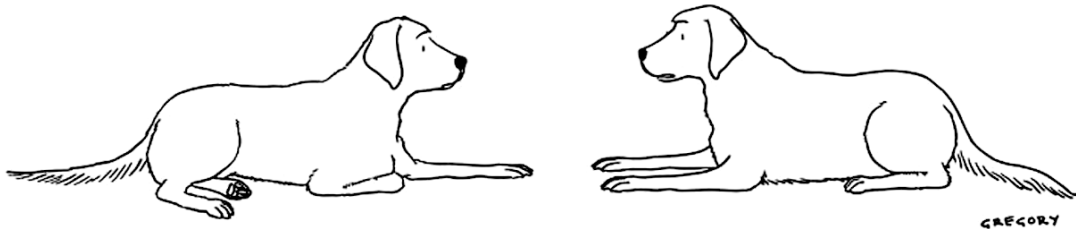
Clinton held rallies days apart in Houston, Texas. Clinton's rally attracted 5,000 Texas voters. Obama addressed a crowd of 20,000 younger supporters the next day. His rally exceeded Hillary's by 15,000—but how? Personal connection. Obama made contact with the maximum number of potential voters by using the newest technology—cell phone text messaging and internet blogs. In this way, he was able to attract young people as far as a five hour drive away. Obama reached out and touched individual voters and it paid off. He has also enjoyed great fund raising success with this strategy.

Connectivity promotes physical well being as well as political success. We play an impor-

harm's way in Iraq, Afghanistan and all around the globe. Military conflicts have spread our military very thin, and as a result, the National Guard and Reserve have been called up for active duty for periods of 12 - 24 months. A couple of years ago, some retired military officers and senior enlisted non-commissioned officers organized to form USA Cares. USA Cares is a volunteer organization that helps the families of active duty guardsmen and reservists in the negotiation of and payment of their bills. What many of us don't realize is that when these members of the civilian sector are called to duty, they may take a very large pay cut from their civilian job. The reduced military pay scales leave them financially exposed,

be in social activities, political affiliations, religious groups or charitable organizations.

The slow down or yet to be determined recession of 2008 has prompted our lawmakers to pass an economic stimulus package of \$250 billion to be distributed later this spring. With a \$13 trillion Gross Domestic Product (GDP), this \$250 billion represents less than 2% of our GDP. This is not a significant economic boost. Rather, it is more of a morale boost. The stimulus package is more about helping us to feel better about the current state of our economy. Congress is sending a clear message, saying we are all in this together, so here is a little help until things get better.



"Sure he seems like a dog person, but I'll reserve judgment until after the primaries."

tant part in each other's lives. Whether by common heritage, political affiliation, or national citizenry, we are in relationship and thereby need to support each other. Whether you agree or disagree with America's military policy, we all agree that our soldiers, sailors and airmen should receive our validation and support. They serve our country and at present are in

unable to pay their mortgages or bills. USA Cares helps to negotiate lower bills, deferment of payments and in some cases payment of expenses to help these guard and reservist families keep their homes while they are serving their country. Philanthropy and a willingness to help others in need are more common in America than anywhere else in the world. We like to connect and help, whether it

Certainly, the economic picture looks tough right now. Recessionary talk is rampant. Home prices are dropping. Credit markets are jittery, and this past January was one of the worst stock market months in history. There are a lot of headaches out there. But let's return to my airport story. Worry and stressing won't help us get to our destination any sooner.

As for the stock market, it goes up and it goes down. Historically, two years up, for every one year down. The majority of you have taken this into account in the design of your portfolio. You have structured your finances

to weather the possibility of bad markets (a contingency plan in case of a cancelled flight!). This precaution, coupled with a reasoned understanding of possible downturns, should provide comfort. Granted, it is no fun

watching the markets go down any more than it is wondering whether bad weather will delay an important meeting. However, good health, sound planning and a network of relationships will help us on our journey.



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