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Volume 11 • Issue 5

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CareCommunity
Magazine

**Foods for
Stress
Relief and
Cortisol
reduction**

**Dangers
of Vaping**

**Summer
Planning Tips
for Parents**

**Extremely
Active
Hurricane
Season in
2024**

**What Not to
Fix When
Selling Your
Home**

ICARE EXCLUSIVE

Lydia Schmidt

2nd Generation Owner of Schmidt's Optical

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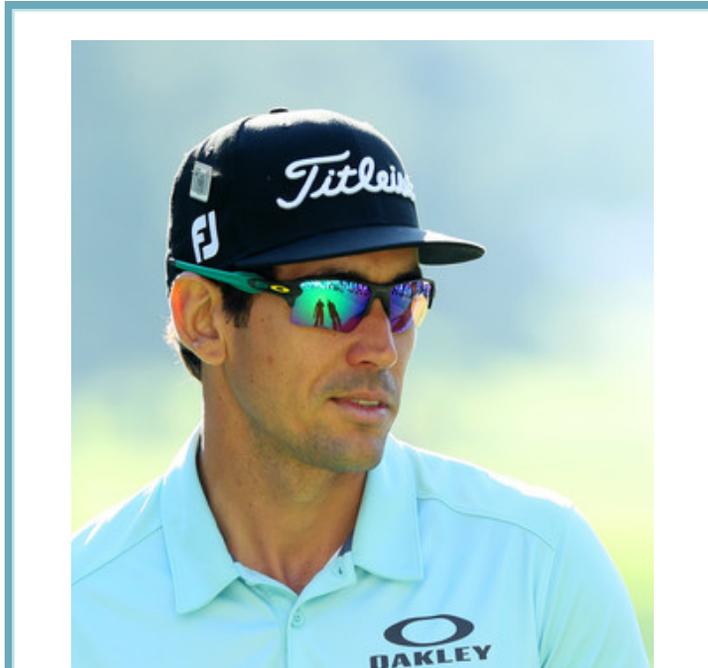
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FROM THE EDITOR

By ANGEL CHAVEZ

God's Glory Revealed In Us? When?

“The Spirit Himself bears witness with our spirit that we are children of God, and if children, then heirs - heirs of God and joint heirs with Christ, if indeed we suffer with Him, that we may also be glorified together. For I consider that the sufferings of this present time are not worthy to be compared with the glory which shall be revealed in us. For the earnest expectation of the creation eagerly waits for the revealing of the sons of God. For the creation was subjected to futility, not willingly, but because of Him who subjected it in hope; because the creation itself also will be delivered from the bondage of corruption into the glorious liberty of the children of God. For we know that the whole creation groans and labors with birth pangs together until now.”

Romans 8:16-23

THE DELIVERANCE AND WELLBEING OF THE WHOLE CREATION DEPENDS ON WHETHER WE CHRISTIANS TAKE THE RESPONSIBILITY TO ALLOW GOD'S GLORY TO FULLY MANIFEST IN US, ALL BELIEVERS. THE STARTING POINT WAS JESUS'S RESURRECTION AND FROM THE RESURRECTION MORNING, TIME IS TICKING. IF WE CHRISTIANS DON'T TAKE UPON OURSELVES SUCH RESPONSIBILITY AND KEEP POSTPONING EVERYTHING TO WHEN WE ARE DEAD, OUT OF THIS DIMENSION, THEN THE WHOLE CREATION WILL KEEP ON GROANING, SUFFERING AND WAITING.

IN THE MEANTIME, THE ENEMY USES ARROGANT PEOPLE, IGNORANT SCHOLARS, POLITICIANS AND MISLEADING EDUCATORS TO EXPAND LIES AND

MISCONCEPTIONS FOR PERSONAL GAIN AND SELF RIGHTEOUSNESS. SO, WHAT DOES THE WORD MEAN WHEN IT SAYS THAT THE WHOLE CREATION IS WAITING FOR THE REVELATION OF THE SONS OF GOD?

When Jesus resurrected, God united in Him heaven and earth. Which means, just like Jesus knew how to work with all the laws of the earth AND at the same time he knew how to work in harmony with the Spiritual laws. For the Spiritual dimension is way much superior and all creation comes and depends on it. That is God's Supremacy.

“...having made known to us the mystery of His will, [God's Will] according to His good pleasure which He purposed in Himself, that in the dispensation of the fullness of the times He might gather together in one all things in Christ, both which are in heaven and which are on earth - in Him [IN JESUS].”

Ephesians 1:9-10

Jesus when in a physical body taught us and showed us how to respect natural laws and work in harmony with spiritual Laws, both are God's. That is why we see Him walking on water, resurrecting the dead, healing, and delivering the sick, feeding the hungry... And then He said that we should do the same and more: “Most assuredly, I say to you, he who believes in Me, the works that I do he will do also; and greater works than these he will do, because I go to My Father.”

John 14:12

BUT, MAKE NO MISTAKE, WE CAN'T DO NOTHING THAT IS IN HARMONY WITH BOTH LAWS AND DIMENSIONS WITHOUT JESUS. THAT IS WHY WE SEE

continued on page 20

COVER STORY

LYDIA SCHMIDT
Schmidt's Optical
& Hearing



16
COVER STORY



12
Best Foods for Stress Relief



22
Misconceptions on Aging

CONTENTS

MARTIN COUNTY • MAY 2024 • VOLUME 11 • ISSUE 5

ON OUR PAGES



5 PARENTING/FAMILIES

>> Articles for parents and children of all ages. Activities, nutritional information and more!



8 SCIENCE & TECHNOLOGY

>> Devices and ideas that help to improve our lives. Scientific & technical information. Product reviews.



10 DIET & NUTRITION

>> Foods that give us what we need to be healthy and energetic. Diet tips. Recipes.



14 FITNESS

>> Ways to improve your health. Advice and information for an active lifestyle.



18 HEALTH & WELLNESS

>> We show you ways to improve your health mentally and physically. Healthy lifestyles.



22 SENIOR LIVING

>> Tips, information and reviews for those who are over 55 years of age.



26 HOME/REAL ESTATE

>> Advice and information, home construction, and real estate. Tips for decorating your home and more.



28 WEALTH/LEGAL/BUSINESS

>> Ways to manage your hard earned dollars as well as legal advice on a variety of topics.



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Summer

Planning Tips for Parents

Source: EDMENTUM.COM

As the school year winds to a close and your child gazes longingly toward the summer months, it is a good time to begin thinking about how to keep them learning over the summer amid fun activities you might have planned. We've compiled a list of general tips for summer planning for parents to keep them on track.

Summer Planning for Parents Tip #1: Check in With Your Child's Teacher

Before the school year ends, check in with your child's teacher to see their academic standing. There may be skills your child has not quite mastered or areas of weakness that could be strengthened.

Ask your child's teachers what they'd recommend doing to work on those skills over the summer months and also some general summer planning for parents tips that your child could benefit from. Edmentum.com recently published an article about parent-teacher conferences that may help you maximize this face-to-face time with your child's teachers.

Summer Planning for Parents Tip #2: Keep a Schedule

One of the more difficult aspects of the summer months is the lack of routines the school day otherwise provides. If your child is not enrolled in a summer program during the day, it can be easy for

them to fall out of a normal routine.

Sit down with your child before the summer begins to set clear expectations of how their days should look. Help your child make a clear schedule of what they will do throughout the day, when to wake up, and when to go to bed. While summer routines don't need to be elaborate or finely detailed, they can at least establish some clear expectations of what your child should do each day.

Summer Planning for Parents Tip #3: Keep Up the Learning

Going along with the schedule idea, set clear times during the day when there can be learning and review. Online courses like Exact Path (K-12) can provide quality, age-appropriate content for your child that matches what they learn during the school year.

Within your schedule, creating 15 to 30 minute blocks of time where your child has focused learning will make a difference in the long run if done consistently.

Summer Planning for Parents Tip #4: Take Educational Outings

Learning doesn't have to be restricted to the home. Take educational outings to places like your local history, science, or art museum. Learn something new and let your child explore a topic of interest. Even vacations and trips can cultivate learning; engage your child by asking them to research the area you will visit and its local history.

Summer Planning for Parents Tip #5: Read, Read, Read

Cultivate a love of reading by taking regular trips to the library. Let your child choose books and get recommendations from the children's or youth librarian. Read alongside your child and encourage a love of reading by exposing them to many great books.

Reading a lot of books can also help your child beat the summer slide. One psychology study revealed that children given access to books over the summer perform 35–40 percent better on reading achievement tests than those without access to books.

