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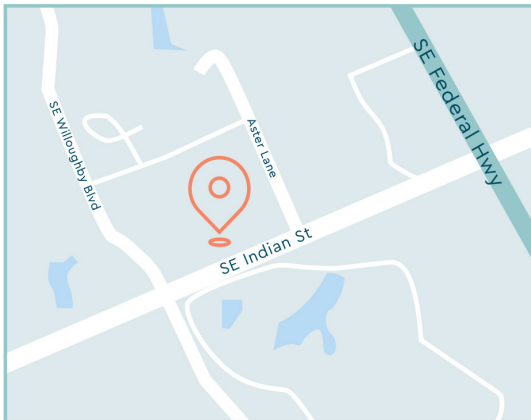


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EDITOR / SALES DIRECTOR
Angel Chavez
admusa@hotmail.com

EDITORIAL
Angel Chavez

ART DIRECTOR / ASST. EDITOR
John Gorman
woodpeckerdesigns@yahoo.com

FOR SALES CALL: 772-521-5111
OR EMAIL: admusa@hotmail.com

ADVERTISING DEPT.
772-521-5111
or e-mail us today at
icarepublications@gmail.com

PHOTOGRAPHY
Jennifer Hanson-J.Hanson Photography
772.248.4853

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Port St. Lucie, Florida
icarepublications@gmail.com
www.icaretown.com



FROM THE EDITOR

By ANGEL CHAVEZ

Walking as Children of Light

Have you ever wondered why the United States of America is so divided or the world for that matter, here is what scripture has to say about it: "For you were once darkness, but now you are light in the Lord. Live as children of light." *Ephesians 5:8*

WE WERE ONCE DARKNESS... All who are walking in the light also know darkness, by experience: The lies, fear, condemnation, guiltiness, struggle, ...death.

Will darkness ever mix with light? No. It won't. This struggle started ever since the kingdom of darkness showed up. It messed up all of mankind from its roots. Any solutions? None coming from the human standpoint.

Or can anyone change our Adamic nature, evil nature (Kingdom of Darkness) into God's nature (Kingdom of Light) which is holy, loving, just, and caring? A nature of light? ONLY GOD!

"But of Him [God] you are in Christ Jesus, who [Jesus] became for us wisdom from God - and righteousness and sanctification and redemption - that, as it is written, "He who glories, let him glory in the Lord." *1 Corinthians 1:30-31*

YES, Jesus rescued The Whole World, trapped in the kingdom of darkness, and translated it into the kingdom of light. That is, from the kingdom of Satan into the kingdom of God, The Father.

WHAT IS THE PROBLEM THEN? PROBLEM SOLVED RIGHT! WELL, PEOPLE WHO DON'T KNOW THIS ARE STILL BEING MANIPULATED, USED AND KEPT IN THE DARK, AND WHAT IS WORST, THEY ARE POTENTIALLY IN DANGER OF BEING LOST FOREVER. EVEN WHEN THEIR FREEDOM HAS BEEN PAID FOR. AND ITS OUR RESPONSIBILITY, TO LET THEM KNOW, "EVERYONE'S FREEDOM HAS BEEN PAID FOR." BY ACCEPTING IT THEY ALSO BECOME CHILDREN OF LIGHT FULL OF JOY!

"May you be filled with joy, always thanking the Father. He has enabled you to share in the inheritance that belongs to his people, who live in the light. For he has rescued us from the kingdom of darkness and transferred us into the Kingdom of his dear Son, who purchased our freedom and forgave our sins." *1 Colossians 1:12-14*

Billions have already made the transition; others are struggling, and others are fighting against us. That is the

worldwide struggle at its roots.

Joining a religion is not transitioning from darkness into light. When you receive the resurrected, Jesus Christ, into your heart, God gives you the authority to be His child, children of the light.

"But to all who believed him and accepted him, he gave the right to become children of God. They are reborn—not with a physical birth resulting from human passion or plan, but a birth that comes from God." *John 1:12-13*

But as for us Christians, we must walk in God's love, and we must walk in light, which is our new nature in Christ Jesus.

The kingdom of darkness unconsciously fights against us, the kingdom of light.

But we know better; to love and pray for them daily. However, at the same time we must learn to place the manipulator, the one that keeps them blind, under Jesus's feet; to destroy and nullify his work. For we do not fight against flesh and blood: "For we are not fighting against flesh-and-blood enemies, but against evil rulers and authorities of the unseen world, against mighty powers in this dark world, and against evil spirits in the heavenly places." *Ephesians 6:12*

DO NOT PANIC: These rulers of the unseen world have been dethroned, paralyzed, and made nothing by Jesus! But it is our job to place them under arrest. We can do it, we must do it, it is our job to do it. It requires that we walk in the Inner self, Christ-like self, walking in the love of God, and walking in the Light!

"Don't let anyone capture you with empty philosophies and high-sounding nonsense that come from human thinking and from the spiritual powers of this world, rather than from Christ. For in Christ lives all the fullness of God in a human body. So, you also are complete through your union with Christ, who is the head over every ruler and authority. *Colossians 2:8-9*

"You were dead because of your sins and because your sinful nature was not yet cut away. Then God made you alive with Christ, for he forgave all our sins. He canceled the record of the charges against us and took it away by nailing it to the cross. In this way, he disarmed the spiritual rulers and authorities. He shamed them publicly by his victory over them on the cross."

Colossians 2:13-15

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10 WAYS TO SAY NO TO YOUR KIDS

AND WHY YOU SHOULDN'T FEEL BAD WHEN YOU DO

by ANGELA DEGIACCAMO

When I was growing up, my parents had two rules for shopping: Don't ask for something that isn't on sale, and no candy from the checkout aisle. If I wanted candy or full-priced cookies, I had to pay for it myself out of the measly pittance they called an "allowance."

At the time it seemed unfair. Why do they keep saying no? How can anyone survive on \$20 a week? But now I know not to waste money and I have no problem saving up for what I really want. Looking back, I'm grateful, but it couldn't have been easy for them.

If you're wondering how to say no to your child, here are some tips to help you soften the blow while still imparting wisdom.

Saying no is hard. No parent wants to be the bad guy, but saying it now can actually help your child become a better and more financially responsible adult. The key is finding positive ways that teach your child why "no" isn't the worst thing in the world. Here's how to go about it:

1. Offer alternatives

Often parents have to say no because they can't afford what their child wants. For example, your child may want to spend the day at an amusement park, but you can't afford tickets. You don't have to simply say no. Instead, offer a cheaper alternative like spending the day at a playground. Your child still has fun, and you save money.

2. Explain ahead of time

Being proactive can help avoid a temper tantrum at the store. Before you leave home for the grocery store, explain what the trip is for and what you will and won't be buying. For example: "We're going to pick up chicken for dinner. We don't have time to shop for candy today." But offer to take your child another day so she can use her own money to buy something.

3. Ask your child why

Children, just like adults, want to be heard. Instead of jumping straight to "no," ask your child why he wants something. If he gives a reasonable answer, consider saying yes or at least offer to consider it again later. This will show your child that you value his opinion, which will help build confidence.



4. Teach the value of experience over things

Use "no" as a way to teach your kids that life is about experiences, not owning things. For example, children naturally ask for snacks and souvenirs on vacation. Before you go, explain that the money set aside for the trip will be spent on fun outings together as a family, not on stuff. If need be, remind them of that. The activities you share will reinforce the message.

5. Use an allowance

Instead of choosing what to buy for your child and saying no the rest of the time, give your child a weekly allowance that she can spend on anything she wants. Make sure she understands that once the money is gone you won't buy anything for her; she'll have to wait until next week.

6. Set a budget

Here's another way to prevent shopping trips from turning into "I want" and "no" battles: Teach your child some basics about budgeting. For example, when your child needs new school clothes, give him a set amount and let him pick out what he wants (with some gentle guidance from you, of course).

7. Say it a different way

If I hear "no" over and over, I stop hearing the actual words and instead feel like I'm in a cloud of negativity. After a while, I'll just tune that person out. Kids aren't much different. Try a positive approach. For instance, instead of telling your child to stop doing something, give him a nonjudgmental instruction that produces the same result. Another example: Consider giving a small reward for good behavior at the grocery store.

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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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People come from all walks of life and have all different types of lifestyles. We try to help our constituents have a better quality of life by offering different payment options to accommodate their lifestyle, relieving their stress and lessening the financial burden. Let's talk about property tax, since usually that is an individual's largest bill. Almost \$4.6 million in net income was earned this year above our operating costs by our office (an amazing amount because of issues with COVID-19) through effective management, increased efficiencies, and motivated teamwork. The funds were distributed to the taxing authorities of Martin County to help keep the burden of the taxes off our roof tops.

