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Volume 9 • Issue 2

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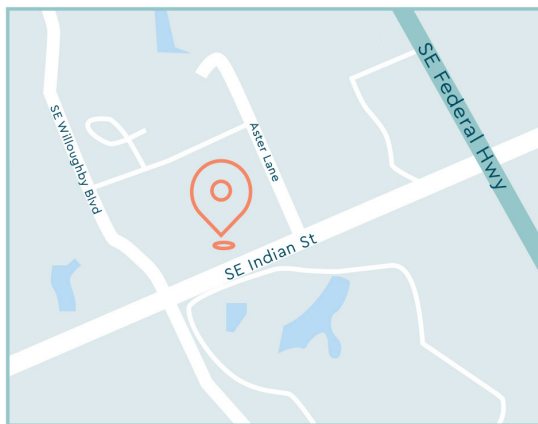
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FROM THE EDITOR

By ANGEL CHAVEZ

College For The Tongue?

We must educate our tongue for it has the power of life and death. Even faith can't be activated without it.

THEREFORE, I SPEAK...
MY NUMBER 2 RESOLUTION
FOR 2022 IS TO BRING MY
TONGUE TO SCHOOL. WHOSE
THE TEACHER? THE HOLY
SPIRIT. WHAT IS THE TEXTBOOK
TO USE? THE BIBLE.

LIFE IS COMMANDED FROM
THE SPIRITUAL DIMENSION;
THEREFORE, I NEED A TEACHER
AND A TEXTBOOK FROM THAT
DIMENSION. MY SPIRIT, OR
SPIRIT-MAN OR HEART (ITS ALL
THE SAME), NEEDS REVELATION
KNOWLEDGE TO LIVE AND
THRIVE IN THIS NATURAL
REALM, AND ALSO IN THE
SPIRITUAL REALM INSIDE OF
ME.

WHY IS THAT A PRIORITY?
WELL IN THE KINGDOM OF GOD,
INSIDE OF EVERY CHRISTIAN,
THERE IS LIFE IN ABUNDANCE,
PEACE, JOY, WHOLENESS,
GLORY, POWER, INCORRUPTION,
ETERNITY, LIGHT, WISDOM,
DIRECTION... OUR TONGUE CAN
GET US INTO THE LIGHT OR
INTO THE DARKNESS.

"Death and life are in the power of
the tongue, and those who love it will
eat its fruit." *Proverbs 18:21*

REVELATION KNOWLEDGE
PRODUCES FAITH OR FAITH
IS SPEAKING REVELATION
KNOWLEDGE. I HEAR LOTS OF
WISDOM FLYING AROUND
OUR HEADS AND EMOTIONS.
REVELATION KNOWLEDGE
IS KNOWLEDGE INSIDE
THE HEART. THAT SPOKEN
KNOWLEDGE OUT OF THE
HEART, BRINGS FORTH CHANGE.
EITHER LIFE OR DEATH.

"And since we have the same spirit
of faith, according to what is written,

"I believed and therefore I spoke," we
also believe and therefore speak, ..."
2Corinthians 4:13

It is by the power of the tongue that
we destroy the works of the enemy and
the works of the flesh.

IN STUDING THE FOLLOWING
LAW SPOKEN BY JESUS, IT IS
I WHO MUST SPEAK TO THE
MOUNTAIN. JESUS DID NOT
SAY, PRAY THAT I SPEAK TO THE
MOUNTAIN FOR YOU...HE SAID
YOU DO THE COMMAND.

"So, Jesus answered and said
to them, "Have faith in God. For
assuredly, I say to you, whoever says
to this mountain, 'Be removed and be
cast into the sea,' and does not doubt
in his heart, but believes that those
things he says will be done, he will
have whatever he says".

Mark 11:22-23

"So, Jesus said to them, "Because
of your unbelief; for assuredly, I say
to you, if you have faith as a mustard
seed, you will say to this mountain,
'Move from here to there,' and it will
move; and nothing will be impossible
for you." *Matthew 17:20*

SPEAKING TO THE VIRUSES
TO INSTANTLY DIE AS IT COMES
NEAR ME, IS A GOOD TEST.
ACTUALLY IT IS THE DUTY
OF ALL CHRISTIANS OF ALL
DENOMINATIONS. NO EXCUSES.

Speak up the following prayer
believing in your heart, and it will
bring forth reality!

Lord, I do believe that Jesus of
Nazareth took my place in the Cross.
Lord, I am sorry for all my sins against
you and against my own life, please
forgive me. I believe Jesus was raised
on the third day for my justification.
Jesus, I receive you as my Lord and
Savior. Your Holy blood cleanses me
right now and God gives me a new

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OWNER OF ARTISTIC CLOSETS



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KNOW YOUR LOCAL PROFESSIONALS
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MY KIDS ROOM IS A MESS!

Can't get them to straighten their stuff?
Try these methods for real results.

The Chicago Sun-Times ran a messiest teen bedroom contest recently, and the winner was a doozy: It featured a foot-deep layer of laundry that hid, among other items, a can of peanuts, an empty Gatorade bottle, size-11 sneakers, old homework, a deflated SpongeBob SquarePants birthday balloon, several dirty bath towels, a Ouija board, and prom photos.

"If I really wanted to clean it," observed the room's inhabitant, a 17-year-old high school senior, "I could." His mom, who'd twisted her foot just trying to navigate the debris, had given up, for her own safety - and sanity.

Too often, though, a teen or tween's wildly disordered personal space becomes a family flash point. In one informal survey, parents reported that the cause of the biggest battles with their kids wasn't back talk, unsavory friends, or risky behavior, such as drinking. It was messy bedrooms.

"Parents take the disarray personally, and react with anger - even shame and fear," says clinical psychologist Michael Bradley, Ph.D., author of *Yes, Your Teen Is Crazy! Loving Your Kid Without Losing Your Mind*. "But keeping a tidy room just isn't on the adolescent's radar. It's not important to them."

Recent research suggests that this stunning obliviousness to self-made chaos may be rooted in biology. Landmark brain-scan studies from the National Institute of Mental Health reveal that an adolescent's frontal lobe - the region responsible for organizing, planning, paying attention, and stopping and starting activities - is still under construction. So it may not be that kids won't organize the mess; it's that they can't.

At least not by themselves. We talked to three moms who've cracked the clean-your-room code, successfully defusing tensions and getting kids to declutter. Then we asked four experts on teens to explain why these strategies work. Here's what we found:

Combine Cleanup with a Good Story

Jennifer has three oldest children - a 10-year-old son and two daughters, 13 and 14 - tidy up while she reads them a chapter from an exciting book. "We've gone through all of the Harry Potter and The Lord of the Rings books this way," says Hilsinger, 32, of San Marcos, TX. "I started when they were in elementary school, as a way to combine straightening their rooms with their love for story time." If the kids stopped cleaning and just listened, she stopped reading until they got busy again. Now that the children are older (and busy with football, basketball, band, and choir practice), they reserve this beloved family ritual for weekends.

Jennifer looks forward to teaching the cleanup routine to her 17-month-old daughter someday. "It's made me less stressed, and it's been nice seeing the kids take responsibility for their own things."

Why it works: "Not only has this mom made a potentially onerous task pleasant, she's also given her kids support by being there," says Anthony Wolf, Ph.D., a Longmeadow, MA, clinical psychologist and author of *Get Out of My Life, but First Could You Drive Me and Cheryl to the Mall: A Parent's Guide to the New Teenager*. "For many tweens and teens, cleaning up by themselves can be lonely."

Psychologist Laura Padilla Walker, Ph.D., is also enthusiastic. "This approach is collaborative and fun," says Walker, assistant professor of marriage, family, and human development at Brigham Young University in Provo, UT. "The mom avoided turning cleanups into a punishment. She's teaching the children that cleaning doesn't have to be tedious." If being read to doesn't appeal to an older child, a parent could try turning on music the teen likes while they tidy up, Walker suggests.