Summer Planning for Parents Tip #6: Encourage Hobbies and Passion Projects

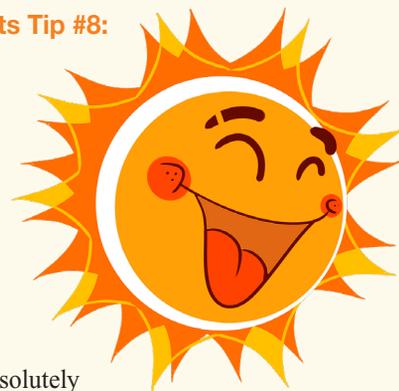
Summer is an excellent time for children to explore hobbies or pursue passion projects they may not have had time for during the school year. Whether it's painting, coding, gardening, or learning a musical instrument, encourage your child to dedicate some time each day to their interests. Designate a specific area in your home where your child can immerse themselves in their hobbies and projects without distractions and provide resources and opportunities for your child to explore various interests. Online resources like DIY.org are designed to inspire creativity and skill-building in children through a wide range of hands-on activities and projects.

Summer Planning for Parents Tip #7: Volunteer Work

Summer offers a great opportunity for children to learn about empathy, compassion, and social responsibility by volunteering in their community. Involve your child in the process of selecting volunteer opportunities and research local volunteer opportunities that align with your child's interests and values. Whether it's participating in a local beach cleanup, volunteering at a food bank, or helping out at an animal shelter, engaging in meaningful volunteer work can be both educational and fulfilling for children.

Summer Planning for Parents Tip #8: Have Fun Together

Lastly, have a little fun with your children. It is summer, after all. Playtime has all sorts of amazing benefits, so be sure to let those summer days be filled with lots of fun in the sun. Remember, a little "do nothing" time is good for everyone. This might seem counterintuitive, but penciling in some lazy time is absolutely a good summer planning tip for parents. ♦





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MARRIED? DIVORCED? WIDOWED?

MARRIED?

- Married couples can claim only one Homestead Property Tax Exemption or residency based exemption.
- If both of you currently own a homesteaded property, either in Florida or anywhere else in the United States, one of the exemptions will need to be removed no later than January 1 after you are married.
- Failure to notify our Office could cause you to not only lose your Homestead Exemption, but also you may be subject to back assessment liens, penalties, and interest.

DIVORCED?

- A Final Judgment for Dissolution of Marriage automatically changes your property ownership from "tenants by the entirety" to "tenants in common." This means each spouse owns 50% interest in the property.
- It is important to understand the Save Our Homes (SOH) benefit allocation between divorcing spouses.
- A divorce can affect who retains the accumulated SOH benefit and in what proportion. Each spouse should understand their agreed upon SOH benefit when they move (also known as "portability").

WIDOWED?

- If you currently benefit from Homestead Exemption and are widowed, you may qualify for an additional \$5,000 exemption off your property's assessed value. This equates to approximately \$100 in annual tax savings.
- To apply for this exemption, please visit our Stuart or Hobe Sound office and provide your Florida driver's license, social security number, and a copy of the death certificate.
- Once you qualify and receive this exemption, you are required to notify our Office if you re-marry as the exemption will be removed.

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"We VALUE Martin!"

A change in marital status can greatly affect the property tax savings you benefit from with the Homestead Exemption. To learn more, please scan the QR codes to view our informational handout and video.



Handout



Video

iCareCommunity Magazine is a Lighthouse to happiness, a Lighthouse along the shoreline of life helping rescue the perishing...
Clifford Huston - Sewall's Point, Stuart, FL

Tax Certificate Sale

Dear Taxpayers of Martin County,

Tax collectors are required to advertise the date when tax certificates will be sold at auction on all parcels of real property upon which taxes are delinquent [Section 197.402, F.S.].

The advertisement must appear in the newspaper once each week for three consecutive weeks prior to the date announced for the tax certificate sale.

This advertised information is required by FLORIDA LAW and is not intended to be embarrassing or intimidating. The notice serves as a reminder to contact this office immediately for payment if your taxes have not been paid for the 2023 tax roll.

4/30/24@4:30pm is the LAST DAY to pay taxes to ensure you are NOT listed in the news.

5/31/24@4:30 pm is the LAST DAY to pay taxes before a certificate will be sold!

Current law provides that taxes on these listed properties will be recovered through the sale of Tax Certificates. Tax Certificates constitute first liens on parcels of real property. They

make it possible for the owner(s) of real property to allow ad valorem property taxes to become delinquent and continue to use their property for two years (or more) before actually paying the bill (plus interest and costs). During this period, investors pay the delinquent tax bills at negotiated rates of interest lending the delinquent property owners' money in order to continue using their property before paying the bill or surrendering the title to the property. The payment of property taxes provides the County, School Board, and municipalities with the revenue to provide necessary services for Martin County taxpayers. Tax Certificates assist in funding the government's expenses in the interim time taxes are delinquent.

The system for collecting delinquent ad valorem property taxes is defined in great detail in the Florida Statutes, Attorney General's Opinions, and Department of Revenue's rules and regulations, per F.S. 197.122, F.S. 197.332, F.S. 197.343, F.S. 197.402, F.S. 197.403, F.S. 197.432. Please help keep your cost and the cost of your government down by paying your property taxes on time. ♦





VICKI DAVIS
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Be a Partner in Democracy, Join Our Team in 2024!



Each election cycle, the Martin County Elections Office depends on civic-minded citizens to give of their time and talents to serve as election workers. These are the dedicated men and women who assist in setting-up the polling precincts, greeting voters and assisting them on Election Day as they participate in the democratic process.

For the upcoming 2024 elections, we are actively recruiting local citizens interested in serving as election workers for Election Day and/or early voting positions, for our three scheduled elections. To become an election worker, an interested individual must meet the following requirements:

- Be a registered Martin County voter
- Attend required training
- Complete orientation
- Remain non-partisan while working the polls
- Work a 14+ hour day

If you are interested in joining our elections team in 2024 and assisting our office in conducting safe, secure and accurate elections, please visit us online at www.MartinVotes.gov and complete the election worker Election Worker Request Form. For further questions, contact Kherrri Anderson, Election Worker Coordinator, at 772-288-5637 ext. 8063. ♦

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Prepare Your Vehicle's Air Conditioning System for Florida's Hot Summers

By TODD HARRIS

Living in sunny Florida means more than just beach days - it also means dealing with scorching temperatures that can take a toll on your vehicle. As summer approaches, it's essential to ensure your car's air conditioning system is ready to keep you cool during those sweltering days. Here are some expert tips to prepare your vehicle for Florida's summer heat:

1. Checking the Air Conditioning System: Your car's air conditioning (AC) system is your best friend during the summer months. To avoid stuffy and uncomfortable rides, follow these steps:

- **Professional Inspection:** If your AC isn't blowing cold air or is making strange noises, it's time for a professional check-up. Visit a trusted auto service shop like Crown Car Care to ensure your AC is working optimally.
- 2. Maintaining Fluid Levels**
 - **Engine Coolant:** Ensure your coolant level is adequate. If it's low, top it up or consider a coolant flush.
 - **Oil:** Check your oil level and change it if needed. Clean oil helps prevent overheating.
 - **Transmission Fluid:** Inspect and replenish transmission fluid as necessary.

3. Choosing the Right Services

While enjoying Florida's beautiful summer weather, don't neglect your vehicle. Regular inspections and maintenance work are essential for a smooth, safe, and comfortable ride. Consider the following services:

- **AC Repairs:** If your AC needs attention, get it fixed promptly.
- **Coolant Flushes:** Keep your engine cool by maintaining the coolant system.
- **Oil Changes:** Fresh oil ensures proper lubrication and prevents overheating.
- **Tire Services:** Rotate, balance, and check tire alignment.

4. Visit Crown Car Care: Don't wait until the heatwave hits to get your car checked. At Crown Car Care, our experienced technicians offer top-quality services to help you enjoy a worry-free summer. Whether you need an AC tune-up, an oil change, or tire service, we've got you covered. Reach out to us today and let us help your vehicle beat the summer heat! Stay cool and drive smart this summer! ♦

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2024 Atlantic Hurricane Season Forecast to be 'Extremely Active' Due to Hotter Oceans and La Niña

The Americas have been told to brace for an 'extremely active' hurricane season this year.

Hurricane researchers at Colorado State University (CSU) in the US are predicting 11 hurricanes in 2024, spurred on by a hotter Atlantic and a switch to 'La Niña' conditions.

This is the most hurricanes ever predicted by the expert unit since it began issuing an April outlook in 1995.

Researchers stress there's still a high degree of uncertainty about how the season will unfold, but are urging residents along the US coastline and in the Caribbean to prepare.

"It takes only one storm near you to make this an active season for you," says Professor Michael Bell, one of the authors of this year's forecast.

How La Niña increases the chance of hurricanes

There are two key factors behind the forecast for a particularly lively Atlantic hurricane season, which runs from 1 June to 30 November.

The first is record warm tropical and eastern subtropical Atlantic sea surface temperatures. Since a hurricane's fuel source is warm ocean water, an active season is clearly on the cards. A warm Atlantic also leads to lower atmospheric pressure and a more unstable atmosphere: prime conditions for hurricanes.

We are currently emerging from an 'El Niño' phase; a naturally occurring seasonal climate phenomenon associated with surface warming of the tropical Pacific Ocean.