The option that gives you the lowest cost is to pay your entire property tax bill in the 4% discount period in one lump sum; however, some people are unable to come up with that large amount of money at one time.

The best alternative if the individual needs to make payments is the installment plan. This plan almost gives you the same cost as paying the entire bill at one time, except you are paying your taxes in advance. The first year installments may be a little difficult, unless you are a new property owner and choose this option for your first tax bill, but once the property is put on the installment cycle, this option really gives you almost the same value as paying one lump sum, while you make four smaller payments instead of one large lump payment.

For individuals who are self-employed or live on straight commission, we offer a partial payment plan. On this plan the tax payer may make as many payments and any amount they can afford, as long as the entire amount is paid in full by April 1st. If unable to pay the full amount on time, by making a partial payment, the required delinquent penalty will be computed on a lower amount. If unable to pay the full amount plus the penalties before the tax certificate sale, the amount of the certificate sold on the property will be lower; therefore, the taxpayer will be paying interest to a certificate holder on a lower amount. The downside to this plan is that the individual loses all discounts and each payment made requires an additional \$10 fee.

We also offer several different payment options. The quickest, easiest, and cheapest is online. Scanning the QR code on your tax bill will take you directly to YOUR own tax bill on our website to make a payment. If you've lost or misplaced your bill, just go to our home page on martintaxcollector.com, click on PAYMENT MENU, and our pay hub will come up with a page where you can easily pay any of our online services, or just call #TAX or 288-5600 and request your tax bill to be e-mailed to you. E-checks are FREE. Credit cards are also offered online;

see "the right choice" on page 30

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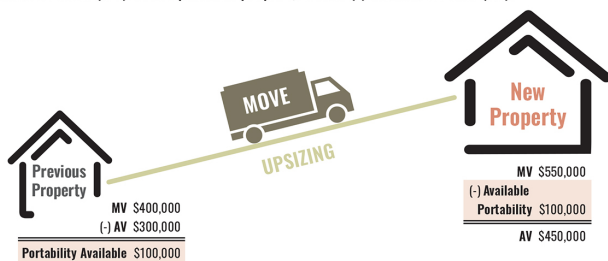
By law, a homestead exemption is not transferable to your new home. If you move, you must file a new application for your new residence. However, you can “move” the accumulated SOH benefit from one homestead to another homestead, anywhere in the state of Florida. You have from January 1st of the year you move, until January 1st three years later to re-apply for homestead and retain the SOH benefit. This is known as “portability.”

The examples provided show standard calculations for upsizing and downsizing.

Please contact our office for your actual portability estimate.

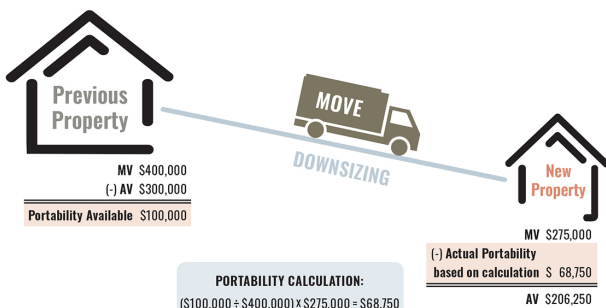
UPSIZING CALCULATION:

Market Value (MV) of the previous property minus (-) Assessed Value (AV).



DOWNSIZING CALCULATION:

Portability from previous property divided by (÷) previous property Market Value (MV), multiplied by (x) Market Value (MV) of new property.



THE Inside TRACK

By TODD HARRIS

Light the Fire

Yes modern cars today still have spark plugs that need to be serviced at regular intervals!

25 years ago sparkplugs were the talk of the town when your vehicle was brought to a repair shop for service. The replacement interval was generally around 30 thousand miles. About every two to three years. These electrical wear items are screwed into the engine for each cylinder; most have one but some cars have two per cylinder. They are made of ceramic and metal. When spark plugs wear out or get damaged several things can occur.

- the engine will run rough or misfire
- fuel mileage will drop
- performance or power will be diminished

The metals used in modern sparkplugs are typically an exotic metal that extends the replacement interval to sometimes 100 thousand miles. This is why many repair facilities and shops forget to include this critical service with many of their customers. At Crown Car Care we will not forget to include this procedure in the discussions with our guests. We will check all service intervals for important items that will need to be replaced with your vehicle on a regular basis. We care about your car or truck and you. Give us a call or just stop by; we always are wearing a smile! ♦



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These charts show that COVID-19 vaccines are doing their job

by ERIN GARCIA

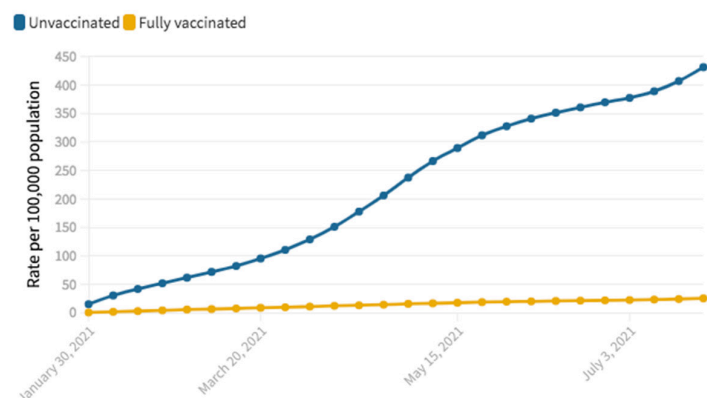
As the coronavirus continues to surge across the United States, hospitals are again filling up with ill COVID-19 patients. And the vast majority of those patients are unvaccinated, as two new charts help make exceedingly clear.

One of those charts shows that from January 24 to July 24, vaccinated individuals were hospitalized with COVID-19 at a much lower cumulative rate than unvaccinated individuals. And the difference in rates between the two groups has only grown over time. By late July, a total of about 26 adults per 100,000 vaccinated people had been hospitalized for COVID-19. That's compared with about 431 hospitalized people for every 100,000 unvaccinated individuals — a rate roughly 17 times as high as for those who were vaccinated. The data come from 13 states, including California, Georgia and Utah.

Growing divide

The gap in the cumulative hospitalization rates among unvaccinated and fully vaccinated adults 18 years and older has been growing since COVID-19 vaccines started rolling out in late 2020. The data were adjusted for age and come from California, Colorado, Connecticut, Georgia, Maryland, Michigan, Minnesota, New Mexico, New York, Ohio, Oregon, Tennessee and Utah.

Cumulative rates of U.S. COVID-19 hospitalizations of adults by vaccination status, January–July 2021



That trend held when the researchers charted hospitalization rates on a weekly basis too. From January to July, weekly hospitalization rates among unvaccinated people were six to 31 times as high as those in vaccinated people, the researchers report August 29 at medRxiv.org.

The accumulation of hospitalizations in each group over time, which that first chart shows, illustrates the risk of developing severe COVID-19 overall. And its message is clear: If you're vaccinated during this pandemic, your risk of hospitalization

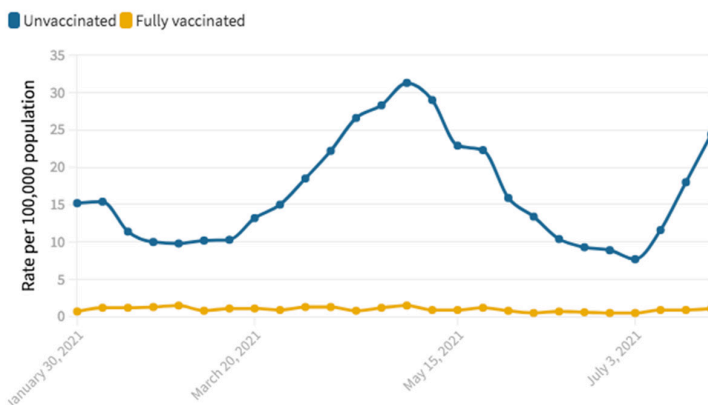
is much, much lower than if you're not vaccinated. The weekly rate, on the other hand, is a bit like the speedometer on a car — providing a glimpse of what's happening week by week as the coronavirus spreads. Its message is also clear: The risk of a vaccinated person becoming hospitalized remains low at any given time, while the risk for unvaccinated people can fluctuate, probably as a result of community transmission.