Make a Place for Each Item

Sandy Connolly of Guilford, CT, decided to cut clutter by finding a place for - or tossing - every item accumulated by her son, 9, and her 5- and 11-year-old daughters. She was inspired by *Organizing From the Inside Out*, a smart guidebook by Julie Morgenstern. "The kids and I got all their stuff out from every last nook and cranny, put it in a big pile, and sorted absolutely everything into a category," Connolly says. "Some was donated, some was thrown out, and the rest was grouped by category - 'guns and launchers,' for example, or my favorite, 'bugs and pigs' - so we could figure out what size containers we'd need for storage. I found appropriate containers, labeled each one, and put everything away neatly."

Eliminating mess wasn't the only payoff. "I learned things about each child," Connolly says. "I found out just how passionate my older daughter is about purses; there were five or six that she couldn't part with. Thus, the shelf now labeled 'purses.'" The older kids love the transparent labels their mom used to mark each shelf and container. "Maybe naming their things legitimizes their worlds," Connolly muses.

Still, the kids' rooms aren't always neat, she says. "But now I can tell my son to clear off his desk (when it's piled a foot deep in stuff), and he can do it easily and quickly. Before, he'd get so overwhelmed, he couldn't clean up without asking for help." ♦



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Remember When?

This is a question that hopefully will not be needed in the lifetime of a loved one or someone you know. It is a broader subject to adequately cover here but can be summarized with resources provided beyond that for those who may want more information. Guardianship or conservatorship is a legal process that for all intents and purposes should be used as a last resort because it removes significant rights from an individual. This, according to the National Guardianship Association (NGA), is when a person can no longer make safe decisions and communicate them for themselves and/or their property and all other alternatives have been exhausted, that guardianship may be the next reasonable step.

Who determines the guardianship and how is that managed? Because the rights of an individual are being taken away there is an extensive process followed to protect and establish the 'least intrusive measures to assure as much autonomy as possible' according to the NGA. The extent of a guardian's authority is established by the court and governed by state statute which can vary from state to state. Guardians must report annually to court which is also responsible to investigate any allegations reported to them. The Office of Public and Professional Guardians appoints and monitors public guardian offices and oversees the registration of professional guardians.

Who can be a guardian? The appointed guardian can be a friend or family member, or a public or private entity. If there is not a family member or friend available or willing, the court may appoint a public guardian for those who cannot afford the services of a professional guardian.

More information can be found with the Office of Public & Professional Guardians (OPPG) and the Florida Department of Elder Affairs at elderaffairs.state.fl.us>doea>spgo. If you suspect abuse or an unsafe environment for an elderly or disabled person you can call the abuse hotline 1-800-962-2873, TTY: 711 or 1-800-914-0004.

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Martin County Tax Collector routinely cooperates with the volunteers of the United Way, which coordinates work of hundreds of volunteers in Martin county. By taking over specific tasks, volunteers not only make it possible for the employees to focus on their everyday duties and responsibilities, but also share with them their wisdom and experience and often amuse us with their wit. Their energy and positive attitude are so transparent and contagious; enthusiasms for the tasks at hand are apparent and evident. Every assignment is treated with attention and interest. They are very special people whose donation of time and effort warrants special consideration and appreciation.

Our efforts of delivering great service is often supported by our dedicated team of volunteers, ready to assist. They help us guarantee timely delivery of notices, renewals, and bills, and lighten our work load.

Whatever it is that motivates them to help, we at the Martin County Tax Collector's office hope that volunteers find the contribution of their time and energy an important and enjoyable experience for themselves as well as for the office of the Tax Collector. We routinely recognize our volunteers for their work, and we try to express how grateful we are to have them on our team every time we have a chance, so allow me to say it again on behalf of the staff of the Tax Collector's Offices, thank you for being a constant, reliable source of help, support, and assistance. We VALUE your experience and appreciate and are very grateful for your support and for sharing your wisdom with us!

Thank you for volunteering! ♦

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Celebrating One Year as Property Appraiser!

January 5, 2022 - Today marks my one-year anniversary as your Martin County Property Appraiser. I would like to thank you for allowing me to serve you this past year. It has been a whirlwind and I have thoroughly enjoyed working on behalf of the property and business owners of our great community!

During this first year, my priority was laser focused on customer service and implementing a robust community outreach agenda. Our goal was to educate property and business owners regarding property exemption benefits, website tools, and helpful resources available for them. To accomplish this, we partnered with print and digital publications to distribute monthly articles, expanded our social media platforms with daily informational postings, reached out to numerous organizations who invited us to speak with their members, produced monthly educational videos that now appear on our new YouTube channel, and made dozens of enhancements to our website to better serve you.

Utilizing our new Computer Assisted Mass Appraisal (CAMA) system, my office blazed new trails of efficiency in all aspects of property appraisal. For example, we implemented a software application called Just Appraised, which automatically uploads changes in ownership information when a property sells. This software significantly reduces manual data entry time, creates workflow efficiencies, and displays sales information much sooner on the Property Appraiser's website.

I will continue to deliver outstanding customer service that you deserve and expect. I will be accessible to you and will stay committed to helping our community understand the property valuation process.

I am proud to work alongside my talented professionals. Through hard work, knowledge, and dedication, we accomplished so much in a short amount of time to better serve you!

I hope everyone has a happy, healthy, and blessed new year.
 Sincerely, ♦

Thank you,
 Jenny Fields, CFA



THE *Inside* TRACK

Wishing & Hoping for my "DREAM CAR"

By TODD HARRIS

The first thing I did on the morning of my 16th birthday was look out the window expecting to see a VW Rabbit Convertible with a big red bow. I was sadly disappointed that the car of my dreams was not sitting in the driveway for me. Looking back, I don't know why I thought my parents would surprise me with my dream car. Instead, the old Monte Carlo with the giant front end and "old school" grille was handed down to me. There it sat, right where my VW Rabbit was supposed to be. It didn't have the flair of the VW rabbit, but I was just grateful to have a car. After I had been driving for a year, I saved some money from my after-school job at the mall, I started looking for a car that would better fit my style.

One of my favorite cars at the time was the Fiero GT. I went to a dealership that had a bright blue used Fiero GT that was owned by a mechanics daughter. Wow, I thought... this is perfect and because it was owned by a mechanics daughter it means it shouldn't have any problems. Surprisingly, the salesman took a copy of my license and let me drive it home to show my parents. My parents were shocked to see me come home in a little blue sports car. My dad had preached to me that I had to have saved \$1,000 before I could get a car as I would need to pay for my own insurance. I would also have to have money saved for repairs. I had not yet reached the \$1,000 savings but I figured since the Fiero was owned by the daughter of a mechanic, it meant nothing would be wrong with it and it would be a while before I would have to have anything repaired. My parents squashed that idea and I sadly drove the car back to the dealership and drove the Monte Carlo for a few more years.

My father's wise words coupled with being married to an expert car mechanic for the last 25 years have served me well. I have learned that no matter how well you take care of and maintain your car, the unexpected can happen and it is best to be prepared!

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WHEN IT COMES TO TECHNOLOGY IN 2022 - LESS IS MORE

by GABBY GRISWALD

Screen time and technology can have positive effects on children in terms of schoolwork and access to knowledge, but it's time we address the downsides.

Some days, I long to raise kids in yesteryear. Not the yesteryears of my ancestors in a sod house on the prairie; the yesteryears of the 1980s or 90s would suffice.

Even a few years ago seems like a simpler time to raise kids. Since the pandemic, studies have shown a 93.6% increase in digital devices, more time at home and less time away from screens. That's all of us, not just our kids. 2022 seems like the time to change this dangerous trend.

We don't need to be in agreement on how and what it looks like. I am adamant we need more parenting, less screen time and more interaction with our kids this year and in the future.

It starts at home. Screen time and technology can have positive effects on children in terms of schoolwork and access to knowledge, but it's time we address the downsides. This is coming from a mom who works in media and speaks often about positive ways to implement social media storytelling from our farms and across agriculture to connect with non-ag audiences.

I feel an urgency to make changes when I read and observe the changes in kids.

School activities participation is dropping across the U.S. Why not bring it back and enhance our kids' sense of belonging and school engagement with school activities?