El Niño alone does not explain record high ocean temperatures around the world, however - especially not in the Atlantic. "Heat-trapping greenhouse gases are unequivocally the main culprit," WMO Secretary-General Celeste Saulo said recently.

The second factor is that La Niña conditions are set to dominate by the peak of the Atlantic hurricane season from August to October, according to the CSU researchers.

La Niña tends to decrease upper-level westerly winds across the Caribbean. This results in reduced vertical wind shear (variation in wind speeds) which favours hurricane formation.

Given the combined signals of an extremely warm Atlantic and a likely developing La Niña, the forecast team has a "higher-than-normal confidence" at this time of year that America is in for a very active hurricane season.

23 named storms are predicted this year

In total, the CSU Tropical Weather and Climate team is predicting that 23 named storms will strike during the Atlantic hurricane season.

Of those, researchers forecast 11 to become hurricanes and five to reach major hurricane strength - with sustained winds of 111 miles per hour (179 kph) or greater.

Looking back on decades of historical hurricane records, the experts have spotted some similarities to 1878, 1926, 1998, 2010 and 2020 seasons.

"Our analog seasons were all very active Atlantic hurricane seasons," says Phil Klotzbach, senior research scientist in CSU's Department of Atmospheric Science and lead author of the report.

This is the highest prediction for hurricanes that CSU has ever issued with its April outlook.

Before now, the highest number of hurricanes predicted in April was nine. This time last year six hurricanes were predicted. There ended up being seven; the most destructive of which was Hurricane Idalia - which made landfall in the Big Bend region of Florida in August 2023, directly killing eight people and causing \$3.6 billion in damage.

The researchers predict that 2024 hurricane activity will be about 170 per cent of the average season from 1991–2020.

Where is most at risk from Atlantic hurricanes?

Coastal residents like us here in Florida are, as usual, advised to take proper precautions.

The report calculates the probability of major hurricanes (category 3 or greater) making landfall in particular areas.

This year, there is a 62 per cent likelihood of a major hurricane hitting the entire US coastline, dropping to 34 per cent for the US East Coast, including the Florida peninsula.

For Caribbean residents, major hurricane chances stand at 66 per cent.

The team also provides probabilities of named storms, hurricanes and major hurricanes tracking within 50 miles (80km) of: counties along the Gulf and US East Coast, hurricane-prone coastal states, Mexican states, Canadian provinces and countries in Central America and the Caribbean.

Considerable atmospheric changes can occur between April and peak season, and the forecast is only intended to provide a best estimate of activity. Further updates are due on June 11, July 9 and August 6. ♦



HURRICANE PREPAREDNESS



MAKE A PLAN



BUILD A KIT



STAY INFORMED

Create A Hurricane/Disaster Kit Today!

As we stay on the lookout for upcoming storms, think about what to keep on hand in order to be prepared. The Florida Division of Emergency Management recommends that you maintain a well-stocked emergency preparedness kit to last you and your family for a minimum of seven days. Each individual or family disaster supply kit differs based on personal needs. Review the list below for the basic items to include in your kit.

- **Water:** Enough for drinking, cooking and sanitation purposes - pack a minimum of 1 gallon daily per person for 7 days.
- **Food:** Non-perishable packaged or canned food and juices, snacks and foods for those with dietary restrictions (e.g., infants and people with diabetes).
- **Cooking Supplies:** Manual can opener, cooking tools and fuel, paper plates, and plastic utensils.
- **Flashlight and Extra Batteries**
- **Pillows, Blankets and/or Sleeping Bags**
- **Clothing:** Complete change of clothes suitable for the current climate and include sturdy shoes to protect feet from debris or other sharp objects post-storm.
- **First Aid Kit, Prescription Medication, and Other Medicines:** Include a first aid kit and plan to bring medications that you need. After a storm, you may have limited supplies of your prescription medications and your local pharmacy may close. Keep an updated list of each medication you take, its dosing instructions, and the name and contact information of the prescribing doctor.
- **Radio:** Battery operated and NOAA weather radio.
- **Toiletries**
- **Cleaning Supplies:** Garbage bags, moisture wipes and other items.
- **Cash:** Banks and ATMs may not be open or available for extended periods following a disaster.
- **Important Documents:** Store all critical documents in a waterproof container and save electronically. Documents like insurance, medical records, bank account numbers, Social Security card, etc.
- **Contact List:** Keep an updated list of all important contacts, including doctors, friends, relatives, out-of-state friends, or relatives.
- **Special Items:** Assess all family member needs. Plan for infants, elderly and individuals with access and functional needs (e.g., medical items and baby bottles).
- **Pet Care Items:** Proper identification, immunization records, ample supply of food and water, carrier or cage, medications, muzzle and leash, and a photo of you and your pet together to validate ownership.



MICHAEL SYRKUS

for Martin County Commission District 5

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ON AUGUST 20, 2024**



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Paid for by Michael Syrkus for Martin County Commissioner District 5



Best Foods for Stress Relief and Cortisol Reduction

Source: discover.texasrealfood.com

Stress and anxiety are common experiences in modern life, and the foods people eat can have a significant impact on their overall stress levels. The relationship between diet and stress is bidirectional; not only can stress influence food choices, but certain foods have the capacity to affect stress response mechanisms within the body. It is well-documented that some foods may help to reduce stress by stabilizing blood sugar levels, easing tension, and improving brain function.

Particular dietary patterns, such as the Mediterranean diet, which is rich in plant-based foods, have been shown to promote

wellness, including stress reduction. This eating plan focuses on whole foods, including fruits, vegetables, whole grains, lean proteins, and healthy fats, which provide essential nutrients that can help regulate the body's cortisol levels. Cortisol, often called the stress hormone, when elevated chronically, can lead to a host of health issues.

Incorporating nutrient-dense foods into daily meals can support the adrenal glands and manage cortisol. Fatty fish, for instance, is high in omega-3 fats and vitamin D, both of which have properties that aid in stress relief. Similarly, foods that are high in vitamin C, like red peppers and citrus fruits, contribute to the proper functioning of adrenal glands and the stabilization of cortisol levels. Opting for a diet that supports adrenal health not only helps in managing cortisol but also enhances the body's capacity to cope with stress.

Understanding Cortisol

Cortisol is a hormone that plays a crucial role in the body's response to stress and is crucial for maintaining many vital functions.

Functions of Cortisol

The hormone cortisol is produced by the adrenal glands located atop the kidneys. It is often referred to as the "stress hormone," as its levels rise in response to stress. Its functions are vital, including:

- Regulation of blood pressure: It helps to maintain consistent blood pressure levels throughout diverse physical states.
- Reduce inflammation: Cortisol contributes to the reduction of inflammation in the body.
- Blood sugar regulation: It assists with the regulation of glucose metabolism, helping to ensure an adequate supply of blood sugar.
- Immune system modulation: Cortisol acts to modulate the immune system, preventing it from becoming overactive.

Effects of High Cortisol Levels

While cortisol is essential for health, chronic elevation can be problematic:

- Impaired immune function: Prolonged high levels can suppress the immune system.
- Blood pressure elevation: Consistently high cortisol may contribute to sustained high blood pressure.
- Various health issues: Over time, elevated levels can lead to several health problems including, but not limited to, weight gain and mood changes.

Managing cortisol levels through diet, exercise, and stress reduction can aid in maintaining a healthy balance and mitigating the negative effects of high cortisol.

The Stress-Cortisol Connection

Understanding the relationship between stress and cortisol is crucial for managing stress levels and maintaining overall health. Cortisol, commonly known as the stress hormone, plays a significant role in the body's response to stress.

continued next page

How Stress Affects Cortisol

When an individual encounters a stressful situation, the body's immediate response is to release cortisol. This hormone is produced in the adrenal glands and is a key component of the "fight or flight" response, preparing the body to either confront or escape the perceived threat. Cortisol serves to mobilize glucose, supplying energy to muscles, and it can also suppress non-essential functions like digestion and growth processes during acute stress.

Stress, particularly chronic stress, can lead to a continuous state of increased cortisol levels. This prolonged elevation can disrupt the body's natural balance and is linked with a range of health issues, such as anxiety and depression.

Symptoms of Elevated Stress Levels

Increased cortisol from persistent stress may present several symptoms, indicating heightened stress levels. Some common symptoms include:

- **Fatigue:** Despite adequate rest, an individual may still feel chronically tired.
- **Weight gain:** Cortisol can impact appetite and craving for high-calorie foods, which can contribute to weight accumulation.
- **Difficulty concentrating:** High cortisol levels can affect cognitive functions, leading to challenges with focus and memory.
- **Mood swings:** Fluctuating cortisol can result in emotional instability, irritability, or feelings of anxiety and depression.
- **Sleep disturbances:** Stress can interfere with sleep patterns, resulting in insomnia or non-restorative sleep.

Recognizing these symptoms can help individuals to identify and address chronic stress and to take actions to regulate cortisol levels effectively.

Diet and Cortisol Reduction

Balancing cortisol levels is essential for reducing stress, and the diet plays a pivotal role in achieving this. Certain foods have properties that can help stabilize cortisol, while others can inadvertently elevate it.