Weekly trends

Since January, weekly COVID-19 hospitalization rates have fluctuated in unvaccinated people but have been consistently higher than in vaccinated people. For instance, as the delta variant became the dominant variant in June, hospitalizations of unvaccinated adults 18 years and older spiked while rates for vaccinated remained steady and low. The data were adjusted for age and come from California, Colorado, Connecticut, Georgia, Maryland, Michigan, Minnesota, New Mexico, New York, Ohio, Oregon, Tennessee and Utah.

Weekly rates of U.S. COVID-19 hospitalizations of adults by vaccination status, January–July 2021



continued next page

The findings, along with other recent research out of Los Angeles County, “remind us that if you are not yet vaccinated, you are among those highest at risk,” Rochelle Walensky, director of the U.S. Centers for Disease Control and Prevention, said August 24 in a White House news briefing. “Please do not underestimate the risk of serious consequences of this virus.”

As of August 26, more than 100,000 people are hospitalized for COVID-19 in the United States, according to the U.S. Department of Health and Human Services - a level not seen since January amid the winter surge.

A separate study, described August 24 in Morbidity and Mortality Weekly Report, that focused on Los Angeles County also showed that while COVID-19 vaccines don’t always stop infections, the shots still prevent people from landing in the hospital. That’s even with the spread of the highly contagious delta variant, which has raised concerns among public health officials because some vaccinated people who get infected can transmit the coronavirus to others.

On July 25, when the delta variant was prevalent in the county, unvaccinated people were nearly 30 times as likely to be hospitalized as vaccinated people, the researchers found. Only one vaccinated person for every 100,000 people was hospitalized for COVID-19. Among unvaccinated people, there were around 29 hospitalizations per 100,000 individuals. In that same study, unvaccinated people were five times as likely to be infected as vaccinated people.

While the vaccines don’t protect against infection as well as they do against severe disease, the shots are keeping people off ventilators and from dying, Kathryn Edwards, an infectious disease pediatrician at Vanderbilt University School of Medicine in Nashville, said August 26 in a news briefing sponsored by the Infectious Diseases Society of America. “We cannot lose the forest for the trees.” ♦



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Modern Diet Has Made Us Sick and Fat

By BENJAMIN BIKMAN, PH.D.

People are getting sicker and fatter. And according to BYU professor and metabolic scientist Benjamin Bikman, Ph.D., it's really not their fault.

From the time that the U.S. government first set dietary guidelines in 1977, the food industry has completely shifted the types of foods they produce, mostly to our overall detriment. According to the Centers for Disease Control (CDC), the weight of the average adult American has skyrocketed since that time - a weight increase of nearly 30 pounds.

"For the first time in history, we had a government telling us what to eat," said Bikman. "And our weight and health have only suffered for it."

The truth about the Standard American Diet (SAD)

For a variety of reasons, the government had been on the search for a way to "fix" diet for some time. With the support of one dubious study, they determined that the culprit was dietary fat and later introduced the infamous "food pyramid" that vilified natural healthy fats in favor of an increase in the consumption of refined unhealthy carbs. The results on the nation's health and weight couldn't have been worse.

"Of the three macronutrients, carbohydrates are the least necessary for the average adult and the most problematic for those struggling with metabolic problems," said Bikman. "The health and weight challenges we're seeing today are mostly because of that misguided shift in diet."

The 'fat' secret

In fact, Bikman says that increasing the consumption of healthy fats may be the most important

change you can make, supporting metabolic health, brain health and more.

"Our ancestors knew that fats were the most nutrient-dense substances they could eat," said Bikman. "They provide you with needed nutrition, help you feel satisfied, curb your desire for sweets, and even help train your body to burn excess body fat."

Bikman emphasizes that not all fats are created equal. Processed seed oils from soy, corn and canola are particularly harmful, while fats from olives, coconuts, cocoa butter, ghee and more are uniquely beneficial.

"It's important to get a wide spectrum of healthy fats, from short-, medium- and long-chain sources," said Bikman. "It's not about taking a shot of MCT oil or a big pat of butter and calling it a day."

Power of protein

Bikman is also surprised at the confusion over protein. Some people advocate for very little, others consume it to excess, while others simply make poor protein choices.

"You have competing mindsets on protein, with very little legitimate science behind the arguments," said Bikman. "Protein is essential, especially as you age, but it needs to be consumed in conjunction with fat, just as is found in nature."

Bikman is equally concerned with the plant-based protein trend, which he emphasizes is not based on good science, but clever marketing.

"This isn't meant to be provocative, but unless you have a real allergy, you should NOT be consuming plant protein," said Bikman. "You get very little nutritional benefit from plant protein due to the anti-nutrients and incomplete amino acid profile, plus concentrating the incredible amount of plant matter to isolate the small amounts of protein also concentrates unhealthy levels of heavy metals, which can devastate your health."

The best types of protein, according to Bikman, are whey, egg whites and collagen. He emphasizes that those have the highest biological value, offer the most complete essential amino acid profile, and support lean and toned muscle, healthy joints, cartilage and bone health.

The essential boost to your diet

Even with all of the information that Bikman shares in his speeches and interviews, he is constantly asked by people around the world what they should do for their health.

"Ideally, we all would have the knowledge, time, discipline and budget to plan, purchase and prepare perfect

continued next page



meals,” said Bikman. “But it simply doesn’t happen; people get busy, they get stressed and they make unhealthy choices that derail their health goals.”

It became apparent to Bikman that he could be part of the solution to help people achieve their best health more quickly, and especially to assist those that don’t always have the time, knowledge or discipline to eat healthy. In response, Bikman and his co-founding team of nutrition and industry experts recently created HLTH Code Complete Meal.

Bikman says these carefully formulated meal shakes are designed to promote healthy weight management, gut health, brain health, even hair, skin and nail health. HLTH Code Complete Meal features an optimized, science-backed blend of protein, collagen, healthy fats, apple cider vinegar, probiotics, fiber, vitamins and minerals - with no added sugar or any artificial ingredients.

“HLTH Code Complete Meal is based on research, not fads,” said Bikman. “An incredible amount of work went into making this nutritionally balanced and optimized, yet we knew that if it didn’t taste good, no one would use them consistently.”

Solving hunger pangs the right way

When it comes to eating, Bikman says it’s easy to consume plenty of calories and still feel hungry. This is because the calories consumed are not the right types of calories to provide essential nutrition. He refers to this as “mis-nourishment” and he says it’s ruining many people’s health.

“Each HLTH Code Complete Meal shake is packed with optimized amounts of these ingredients to leave you feeling full and energized for hours,” said Bikman. “Yet it’s more convenient and affordable than virtually any meal you could make or buy.”

Bikman says the shakes are quick and easy to make: Just add two scoops of Creamy Vanilla or Chocolate Macadamia Complete Meal Powder to 8 oz. of cold water and shake or blend. For general wellness, he recommends replacing one meal daily. To reset your health or for weight loss, replace up to two meals per day.

“I have more energy and mental clarity throughout the day, and I’m not hungry for about four hours after each shake,” said one reviewer.



Does HLTH Code make weight loss easy?

According to Bikman, the best health starts with the right blend of nutrition. Increased energy; feeling more vibrant; a stronger immune system; a clearer mind; improved gut health; and an improved appearance are some of the benefits from improving one’s nutrition.

see “Modern Diet” page 30

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EXERCISES FOR THE BRAIN AND MEMORY

Source: 1PLUS1CARES.COM

You may notice when you spend time with an aging loved one that their memory is not as strong as it used to be. They start to act more forgetful and misplace things more frequently. Severe memory loss could be a sign of Alzheimer's, however, some forgetfulness is common with aging. According to NCBI, 40% of those 65 and older in the U.S. have age-associated memory impairment, and 1% of them will progress to dementia each year. So whether it be a symptom of aging or a memory-related illness, there are ways you can slow down the process. Brain exercises are an excellent way to reduce the risk of cognitive decline and Alzheimer's disease, and they can be done through memory games and activities.