Mental health issues, behavior disorders, depression and anxiety is increasing. Is it all on us as parents or guardians? No. Give yourself grace. But we can create boundaries and standards at home. Additionally, seek professional help and support.

The dark, negative effects on our children are being addressed by many groups and organizations. Parents and guardians need to step up at home for that

continued next page

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While I am not ditching all the digital devices, more boundaries are in place in our home, for all of us. I just gave myself six weeks of no social media apps on my phone for a reset and pause. 2022 social media use for me looks different, too.

Raise your kids like it's a good slice of your childhood. Less is more in 2022. ♦

With true inner speech, you almost “hear” your inner voice, she told Live Science. You’re aware of its tone and intonation. For example, the voice can “sound” angry or worried. Research has shown that children as young as 5 to 7 can utilize an inner voice, and some studies suggest kids may use some form of inner phonetics as early as 18 to 21 months of age. Løevenbruck’s research looks at

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NUTRITIONAL PSYCHIATRY: Your Brain on Food

Think about it. Your brain is always “on.” It takes care of your thoughts and movements, your breathing and heartbeat, your senses - it works hard 24/7, even while you’re asleep. This means your brain requires a constant supply of fuel. That “fuel” comes from the foods you eat - and what’s in that fuel makes all the difference. Put simply, what you eat directly affects the structure and function of your brain and, ultimately, your mood.

Like an expensive car, your brain functions best when it gets only premium fuel. Eating high-quality foods that contain lots of vitamins, minerals, and antioxidants nourishes the brain and protects it from oxidative stress - the “waste” (free radicals) produced when the body uses oxygen, which can damage cells.

Unfortunately, just like an expensive car, your brain can be damaged if you ingest anything other than premium fuel. If substances from “low-premium” fuel (such as what you get from processed or refined foods) get to the brain, it has little ability to get rid of them. Diets high in refined sugars, for example, are harmful to the brain. In addition to worsening your body’s regulation of insulin, they also promote inflammation and oxidative stress. Multiple studies have found a correlation between a diet high in refined sugars and impaired brain function - and even a worsening of symptoms of mood disorders, such as depression.

It makes sense. If your brain is deprived of good-quality nutrition, or if free radicals or damaging inflammatory cells are circulating within the brain’s enclosed space, further contributing to brain tissue injury, consequences are to be expected. What’s interesting is that for many years, the medical field did not fully acknowledge the connection between mood and food.

Today, fortunately, the burgeoning field of nutritional psychiatry is finding there are many consequences and correlations between not only what you eat, how you feel, and how you ultimately behave, but also the kinds of bacteria that live in your gut.

How the foods you eat affect how you feel

Serotonin is a neurotransmitter that helps regulate sleep and appetite, mediate moods, and inhibit pain. Since about 95% of your serotonin is produced in your gastrointestinal tract, and your gastrointestinal tract is lined with a hundred million nerve cells, or neurons, it makes sense that the inner workings of your digestive system don’t just help you digest food, but also guide your emotions. What’s more, the function of these neurons - and the production of neurotransmitters like serotonin - is highly influenced by the billions of “good” bacteria that make

up your intestinal microbiome. These bacteria play an essential role in your health. They protect the lining of your intestines and ensure they provide a strong barrier against toxins and “bad” bacteria; they limit inflammation; they improve how well you absorb nutrients from your food; and they activate neural pathways that travel directly between the gut and the brain.

Studies have shown that when people take probiotics (supplements containing the good bacteria), their anxiety levels, perception of stress, and mental outlook improve, compared with people who did not take probiotics. Other studies have compared “traditional” diets, like the Mediterranean diet and the traditional Japanese diet, to a typical “Western” diet and have shown that the risk of depression is 25% to 35% lower in those who eat a traditional diet. Scientists account for this difference because these traditional diets tend to be high in vegetables, fruits, unprocessed grains, and fish and seafood, and to contain only modest amounts of lean meats and dairy. They are also void of processed and refined foods and sugars, which are staples of the “Western” dietary pattern. In addition, many of these unprocessed foods are fermented, and therefore act as natural probiotics. Fermentation uses bacteria and yeast to convert sugar in food to carbon dioxide, alcohol, and lactic acid. It is used to protect food from spoiling and can add a pleasant taste and texture.

This may sound implausible to you, but the notion that good bacteria not only influence what your gut digests and absorbs, but that they also affect the degree of inflammation throughout your body, as well as your mood and energy level, is gaining traction among researchers. The results so far have been quite amazing.

What does this mean for you?

Start paying attention to how eating different foods makes you feel - not just in the moment, but the next day. Try eating a “clean” diet for two to three weeks - that means cutting out all processed foods and sugar. Add fermented foods like kimchi, miso, sauerkraut, pickles, or kombucha. You also might want to try going dairy-free - and some people even feel that they feel better when their diets are grain-free. See how you feel. Then slowly introduce foods back into your diet, one by one, and see how you feel.

When someone “goes clean,” they cannot believe how much better they feel both physically and emotionally, and how much worse they then feel when they reintroduce the foods that are known to enhance inflammation. Give it a try! ❖

ANTI-AGING EXERCISES

The best tricks to stop the clock!

It's no secret that working out keeps you younger - both in terms of the energy you have and your physical ability to keep doing the things you love. "Fitness is a youth serum," says physical therapist and fitness expert Maureen Hagan. "Fitness affects how youthful you look, the way you move, and your ability to do whatever you want, whenever."

Hagan has been training clients for more than 20 years with a focus on active aging, and is also a regularly published research reviewer on the same topic. This past weekend at the IDEA World Fitness Convention, Hagan presented the healthy aging secrets she's learned from both practice and clinical research. Don't worry, we're not about to overhaul your favorite workout. No matter how old you are or what you like to do for exercise, you can use Hagan's secrets to move better, protect yourself from injury, and feel younger.

1. Squat right

"People say to me, 'Oh I can't squat, it hurts my knees,'" and then they go and pick up their bag of groceries from the floor," Hagan says. The point: You squat all the time, so it's essential that you learn to do it properly. For women, that means turning your toes out slightly. This simple fix allows your femur to line up properly in the hip joint, causing your knees to track over your ankles instead of caving in. The result: a stronger knee joint and less chance of knee pain. (Men have a different hip structure, so they should squat with toes forward.) Also, "women really do need to step their feet slightly wider than their hips," Hagan adds. "Without the wider stance than hip-width, that knee tracking and movement at the hip cannot happen."

2. Hack your genetics

Ever hear that you can't change your genes? That's only partially true. While you can't change your genetic makeup, you can change how certain genes are expressed - that is, how much they do whatever they do. And strength training is one of the best ways to do that. Only

3. Play on the brain gym

Exercise is a physical crossword puzzle, Hagan likes to say. The more activity you can do that also engages your brain, the better. These can involve reaction training (such as playing tennis or racquetball), memorizing choreography (like you would in step class or Zumba),

Crossing limbs forces the two sides of your brain to talk to one another, strengthening the connection between hemispheres.