Foods that Lower Cortisol

Consuming a diet rich in specific

nutrients can help lower cortisol levels.

Here's a list of stress-relieving foods:

- **Vitamin C-rich Foods:** They include red peppers, kiwi, citrus fruits, and strawberries, which help maintain cortisol balance.
- **Omega-3 Fatty Acids:** Fatty fish like salmon and mackerel contribute to cortisol reduction.
- **Dark Chocolate:** Moderation is key, but dark chocolate contains flavonoids that may reduce cortisol.
- **Bananas:** These fruits contain potassium, which helps manage cortisol levels.
- **Leafy Greens:** High in magnesium, leafy greens like spinach aid in cortisol control.
- **Probiotics and Fermented Foods:** Yogurt, kefir, and sauerkraut boost gut health, indirectly supporting cortisol balance.
- **Green Tea:** It contains theanine, which can have a calming effect and help reduce stress hormones.

Red Peppers, Citrus Fruits High in Vitamin C
Salmon, Mackerel Contain Omega-3
Dark Chocolate Flavonoids present
Bananas Source of Potassium
Spinach, Kale Rich in Magnesium
Yogurt, Kefir Provide Probiotics
Green Tea Contains Theanine

Foods to Avoid

Conversely, some foods can increase cortisol levels and should be approached with caution:

- **Sugars and Sweets:** These can spike cortisol levels.
- **High-Fat Foods:** Unhealthy fats, in particular, should be limited.
- **Caffeine:** Excessive caffeine can raise cortisol levels.
- **Alcohol:** It can interfere with sleep and potentially raise cortisol.
- **Processed Foods:** Often high in sugars and unhealthy fats, which can affect cortisol.

Sugary Snacks Can increase cortisol levels
High-Fat Foods Unhealthy fats raise cortisol
Coffee Drinks Caffeine spikes cortisol
Alcoholic Beverages Interferes with sleep/cortisol
Processed Foods Sugars and fats affect cortisol

Incorporating beneficial foods while avoiding those that can interfere with cortisol levels can be an effective strategy in stress management.

Influence of Nutrients on Stress

The intake of specific nutrients can profoundly affect stress levels, particularly magnesium and omega-3 fatty acids, which play significant roles in managing stress and reducing cortisol in the body.

Magnesium-Rich Foods

Magnesium acts as a cofactor for numerous enzymatic reactions necessary for proper nervous system function. It can help manage stress by maintaining healthy brain function and mood. Foods high in magnesium include spinach, swiss chard, dark chocolate, pumpkin seeds, almonds and cashews.

In addition to these, grains and legumes can contribute to adequate magnesium intake, potentially supporting the body's ability to cope with stress.

Omega-3 Fatty Acids and Stress Relief

Omega-3 fatty acids are known for their anti-inflammatory properties, which can help reduce systemic inflammation linked

see "BEST FOODS" page 20



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Your Life and Health

Sitting Disease

Source: lifeandhealth.org



Do you know what your health pitfalls are? We're all in danger of developing unhealthy habits if we don't pay attention. For example: sitting. It seems harmless; you may be doing it now. But sitting too much can actually result in serious consequences for your health.

A sedentary lifestyle - specifically sitting for long periods through the day-carries significant health risks. An article published in *BMJ Open* found that sitting for more than three hours a day could reduce a person's life expectancy by two years. Inactivity increases the risk of many diseases such as obesity, heart disease, high blood pressure, anxiety, and depression.

Our bodies are trying to tell us that they weren't designed to remain still all day. They were made to move.

Americans used to be very active. Just 150 years ago, half of U.S. citizens lived on farms and 90 percent were connected to agriculture in some way.

Times have changed. Today, less than 2 percent of Americans live on farms. We've transitioned from plowing fields and feeding livestock to sitting at desks and tapping away at our keyboards. The sedentary lifestyle, also known as sitting disease, has become a serious national health threat.

Unfortunately, sitting disease can't be cured by simply jogging in the morning or hitting the gym several times a week- although this is a healthy start. Studies suggest that we need to be active multiple times throughout the day to avoid the effects of sitting disease.

Here are some simple tips for getting out of your seat and back on your feet:

- Stand up or pace when talking on the phone
- Choose a far-away parking space
- Take the stairs instead of the elevator
- Ask your boss to let you work at a standing or treadmill desk
- Walk over to someone to ask question instead of yelling across the room.
- Go for a quick jog or walk in the morning, at lunch, and after work
- Stand when talking to a friend or colleague, or when performing simple tasks such as reading, folding laundry, or practicing an instrument
- Clean and do yard work, these provide practical exercise

How much time should you spend on your feet to avoid sitting disease? Dr. James Levine, an endocrinologist and professor of medicine at the Mayo Clinic, says: "No one knows for sure, but if you've been sitting for an hour, you've been sitting for too long... you should be up for 10 minutes of every hour".

So why not start today? Join the fight against sitting disease to improve your health and prolong your life! Stand up and get moving! ♦

The Biggest Loser And How To Fight Against Our Bodies' Desire To Keep The Same Old Weight

Source: lifeandhealth.org

Let's be real. Most reality TV shows are nothing close to reality and they demonstrate characteristics that we wouldn't want to teach our kids. But, is there anything we can learn from them? A recent study published in the journal *Obesity* followed contestants for 6 years after the show ended. What they discovered was frightening.

The majority of contestants gained their weight back.

While many of you might not be surprised by their weight gain, the reasons for it are not as simple as you may have thought. You probably think the contestants regressed because of:

- A general lack of willpower.
- Their return to old habits.

While they're both true, they aren't the whole reason.

Researchers of the 6-year study didn't just observe the contestants, they also measured their basal metabolic rates at the start and throughout the study. What they found is that, as the contestants lost weight, their bodies slowed their own metabolism down so that they were burning less calories, thus making it harder for them to keep the weight off or lose more weight. One contestant had dropped down to eating 800 calories a day, but was still slowly regaining weight! I cannot think of a more depressing situation than starving yourself, and then seeing your weight creep up anyway. What else could you do?

But let's think about this for a moment. Why did this happen? Why did their metabolic rates slow down?

There's a two-part answer to this.

Answer 1: It had to.

With less mass on the contestants' bodies, they required less energy to do routine activities like walking. A simple way to look at this (physicists, please forgive this oversimplification) is work, where work (energy expended) equals mass x distance. As mass decreases (weight is lost) work reduces, less calories are needed, and less are burned.

Answer 2: Homeostasis.

It seems that beyond the idea of answer 1 above, the body tries to conserve energy. There are many ways to look at this, but first, look at it as a survival mechanism. Maybe the body thinks it's starving so it slows everything down, just in case it can't find food. Maybe it's just becoming more efficient, similar to how doing the same workout day after day leads to a plateau in weight loss, performance and muscle growth.

The other idea, which I think is the likeliest, is the idea of homeostasis. The body is used to being a certain weight so it naturally wants to stay close to that weight. How many of us

have lost the same frustrating 20 pounds, over and over again? Our body seems to want to rebound to the same weight! Why is this? The body "likes" a certain comfortable "set point," just like how we always tune our A/Cs or heaters to a specific temperature in our homes and cars.

This means that as we lose weight, our bodies will fight against us! But instead of being disheartened by this, what can we do to succeed in our individual health journeys?

How to succeed in sustaining your improved health

First off, luckily most of us are not super-obese like the contestants in the *The Biggest Loser* so it likely won't be as difficult for us as it was for them. Here are some points to consider on your journey:

1. It's not just about willpower. As you get healthier, it grows to make progress. Your body is adapting to the new changes, so you will have to adapt as well.

2. Exercise is critically important. The researchers didn't focus on the theme of exercise in the study because it wasn't their main point, but a major change besides the drop in basal metabolic rate was the change in exercise. During the show, contestants had a personal trainer and worked out for an impractical 6-8 hours a day. When they left the ranch at the end of the show, they had to return to their real lives. "Real life" typically involves a combination of jobs, kids, errands, etc. that does not allow for the same 6-8 hours of exercise. Remember exercise burns calories and increases your metabolic rate not just while you are exercising, but beyond.

3. You should expect, plan for, and not get depressed as your progress slows down or plateaus. What this means is that *you need to change your program if you want to continue to progress*. Everyone can eat better, exercise more, sit less, sleep more (yes, sleep helps you lose weight) to fight back against your body's desire not to change.

4. Finally, and this is probably the most important point, if homeostasis is so important and hard to fight against, then it's critical to set your body's "sweet spot" or "normal" body weight as early as possible. What I'm

referring to is our children. Childhood obesity is a tremendous problem. Yes, we need to improve our own health, but also help our kids, families, friends, co-workers become as healthy as possible as early on as possible so that they don't have to fight discouraging battles when they get older. You may feel bad saying "no" when your kids ask for ice cream, but if you really love your children, rest assured that your "no" is helping them avoid a lifetime of chronic illnesses and the chronic "battle of the bulge" that many of us currently face. ♦



T H E D A N G E R S O F V A P I N G



Vaping is often marketed as a safer version of tobacco smoking. As regulations became widely introduced across the world to encourage people to stop smoking tobacco, such as a ban on smoking indoors in public spaces, the number of smokers finally began to fall. However, vaping emerged in its place.