Online games

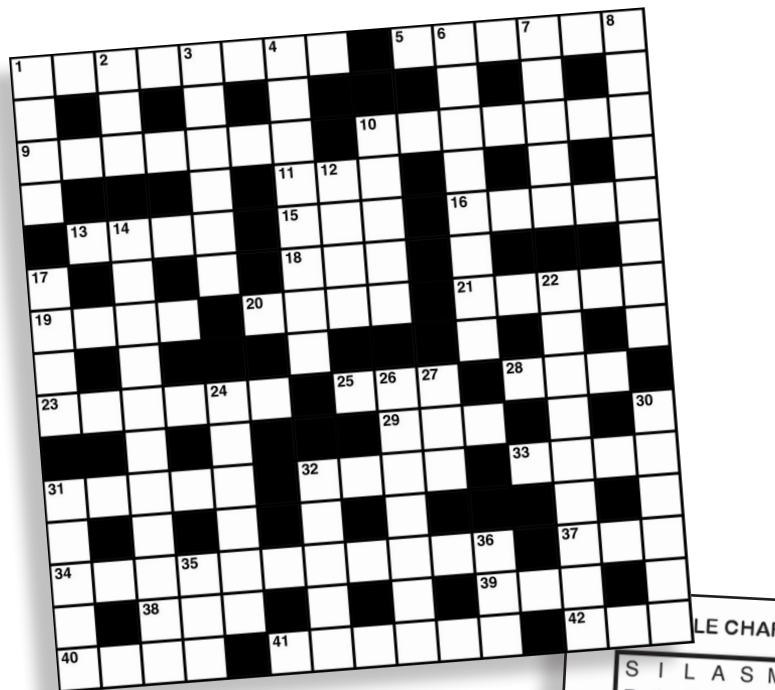
The ever-expanding internet provides a huge amount of memory games your loved one can play online. While technology is not everyone's forte, certain online games are easy to access and simple to play. There are also some with multiplayer mode, so it can be made into a sociable activity that you could also take part in with your family member! Make sure to take a look at the online games before your loved one plays because those with high difficulty can frustrate your loved one.

Here are some online games listed by elder.org:

- Sharp Brains
- Daily Word Search
- Brain Trainer
- Memozor
- TriviaPlaza
- The Jigsaw Puzzles

Trivia Quizzes

Trivia is a fun activity that can help stimulate your loved one's mind. There are multiple categories and topics to choose from so whether it be testing their knowledge on musicals or current events, your elderly family member is educating themselves. They are not only exercising their brain but are also maintaining their knowledge of the ever-changing world.



Word puzzles

Word puzzles have been used in classrooms to stimulate the students' minds, and they're a great way to exercise the brain of your loved one. There is a vast selection of word puzzles and games to choose from that can keep them entertained and their brain active.

Whether it be a crossword puzzle in the newspaper or a board game, here are some word games your loved one can play:

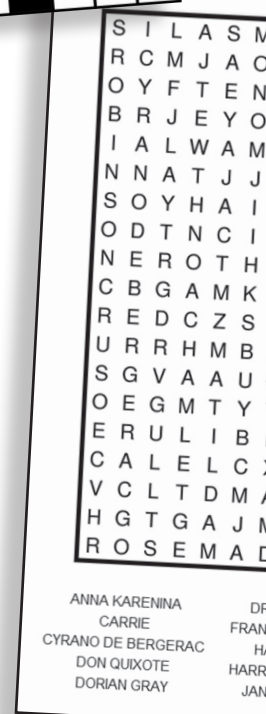
- Word search
- Crosswords
- Hangman
- Finish the saying
- Boggle

Bingo

The game of bingo is a popular one amongst the elderly community and for good reason too. Not only does it encourage social interaction, but it also has health benefits. According to elder.org, bingo stimulates key senses such as hearing, sight, and touch. This is a great way for your loved one to stay engaged with others as well as exercise their brain.

Logic puzzles

The elderly who are retired can face their neural pathways becoming dormant. Logic puzzles can help stimulate these pathways through lateral thinking. Elder.org states logical puzzles were designed to test how you use the information provided to you. This can help your loved one exercise their brain by using their cognitive abilities to think outside the box. Sharp Brains provides some online brain teasers your family member can do.



Sudoku

Sudoku is another popular game among the elderly. It helps keep seniors' minds sharp by allowing them to use parts of their brain they don't normally use. Not only does it preserve their logical thinking abilities and keep them engaged, but it also gives them a great sense of accomplishment when completing a sudoku puzzle.

Exercising your brain is just as important as exercising your body, regardless of age. Through memory games and activities, you can help your loved one keep their brain active so they can have a lower risk of cognitive decline. Not only do these brain exercises benefit your loved one's memory, they are also fun! With the pandemic causing those to be cooped up indoors, it's a good idea to have a few games and activities lined up which can help your elderly family member stay productive and maintain a positive attitude. ♦

CHARACTERS WORD SEARCH PUZZLE



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AMLET
Y POTTER
E EYRE

LOLITA
MACBETH
MATILDA
MOLL FLANDERS
OLIVER TWIST

ROBINSON CRUSOE
ROSE MADDER
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U.S. CONSTITUTION

by DR. BRENDA MACMENAMIN, DCE
Professor, Christian Leadership University

Wise Stewardship and the Rise of our Republic!

In Colonial times after England had passed several oppressive measures, the colonists began to voice the need to come into unity. After the king dissolved Virginia's legislative assembly which had been established since the early 1600's, patriots in the assemblies encouraged all the colonies to support the "non-importation" agreement - that is, to refuse to purchase any items from England.

"This completes the chain of union throughout the continent for the measure of non-importation and economy.' It was patriotism not to use certain European articles of luxury, not to import slaves or to buy them of importers. It was patriotism to grow flax and wool, to spin and weave, to make clothes and wear them. Ingenuous youth received the honors of their Alma Mater, and legislators appeared in their halls, clothed in American apparel. The Daughters of Liberty vied with each other in their spinning-matches and homespun gowns. Such attire was of more lustre than all the gems that sparkle in the mine, for it spoke fidelity to a just cause. The American saw in this harmony a proof that 'all the colonies had the same ideas of liberty.'" (Rise of the Republic)

Do you think that we could make this same sacrifice for Liberty today? Can we make do with what some might consider less, so that liberty can thrive? Can we refuse to purchase from tyrannical countries?

As Historian Richard Frothingham writes in The Rise of the Republic, "Through the entire struggle, the people sought out, held fast to, and rallied around greatness and virtue, and made these qualities sub-serve the public good. No outpourings of obloquy, no thickening peril, shook this noble trust. No gusts of feeling from temporary reverses moved them to seek new guides; but as dangers multiplied, confidence strengthened. And so it was that out of rare public virtue grew our great republican government."

Noah Webster, in his 1828 Webster Dictionary defines virtue as "The practice of moral duties from sincere love to God and His laws, is virtue and religion. In this sense it is true, Virtue is nothing but voluntary obedience to truth."

I wonder if America could choose virtue once again and choose to purchase only from countries who mean us well and honor God. Would He supernaturally bless us once again.

"... for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work." ~ 2 Corinthians 9:7-8

Help us honor You, Almighty God. ♦

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It is well-known that diet and exercise are the paths to a healthier, slimmer body, but what can older, injured, or otherwise impaired people do to lose weight and get their dream figure?

That's the question that Dr. Tred Rissacher at Slim Body Laser Spa sought to answer when he founded his laser lipo weight loss clinic in Stuart, Florida. He wanted to offer people a fast and easy way to lose weight and help with the underlying health issues of being overweight.

Dr. Tred's treatment typically works to maximum effect after only three weeks and nine treatment sessions. Dr. Tred sets up a free consultation at Slim Body Laser Spa for anyone interested in the service, then puts them on a schedule designed to work the weight loss magic quickly while allowing the body to recover and burn those calories between treatment sessions.

HOW DOES SLIM BODY LASER SPA WORK?

Dr. Tred uses an FDA-cleared laser lipo device to target the areas of a patient's body that carry the most fat. The goal is to get the fat cells that hold subcutaneous fat (simply, 'under the skin' fat) to release the fat, which is then flushed from the body naturally. This type of fat usually congregates in a few areas of the body, such as around the waist, hips, thighs, and buttocks.

Subcutaneous fat can also accumulate in other areas, such as the arms, back, or chin, causing unsightly bulges in the wrong places.

The beauty of Dr. Tred's laser lipo device at Slim Body Laser Spa is that it can be targeted on almost any area of the body, so the treatment is always fully customizable to each client. For this reason, Dr. Tred always offers first-time patients a free consultation to identify problem areas and develop a treatment plan specifically for them.

Each session is thirty to forty minutes depending on the patient. At the end of three weeks and nine sessions, you can expect to lose between one to four inches of girth.