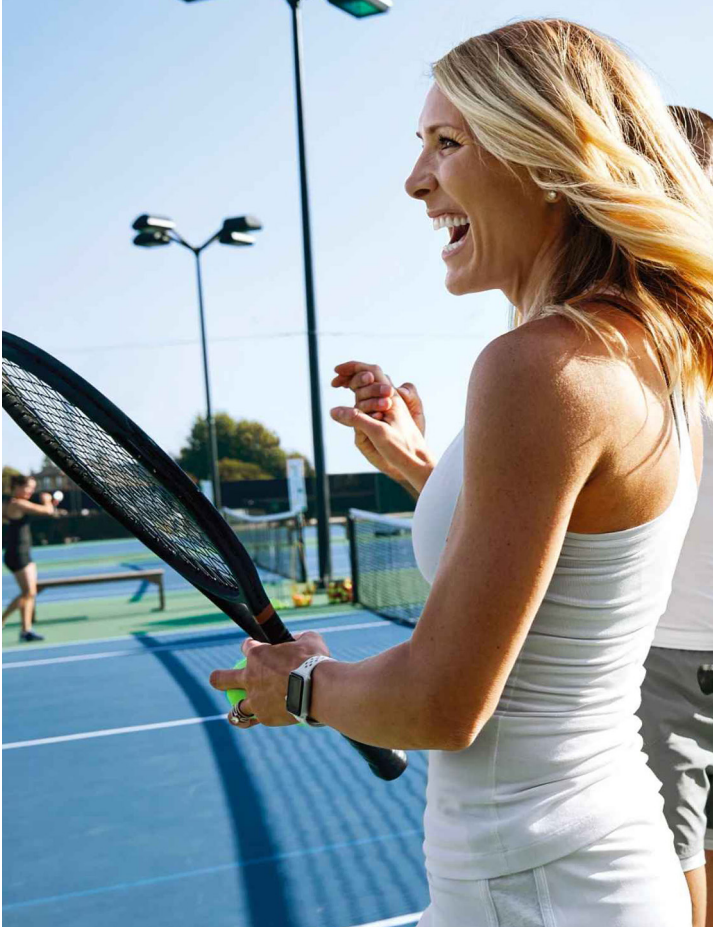


26 weeks of resistance training reverses the aging process at the genetic level, research shows. "You can actually train your tissues to behave the way they did when you were younger," Hagan says. Furthermore, resistance training preserves muscle mass that we typically lose as we age - 5 pounds per decade, on average. (We also gain an average of 10 pounds of fat per decade. "That's certainly not fair! It should at least be even!" Hagan says. Agreed!)

and changing direction (common in step, kickboxing, and dance classes).

4. Do more cardio than you think you need

While U.S. guidelines call for 150 minutes of cardio per week, Hagan's examination of research found that 240 minutes per week is optimal for heart health. Aerobic activity improves mitochondrial function (the work of energy-producing organelles in cells),



which typically decreases with age. Four hours of cardio a week sound like too much? “If you don’t have much time, interval training is one of the most efficient ways to exercise at high enough levels to improve aerobic fitness,” Hagan says.

5. Make your two brains talk to each other

Include some moves where you cross your legs and arms over the midline of your body. Why? The connection between the right and left hemispheres of your brain deteriorates as you age, which causes “brain farts” (technical name: brain delays) as the hemispheres have trouble communicating with one another, Hagan explains. Crossing limbs forces the two sides of your brain to talk to one another, strengthening the connection between hemispheres. (How cool is that?)

6. Embrace high-impact activity

A lot of older people are afraid to jump because it’ll hurt the knees or hips. “But that’s bogus, because you need to jump in everyday life, and you need impact to build bone density,” Hagan says. That doesn’t mean you need to take up Insanity (the DVD series known for crazy-intense jumping moves). A “forceful step” like you’re squishing a bug is enough impact to make a difference. Think of forceful stepping any time you lunge, squat, or march.

7. Get the BAM

The average American walks only 2,000 steps per day, but experts recommend 10,000. “7,500 steps a day is what we Canadians call the BAM, or bare you-know-what minimum, for health,” Hagan says. Studies show that merely tracking your steps doubles how many you take, so strap on fitness tracker and see if you can beat your count every day. ❖

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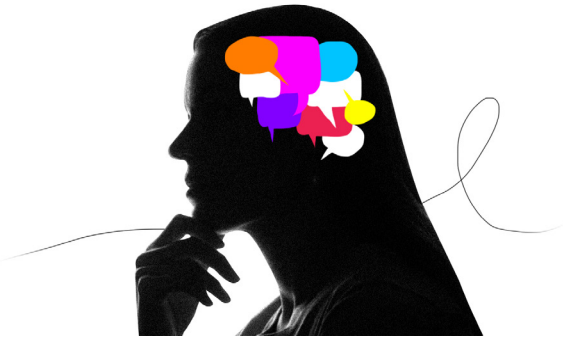
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The second dimension is condensation, a measure of how verbose your inner speech is. Sometimes you think in words or fragments. But other times, like when you're preparing for a conversation or presentation, you're likely thinking in whole sentences and paragraphs.

The third dimension is intentionality. Are you engaging in inner speech on purpose? For reasons we don't know, sometimes inner speech can just come to you or drift to entirely random and seemingly disconnected topics.

But a long-time confounder in studying inner speech was the fact that, in studies, people expressed their thoughts in words, Løevenbruck said, even if they weren't exactly thinking in words.

This long-held assumption that all people rely on an inner voice was first challenged in the late 1990s, in large part by research led by Russell Hurlburt, a psychologist at the University of Nevada, Las Vegas. Hurlburt studied participants' inner speech by asking them to wear a beeper. Whenever the device beeped, they had to write down what they were thinking or experiencing in their mind just before the sound. At the end of the day, they met with a researcher to go over their responses.

Perhaps the participant wrote down, "I need to buy some bread." The researcher would then ask if that's what they actually thought. "Or did you think 'bread'? Or were you hungry, or was there a sensation in your stomach?" Løevenbruck explained. With each meeting with the researcher, participants got better at articulating their true thoughts, she said. Eventually, this methodology revealed that some people had inner speech every time the device beeped, almost like "there's a radio in their head," Løevenbruck said. But others had less inner speech than usual, and some didn't have inner speech at all. They experienced images, sensations and emotions, but not a voice or words.

The lack of an inner monologue has been linked to a condition called *aphantasia* — sometimes called "blindness of the mind's eye." People who experience *aphantasia* don't experience visualizations in their mind; they can't mentally picture their bedroom or their mother's face. Many times, those who don't experience visualizations don't experience clear inner speech, either, Løevenbruck noted. You can participate in Løevenbruck's research on *aphantasia* and inner speech via a survey starting this month.

Aphantasia and the lack of an inner voice aren't necessarily bad. But a better understanding of inner speech and the wide array of thought processes people experience could be especially important "for learning methods and education in general," Løevenbruck said. Up until now, the types of inner speech and experiences children can have, and the resources they may need to learn, have likely been vastly underestimated, she said. ❖



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It is interesting that in these scriptures there is the presupposition that we must learn first and then teach. What a relief! And the Holy Spirit is such a patient, gracious Teacher, isn't He? Doesn't the simplicity of the gospel give you great hope!

Did you know that our very first college, Harvard, established in 1636, had as its Rules and Precepts: The main end of the scholar's life and studies is to know God and Jesus Christ which is eternal life. Therefore, to lay Christ in the bottom is the only foundation of all sound knowledge and harmony.

How far we have fallen, and yet as we live and breathe today, should we not come back to Him to do His work His Way as He calls us in Jeremiah 6:16, "Thus says the Lord: Stand in the ways and see, and ask for the old paths, where the good way is, and walk in it; then you will find rest for your souls..."

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DENISE CINTRON

Owner of Artistic Closets

Hi Denise, can you give us a brief introduction about yourself and when and why did you move to Treasure Coast?

My name is Denise Cintron, and I am the owner of Artistic Closets Inc. I am originally from New Jersey and moved to Florida in 1992. We owned a custom closet business in New Jersey for 5 years prior to our move to the Treasure Coast in 1992. We had decided on Florida to raise our future family, better our life, and to enjoy a little piece of paradise the Treasure Coast had to offer. Of course, not having to be in the cold winter weather was a big plus. We started Artistic Closets Inc. in 1992 as the area was beginning to grow, and our company is the Treasure Coast's #1 custom closet and cabinetry company today.

Can you tell us about your family?

My family means everything to me. I have a daughter who has been married for 4 years and owns her own 24/7 gym and fitness facility in Stuart. She and her husband had their first baby in January 2021. I absolutely love being a grandma, and I spend as much time with my granddaughter as possible. The rest of the family lives nearby as well. We are a very close family, and all enjoy working with our local community.

What do you love about what you do?

I love meeting with new clients whether it be at their home or in one of our showrooms. I enjoy getting to know them and giving new insights on how they can create more space with proper organizational planning that is both aesthetically pleasing and functional. In meeting with new clients, I sometimes feel as if I have traveled the world. I enjoy hearing their travel adventures, and life stories while getting to know them on a more personal level.

