# BIGGS

### **PROPERTY MANAGEMENT**





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**AUGUST 2021** 

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# METHODS FOR TACKLING YOUR DEBT!

There are two common approaches to tackling debt:



## **Snowball**

(The snowball Method focuses on total debt as a priority)



## Avalanche

(The Avalanche Method focuses on highest interest rate as a priority)



Make minimum payments on each debt monthly



Make extra payments on the smallest loan



Make minimum payments on each debt monthly





Make extra payments on the highest interest rate loan



When paid off, move to the next highest loan debt



When paid off, move to the next debt with the highest interest rate



## Extension ADAMS COUNTY

#### **September- National Cholesterol Education Month**

Did you know that September is National Cholesterol Education Month? According to the American Heart Association, cholesterol is a waxy substance that is either consumed through animal products or made by the body's liver. Your body needs it to build cells and make vitamins and other hormones. Despite the need for cholesterol, too much of it can be a problem. There are two primary types of cholesterol:

**LDL cholesterol**- LDL cholesterol is sometimes called 'bad cholesterol'. When you have too much LDL cholesterol it builds up in the arteries (the blood vessels that carry blood and oxygen around the body).

The build-up of cholesterol causes lumps of hard fat called plaque to form on the artery walls. These can break off, block the artery, and cause heart attacks and strokes.

**HDL cholesterol**- HDL cholesterol is the 'good' cholesterol. It works like a cleaner, carrying LDL cholesterol out of the arteries to your liver, where it is broken down and used by the body.

#### **Too Much Cholesterol**

The Centers for Disease Control and Prevention (CDC) say that About 38% of American adults have high cholesterol (total blood cholesterol ≥ 200 mg/dL). Too much cholesterol puts you at risk for heart disease and stroke, two leading causes of death in the United States. High cholesterol has no signs or symptoms, so the only way to know if you have it is to get your cholesterol checked.

#### **Risk Factors**

Risk factors for high cholesterol include the following....

- Unhealthy diet
- Lack of physical activity
- Smoking or exposure to tobacco smoke
- Being overweight or obese

Family history

#### **How to Prevent and Manage High Cholesterol**

Prevention and management of high cholesterol can be simple. One way is to be physically active. That means engaging in at least 150 minutes (about 2.5 hours) of moderate intensity physical activity a week. Studies have also found that not using tobacco products has a significant impact on cholesterol. Another simple way to manage cholesterol is by the following nutrition recommendations....

#### Focus on eating foods low in saturated & trans fats such as:

- A variety of fruits and vegetables.
- A variety of whole-grain foods like whole grain bread, cereal, pasta and brown rice. At least half of the servings should be whole grains.
- Fat-free, 1% and low-fat milk products.
- Poultry without skin and lean meats. When you choose to eat red meat and pork, select options labeled "loin" and "round." These cuts usually have the least amount of fat.
- Fatty fish such as salmon, trout, albacore tuna and sardines. Enjoy at least 8 ounces of non-fried fish each week, which may be divided over two servings.
- Unsalted nuts, seeds, and legumes (dried beans or peas).
- Non-tropical vegetable oils like canola, corn, olive or safflower oils.

#### Limit foods that:

- Have a lot of sodium (salt).
- Sweets and sugar-sweetened beverages.
- Red meats and fatty meats that aren't trimmed.
- Full-fat dairy products such as whole milk, cream, ice cream, butter, and cheese.
- Baked goods made with saturated and trans fats like donuts, cakes and cookies.
- Foods that list the words "hydrogenated oils" in the ingredients panel.
- Tropical oils such as coconut, palm and palm kernel oils.
- Solid fats like shortening, stick margarine and lard.
- Fried foods.

For more information on ways to stay healthy contact your local Extension Educator or Rachel Dillhoff (<a href="mailto:rdillhof@purdue.edu">rdillhof@purdue.edu</a>). To learn more about Purdue Extension Health & Human Sciences, programs offered, and educators in your area go to <a href="https://www.purdue.edu/hhs/extension/">https://www.purdue.edu/hhs/extension/</a>, or go to your county's website and search "extension".

Source: https://www.heart.org/en/health-topics/cholesterol/about-cholesterol; https://www.cdc.gov/cholesterol/

### **Events Calendar**

Find our Calendar of Events and programs that are available to you:

https://wearebiggs.com/fw-resident-services

If you have an idea for a class that you think could qualify– please contact Madison Johnson, Resident Services Coordinator, with Biggs Property Management.





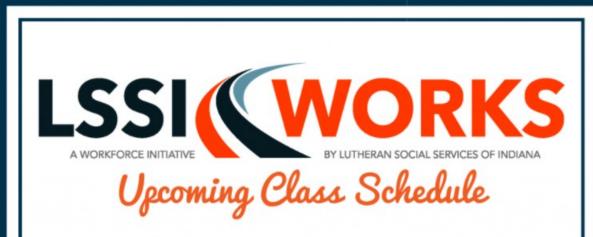
# Community Spotlight <u>LSSI WORKS</u>

NEW LOCATION!!! 4301 N. Clinton Fort Wayne, IN 46805

Have you been considering making a change? Do you ever think "If I just had someone to help me get back on my feet"?

The best time to start making positive changes is right now! Here is how:

- Call LSSI Works (260) 426-3347 or visit www.lssin.org/ourprograms/ lssiworks/ to schedule an appointment
- Make a commitment to yourself for positive change
- Make the choice to live sober



August 9, 2021

September 7, 2021

October 4, 2021

November 8, 2021

December 6, 2021

January 10, 2022

February 7, 2022

March 7, 2022

April 11, 2022

May 9, 2022

June 6, 2022

July 11, 2022

#### **Biggs Property Management**

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#### **Joshua's Hand**

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