NO EXTREME DIETING OR EXERCISE PLAN NEEDED

Another exciting feature of Dr. Tred's laser lipo system is that you don't need to diet or exercise to maintain the results after treatment. Because the laser lipo device can be targeted to specific areas of the body, simply walking occasionally and avoiding excessive amounts of junk food will give you excellent results on your scale and your body shape.

Weight loss can be extremely difficult for people of any age or condition, but often it becomes more difficult when you have movement issues

or dietary restrictions. Dr. Tred offers an alternative to the thousands of weight loss plans out there by giving you the power to sculpt your body and lose weight for good in only three weeks. If you start to notice the subcutaneous fat creeping into your abdomen, legs, or arms again, Dr. Tred offers discount pricing in his Alumni Program for previous customers coming in for touch-ups. For more information and to book your free consultation, contact Dr. Tred today.

Dr. Tred Rissacher went to Cleveland Chiropractic College in Kansas City Mo. and graduated in 1988. He had been in private practice in NY since 1989 and has practiced here in South Florida since 2003.

Dr. Rissacher believes in all things natural and the use of cold lasers to help people get rid of pain and help lose belly fat is in alignment with his principles. Dr. Tred Rissacher has been providing cold laser therapy services for over 12 years in his office. The Lapex BCS 2000 is an FDA cleared device for pain and inflammation and deep tissue heating for the relief of minor muscle aches, pains and spasms. It is also being used off label to reduce subcutaneous fat. In 9 sessions or three weeks many people will lose 3-9 inches of belly fat when using the Lapex Lipo Laser.

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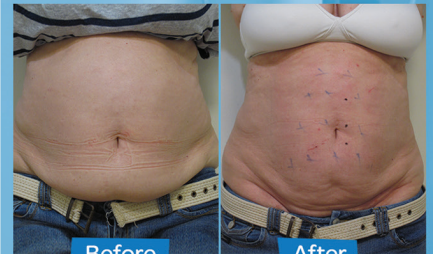
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The Effects Sleep Apnea Has on Mental Health

If you've ever had a bad night's sleep, you probably remember how fatigued and groggy you felt the next day. No matter what you did or how much coffee you drank, there was little you could do to feel alert and rested.

Those suffering from obstructive sleep apnea experience this lethargy day in and day out, which takes its toll on their psychological state and mental health. Not only does sleep deprivation lead to mental health concerns, but individuals with mental health problems are more likely to experience sleep disorders.

In recent years, clinicians and researchers have changed the way they view sleep disorders such as sleep apnea. Previously, sleep disorders were viewed as symptoms of mental health problems. However, new studies have demonstrated that sleep deprivation and sleep disorders can increase the patient's risk for developing psychiatric disorders. To better understand the effects that sleep apnea has on mental health, the following is a breakdown of its impact on personality, behavior, and psychological state.

Sleep Apnea Effects on Personality

Your personality is a complex multidimensional system that dictates how you interact with others and act in various situations and environments. While personalities are unique to each individual, recent studies have found a correlation between personality traits in patients diagnosed with obstructive sleep apnea. These common personality traits include:

- Inactivity
- Lack of energy
- Low self-esteem

- Pessimism
- Guilt
- Excessive daytime sleepiness

Along with these personality traits, individuals with obstructive sleep apnea were found to experience hypochondriasis and psychopathic deviance. Because their sleep disorder causes them to experience disruptions in their sleep throughout the night, they're unable to reach a night of deep sleep. This causes them to have mood swings and feel fatigued, which takes its toll on their personality and interactions with others.

Sleep Apnea Behavior Problems in Adults

Adults with obstructive sleep apnea often exhibit behavioral problems similar to that of individuals diagnosed with attention-deficit/hyperactivity disorder, also known as ADHD. Those with ADHD often have a hard time focusing their attention, make impulsive decisions, and demonstrate hyperactivity. As a result of these behaviors, the patient may have low self-esteem, have difficulty forming relationships, and have trouble focusing at work.

Treating your ADHD-induced sleep problems with continuous positive airway pressure (CPAP) therapy will allow you to sleep more soundly, which in turn will reduce some of the behavioral issues you may be experiencing.

Psychological Effects of Sleep Deprivation

To function throughout the day properly, most individuals need to get a minimum of eight hours of sleep. When suffering from sleep apnea, the individual feels unrested, even after getting a

continued next page

full night's sleep. If the sleep apnea is left untreated, the patient may begin to have hallucinations and see or hear things that aren't there. Along with hallucinations, sleep deprivation can result in a variety of psychological problems, including:

- Stress
- Anxiety
- Depression
- Paranoia
- PTSD
- Suicidal thoughts
- Impulsive behaviors

To better understand the psychological effects of sleep deprivation, let's take a closer look at a few of the risks mentioned above.

Stress

Stress and sleep go hand-in-hand. When you're dealing with stress - whether in your personal or professional life - you may find it more challenging to shut off your mind at night to get a good night's sleep. While stress can make it more difficult for you to sleep, sleep deprivation caused by sleep apnea can also make you more irritable and have difficulty coping with the stressors that pop up in your day-to-day life.

When you aren't getting enough sleep, minor nuisances may become significant sources of frustration that leave you more irritable than you started. As a result of the added stress, you may find yourself snapping at friends, family, and colleagues. Getting a proper amount of sleep at night will help you to cope better with stressful situations in your life.

Depression

We know that not getting enough quality sleep can affect your mood, making you more irritable and cranky. But over time, untreated obstructive sleep apnea can lead to more than just mood swings - it can lead to mood disorders such as depression and major depressive disorder. This condition can be brought on or heightened by sleep apnea because of the individual's inability to get a good night's sleep.

Depression can make it difficult for an individual to go about their daily life. The longer you continue to sleep poorly, the more significant your sleep apnea will have on your depression. Treating your sleep disorder will not only reduce the symptoms of your depression but lower the chance of depression altogether.

Seasonal Affective Disorder

Seasonal affective disorder, also referred to as SAD, is a form of depression during times when there is less sunlight. The darkness becomes overbearing and disrupts the individual's internal biological clock. As a result, the patient often experiences issues with their sleeping habits - sometimes finding themselves sleeping too much or not enough. These imbalances in their sleep cycles and the inability to get a good night's rest leave them feeling depressed during the darkest days of the year.

Anxiety

If you tend to be an anxious person, you know firsthand that anxiety can cause sleep deprivation - add in

continued page 21

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OCTOBER IS BREAST CANCER AWARENESS MONTH

What are the signs and symptoms of breast cancer?

Breast cancer is most often associated with having a breast lump. However, your symptoms may vary depending on your specific type of breast cancer. While it's true that many breast cancer patients have a lump, not all of them will. So it's important to know the other signs and symptoms.

In general, the body produces certain warning signs. The most common is the breast lump, which may be located anywhere along your chest wall to under your armpit. You may have nipple bleeding or discharge, as well as related pain. There may be redness and/or swelling in any area of the breast or in one breast and not the other, and your nipple could look flatter or caved in.

Having some of these symptoms or breast changes doesn't necessarily mean you have breast cancer. Many other factors go into a diagnosis, not just outward signs.

Early detection is key when it comes to any cancer and treatment options. If you have concerns with any new changes in your breasts, ask your doctor to review your symptoms and determine whether there's a need for further evaluation.

Early warning signs of breast cancer

The most common sign of breast cancer that you may notice is a painless lump in your breast, potentially indicating a tumor. But at the time of diagnosis, most women don't have any apparent signs of breast cancer. Instead, its early signs are discovered on an imaging test. When the tumor is small in the early stages of breast cancer, it's rarely noticeable to the touch or the naked eye. That's why mammograms play an important role.

Mammograms (low-dose X-rays of the breast) may help detect a tumor in the breast long before it's big enough to start causing symptoms and when the cancer is likely to be more easily treatable. Tumors may be as small as the tip of a pencil (1 mm) or as big as a lime (50 mm). Mammograms are designed to spot tumors on the smaller end of the spectrum, when they can't yet be seen or felt. Regular mammograms are the most reliable way to catch breast cancer early, according to the American Cancer Society. But mammograms on their own can't catch every case of breast cancer, which is why it's important to pay attention to changes in your breasts, because you know your body best.