Can you give a short story about how your business has helped people?

Artistic Closets Inc. has been organizing homes and businesses for over 30 years. During these years, it has given us and our team great pleasure in knowing we made a difference in another person's life. We have had clients with handicaps and installed pull-down rod systems for their convenience. We've seen the panic in some of our elderly clients of having to move and we do our best to take the stress away and ease their transition. We assess their needs and design a plan that works for them individually. We handle the project from start to finish, installing it in only one day. This leaves the customer with peace of mind and a place for everything. Our favorite moment is the big smile and most often the phone call we receive letting us know how much they love our work. Our priorities have always been customer service, the quality of our products installed, and adhering to our company code of ethics.



What are your future plans?

Our future and present plans are to stay innovative in keeping up with the trends in home improvement continuing to meet the various needs of our client base in products and customer service.

We are also opening up a BRAND NEW SHOWROOM in St. Lucie West at 563 NW Mercantile Place, St. Lucie West, FL 34986 and we are very excited for this new space to showcase our custom work and meet with potential customers.

What is your philosophy on business and life?

Our business philosophy is to provide our clients with the highest quality of products and craftsmanship along with exceptional customer service from the start of the project through completion. We also believe in providing our team with a family oriented work environment where each person is supported and motivated to succeed. In life we believe in doing everything with a good heart, and we wouldn't want to do it any other way.

What is your best advice to the community?

When considering custom closet systems or custom cabinetry projects in your home, buying local should be first and foremost in your decision making. We encourage people to hire a local company to provide any additional needs before and after working with us.

Check accreditations with the Better Business Bureau and read real customer reviews. Know who you are working with, visit showrooms, and get familiar with the staff handling your project. Ask for references and keep quality in mind, as it is remembered long after price is forgotten.

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The pandemic could end in 2022 - what 'normal' life might look like soon, according to medical experts



Almost two years into the Covid-19 pandemic, an end might finally be in sight.

Experts say that Covid will likely lose its “pandemic” status sometime in 2022, due largely to rising global vaccination rates and developments of antiviral Covid pills that could become more widespread next year.

Instead, the virus will likely become “endemic,” eventually fading in severity and folding into the backdrop of regular, everyday life. Various strains of influenza have followed a similar pattern over the past century or more, from the Spanish flu pandemic of 1918 to the swine flu pandemic in 2009.

Covid will probably remain dangerous once the pandemic ends - much like the flu, which killed as many as 62,000 people in the U.S. between October 2019 and April 2020, according to the Centers for Disease Control and Prevention.

But barring any major developments, “normal” post-pandemic life could arrive soon. Here’s what you can expect from the next year and beyond:

Covid could become much more seasonal

Once endemic, Covid won’t dictate your daily decision-making as much, as billionaire health philanthropist Bill Gates described in his end-of-year blog post last week: “It won’t be primary when deciding whether to work from the office or let your kids go to their soccer game or watch a movie in a theater.”

Endemic illnesses are always circulating throughout parts of the world, but tend to cause milder illness because more people have immunity from past infection or vaccination. You might get a cough and sniffles, but if you’re up-to-date on your vaccinations, you’ll be protected enough to prevent severe illness or hospitalization.

Like other respiratory viruses, there will be times of year when Covid infections peak - most likely the colder fall and winter months, meaning Covid and flu seasons could regularly coincide going forward.

When sick, you’ll be advised to keep wearing masks and staying home

If the virus does become more seasonal, wearing a mask on public transit and indoors during Covid season could become the norm - potentially even in offices, says Shaun Truelove, an infectious disease epidemiologist at Johns Hopkins Bloomberg School of Public Health and member of The Covid Scenario Modeling Hub, a team of researchers who make Covid projections.

Other familiar prevention strategies, like regularly washing your hands and maintaining distancing practices in high-risk settings, could also stick around.

“We don’t necessarily have to come up with new interventions [to prevent Covid],” Dr. Timothy Brewer, a professor of epidemiology at the UCLA Fielding School of Public Health, said. “It’s just that we’ve got to do a better job continuing to do the things we know that work.”

To that end, Truelove hopes people “take a little bit more personal responsibility and stay home when they’re sick,” he says. That could mean working from home if you’re symptomatic but still able to work, or taking a sick day when you know you need to rest, he adds.

Covid tests could get more affordable and accessible

If you’ve ever waited in a long line to get a Covid test, or stressed about getting your results back in time for an event, you know firsthand how the country has been “hamstrung by the delays and challenges with getting PCR tests,” Truelove says.

In early December, President Joe Biden announced a plan to require

private insurance companies to cover the cost of rapid at-home Covid-19 tests. If you're one of the 150 million people in the U.S. with private health insurance, you could potentially one day get reimbursed for a Covid test that you buy at the drug store.

The plan is imperfect, experts say, because not everyone can afford to wait for reimbursement - and the responsibility would fall on consumers to figure out how to file a claim. At-home Covid tests approved by the Food and Drug Administration are widely available now, but the tests can cost upwards of \$20 a pop.

Elsewhere around the world, you can get a rapid Covid test for free, a model that some experts say could be replicated in the U.S.

More kids will be able to get vaccinated against Covid

Back on November 2, children ages 5 to 11 finally became eligible to get the Covid vaccine. Seven million shots have been administered to those kids so far in December alone, CDC director Dr. Rochelle Walensky said.

If you have children under age 5, you might wonder when vaccine eligibility will expand to those young children. Scientists are currently working on getting you an answer, by determining an appropriate dosage for the age group.

It's an important determination. Too high of a dosage could lead to unwanted side effects, while too low of a dosage won't effectively protect your child.

Pfizer anticipates having data on its Covid vaccine in this age group by the end of this year, and potentially getting federal authorization in early 2022. Moderna's researchers won't have enough comparable data to move forward until mid-January, Dr. Bill Hartman, a principal investigator for UW Health's KidCOVE Moderna pediatric vaccine trial, told TODAY.

Annual Covid boosters could become a reality

Walensky touted boosters as the best available defense against the threat of new Covid variants like omicron. Currently, 27% of fully vaccinated people who are eligible for booster shots have gotten them, according to the CDC.

There's a chance you might need to get regular Covid boosters going forward. Some experts say that Covid vaccines could become an annual occurrence, similar to your flu shot.

This might be a good thing: If new Covid variants keep popping up, each year's booster can be specifically designed to fight whichever variant is dominant at the time.

But convincing people to follow through could prove challenging. It's hard enough to convince people to get their annual flu shots: During the last flu season before Covid, only 48% of American adults got a flu vaccine, according to the CDC.

The CDC currently recommends annual flu vaccinations for anyone 6 months or older.

"People in a pandemic can accept things," Ali Ellebedy, an associate professor of pathology and immunology at Washington University School of Medicine in St. Louis, told STAT. "But I think if you're talking about a regular vaccine that's not really needed because of a pandemic, I'm not sure if people would be more accepting of that." ❖



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AVOID BURNOUT AT WORK:

Work-Life Balance Tips

Job burnout represents the physical, emotional, or mental stress experienced by people who become too worn out by career and life pressures to work effectively. This exhaustion is accompanied by feelings of doubt about their ability to do their job and the value that they bring to an organization. In addition to having a negative impact on the company, job burnout can have significant detrimental effects on a person's health.

According to a recent study by Indeed, over half of all respondents reported experiencing burnout in 2021. While burnout is common, there are ways to combat it. With the right tools, professionals at all levels can learn how to avoid burnout at work and achieve a work-life balance.

What Is Employee Burnout?

Burnout is caused by chronic job stress and can cause employees to become mentally and physically exhausted, leading to symptoms such as cynicism, a lack of confidence in their professional ability, and overall fatigue. While it isn't a diagnosable mental disorder, burnout can contribute to other disorders, such as anxiety or depression, and can affect employees in all industries.

A high-stress job doesn't automatically mean an employee will experience burnout, but it makes prevention and management more important. Burnout can negatively affect all areas of an employee's life. Knowing the signs of burnout and how to avoid burnout at work are vital to the long-term success of companies and their employees. Prioritizing a healthy work-life balance and ensuring that employees have the resources and support they need can be the key to retaining happy, productive employees.

