

SMALL BUSINESS ADMINISTRATION CALENDAR

The following is the July calendar of events for the U.S. Small Business Administration (477 Michigan Avenue, Room 516, Detroit). For information about SBA call (313) 226-6075 or visit www.sba.gov

July 5: (8a) and Small Disadvantaged Business Certification Orientation. An informal session for small business owners interested in learning more about SBA's (8a) and SDB programs. 9 a.m. to 11 a.m. No charge to attend. One Stop Capital Shop, 2051 Rosa Parks

Bldv., Detroit. Call (313) 226-6075 x256 for information.

July 7: Fundamentals of Starting A Business. This session walks attendees through a step-by-step process for launching a new company. A "Business Start-Up Kit" is provided. 9 a.m. to noon Cost: \$35 per person. SBA Business Information Center, 233 E. Fulton, Suite 101, Grand Rapids. Call the BIC (616) 771-6890 for information.

July 10: Vision to Reality. Informational session for people interested in starting a business.

Answers the most frequently asked questions on all phases of business. 3-5 p.m. Cost: \$15 per person. Edison Building Community Room, 426 S. Main Street, Ann Arbor. For more information, call the MI-SBDC at (734) 547-9170.

July 11: Marketing Your Business on the Web. Thinking about creating a website, or do you have one that is not getting the results you anticipated? Find out the steps to put your business on the web and what to look for when choosing a web

site design company. Learn how to get the results you want through better search engine placement, links, and more. 6-8:30 p.m. Cost \$50 per person. Pre-registration is required. Lawrence Technological University, 21255 Civic Center Drive, Southfield. Call the MI-SBDC (248) 204-0553.

July 11: Nuts and Bolts of Starting a Business. This workshop answers basic questions regarding starting a business and writing a business plan and discusses issues such as financ-

ing and government regulations for businesses. 2-4 p.m. Cost: \$15 per person. Stryker Center at Kalamazoo College, 1327 Academy, Kalamazoo. Call the MI-SBDC (616) 397-7350.

July 12: TEAM SBA Financing Roundtable. Informal business roundtable session to help business owners obtain financing for their business. Sessions limited to 6-8 business owners. 9-10:30 a.m. No charge to attend, pre-registration is required. Schoolcraft College, McDowell Center, 18600 Hag-

erty Road, Livonia. Call the MI-SBDC (313) 226-6075 for more information.

July 12: How to Start a Business. A seminar for anyone thinking about going into business. Participants examine their entrepreneurial skills, learn how to implement their ideas, and receive a list of pitfalls to avoid when starting a business. 9-11:30 a.m. Cost: \$30; Pre-registration is required. Oakland County Executive Office Building, 1200 N. Telegraph, Pontiac. Call (248) 858-0783.

Cholesterol page D4

Pay attention to HDL levels. ATP III defines a low HDL as being less than 40 mg/dL. Previously, a low HDL was less than 35 mg/dL. New findings suggest a strong link between a low HDL and an increased risk for heart disease. An HDL level of 60 mg/dL or more is considered protective against heart disease.

Employ the guideline's "Therapeutic Lifestyle Changes" (TLC) treatment plan. The TLC diet includes limiting daily calories from saturated fat to 7 percent. However, it allows up to 35 percent of daily calories from total fat, provided most is from unsaturated fat, which doesn't raise cholesterol.

Encourage the use of foods that contain plant stanols and sterols (certain margarines and salad dressing) and foods high in soluble fiber (oatmeal, beans, peas, legumes, and many fruits and vegetables). Also, stress the need for weight control and exercise. Weight control lowers LDL and raises HDL, while physical activity improves HDL, and, for some, LDL.

Identify a "metabolic syndrome" of risk factors linked to insulin resistance. The syndrome includes factors such as too much abdominal fat (indicated by too large a waist measurement), elevated blood pressure, elevated triglycerides, and low HDL. Insulin controls the body's metabolism of carbohydrates, fats and protein.

The metabolic syndrome has emerged as being a strong contributor to early heart disease as cigarette smoking," said Dr. Scott Grundy, ATP III chairperson and director of the Center for Human Nutrition at the University of Texas Southwestern Medical Center at Dallas.

Treat elevated triglycerides more aggressively. Recent studies indicate that an elevated triglyceride level is significantly linked to the degree of heart disease risk. Treat even borderline-high triglyceride levels with weight control and physical activity. Sometimes, for higher triglyceride levels, medication may be needed.

"The problem with triglycerides is that they are generally associated with a low HDL," said Rubenfire. A triglyceride level over 200 is dangerous and usually is associated with diabetes or excessive alcohol consumption, he added.

Advise against the use of hormone replacement therapy (HRT) as an alternative to cholesterol-lowering drugs. According to ATP III, studies have not shown that HRT reduces the risk for major coronary events or deaths among post-menopausal women who have heart disease. HRT also increases the risk for thromboembolism and gallbladder disease. In contrast, cholesterol-lowering drugs have been found to reduce coronary events in women without or without heart disease.

A warning
Although high cholesterol can be managed through lifestyle changes and medication, human nature may be physicians' toughest patient. "People don't get too excited if they feel well. Young people don't think about mortality," said Rubenfire.

Yet, even moderate exercise can raise the levels of HDL, the "good" cholesterol, by 10 or 15 percent. It can raise it even more if you're overweight, said Rubenfire.

Prevention should begin people's 20s and 30s, he said. The arteriosclerotic process becomes very active in the 40s and 50s, and peaks in the early 60s. By then the damage is done.

And forget about blaming heart disease on heredity, he warned. "Seventy-five to 80 percent is lifestyle, not heredity. People blame it on heredity, but it's the interaction between heredity and the environment."

now through wednesday, July 4

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