Symptom of breast tumors vary from person to person. Some common, early warning signs of breast cancer include:

- Skin changes, such as swelling, redness, or other visible differences in one or both breasts
- An increase in size or change in shape of the breast(s)
- Changes in the appearance of one or both nipples

- Nipple discharge other than breast milk
- General pain in/on any part of the breast
- Lumps or nodes felt on or inside of the breast

Early warning signs of invasive breast cancer

Symptoms more specific to invasive breast cancer are:

- Irritated or itchy breasts
- Change in breast color
- Increase in breast size or shape (over a short period of time)
- Changes in touch (may feel hard, tender or warm)
- Peeling or flaking of the nipple skin
- A breast lump or thickening
- Redness or pitting of the breast skin (like the skin of an orange)

It's important to remember that other, benign conditions may have caused these changes. For example, changes to the skin texture on the breast may be caused by a skin condition like eczema, and swollen lymph nodes may be caused by an infection in the breast or another, unrelated illness. Seeing a doctor for an evaluation will help you determine whether something you notice is cause for concern.

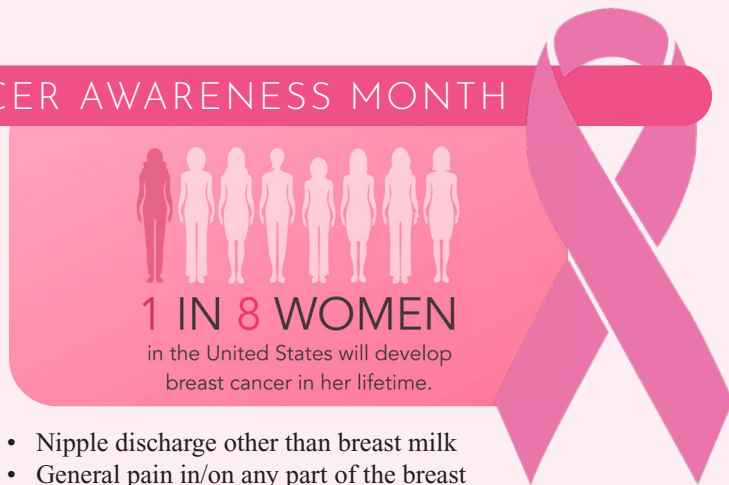
Invasive breast cancer symptoms

Most breast cancers start in the ducts, or the tubes that carry milk to the nipple, or in the lobules, the little clusters of sacs where breast milk is made. Invasive breast cancer refers to breast cancer that spreads from the original site to other areas of the breast, the lymph nodes or elsewhere in the body. In these cancers that form in the ducts or lobules, invasive ductal carcinoma (IDC) or invasive lobular carcinoma (ILC), the cancer spreads from the ducts or lobules to other tissue. Depending on the stage, you may notice symptoms.

Invasive breast cancer symptoms may include:

- A lump or mass in the breast
- Swelling of all or part of the breast, even if no lump is felt
- Skin irritation or dimpling
- Breast or nipple pain
- Nipple retraction (turning inward)
- The nipple or breast skin appears red, scaly, or thickened
- Nipple discharge
- A lump or swelling in the underarm lymph nodes

Call your physician to schedule your mammogram today. ♦



Sleep Apnea cont.

diagnosed obstructive sleep apnea, and you have a recipe for disaster. When you face insomnia and sleep disturbances from sleep apnea, you are at a greater risk of experiencing feelings of anxiety.

If left untreated, your sleep problems can develop into more extensive anxiety conditions that make it much more challenging to face your daily life. Treating your sleep disorder with the proper breathing equipment can help promote a more consistent sleep cycle, allowing you to receive a whole night's sleep each night. With ample rest, you'll feel less anxious as you go about your day and will be able to fall asleep without anxious thoughts keeping you awake all night.

Bipolar Disorder

Individuals diagnosed with bipolar disorder experience extreme mood swings ranging from highs (mania) to lows (depression). These volatile mood swings directly impact the individual's sleep patterns depending on what mental state they find themselves in.

When in a state of mania, it isn't uncommon for the patient to feel so energized that they get minimal, if any, sleep. Depending on how long they are in this state can drastically impact their mental health due to severe sleep deprivation. When they're depressed, they may spend too much time asleep, disrupting their body's regular sleep cycles.

Because sleep patterns play a significant role in the bipolar individual's moods, treating the sleep disorder can help balance their mood and make the swings between depression and mania less extreme. Utilizing breathing equipment for sleep disorders, such as sleep apnea can provide the necessary support for the individual to get a full night's sleep.

How Does Sleep Apnea Impact Mental Health

We're all well aware that obstructive sleep apnea can increase a patient's risk of various health problems, including heart disease, diabetes, high blood pressure, obesity, and more. Recently, researchers have found that sleep apnea impacts the individual's physical health and mental health as well. The repeated cessations in breathing and ongoing sleep deprivation take their toll on the person's brain and can lead to personality changes, behavior changes, stress disorders, memory loss, and similar complications.

Those suffering from mental health disorders will have a more difficult time falling asleep and staying asleep during the night. Similarly, sleep deprivation or poor sleep can also contribute to mental health problems. It's a devastating circle of events that, when left untreated, can make it extremely difficult for the individual to function normally during the day. Although sleep troubles and mental health issues can be affected by many factors, there is seemingly a link between the two. As a result, many clinicians believe that improving the individual's quality of sleep can positively impact the state of their mental health.

Untreated sleep apnea can wreak havoc on your mental health. To ensure you're putting your best self forward every day, you need to get a good night's sleep - to do that, you need proper breathing equipment that will allow you to sleep easier. ♦

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How to Recognize and Avoid Scams at Any Age



Do you know anyone who has been affected by elder fraud?

Seniors are certainly not the only people who fall prey to scams and schemes, but they are attractive targets for fraudsters - for a number of reasons: They often own their homes, have a nest egg of savings, and are more trusting of strangers than younger generations. Plus, elderly fraud victims are frequently reluctant to admit they've been scammed because they are ashamed or fearful of being seen as incapable of managing their own affairs.

Every year, hundreds of thousands of people of all ages get duped by cunningly deceitful con artists. And according to a study in the *Journal of General Internal Medicine*, nearly one in 20 adults over age 60 have been financially exploited at some point in their senior years. However, by arming yourself with information and being aware of common scams, you can take steps to avoid becoming an unfortunate statistic.

This article provides details on some of the most common scams that North Americans need to watch out for, including a few deals that fall within the law but require extra scrutiny. It also gives practical tips on how you can protect yourself from various scams and what you can do if you end up becoming the victim of a fraud.

Common Scams and How to Avoid Them

The key to avoiding scams is being able to identify them. After all, the more you know, the better prepared you will be.

Here are the details on common scams, along with tips on how you can keep from becoming a victim of them:

IRS IMPOSTER SCAMS

This is one of the top scams that get reported each year to the Fraud Hotline set up by the U.S. Senate Special Committee on Aging. According to the Committee, more than 2.1 million people have been approached by fraudsters pretending to be Internal Revenue Service (IRS) agents. This is typically a phone scam, but it is also among the most common email scams. The con artists claim that the victims owe back taxes and penalties, and unless payment is made immediately, arrest, foreclosure, or other legal consequences could result. Victims are often instructed to pay by wire transfer, credit card, certified check, or even gift card. The Committee says that, collectively, Americans have lost almost \$65 million to this scam.

How to protect yourself: Remember that the IRS always sends bills to taxpayers through the postal service before calling about taxes that are owed. Legitimate IRS agents will never insist on immediate payment, ask for banking information over the phone, or threaten legal action against taxpayers. If you get one of these calls or emails, the best thing to do is just hang up or delete the message (without clicking on any links provided in such emails). To confirm whether you really do owe taxes, contact the IRS at 1-800-829-1040.

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MEDICARE PHONE SCAMS

According to a survey by AARP, scams related to Medicare are a source of concern for most American adults over age 65. One of the latest money scams involves fraudsters calling seniors to tell them they must pay a fee in order to receive the new ID cards that Medicare is sending out between April 2018 and April 2019. (The new cards use unique number-and-letter combinations rather than Social Security numbers to identify individuals.) In reality, all Medicare enrollees will receive their cards free of charge through the mail and do not have to do anything beyond opening the envelope and sharing the new number with their healthcare providers.

Other popular scams involving Medicare feature callers who say:

- You must purchase Part D prescription drug coverage or you will lose all of your Medicare coverage. (The truth is that Part D is completely voluntary.)
- You are entitled to a refund and you need to supply your Medicare number and banking information in order to collect your money.
- You qualify for a free medical device such as a back brace, but you need to provide your Social Security number for coverage verification and give your credit card information to cover shipping fees.
- You are eligible for additional Medicare benefits, but you need to update your file with Social Security or credit card information.