With little scientific evidence available at the time e-cigarettes were launched pertaining to their safety and health risks, vaping became a modern, 'healthy' version of smoking. Now, research shows that vaping carries similar health risks to smoking tobacco. E-cigarettes contain and emit multiple toxic substances and put users and those around them at increased risk of multiple serious health conditions including lung disease.

Here, we discuss the various studies that have recently been published that highlight the dangers of vaping to health, particularly lung health.

Vaping is not a risk-free alternative to smoking

Tobacco kills as many as half the people who use it. The World Health Organization states that "the tobacco epidemic is one of the biggest public health threats the world has ever faced". It claims the lives of over 8 million people each year. Fortunately, efforts to protect human health by encouraging people to quit or not take up smoking have finally begun to reduce the number of tobacco users worldwide.

Since 2020, the number of smokers has dropped by approximately 60 million and for the first time, the number of male smokers dropped in 2019. However, this reduction in tobacco users is being balanced out by rapidly rising numbers of users of e-cigarettes as the vaping market positions itself to attract would-be smokers and ex-smokers. While at first vaping may have seemed to carry fewer health risks, with smokeless use, a growing body of research is proving that vaping may potentially carry as many health risks as tobacco smoking.

Early studies suggest vaping is connected to multiple lung illnesses

Multiple studies have been published recently that highlight the many health risks associated with vaping. A recent study

conducted at the University of North Carolina demonstrated the toxicity of propylene glycol and vegetable glycerin, two primary ingredients found in e-cigarettes. Vaping, therefore, may cause cell damage in multiple tissues, but given that it is inhaled, the lungs are majorly at risk of cell damage from exposure to these ingredients.

Further studies have more clearly defined the link between vaping and lung damage. Dangerous chemicals, such as acetaldehyde, acrolein, and formaldehyde, are all common in e-cigarettes. Acetaldehyde can cause severe damage to the lungs and cause cancer, as well as impairment to brain activity and memory.



Acrolein is a common herbicide used as a weed killer. It is also known to damage the lungs, causing pulmonary edema, lung hemorrhage, and death. It is also known to cause chronic obstructive pulmonary disease (COPD) and potentially causes asthma and lung cancer. Formaldehyde, typically used as a preservative in embalming fluids, has been shown to cause asthma attacks and other respiratory symptoms. Additionally, studies have shown this group of chemicals, aldehydes can cause lung disease and heart disease.

continued next page

Overall, research into the impact of vaping on lung health is still in its infancy. Given the significant lag times involved (going by tobacco smoke data the effects of vaping may not be fully apparent until years later, perhaps two decades) we may have to wait to discover the full impact of vaping on the lungs, although, the emerging evidence indicates that vaping has a significant negative impact on health and is likely to increase the risk of several lung illnesses as well as other diseases.

Scientists feel strongly that more research is needed in this area to collect more evidence that may help to protect people from the negative effects of vaping.

Second-hand vaping

One perceived benefit of vaping over smoking tobacco is that it poses fewer health risks to those in the vicinity of the smoker. However, back in 2016, the US Surgeon General stated that the second-hand emissions of vaping contain products that are seriously damaging to health, such as nicotine, ultra-fine particles, flavorings such as diacetyl that research as associated with lung disease, volatile organic compounds (VOCs) such as benzene (a chemical found in car exhaust fumes) that have been linked to lung cancer, and heavy metals, exposure to which has also been shown to increase the risk of developing lung cancer.

The US Surgeon General and the National Academies of Science, Engineering, and Medicine have both highlighted the dangers to health posed by inhaling secondhand e-cigarette emissions. People surrounding those who are vaping are also breathing in a cocktail of dangerous chemicals, something which most people are not aware of and, therefore, do not take measures to protect themselves.

It is entirely possible that in the near future the world will be dealing with a vaping epidemic, similar to the tobacco epidemic it is currently fighting. The evidence so far indicates that vaping increases a person's risk of many serious diseases, as well as putting those around them at increased risk. It is recommended that tighter restrictions and regulations are needed for vaping products as a first step to protecting human health. ♦



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A Journey Through Vision and Sound in Stuart, FL

Nestled in the heart of Stuart, Florida, Schmidt's Optical and hearing has been a cornerstone of the community for the past 46 years. The journey began in 1978 when founder Brian Schmidt opened the doors of the establishment, driven by a passion for optics and a commitment to exceptional customer service. Today, the legacy continues with Lydia Schmidt, Brian's eldest daughter, taking the reins as owner and infusing the business with a fresh energy and a modern vision.

Brian Schmidt's venture into the optical and hearing care industry marked the start of a legacy that has endured for nearly half a century. From its inception, the focus was on building meaningful connections with customers, fostering trust, and delivering top-notch eyecare and hearing services. Fast forward to the present day, and Lydia Schmidt carries forward her father's vision, ensuring that Schmidt's Optical and Hearing remains a trusted name in the Stuart community.

What distinguishes Schmidt's is its dedication to providing the largest selection of optical eyewear and Sunwear. Situated in Stuart, this optical haven caters to diverse tastes and styles, offering a vast array of frames that range from classic to contemporary. The Sunwear collection is equally impressive, featuring top brands and the latest trends in sunglasses. With such a diverse selection, customers can find eyewear that not only enhances their vision but also complements their individual style.



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Behind the scenes at Schmidt's Optical and Hearing is a full onsite lab that plays a crucial role in delivering exceptional service. The lab is equipped to handle a wide range of lens options, ensuring that customers have access to the latest optical technology. What sets Schmidt's apart is not just the quality of their products but also the efficiency of their

services. The lab's quick turnaround time ensures that customers can rely on Schmidt's for prompt and reliable service without compromising on excellence.

Beyond eyecare, Schmidt's Optical and Hearing extends its expertise to hearing care, recognizing the importance of both vision and sound in our sensory experience. The establishment offers comprehensive hearing care services and the top 6 leading manufactures to better serve hearing needs and budgets. Schmidt's team understands the significance of optimal hearing in daily life, and their personalized approach ensures that each client receives the attention and care they deserve.



Dennis Serrano Lab Manager

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Schmidt's Optical and Hearing stands as a testament to the enduring power of vision and sound in shaping our experiences. From its roots with founder Brian Schmidt to the present under Lydia Schmidt's leadership, the establishment continues to be a beacon of quality, variety and exceptional service in Stuart, Florida. With the largest selection of eyewear, a state-of-the-art lab, and a commitment to hearing care, Schmidt's remains a trusted destination for all aspects of optical and auditory well-being, solidifying its position as a cherished and integral part of the Stuart community. ♦



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best foods cont.

to stress. These fatty acids, particularly EPA and DHA, are pivotal for brain health and can aid in the regulation of stress hormones like cortisol. Key sources of omega-3s include fatty fish (salmon, mackerel, sardines), chia seeds, flaxseeds and walnuts.

By incorporating these foods into one's diet, individuals may experience a beneficial impact on their stress levels and an overall reduction in inflammation.

Physical and Mental Approaches

Managing stress effectively often involves both physical activity and mental techniques. These strategies are aimed at reducing the body's stress responses and enhancing overall well-being.

Exercise and Stress Reduction

Regular exercise is a powerful stress reliever. It not only improves physical health but also boosts mental health, helping to manage stress. Exercise increases the production of endorphins, the body's natural mood lifters, which can lead to stress reduction and improved emotional well-being.

- **Types of Exercise:** Aerobic activities like running, swimming, and cycling, as well as strength training and yoga, can relieve stress.
- **Frequency:** Most health experts recommend at least 150 minutes of moderate-intensity exercise per week.



Mindfulness and Stress Management

Mindfulness involves maintaining a moment-by-moment awareness of thoughts, feelings, bodily sensations, and the surrounding environment. The practice of mindfulness meditation has been shown to reduce stress and anxiety.

- **Techniques:** Deep breathing, guided imagery, and body scan meditations are common methods.
- **Benefits:** These practices can lower cortisol levels, enhance concentration, and promote a state of relaxation.
- **Self-care:** Incorporating mindfulness into daily routines can be a part of self-care, helping individuals to manage stress better.

The Role of Sleep in Managing Stress

Quality sleep is essential for managing stress levels and

maintaining balanced cortisol, the body's stress hormone. Poor sleep can lead to an increase in cortisol, which may exacerbate stress and anxiety.

Sleep Quality and Cortisol

High cortisol levels can interfere with the body's ability to enter deep sleep stages, leading to poor sleep quality. The relationship between sleep and cortisol is bidirectional: elevated cortisol levels can cause sleep disruptions, and insufficient sleep can raise cortisol production. A good night's sleep helps in regulating cortisol levels by normalizing the body's stress response. It's been shown that during periods of adequate sleep, cortisol levels naturally decrease, facilitating better stress regulation.