Signs of Burnout

Workers should be aware of how they're feeling and acting while on the job and be on the lookout for signs of burnout. Often employees experiencing burnout show a decrease in productivity and poor work performance. The following are a few signs of burnout:

Physical Exhaustion

Carrying too heavy a workload can mean employees work far too many hours and neglect their own physical well-being. Ranging from tiredness to physical exhaustion to chronic illness due to stress, burnout-driven exhaustion can mean individuals turn to unhealthy coping mechanisms.

Emotional Exhaustion

An unmanageable level of work or stress can lead to emotional exhaustion or mental disorders such as anxiety and depression. As individuals try to maintain an unrealistic level of productivity, they often sacrifice sleep or their emotional well-being.

Decreased Job Performance

From cynicism or irritability to distancing themselves from work or their coworkers, burnout can cause decreased job performance as employees become too exhausted or begin to dread their work. With a lack of energy or motivation, the quality or consistency of work performed by burned-out employees can decrease drastically, changing a normally productive employee into one providing the bare minimum.

Aside from physical fatigue, employees may be emotionally drained, showing signs of depression and anxiety. Employees who are withdrawn and no longer socialize with their coworkers are likely experiencing burnout and need to make changes.

Luckily, there are many ways to reverse burnout and learn how to avoid burnout at work. When an organization takes employee satisfaction seriously, it can allow a business and its employees to thrive.

What Is Work-Life Balance?

Managing a healthy work-life balance is an essential step for reducing stress and avoiding job burnout. Positive work-life balance is attained by prioritizing job responsibilities and career ambitions alongside important life elements, such as family, friends, leisure, and spirituality. Making this balance a priority benefits both the employee and employer.

Taking the time to ensure that employees do more than simply work can go a long way in decreasing burnout. Employees will be more relaxed and confident, knowing they're valued as workers and people. Employers will benefit from having an eager staff who come to work energetic and focused.

By ensuring that employees not only take time for themselves and their families but also interact with each other and make the workplace more enjoyable, an organization can improve morale and make staff more eager to invest in a company.

Stress-Reducing Tips to Prevent Job Burnout

Reducing stress and burnout at work not only improves the lives of employees but allows them to be more productive at work. For employees looking to learn how to avoid burnout at work, the process begins with taking charge of their schedule and workload, discovering what works for them, and working with their employer to find solutions.

1. Ask for a Flexible Schedule

The average person juggles many work and life responsibilities on a daily basis. If management approves, a flexible work schedule can make a big difference in someone burning out on the job and achieving work-life balance.

For example, employees who can start work later in the morning will be able to take their children to school every day. Offering flexible start and end of day work hours may not be difficult to coordinate, though the impact on an employee's personal life can be significant.

2. Work Remotely When Possible

Technology has given us mobile devices and the ability to connect online from almost anywhere. Employees benefit from an opportunity to do their work from a location other than the office. Sometimes a simple change of scenery or the ability to work from home once or twice a week can relieve the pressures of a busy workweek and allow employees to avoid burnout at work.

Working remotely may require planning and coordination between employers and other team members, but managers who allow their workers to take advantage of this convenience are also helping them attain a work-life balance that reduces stress.

3. Try Being Off the Grid During Vacation

The downside of increased connectivity and mobility is that employees are often expected to always be able to handle issues that come up outside of working hours. This results in people working nights and weekends.

While this may help workers get ahead and stay competitive, it can be physically and mentally draining to always be on call. That is why it's very important for workers to disconnect as much as possible while on vacation. Vacation time is for employees to spend however they desire, and constantly checking emails and phone messages will only serve to speed up burnout.

4. Take Unpaid Leave for Life Events

There are certain life events, either planned or unexpected, that are too important to miss.

continued page 30



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HOW A HEART ATTACK SAVED MY LIFE

After all these years the “Diet of the Moment” still exists and plenty of people make money from it. Dieting is no way to lose weight! This article is not about dieting. It is rather, my story and what I found out after three months of daily investigative research and conducting my due diligence after having a heart attack back in January.

At 62, I had suffered a massive heart attack. I was told that 30% of people that get this type of attack die. I got a second chance! After four days in the hospital I came home and began researching why and how this happened to me. The “how” is pretty straight forward. My artery was clogged with fatty plaque. The “why” is a little more complicated or is it?

All my reading kept bringing me back to nutrition. I had led a life of eating whatever I wanted, although I did try to limit my intake of processed meats and some fats. I was not what you call a big veggie guy. Coincidentally I had watched a documentary called Forks Over Knives about three weeks before my attack.

Oh and then there was the sweet tooth with the pastries, muffins, 32 oz. cola drinks, fruity juices, and cereals, etc.

What is referred to as a Western Diet is heavy on meat as a protein source, also heavy on dairy products and the endless array of processed foods that abound in any grocery store aisle. Those store aisles are filled with sugar, salt, fats and chemicals that I

cannot even pronounce. All those convenience “instant” foods were my diet! As my research continued it soon became clear that all that convenient salt, sugar and fats I had eaten over 55 years had done their damage.

Here's the deal

Years of eating fatty, salty, sugary foods will make your white blood cells “sticky” as well as other components in your blood. These cells and others then get stuck on the inside lining of your veins and arteries. Once a white blood cell gets attached it starts to eat away at the lining of your veins and other white cells join in for the destruction although they think they are fixing a problem, after all, that is their primary job (to attack infections in your body). Eventually you get a “blister of pus” which continues to grow like a pimple. One of two things “WILL” happen: the pus will build until it ruptures and bleeds, your blood will attempt to coagulate and make a scab which then causes the blockage and you have a heart attack. Alternately, this pus buildup will nearly fill your vein, blood vessel or artery and then along comes another piece of fatty plaque. That gets stuck and blocks the vein and again, you have a heart attack, because blood flow has been interrupted. I experienced the latter. If there is fatty plaque buildup in one vein there is bound to be fatty plaque buildup in others (in varying degrees).

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Now what do I do?

Changing my lifestyle, eating and exercise habits would be in order. YA THINK!? The more I researched the more sense it made to eat fruits, vegetables and whole grains along with 30 minutes of exercise a day. My exercise is a mere 30 minute walk 5x a week. So I did just that the day I was released from the hospital.

I eat a regular diet of Cream of Wheat or Malt-O-Meal with berries for breakfast, usually some fruit and hummus (hummus is very filling) with vegetables and some kind of low/no salt, baked rice chips for lunch. Sometimes I have a veggie sandwich on 9 grain bread. I love tomato sandwiches! For dinner, my standard is green, red and yellow peppers, celery, onions, carrots, broccoli, cauliflower and kale stir fried for about 12 minutes. I use garlic, lemon pepper, onion powder white pepper and some lemon juice for seasoning, served over brown rice or quinoa then some fruit. My wife also makes some great soups and Asian dishes that are delicious and heavy on veggies and low or no salt.

After 100 days I had lost 30 lbs. and LOWERED my total cholesterol from 156 mg/dL to 70 with a HDL of 28 and a LDL of 26. I feel fuller; eat less, sleep well and snore infinitely less compared to before the heart attack. I do not snack as I used to. 500 calories of veggies, fruits and nuts fills me up more than a steak and potato meal, and I stay fuller longer.

Although I received great care in the hospital, I have had to educate myself by reading the books Prevent and Reverse Heart Disease by Caldwell B. Esselstyn Jr., MD and The China Study by T. Colin Campbell PhD. I highly recommend you read these two books! I also searched the internet for as much on plant-based diets as I could find.

The medical community is good at repairing the body; they are not so good at educating their patients. I must also say that perhaps 90% of patients do not ask enough questions. Educate yourself. Knowledge will extend your personal "shelf life"! ❖

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What is my Life Expectancy?

In 1900, life expectancy in the United States was 47.3 years; in 2020, it was 77. Here's why the numbers have gone up, plus advice from medical experts on how to add more healthy years to your own life.



Have you ever wondered how old you'll be when you die? Even if it was just to estimate how much you should put away in your 401(k) or how much time you have to pay off your student loans?