Once the con artists have your data, they can use it to obtain health services, purchase medical equipment, fill prescriptions, or file false claims and pocket the money. A 2017 report by the World Privacy Forum found that incidents of medical identity theft were on the rise in the U.S., particularly in southeastern states like Florida and Georgia.

How to protect yourself: Safeguard your personal information carefully. Most Medicare scammers perpetrate their hoaxes by phone, but some use email or even show up at your door. It's important to know that real Medicare representatives contact people by regular mail. They will never come to your home uninvited, call you to try to enroll you in a drug plan, or ask for payment information over the phone. If you have any concerns, call the customer service number found on the back of your Medicare card.

SILENT CALLS AND ROBOCALL SCAMS

Have you ever answered your phone, only to find there's no one on the other end? It might simply be a wrong number, but it might also be an automated system testing out phone numbers to see which ones are answered by real humans. These silent calls are designed to identify potential scam targets. Once you answer, your number is added to a list that gets sold to an untold number of fraudsters. And that leads to robocalls.

Robodialing technology allows con artists to make huge numbers of unsolicited automated calls easily and inexpensively. What's more, scammers can easily spoof the number that appears

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Elder Fraud cont.

on your caller ID to make it look like the call is from a legitimate company or from your local area code (when in fact it might originate overseas).

Some robocalls are legal. For instance, you might get automated appointment reminders or pre-recorded messages from local candidates running for office. Those are allowed. But robocalls can't be used to promote the sale of a service. If you get a robocall warning you about a problem with your credit card or offering you a special deal on a home security system, it's probably a scam.

How to protect yourself: Get on the U.S. National Do Not Call Registry (or Canada's National Do Not Call List), screen your calls, and don't pick up if the number doesn't look familiar. If you get fooled and do answer, just hang up. Be sure not to react to anything in the message (such as a statement like "press 3 to be taken off the list") as that will probably just lead to more calls. You may also want to look into call-blocking services from your phone provider or companies like Nomorobo. These services can intercept and block calls from numbers that are known to be used by robocallers.

TECH SUPPORT SCAMS

There are numerous variations of this scam, but this is how it typically works: Posing as a representative of a technology company such as Dell or Microsoft, a caller informs you that his or her organization has detected viruses on your computer. The scammer then convinces you to hand over your banking information as well as remote access to your machine so that the problem can be "fixed" and the service can be billed to you.

In some cases, you might be told to click on a link in an email and follow the directions given there. But when you go to the site, malware gets installed on your device and gives the scammer access to your personal files with information on your bank accounts, passwords, and health records. Some fraudsters lock victims' systems down and demand a ransom fee to restore access.

According to a report from the Internet Crime Complaint Center, losses from tech support fraud came to almost \$15 million in 2017, a 90-percent increase over the previous year.

How to protect yourself: Do not give your financial information or control of your computer to anyone who calls out of the blue claiming to be from tech support. Make sure anti-virus software and pop-up blockers are installed on your device and stay on top of updates. Never, ever click on links in pop-up ads or unsolicited emails. If you have questions, call the real tech support by finding the number on the company's website or product packaging (not on your caller ID or in an email).

FAKE CHECK SCAMS


Lots of people sell goods via online classified sites such as Craigslist. If you're hoping to be one of them, you need to be careful: Overpaying by worthless check is one of the most common Craigslist scams.

Here's how it works: You place an ad for an item you wish to sell. Someone arranges to purchase your item and sends you a cashier's check. But for some reason, the check is for more than the actual sale price. The buyer discovers his or her mistake and asks you to wire him or her the difference. You deposit the check, send the merchandise, and wire the over-payment to the buyer. Eventually, you discover that the check was never valid, and both your merchandise and the money you wired are gone for good.

How to protect yourself: not accept checks for any amount other than the agreed-upon price. And don't let any potential buyer pressure you into wiring money; that's a common trick of scammers. Wait until the check clears before relinquishing the merchandise. Another option is to not accept checks at all and use an online payment service like PayPal instead.

SWEETHEART SCAMS

Unfortunately, many older adults (most often women) fall prey to financial exploitation through romance scams. What usually happens is that a con artist will establish a bond with an older person through



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an online dating site, take the conversation offline to avoid the site's privacy protections, and eventually ask for cash to help him or her out of a predicament. The scammer will often claim to need money for a medical emergency or for travel to see the victim. Many fraudsters target faith-based online dating services on the theory that people are less likely to be suspicious of someone who shares their religious beliefs.

The U.S. Senate Special Committee on Aging reports that sweetheart scams resulted in almost \$220 million worth of losses in 2016, and around 70 percent of those losses were incurred by victims over the age of 50.

How to protect yourself: Be suspicious if someone claims to be in love with you but needs money in order to come see you. If the person you're communicating with repeatedly pleads for cash and insists that you are the only one who can help, that's a sign that his or her intentions may not be honorable. Never send money to someone you only know online. Investigate the person's claims before sharing too much personal information with him or her.

CHARITY SCAMS

Sadly, it's common for scammers to pose as representatives of charitable organizations in order to prey on seniors' willingness to give to good causes. This is particularly true in the aftermath of natural disasters like earthquakes, fires, and hurricanes. Fraudsters might call you or come to your door requesting donations for either well-known charities or ones that they made up themselves. Or you might be directed to bogus charity websites (many of which will have names that are very similar to well-known organizations) that collect your money and steal your credit card information.

How to protect yourself: Don't let yourself be guilted into giving a donation until you've had a chance to research the charity, perhaps through free sites like Charity Navigator or BBB Wise Giving Alliance. Never give your credit card information to people who appear at your door; instead, ask for printed materials that you can review in your own time. Check the charity's website address for odd misspellings and keep in mind that most non-profit sites end in .org rather than

.com. (And be aware that in the wake of a disaster, legitimate charities will generally appeal for donations through the media rather than approach individual potential donors.)

WHAT TO DO IF YOU ARE THE VICTIM OF A SCAM

Did you know that financial exploitation is a common form of elder abuse? Many people avoid coming forward because they are embarrassed about being duped, but reporting a scammer is essential in order to crack down on such cons and keep other people from being similarly victimized.

If you've been swindled out of money or are the victim of fraud, start by filing a police report. Next, contact your bank or other financial institution so that it can advise you about what actions need to be taken in your situation. For instance, it could mean stopping payment on a check or issuing you a new debit or credit card.

If a scammer has gained access to your Social Security number or other identifying information, you would be wise to put a fraud alert on your credit report. Having such an alert tells creditors that you may have been the victim of identity theft, which means they will contact you if anyone tries to apply for a credit line or open a new account in your name. You can place an alert by getting in touch with one of the following credit reporting companies:

Experian at 1-888-397-3742
TransUnion at 1-800-680-7289
Equifax at 1-800-525-6285

You only need to contact one company because whichever one you call must inform the other two about the alert. Initial alerts are free, last for 90 days, and can be renewed.

If you feel that stronger measures are necessary, you can implement a credit freeze that blocks lenders from accessing your credit report. (Unlike with an alert, you need to arrange a credit freeze with each reporting company separately.) This ensures that scammers cannot open new accounts with your information. However, it also prevents you from opening new accounts unless you temporarily unfreeze your credit report, which can incur fees. ♦

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Selling Your House in Florida in 2021?

Here's how long you can expect it to take - and some tips on how to speed things up (and still get a great price).

In 2021, the average time it takes to sell a home in Florida - from listing through closing - is approximately 99 days. That's 64 days to get an offer, plus the typical 35-day closing period. Key factors that impact Florida home sale timelines include local market conditions (e.g., buyer demand, job market, rising home values, etc.), time of year, and your property's type and condition. Your agent's listing strategy (pricing, marketing, networking, etc.) and the buyer's financing situation - i.e., the amount of time it takes for them to secure loan approval - will also influence how long your sale ultimately takes.

Read on to learn more about how long it takes to sell a house in Florida and get some pro tips on how to speed up your sale, get better offers, and save thousands in the process.

The average time to sell a house in Florida

	Average Time to Sell*	Average Price*
National	87 days	\$703,920
State	99 days	\$840,094

*Based on Realtor.com Data (December, 2020)

The average time it takes to sell a house in Florida in 2021 is 99 days - 64 days to get an offer and an additional 35 days to close. This is approximately 13.8% slower than the national average. Keep in mind that these are annual averages and the numbers will vary by month and/or season.