Tips for Improving Sleep

- **Establish a Regular Sleep Schedule:** Going to bed and waking up at the same time every day aids in regulating your body's internal clock.
- **Create a Sleep-Inducing Environment:** Ensure your bedroom is dark, quiet, and cool to promote deeper sleep.
- **Limit Stimulants:** Reduce intake of caffeine and alcohol, especially in the hours leading up to bedtime.
- **Wind Down Rituals:** Engage in calming activities before bed, like reading or practicing relaxation techniques such as deep breathing.
- **Manage Stress:** Incorporate stress reduction practices during the day to prevent high cortisol levels that can hinder sleep, such as mindfulness meditation or light exercise.

By prioritizing sleep quality and adhering to these tips, individuals can promote the natural decline of cortisol levels during the night and help manage their overall stress levels.

Supplements and Herbal Teas

Supplements and herbal teas can effectively aid in stress relief and cortisol reduction. They contain compounds that may regulate stress hormones and provide a calming effect.

Adaptogens and Cortisol Regulation

Adaptogens are a class of herbal supplements known to help the body resist stressors. Ashwagandha and Rhodiola rosea are prominent adaptogens that contribute to cortisol regulation. They work by modulating the adrenal system's response to stress, thereby potentially reducing cortisol levels.

- Magnesium, an essential mineral, also supports this process by assisting in response system.
- Vitamins B and C are believed to aid the functioning of adrenal glands and the overall management of stress.

Beneficial Teas for Stress Relief

Herbal teas are widely recognized for their soothing properties and their role in stress relief. Specific teas stand out for their therapeutic benefits:

continued next page



- **Chamomile Tea:** This tea is known for its natural relaxing and sedative effects, which may help to alleviate stress and anxiety.
- **Green Tea:** It contains the amino acid theanine, promoting relaxation. Ginger Tea may assist in digestion and reduce nausea.

Drinking these teas can offer a comforting ritual, which, in itself, may reduce stress levels.

Lifestyle Factors Affecting Cortisol

The concentration of cortisol in the body is influenced by various lifestyle factors ranging from environmental exposures to daily habits that manage stress.

Impact of Nature and Environment

Engaging with nature has a profound impact on physical health and cortisol levels. Studies indicate that spending time in green spaces or engaging in activities like gardening can lower cortisol concentrations. Nature serves as a calming agent, potentially reducing the risk of chronic diseases such as heart disease and type 2 diabetes by promoting relaxation and stress reduction.

Managing Stress in Daily Life

A person's daily routine significantly affects cortisol. Incorporating stress-relieving practices such as yoga, meditation, or even simple deep-breathing exercises can help maintain mental health and a balanced metabolism. Adequate nutrition is also crucial; a balanced diet supports wellness by providing the body with the necessary nutrients to combat the symptoms of stress. Regular physical activity is another essential aspect, as it can positively influence stress levels and overall physical health.

Conclusion

Incorporating a variety of foods into one's diet can contribute significantly to managing stress and lowering cortisol levels. Individuals seeking stress relief and cortisol reduction should consider adopting a holistic approach to their nutritional habits. By making well-informed choices, one can foster comprehensive care for their body and mind.

Key Takeaways:

- **Balanced Diet:** A Mediterranean diet, rich in fruits, vegetables, whole grains, and healthy fats, has been associated with stress mitigation.
- **Omega-3 Fatty Acids:** Foods such as fatty fish play a crucial role in cortisol modulation.
- **Antioxidants and Phytonutrients:** Berries, citrus fruits, and leafy greens can enhance the body's response to stress.
- **Mindful Selection:** Opting for foods that support cortisol balance, such as those containing vitamin C and other essential nutrients, is beneficial.

Consumers are encouraged to integrate these dietary considerations seamlessly into their everyday lives. To maximize the potential for stress relief and cortisol reduction, individuals may seek guidance from health professionals to tailor their diet to their specific needs. This ensures an approach that not only targets stress but also upholds overall well-being. ♦



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from the Editor cont.

SMART PEOPLE DOING STUPID THINGS. COULD I BE MORE SPECIFIC? If I ask a 3 or 4 year old to tell me whether a new born baby is a boy or a girl, the little boy will go and check the baby's plumbing and he will come back and say is a boy or a girl accordingly. But if you ask some politicians, some scholars and some doctors and bad educators, they say 'be whatever you feel like being'. That is how the enemy destroy God's precious creation, they work under the influence of the prince of the air.

And then, the prince of the air uses another group of people, or the same, ignorantly and arrogantly trying to correct God in how to manage the universe, but these scholars, everyone down the line are not in charge of their own breathing, neither their own bowel movements. Is that stupid? They only understand a few laws of this dimension and don't know how to harmonize with the Spiritual Laws, because they themselves are out of harmony with God, Jesus, The Holy Spirit, and The Word! In the meantime, the whole creation is waiting for the Christian to fully manifest God's Glory. We should Pray! ♦

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, delivers and heals all my being right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law: "That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation." Romans 10:9-10

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10 Misconceptions About Aging

Source: NIA.NIH.GOV



Many people make assumptions about aging, what it is like to grow “old,” and how older age will affect them. But as we get older, it is important to understand the positive aspects of aging as well as its challenges. Research has shown that most individuals can help preserve their health and mobility as they age by adopting or continuing healthy habits and lifestyle choices. Read on to learn about 10 common misconceptions related to aging and older adults.

1. Are depression and loneliness normal in older adults?

Depression is not a normal part of aging. However, as people age, some may find themselves feeling isolated and alone. This can lead to feelings of depression, anxiety, and sadness. Persistent feelings of depression and loneliness can lead to a decline in physical and mental functioning. These feelings are not normal and shouldn't be treated as such.

Growing older can have many emotional benefits, such as long-lasting relationships with friends and family and a lifetime of memories to share with loved ones. In fact, some studies show that older adults are less likely to experience depression than young adults. However, it's important to know that older adults with depression may have less obvious symptoms or be less likely to discuss their feelings. Depression is a common and potentially serious mood disorder, but there are treatments that are effective for most people.

2. Do people need less sleep as they get older?

Older adults need the same amount of sleep as other adults: seven to nine hours each night. However, the quality and quantity of sleep can decline with age. Older adults may find themselves having a harder time falling asleep and staying asleep. Getting enough sleep can help most people stay healthy and alert. Adequate sleep can also help reduce the risk of falls, improve overall mental well-being, and have many other benefits.

3. Can older adults still learn new things?

Yes! Older adults still have the ability to learn something new, create new memories, and improve their performance in a variety of skills. While aging does often come with changes in thinking, many cognitive changes are positive, such as having more knowledge

and insight from a lifetime of experiences. Older women playing the piano trying and learning new skills may even improve cognitive abilities. For example, one study found that older adults who learned quilting or digital photography had improved memory. Seeking out new social connections with others and engaging in social activities, such as a dance class or book club, can keep your brain active and may also boost your cognitive health.

4. Is it inevitable that older people will develop dementia?

No, dementia is not a normal part of aging. Although the risk of dementia increases as people grow older, it is not inevitable, and many people live into their 90s and beyond without the significant declines in thinking and behavior that characterize dementia. About one-third of people over age 85 develop some form of dementia, meaning that about two-thirds do not. Occasionally forgetting an appointment or losing your keys are typical signs of mild forgetfulness, which is a common part of normal aging. Nevertheless, talk with a doctor if you have concerns about your memory and thinking, or notice changes in your behavior and personality. These problems can have a range of different causes, some of which are treatable or reversible. Finding the cause is important for determining best next steps.

5. Should older adults avoid exercise and physical activity so they don't get injured?

Exercise and physical activity can be good for a person's health at any age! As people age, they may think exercise could do more harm than good, especially if they have a chronic condition. However, studies show that most people have a lot more to gain by being active — and a lot to lose by sitting too much. Often, being sedentary or inactive is more to blame than age when older adults lose the ability to do things on their own.

Almost anyone, at any age and with most health conditions, can participate in some type of exercise or physical activity. In fact, exercise and physical activity may help manage some chronic conditions. Staying active can be great for a person's mental and physical health. Tai Chi and similar mind-body movement practices have been shown to improve balance and stability in older adults, which can help maintain independence and prevent falls. Resistance training, such as using exercise bands, is also an effective way to build muscle and reduce the risk of falling.

6. If a family member has Alzheimer's disease, will I develop it, too?

A person's chance of developing Alzheimer's disease may be higher if they have a family history of dementia because some genetic variants are known to increase risk. However, having a parent or other close family member with Alzheimer's does not necessarily mean that a person will develop the disease. Learn about your own unique family health history and talk with your doctor about any concerns.

In most cases, a person's risk of Alzheimer's is influenced by a combination of factors, including the effects of multiple genes. Environmental, lifestyle, and health factors - such as hypertension, exercise, diet, exposure to pollutants, and smoking - can also affect a person's risk. While inherited genes are beyond control, people can take steps to stay healthy as they age, such as getting regular exercise, managing high blood pressure, and not smoking.

continued next page

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7. Now that I'm older, will I have to give up driving?