Life expectancy represents the average number of years that someone can expect to live depending on the year they were born. For anyone born in the United States in 2020, life expectancy was 77 years, down 1.8 years from 2019, due in part by the COVID-19 pandemic, according to the Centers for Disease Control and Prevention (CDC).

Another way that experts measure life expectancy involves considering the percentage of people who live to specified ages. Using that approach, in 2019 nearly 25 out of 100 people in the United States lived to celebrate their 90th birthday, according to the CDC.

Both those calculations are based on averages of the entire population and include all sexes, races, and parts of the country. How long each individual lives is determined by many factors, says Qi Sun, MD, a doctor of science and an associate professor at the Harvard T.H. Chan School of Public Health. He explains that life expectancy is influenced by genes, environment, and lifestyle choices: "We can look at how the life span has increased over the last 100 years and see that it's modifiable," he says.

Do the ages that my parents or grandparents died make a difference in figuring out my life expectancy?

Family history is a big predictor of longevity. "If you look at parents' life span and compare it with their

continued next page



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offsprings', you'll find certain correlations because sometimes they share the same genes," says Dr. Sun. If some of those genes lead to certain diseases, it may shorten life span. "On the other hand," he adds, "families that have good genes may live longer."

Some similarities in health patterns that may seem genetic could also be due to common habits and location. Family members often share the same environment, especially when children are young and still live at home. "Families eat a similar diet and have the same access to medical care, which are both factors that impact longevity," Sun says.

You just need to look at data from 100 years ago and compare it with current life expectancy to see that there's more to longevity than simply genetics. According to the CDC, the life expectancy of someone who was born in 1900 was only 47.3 years.

"Genetics wouldn't really explain this jump," Sun says, adding that a lot of things combined to cause this increase, including improved medical care and hygiene.

Why do women live longer than men?

Women tend to live longer than men, and that's been the case for at least the past century, says Robert Anderson, PhD, chief of the mortality statistics branch of the CDC. "Before that, a very high maternal mortality pulled down the average life expectancy for women," he says.

Ever since medical improvements led to a huge decrease in the number of women dying during childbirth, life expectancy for women has gone up. According to the latest CDC data, women in the United States live close to five years longer than men, on average. "Some experts argue that there's a genetic component, while others theorize that it has to do with differences in risk-taking," says Dr. Anderson.

Why do some races have a shorter life expectancy?

On average, black Americans have a shorter life expectancy than white Americans, and Hispanic people living in the United States have the

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Estimated Tax Penalties for Home Resales

Did you know that there is a tax penalty for reselling your house within two years of buying it? Many home buyers aren't aware of the taxes due when selling a home. That can come as a big and unpleasant surprise at the closing table. So what are these taxes and how much are the estimated tax penalties? Can you legally avoid them?

Real Estate Taxes

There are more taxes involved in buying and selling real estate than most people realize. That doesn't mean it isn't a fantastic or highly profitable investment. You just need to be aware of these taxes and estimated tax penalties and factor them into your numbers.

It is important to note that every state and county in America can have different taxes and tax rates. The tax impact will also depend on your personal situation and transactions. Always be sure to consult your own tax accountant to get personalized advice on estimated tax penalties.

As a home buyer, you will often pay real estate "excise" taxes as a part of your closing costs. These are based on the price of the property. If you are using a mortgage loan to finance your property, there will also be "intangible tax" on the amount financed. There may also be a "tax service fee" for taking the money from you and sending it to the tax collector.

While you own the property, you will get an annual property tax bill as well. You may pay income taxes on any rent or other revenues generated during your ownership.

When you sell a home, you'll also pay documentary stamps on the deed. This is based on the purchase price. Some of these fees are designed to go back to help the community. That doesn't mean

they are always used appropriately. In Florida, doc stamp proceeds are supposed to go into a fund to support affordable housing. In recent years, the state has tapped millions of dollars of that money to cover up other budget shortfalls. All while housing prices rocket.

States like New York can have additional transfer taxes, including a "mansion tax" which is added on the sale of properties sold for \$1M and more.

Capital Gains Tax

There is another type of tax that applies when selling your house, too. That's capital gains tax. It can be a big one.

If you are selling your personal residence, you will be hit with these additional tax penalties if you resell your home within two years of buying it.

Short-term capital gains taxes are typically taxed in line with your income taxes. This can mean giving up almost 40% of your profit if you're in a high-income tax bracket.

Unless you use smart tax vehicles and exemptions, you will also pay this capital gains tax on any second homes and investment properties you sell.

Long-term capital gains tax also works on a sliding scale. Estimated tax penalties can be up to 20% of your gain as of 2021.

So, if you bought a home for \$1M and are selling for \$2M, you can expect to be paying over \$200,000 to \$400,000 in taxes from your proceeds.

How To Avoid Capital Gains Taxes (Legally)

Fortunately, there are ways to legally avoid taking this massive tax hit right now.

Keep It

Keep your home for at least two years, to benefit from a major exemption. If you have lived in the property for at least two out of the past five years, the first \$250,000 in capital gains is tax-free.

If you are filing as a married couple, it is \$500,000. So, if you bought a property for \$500,000, and are selling for \$1M, after two years and one day of ownership, you won't owe any capital gains tax at all.

If the market isn't attractive for selling at the two-year mark, you can still rent it out for three years and then sell, while still getting this big tax break.

Finance It to A New Buyer

If you don't need all the money from the sale of your property right now, you can sell it on some form of installment contract.

For example, you can sell your home as a rent-to-own, lease option, or land contract deal. You may get a partial down payment in cash now, then monthly payments. You can agree they will cash you out within three years when your tax burden will be lower.

1031 Exchange

If this property is being used as an investment, there is a great tax break if you'll use the proceeds to reinvest in other investment property. Since that is usually the case, you are far overpaying on your taxes if you don't use this break.

A 1031 exchange defers taxes on however much you reinvest in other property. You can even take some cash now and reinvest the rest if you need to. You can continue to reinvest, roll over the profits, and defer the taxes virtually indefinitely.

How much time after selling a house do you have to buy a house to avoid the tax penalty?

There is no longer a limit to how long you have to purchase a new home after selling your last one!

Self-Directed Retirement & Investment Accounts

Did you know you can use your 401k or IRA to invest in real estate? Even if you don't have much in your retirement accounts yet, you can invest through them instead of doing it directly just with cash on hand.

Investing through these accounts means taxes on your gains can be deferred until withdrawals in retirement. Or you may invest tax-free through a Roth IRA.

When To Take The Hit

Don't think it's too late to take advantage of the above breaks. You may still be eligible for them.

Yet, there may be times when you are okay with taking the capital gains tax penalty. This is especially true if your property is likely to depreciate over the next few years. Getting some money now and paying a portion of that in taxes may be a lot better than losing money.

If you're in financial distress and could lose your home or begin racking up financial penalties, then you shouldn't wait and risk losing everything.

Summary

There is a heavy tax penalty for reselling your home within just two years. That estimated tax penalty can be in the high double digits. There are also ways to avoid these taxes legally. Make sure to do your research. ♦

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How to Avoid Delays this Tax Season

The 2022 income tax filing season is under way - and it could be a frustrating one as the Internal Revenue Service says it continues to grapple with pandemic-related delays and other complications. But the agency said there are ways taxpayers can make sure they receive their refunds as soon as possible. Here's what to know about the upcoming tax season and how to avoid delays.

The IRS started accepting and processing income tax returns for 2021 on January 24. But IRS Free File - which "allows taxpayers who made \$73,000 or less in 2021 to file their taxes electronically for free" will open Friday, Jan. 14. This tax season comes nearly three weeks earlier than last year's delayed start of Feb. 12. "The January 24 start date for individual tax return filers allows the IRS time to perform programming and testing that is critical to ensuring IRS systems run smoothly," the agency said. The deadline for most Americans to file their 2021 tax returns or to request an extension is April 18. But residents of Massachusetts and Maine have until April 19 because of the Patriots' Day holiday. The deadline for those who request an extension is Oct. 17.