Best time to sell a house in Florida

In addition to the average days on market and list price data, we've compiled data on the BEST (and worst) times to sell your Florida house based on what's most important to you:

Best month to sell a house fast in Florida

	Month*	Days on Market**
Best Month	July	44 days
Worst Month	January	78 days

*Based on Realtor.com Data (December, 2020)

**Days on market doesn't include the amount of time it typically includes to close (about 35 days)

The best month to sell a house fast in Florida is July. The median time it takes for Florida homes listed in July to sell is 44 days, which is 20 days faster than the annual average.

Best month to sell a house in Florida for price

	Month*	Average Price*
Best Month	August	\$395,000
Worst Month	December	\$344,950

*Based on Realtor.com Data (December, 2020)

The best month to sell a house in Florida in terms of sale price is August. The median sale price in August is \$395,000, which is 8.8% - or \$32,053 - more than the annual average.

Tips to get your Florida home sold

1. Set the right price

In a hot seller's market such as Florida, there can be a temptation to set a target price and stick to it. This approach could work in your favor - eventually. If your target asking price is within reason, a buyer who's willing to meet that number will most likely come along. You may just need to be patient and know that it might not happen right away.

If we're talking about selling fast, however, a little compromise will inevitably go a long way. Taking a slightly lower, but fair offer could save you days, weeks, or even months of negotiations - and is something to consider if you're ultimate goal is to sell fast.

2. Make small improvements

Florida buyers are sophisticated; the dominant aesthetic in Florida right now leans more towards minimalism, with clean lines and very little visual clutter. If it's been a few years since your last home refresh, a little renovation can make your living space a lot more appealing to potential home buyers.

Simple changes like updating light fixtures, removing heavy window treatments that block light and hiding personal belongings can make all the difference to conjuring up prospective buyer interest in the Sunshine State.

3. Update the pool

The state of Florida as a whole sees some pretty hot temperatures. For this reason, in-ground pools are an excellent selling point for Florida home buyers, especially for out-of-towners. Putting in a whole new pool might be a bit of a big project, but updating your existing pool can add just what you need to catch a buyer's eye.

4. Make all repairs

When showing your home, it's important to make the best possible impression on prospective buyers. That's exactly why you'll want to get your home in the best possible shape beforehand. It's finally time to take care of all those repairs you've been putting off; anything from painting that chipped mailbox, to buffing the hardwood floors can make a big difference.

If you have more serious issues, such as problems involving the foundation or the home's structural integrity, it's always best to consult with your real estate agent to make sure the investment is worth it.

5. Stage your home

Staging your home is an important step to take when showing your home to potential buyers, either during open houses or private showings of your home. Be sure to remove anything that prevents buyers from seeing your home as their own. Your pictures on the wall or your kid's toys scattered across the living room make that a bit challenging.

Although you may consider it an unnecessary step, staging your home will actually put more money in your pocket. In fact, buyers are willing to pay anywhere from 1% to 5% more with a staged home.

A professional will come in and help you open up space by removing or rearranging furniture, spruce up your curb appeal, and overall, create a home where buyers can imagine themselves living comfortably. ♦



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5 Smart Ways to Prepare for the Future

Many Americans live paycheck to paycheck, struggling just to meet their immediate financial needs. But if you can break that cycle and start looking at ways to financially prepare for the future, you'll learn that there are many resources available to you to help make it easier. Below, we'll look at five of the best ways you can save for key future financial needs and start moving your financial picture in the right direction.

1. Open an IRA

The simplest way to start saving for the future is through an IRA. With two basic types of IRAs, traditional and Roth, you can get either immediate up-front tax savings or tax-free withdrawals when you need your money in retirement. Along the way, the IRS won't touch your retirement money, letting it grow on a tax-deferred basis and make your future nest egg even larger.

The government encourages low- and middle-income taxpayers to use IRAs by offering a tax credit. Known as the Saver's Credit, this tax break will pay you back as much as \$1,000 for single filers or \$2,000 for couples who meet its requirements. Even if you don't qualify for the Saver's Credit, however, IRAs are still great ways to think forward.

2. Participate in your 401(k) plan at work

Another method to encourage retirement savings is the employer-sponsored retirement plan. With most employers, the plan is called a 401(k), and it gives you an ability to save money toward retirement on a tax-deferred basis similar to what IRAs provide. However, the limits on contributions are much higher, and making contributions directly through paycheck deductions is more convenient for many savers.

Most importantly, many employers offer matching contributions to employees who put money in their 401(k)s. Employer matches are essentially free money, boosting your total nest egg and giving you an even bigger incentive to put your money to work toward your retirement needs.

3. Think about your health with a health savings account

Health savings accounts are designed to set money aside for your future health needs. HSAs offer the best of all worlds from a tax perspective, letting you contribute money on a pre-tax basis and deduct your contributions, while letting you withdraw money later on a tax-free basis as long as you use the money for healthcare expenses.

HSAs are currently available only in conjunction with a high-deductible health plan, which puts the onus on you to cover a fairly hefty up-front deductible. However, the Trump

administration has discussed broadening the use of HSAs, and so it's possible that they'll become more widely available in the future. Having money squirreled away in an HSA offers valuable tax benefits as well as the financial security that its assets provide.

4. 529 plan accounts

If you have kids, then one of the biggest gifts you can give them is savings toward their eventual college expenses. 529 plans allow you to make contributions into a tax-deferred account and distributions for eligible expenses are tax-free.

In addition, many states offer additional incentives for making 529 plan contributions. A handful of states, including Pennsylvania and Arizona, give state tax deductions for contributions to any 529 plan, either within or outside their respective state. Many others limit deductions to contribution to that particular state's plan. Regardless, it's worth looking closely at your plan options to see whether a 529 makes sense for you.

5. Using a regular brokerage account for long-term stocks

Finally, there's benefit to having money available for whatever purpose you want. Withdrawals from the specialized accounts above can bring penalties and other drawbacks, but a regular brokerage account gives you the flexibility you need to spend when you need your money.

The longer you can invest, however, the bigger the benefit of investing in a taxable account. When you invest in stocks that rise in value, you don't owe any capital gains tax on the appreciation in the shares until you actually sell a stock. That can give you the same benefits of tax deferral as a retirement account while still letting you access your money freely when necessary.

Investing for the future is never easy, but the rewards are worth the effort. By taking advantage of these five smart ways to invest, you'll be better able to give yourself and your loved ones the financial security you deserve. ♦





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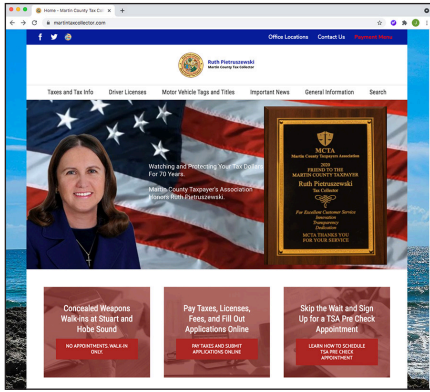
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saying no cont.

8. Be honest

I know plenty of parents who want their children to believe they can provide everything the children could possibly want, but real life doesn't work that way. If you can't afford it, be honest. For example, if your child wants to play a sport with pricey equipment, explain that it isn't in your budget and ask your child to come up with a cheaper alternative.

9. Keep your explanations age-appropriate

Your child's reasoning skills develop with age. If you have a toddler in the house, a lengthy conversation won't work, but a preteen would appreciate knowing why you said no. PBS.org has some other

tips about how to communicate effectively with children of various ages.

10. Offer to reconsider later

If your child asks for something you really can't do right now, like take a trip to the park or library, say “Not right now” instead of a simple “no,” and provide an explanation. Your child will appreciate being heard.

It's natural to feel guilty when saying no. After all, what's more negative than “no”? Plus, it's often the easiest thing to do. But remember: Your kids will have plenty of friends in their lives, but they'll have only one guide to help them develop an understanding of the importance of delayed gratification. That's you. ♦

modern diet cont.

“The comprehensive benefits of HLTH Code Complete Meal are especially helpful if you're trying to lose weight,” said Bikman. “Weight loss is rarely easy. There has to be the right changes in both hormones and caloric balance to signal to the body that it's time to start burning, not storing, fat.”

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Indeed, if you've been looking for improved wellness and healthy weight management, then HLTH Code Meal Replacement could well be your answer. For exclusive savings on your first order, visit getHLTH.com and enter the discount code KSL at checkout. ♦

from the Editor cont.

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my Lord and Savior. Your Holy blood cleanses me 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 the Lord Jesus 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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