Not necessarily. Physical and cognitive changes can occur with age that may affect a person's ability to drive. These may include slower reactions, diminished vision or hearing, and reduced strength or mobility. However, not all people experience these changes and may still be safe behind the wheel in their later years. As the U.S. population ages, the number of licensed older adults on the road will continue to increase. Older woman in her car backing out of a parking spot. In 2020, there were 48 million licensed drivers over the age of 65, a 68% increase from 2000. The question of when it is time to limit or stop driving should not be about age; rather, it should be about one's ability to drive safely. This article can help determine if you or a loved one needs to limit or stop driving. Talk with your doctor about any health and driving concerns.

8. Is osteoporosis only a problem for women?

No, although osteoporosis - a condition that makes bones more fragile and prone to breaking - is more common in women, this disease also affects and could be underdiagnosed in men. While men may not be as likely to have osteoporosis because they start with higher bone density than women, one in five men over the age of 50 will have an osteoporosis-related fracture. By age 65 or 70, men and women lose bone mass at the same rate.

Many of the factors that put men at risk are the same as those for women, including family history, insufficient calcium or vitamin D, and too little weight-bearing exercise. Low levels of testosterone, too much alcohol, taking certain drugs, and smoking are other risk factors.

9. Am I "too old" to quit smoking?

No matter how old you are or how long you have been smoking, quitting at any time improves your health. Benefits to quitting may include fewer illnesses such as colds and the flu, breathing more easily, and having more energy.

Some of the benefits of quitting are almost immediate. Within a few hours, the carbon monoxide level in your blood begins to decline and, in a few weeks, circulation improves and lung function increases. Over time, quitting can also lower heart rate and blood pressure. Additionally, quitting smoking lowers the risk of cancer, heart attack, stroke, and lung disease. Quitting will also reduce risks related to secondhand smoke exposure for other family members or caregivers in the home. It is never too late to reap the benefits of quitting smoking and set a healthy example for your family and friends.

10. If my blood pressure goes down, can I stop taking my medication?

High blood pressure is a very common problem in older adults - especially those in their 80s and 90s - and can lead to serious health problems if not treated properly. If you take blood pressure medicine and your blood pressure goes down, it means your medicine is working. However, it is very important to continue treatment long-term. If you stop taking your medicine, your blood pressure could rise again, increasing the risk for health problems such as stroke and kidney disease. Make sure to have your blood pressure checked regularly and work with your doctor to help keep it under control. ♦

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Doomsday Diva - 75 and Still Alive

Source: 3RDACTMAGAZINE.COM - ANNIE CULVER

A decade ago, I was anointed Doomsday Diva.

It started when my ex-husband calmly explained the world was supposed to end on my 65th birthday. That's precisely how he put it when we bumped into each other at a memorial service for a mutual friend.

I rolled my eyes, shrugged, and mumbled that my winter solstice birthday often was the focus of appropriations, mystical and otherwise. It's the longest night of the year in the northern hemisphere, after all.

Then I read about 2012, the flop of a film about the cataclysmic end of the world on December 21, 2012. I decided I'd better do an Internet search for 12-21-12. I found T-shirts, ball caps, coffee mugs and other paraphernalia to commemorate my 65th birthday, plus a veritable cult preparing for nothing short of the apocalypse. There was even a countdown clock that registered the seconds until I turned 65. It all creeped me out.

I collected more gloomy particulars on 12-21-12. It seems that date was a matter of galactic alignment that marks the end of the world as we know it on the Mayan calendar.

It was a topic of much debate, however. Some said there would be a spiritual transition - a shift in human consciousness - and perhaps materialism rather than the material world would disappear on my 65th birthday. What, no presents or cake?

The truth is, everybody gets so caught up in the last gasps before Christmas that a Dec. 21 birthday gets short shrift anyway. The only well-attended birthday party I had was for my half birthday on the summer solstice. And presents? I was numb from more than my share of two-fers - a single gift combining birthday and Christmas.

Enough pity party. Let's get back to those foresighted Mayans. As 12-21-12 edged closer, I checked in with Johanna (Corn) MacPherson, a longtime Seattle astrologer who sadly passed away since then. I asked MacPherson why the Mayans didn't pick a date with a more rarefied ring, like 12-12-12.

"Numerology is all accident, not reason. It couldn't be as deliberate as 12-12-12," she said.

Everything I looked forward to at 65 - Medicare eligibility, the possibility of retirement, senior discounts - might evaporate along with life as we knew it. I kept hearing astrologer MacPherson's confident voice offering a wee glimmer of hope. "The whole world is going entrepreneurial and you are no exception," she said.

"You're making this up," I protested.

"Nope," she countered. "I'm not."

She said it was more likely 12-21-12 would bring down commerce in some way and create a transformation of values in the years to come. I suspect MacPherson would have been amazed to watch the pandemic dry up central business districts everywhere and see workers abandon offices to hole up in their homes. ♦



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Don't Fix These 7 Things When Selling Your Home

Accepted real estate wisdom says that houses in good condition bring in higher prices than houses in not-so-great condition. While that is generally true, it's possible to "over-improve" a home to the point of losing money if the return doesn't match the investment.

It is recommended that sellers contact an experienced agent in their area before making any repairs. "A local agent will be much more familiar with popular trends and different things that are going to get you the most bang for your buck," he says.

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Knowing what to fix - and what not to fix when selling a home - can be tricky. That's why we compiled a do-not-fix list and threw in some advice to help you determine which fixes are worthwhile, and which are a waste of time, money, and effort.

How to decide what not to fix when selling a house

Before getting to the list, let's look at three initial steps to help determine how to approach repairs as you make plans to list your home.



• Step 1: Consult with a top local agent before you fix anything

Ask a top local agent what - if anything - should be fixed or upgraded. They'll know where you can make money on necessary repairs and upgrades and where to save money by leaving some projects undone.

Aim for something between "as-is" and turnkey. You want to do just enough to attract buyers, but you don't want to pour a lot of unnecessary cash into repairs and upgrades that won't help your home sell for more, or could inadvertently discount its value.

Bad repairs, or updates that don't fit the current market, can cost you double. You spent that money, but someone else is pre-discounting the property to fix that repair or update you did.

Because they know the neighborhood, as well as what the market is doing, real estate agents can provide sound insight into what work has a good return on investment and what work could be just a waste of time.

"The first thing I say to my sellers is, 'Please don't do anything to your house until I see it.' That's because a lot of sellers overspend on fixing and upgrading things that don't make a difference to the home's value," says Carmen Bean, a top-selling agent who works with over 72% more single-family homes than the average agent in her market.

In many cases, Bean will advise sellers to wait for the home inspection report and the buyer's requests. Then you'll know where you need to spend money. That way, you don't "waste" money on cosmetic changes that may be needed to fix issues discovered by an inspection.

• Step 2: Determine if you will recoup your costs

Will repairs, renovations, or improvements add value and provide a good ROI? It depends on the market where you live.

According to a 2023 Cost vs. Value Report, replacing dated or damaged garage doors (with an average cost of \$4,302) offers the second-highest return on investment, with 102.9% of the costs recouped. HVAC electrification conversion earned the top spot on the list, but we don't recommend taking on such an expensive project right before you put your house on the market.

Minor kitchen remodels also proved to be a solid investment with around 85.7% of costs recouped. However, lower-cost (and let's be honest, lower-effort) home improvements such as painting and landscaping might give you more bang for your buck and be a safer investment.

"Sometimes a major renovation makes sense and sometimes not," Bean observes. "An experienced real estate agent can evaluate your home's value, run the comps (comparable home sales), and calculate the ROI to see if updating makes financial sense." To play it safe, follow the rule of thumb not to spend more than 10% of your home's value on a kitchen remodel or more than 5% on a primary bathroom remodel.

It is suggested that buyers place a premium on a well-kept yard and outdoor space. In 2022, 26% of buyers said a desire to have their own yard/outdoor space made them want to buy a home, and 39% of homeowners have plans to renovate their outdoors in the next five years. Different generations place a higher value on outdoor space than others, so ask your local agent about the pool of buyers in your area.

• Step 3: Identify and rule out vanity fixes

Selling a home can motivate a homeowner to pull out the tattered, old to-do list. Remember that your home doesn't have to be in showroom condition - and that it may not make sense to fix everything. Below are three warnings to consider when deciding what to fix before selling your home.

1. "I always meant to fix it"

No one wants to be labeled a slacker. However, due to budget restrictions and time restraints, most homeowners have a wish list of repairs or upgrades that never got addressed. But keep in mind that the new buyer may have a different to-do list than you do, and focus your efforts on completing the work that will bring you the best ROI.

However, you might want to fix something that opens up your home to different loan types. If you have a pretty good all-around house, but there's some wood rot or missing floorboards, it could keep you from being able to sell to a VA loan or an FHA loan. Doing certain repairs there will open up a bigger pool of buyers, which will create more competition for you.

2. "I don't want buyers to see my house like this"

Our homes are an intensely personal reflection of ourselves. Opening up our homes to strangers for showings can cause

continued next page

anxiety - or embarrassment. No one likes to be judged, which is exactly what prospective buyers are doing.