POTENTIAL DELAYS

The IRS says it's continuing to experience delays in some areas due to the COVID-19 pandemic, including in processing and reviewing tax returns, "live phone support" and answering taxpayers' mail. As of Dec. 23, the IRS said it had a backlog of 6 million unprocessed tax returns, including 2020 returns with errors and returns that require "special handling." All error-free returns received before April 2021 have been processed. Taxpayers still waiting for their 2020 returns to be processed generally do not need to wait to file their 2021 returns. The IRS would normally have fewer than 1 million items in its backlog heading into the new tax season, CBS News reported. But in addition to pandemic-related disruptions, the IRS has been operating with a smaller staff and a smaller budget than usual.

"Planning for the nation's filing season process is a massive undertaking, and IRS teams have been working non-stop these past several months to prepare," IRS Commissioner Chuck Rettig said in a statement. "The pandemic continues to create challenges, but the IRS reminds people there are important steps they can take to help ensure their tax return and refund don't face processing delays."

HOW TO AVOID DELAYS

The IRS urges people to file their tax returns electronically, including with direct deposit information, as soon as "they have everything they need to file an accurate return" to get their refunds as soon as possible. Filing paper returns should be avoided "wherever possible." "Most individual taxpayers file IRS Form 1040 or Form 1040-SR once they receive Forms W-2 and other earnings information from their employers, issuers

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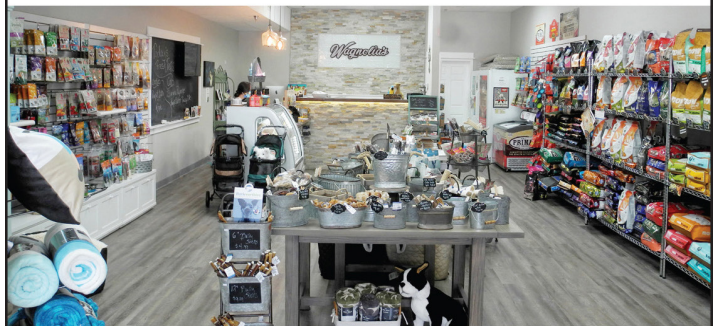
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like state agencies and payers,” the IRS said. The IRS also said it’s especially important this year for taxpayers to make sure they have all the information they need to file a “complete and accurate” return, which helps avoid delays and “later IRS notices.”

“This is especially important for people who received advance Child Tax Credit payments or Economic Impact Payments (American Rescue Plan stimulus payments) in 2021; they will need the amounts of these payments when preparing their tax return,” the agency said. “The IRS is mailing special letters to recipients, and they can also check amounts received on IRS.gov.” The agency recommends organizing all tax records, including Social Security numbers, Individual Taxpayer Identification Numbers, Adoption Taxpayer Identification Numbers and current Identity Protection Personal Identification Numbers, ahead of time. The IRS estimates that most taxpayers should receive their refunds within 21 days of filing if they do so electronically, choose direct deposit and make sure there are no issues on their returns. But returns with potential errors or missing information must be handled by an IRS employee, meaning refunds may take longer.

HELP WITH FILING TAXES

The IRS is also urging people to use its online resources during tax filing season instead of calling for help.

During last tax filing season, the agency said it received more than 145 million calls, which is more than four times as many as during an average year. “Our phone volumes continue to remain at record-setting levels,” Rettig said. “We urge people to check IRS.gov and establish an online account to help them access information more quickly. We have invested in developing new online capacities to make this a quick and easy way for taxpayers to get the information they need.” Some taxpayers can get free assistance “at Volunteer Income Tax Assistance and Tax Counseling for the Elderly locations across the country” or use the Free File program, the IRS said. More resources can be found on its website. “In many areas, we are unable to deliver the amount of service and enforcement that our taxpayers and tax system deserves and needs. This is frustrating for taxpayers, for IRS employees and for me,” Rettig said. “IRS employees want to do more, and we will continue in 2022 to do everything possible with the resources available to us. And we will continue to look for ways to improve.” ♦

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life expectancy cont.

longest life span of all three groups. About 76 out of 100 Hispanic Americans will live until at least 75 years of age, compared with about 70 white Americans and approximately 60 black Americans.

It's not clear why black Americans die sooner. "We haven't identified any real genetic component that would cause this difference," says Anderson. It could be due to culture and diet, and there may be significant environmental factors that contribute.

As a group, a higher percentage of black Americans have heart disease than white Americans, according to the American Heart Association. Although the gap in life expectancy between the black and white population has begun to close — it decreased by 2.3 years from 1999 to 2013, according to the CDC — it still exists. Stress, more limited access to health care, and cultural factors all play a role, says Anderson.

Hispanic Americans may have the longest life span because they are less likely to die from a number of health conditions, including cancer, heart disease, chronic lower respiratory diseases, stroke, diabetes, and suicide, according to the CDC.

Is U.S. life expectancy increasing?

The long-term increase in life expectancy over the past century is largely due to two factors. "From 1900 until 1950 and then from 1950 to 2000, there was a fairly dramatic increase in life expectancy, primarily due to control of infectious diseases," says Anderson, citing significant discoveries in antibiotics and vaccines and improvements in sanitation.

Since 1950, gains in longevity are mostly due to advances in the prevention and treatment of chronic diseases, mainly heart disease and stroke. "There's also been an improvement in the cancer death rates beginning in the mid-1990s," Anderson says. Cardiovascular disease and cancer are the two leading causes of death in the United States, accounting for about 40 percent of total deaths.

Life expectancy has actually declined slightly over the past three years, according to the CDC. Although the CDC says the trend is largely driven by drug overdose and suicide, there is another, more significant factor: the obesity epidemic.

"I think it's fair to say that we are already seeing the impact of obesity on life expectancy," Sun says. "A lot of people out there blamed the opioid crisis or drug overdose for the decrease in life expectancy, but the obesity problem is much bigger."

What are the most important factors that determine how long you live?

"Basically any factor that influences mortality also contributes to life expectancy, because mortality is how life expectancy is calculated," says Sun. Blood pressure, cholesterol levels, body mass index, and diabetes are established risk factors for chronic diseases like heart disease and stroke, and people who have those diseases have a shorter life expectancy.

Okay, I haven't had the healthiest lifestyle, and now I'm over 50. Am I doomed?

"It's never too late to adopt a healthier lifestyle," says Sun.

If a person has spent decades eating an unhealthy diet or being physically inactive, they may or may not have developed certain chronic conditions like diabetes or heart disease. Still, "If those individuals move their diet and exercise habits from the unhealthy end of the spectrum to the healthier side, they can improve their life span," Sun says. "Just follow common sense: no smoking, avoid alcohol or drug abuse, eat a healthy diet, engage in physical activity, ensure proper healthcare coverage, and try to stay positive and optimistic."

If you need more incentive to make lifestyle changes, consider this: Research shows that older adults are enjoying themselves more than just about everyone else. According to a survey of 1,546 Floridians ages 21 to 99, people in their nineties were the most content. The research found that older people were happier and less depressed, and had less anxiety than younger people. ❖

from the Editor cont.

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avoid burnout cont.

While companies can provide sick days and paid personal days, people often have other life needs that aren't covered by paid time off. These may be serious events and emergencies. There are also instances when employees need time to make life-changing decisions, such as moving to another state or going back to school. Unpaid leave can be time well spent for employees to balance the pressures in their personal lives while remaining on good terms with their employers.

These work-life balance tips are guidelines for keeping the stress of career and life ambitions in check. Those who can maintain stability on both fronts are better able to avoid burnout at work. By paying attention to meaningful aspects of their personal lives, people are better equipped to focus on excelling in their careers.

Maintain Balance and Find Professional Success

Being a driven, dedicated, motivated employee is a wonderful thing, but maintaining both happiness and productivity requires a healthy work-life balance. Taking the time to slow down and appreciate the little things can make all the difference. Ensuring that employees know how to avoid burnout at work, taking breaks from the stresses, and finding balance, can allow employees to reach their goals and lead organizations to long-term success and productivity. ❖



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