Of course you're nervous about strangers judging your taste, your style, your home's cleanliness. Take heart in knowing that when a buyer nitpicks the little details, it's often a sign of serious interest in purchasing your home. Your bigger goal should be to present a home that looks like you've taken care of it.

It's an intangible that basically can get you more offers and attention and alleviate some concerns buyers have when walking the property. When they walk through your house, buyers aren't worried about what they can't see, like what's in the walls.

3. "Fixes and upgrades will detract from unfixable property flaws"

Sometimes, no amount of upgrades or repairs will redirect attention away from major property detractions guaranteed to lower the sale price.

Face it, there's nothing you can do to hide a powerline or disguise a busy street. The size of your yard or square footage isn't going to magically grow. Nevertheless, some homeowners think that presenting an updated, upgraded, fully repaired home will offset the loss caused by an unfixable property flaw.

One of Bean's sellers spent unnecessarily on an expensive renovation of a house that had nothing wrong with it except that it backed onto a busy highway. "They redid the kitchen cabinets, installed new flooring, and made other upgrades because they thought that it would help the sale," she recalls.

"We still ended up lowering the price and taking a huge hit because backing [onto] the highway was a big hang-up for buyers," adds Bean. She believes if the sellers had taken her advice, they could have saved the money they spent on fruitless improvements.

Some typical repairs you can usually skip include:

- 1. Cosmetic flaws

Many cosmetic issues are typically easy to fix: painting and landscaping, for example. Quick, affordable fixes that make a big impact may be worth doing to present a fresh, clean "face" to buyers, although they're not on the priority list unless they detract from your home's appearance.

However, some cosmetic flaws may be a little more involved, such as replacing old countertops in the kitchen or bath. Other issues may fall somewhere in between, such as a few cracked tiles, outdated finishes, or minor scratches on hardwood floors.

If you have the home improvement skills to complete some of these projects, you may want to do them, depending on how much time and money will be needed. "Fixing caulking that's cracked, touching up grout, small drywall repairs, cleaning the house really well, or a fresh coat of paint on the walls to present a clean house that seems well taken care of can make a big difference," says Rentz.

If you're not a do-it-yourselfer, however, you could risk causing further damage or spending more money than a project is worth. Your home doesn't need a complete makeover to sell. "Normal wear-and-tear is to be expected," Bean points out, "so there's no need to address most cosmetic issues unless there's a serious, underlying problem."

- 2. Minor electrical issues

If your home has old wiring, exposed wires, an outdated electrical service panel, dangling light fixtures, standard circuit breakers, or ungrounded outlets, you'll have to address these safety hazards before listing your home for sale.

But innocuous electrical issues - loose outlet plugs, dead outlets, or a light switch that goes to nothing - may not need to be addressed. "Most of the time, the inspection report will just note that wobbly sockets are not tightened enough - and the light switch isn't even mentioned," Bean says.

- 3. Driveway or walkway cracks

It is typical that buyers will pay 7% more for a house with great curb appeal.

Normally, curb appeal includes features like freshly mowed grass, mulched flower beds, tidily trimmed shrubs, a fresh coat of exterior paint, a couple of cozy chairs on the front porch, and a nice mat by the front door.

Some landscaping on the outside and bringing it up to date, doing a bit of tree work, or cleaning your grounds are simple fixes and updates that can make a big difference.

Few buyers are so nitpicky as to let minor driveway or sidewalk cracks wreck a sale. In fact, Bean says, "Hairline cracks are very common because of a lot of soil movement, so a driveway or walkway crack isn't going to scare a buyer off unless it's huge enough to be a potential hazard."

- 4. Grandfathered-in building code issues



Building codes evolve over time. Therefore, a house built in 1980 likely won't meet all the current codes. That doesn't mean you need to bring everything up to current standards to sell your home. If the home was legally constructed in compliance with the building codes of the day, it is typically considered "grandfathered-in" and does not have to meet current codes.

Nevertheless, a home inspection will note these aberrances. As Bean points out, "By law, home inspectors have to address all of the building code items in their inspection reports. But the sellers don't have to update the house to current standards because the home is grandfathered-in." She adds that the buyer can upgrade the house to current standards if they choose; however, many agents would advise against it.

continued page 30



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7 things cont.



Building code violations are common. Even if yours isn't grandfathered in, you still may not need to correct it in order to sell.

- 5. Partial room upgrades

If you don't have the time or budget to finish an upgrade or remodel, it's probably better not to start it because it's difficult for buyers to visualize the completed effect if you've left work undone. Besides, replacing only one cabinet or a couple of fixtures will only point out how badly the rest of the room needs renovating.

"A partial remodel never looks good," Bean agrees. For example, she says it "makes no sense to put in a new vanity, but keep the 1980s linoleum floor." When you do a partial room upgrade, you're not adding value. It may look as if you're trying to hide something rather than just updating it. So, you either need to do the whole room or just leave it be.

But do consider if an upgrade would bring your home up to the same level. "It's not okay to remodel one part and have the rest of the house be lackluster," Rentz says. "If you have a guest bathroom that's very out of date, it might be worth it to remodel and bring the house to the same level as the rest of your home or the neighborhood." If you already remodeled the kitchen five years ago, but your bathroom still has tile and fixtures from the 1950s, talk to your agent about local buyer expectations.

- 6. Removable items

Sometimes, it's easier simply to remove worn or dated items rather than replace or update them. It can also save money.

Some sellers want to take removable items with them, but it's not always possible, even if those window treatments fit in your new home. However, if they're not in good condition, if they're dated, or if they make the room too dark, instead

of leaving them behind, just take them down before listing the home - and don't replace them. It's the ultimate in quick, inexpensive prep!

- 7. Old appliances

If appliances are mismatched, more than 10 years old, not energy efficient, severely worn, barely functioning, broken, or missing, it can hurt your home sale. Replacing them with brand-new appliances can add value to your home, but Bean says that's not your only option.

"If your appliances are really old, ugly, and barely working, I would advise saving money by replacing them with used appliances versus buying brand new appliances that cost thousands of dollars," explains Bean.

If you decide to buy new, you don't have to go high-end, top-of-the-line to impress a buyer; new, standard appliances will still add a lot to your home's overall impression.

Seek to show potential, not perfection

Don't be tempted to fix everything you think is wrong with your house; you'll either lose money or price it out of the market. When you prepare your house for sale, remember that your goal is to show its potential, not to polish it to perfection. ♦

doomsday diva cont.

MacPherson's uncanny prediction? "It will be death for the commercial juggernaut," she said. "But you, my girl, you will be the Doomsday Diva."

In 2012 that moniker was a consolation prize, yet it helped overcome fear of an apocalypse. Then, when the pandemic began to grip the planet, MacPherson's insightful prognostication made it a bit less terrifying to watch. And as I reach 75, I'm still alive. ♦

Annie Culver developed a knack for unearthing oddball characters and improbable events as a staff writer for various newspapers. In the early 90s, she went to work for websites where she wrote sassy essays aimed at women. In recent years, she morphed into a writer for several universities in the Northwest. She retired in 2016, yet still enjoys freelancing.

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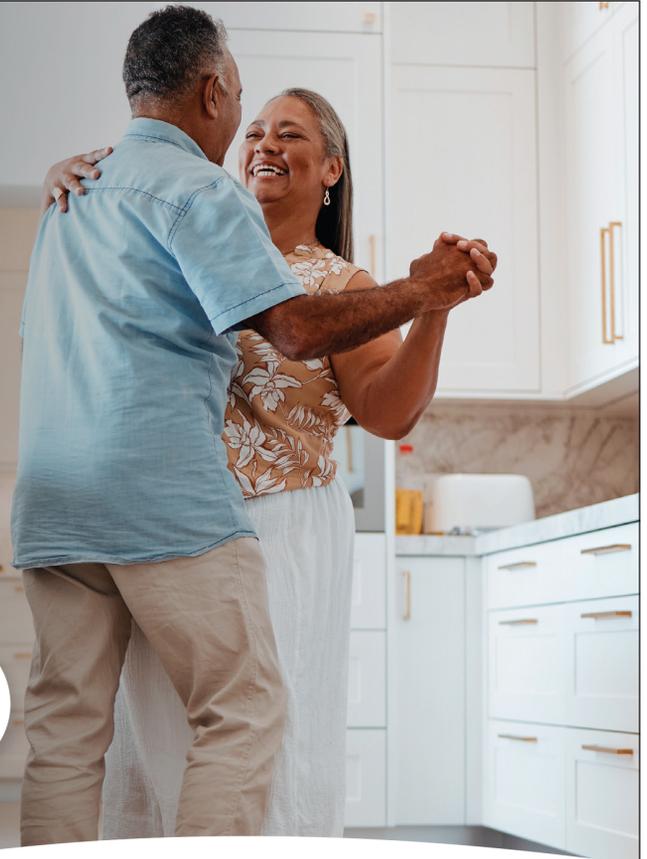
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