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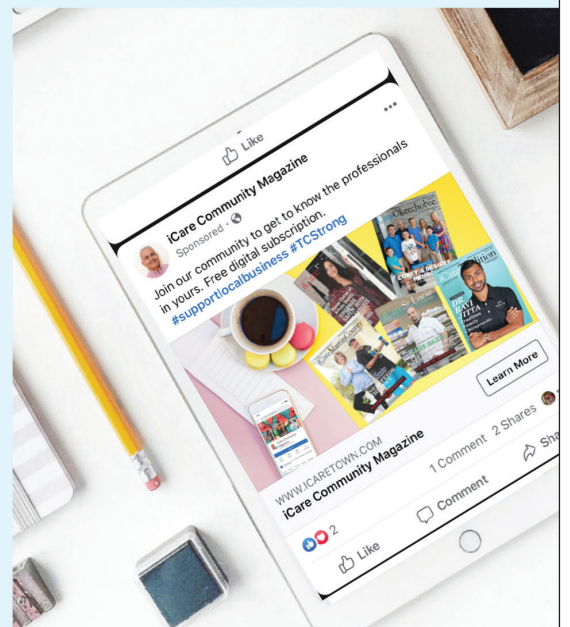
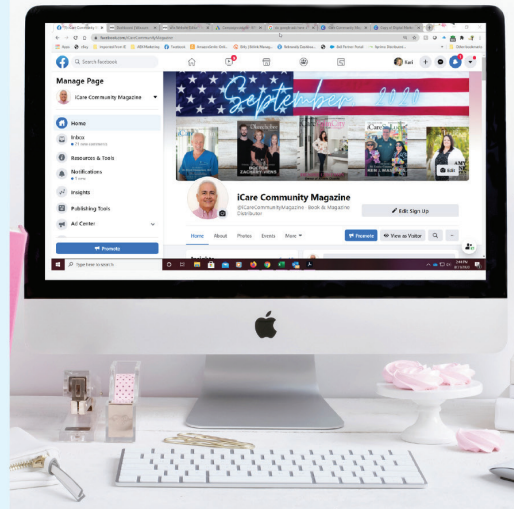
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PUBLISHED BY:  
iCare Publications, Inc.

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## FROM THE EDITOR

By ANGEL CHAVEZ

### A MATTER OF PRIORITIES?

**By living purposely and well-focused in the right target, our lives will produce fruits of peace and joy and at the end of our journey, we will look back fully satisfied. Some of us need to refocus and Christmas is a perfect time to do it.**

I have heard or read somewhere that the Cemeteries are the richest places on earth. Buried in the ground there are human dreams, passions, destinies, and purposes. Meaning: There are all kinds of professionals, sport champions and even most importantly great fathers and mothers who never developed their potential because of wrong priorities.

It seems that the most difficult thing in life is to fulfil our destiny. Our God given potential and purpose and gifts because we have been blasted for generations with lots of misconceptions or twisted wisdom, not real wisdom. For example: Study hard, work harder and you will reach your highest potential. Really?

I took my wife a few months ago to a doctor in North Palm Beach Gardens. It was a beautiful building, and in the parking lot I saw Roll Royce, Mercedes Benz, Lexus, Tesla, etc. I thought to myself here are some smart people who have studied hard and worked hard and have reached their greatest potential.

About two hours later, on our way out of the building I saw an incredibly old man with crutches getting into the Roll Royce. An older lady in bad shape getting into the Mercedes Benz and another older person in similar shape getting into the Tesla. And I said to The Lord something is wrong with this picture, what is it?

**The Lord said: "A MATTER OF PRIORITIES"**

...Long silence then He continued: "But seek first the kingdom of God and His righteousness, and all these things shall be added unto you." *Mathew 6:33* "For the Kingdom of God is not a matter of what we eat or drink, but of living a life of goodness and peace and joy in the Holy Spirit. If you serve Christ with this attitude, you will please God, and others will approve of you, too." *Romans 14:17,18*

**I SEE: THE CARS WERE OK, THEIR PROPERTIES WERE OK, BUT DOING IT GOD'S WAY WILL ADD PEACE, JOY, HEALTH, GODLY PURPOSE, BLESSED FAMILIES, AND PEACEFUL COMMUNITIES.**

Please don't argue with me that those people are full of peace, joy and righteousness. Nobody with bad health is, I know it by experience.

**WE MUST RETARGET AND REFOCUS OUR PRIORITIES: DON'T PRIORITIZE PERISHABLE THINGS.**

"Jesus replied, "I tell you the truth, you want to be with me because I fed you, not because you understood the miraculous signs. But don't be so concerned about perishable things like food. Spend your energy seeking the eternal life that the Son of Man can give you." *John 6:26-28*

Is God against work? No, he is not. As a matter of fact, He has personally prepared beforehand in the spiritual, all the works we must perform in the natural, individually, for each of us.

"For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them." *Ephesians 2:10*

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# COVER STORY

**Dr. Tred J. Rissacher, DC**  
Slim Body Laser Spa



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# Prepping Your Kids for the **HOLIDAYS** DURING COVID-19

**L**ike most things this year, the holiday season will be marked by the coronavirus pandemic. For you and your family, it may feel like one more disappointment at the end of a long, challenging year. So, how do you talk with your kids about the upcoming holidays? And what can you do to celebrate, even if it's not in the ways you're used to?

To answer these questions, we turned to Erica Lee, a psychologist in the Department of Psychiatry at Boston Children's Hospital. She offers some advice for parents on how to cope - and ideas for ways to celebrate - as this holiday season approaches.

## Talk it out

"The holidays are traditionally a time to come together with loved ones. For those who look forward to celebrating, this year might feel particularly hard," says Lee. "If your kids are having a tough time adjusting to changes in your plans, let them know you understand and that you feel disappointed, too. Encourage them to share their thoughts and feelings and help them appreciate why things have to be different."

Lee says she recommends starting to talk about the holidays a few weeks ahead of time. This will allow you to modify your holiday plans without giving your kids too much time to dwell on any disappointment they may feel. Then sit down together as a family and come up with a plan for how you will celebrate.

## Focus on what you can do

Whatever holidays your family celebrates, Lee suggests focusing on the rituals you can continue to do together — rather than focusing on what you can't do this year.

"Think about which holiday rituals are most meaningful to you, and then come up with some ideas for how to continue those traditions in a new way," says Lee. For example, if your extended family is used to gathering together for a meal, plan a meal over Zoom or FaceTime. "Have everyone prepare the same meal, or just one special or favorite dish, so it's truly a shared experience," she says.

Other rituals you can recreate include getting together online for Thanksgiving to share what you're thankful for. Or if you celebrate Hanukkah, Kwanzaa, or Christmas, plan a time to light your menorah or kinara candles together, or set up a time to simultaneously decorate or light up your Christmas trees.

If you'll be skipping a flight to grandma's house this year, try cueing up a video on YouTube that simulates a flight. "The idea is to think about recreating what you're used to doing in a way that's safer during the pandemic but still allows you to create special memories."

## Create new traditions

Think of this year as an opportunity to start new traditions

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## Make the Right Choice for You



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,

*continued page 30*





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## Constitutional Amendments 5 and 6 Passes on the Florida November Ballot

The following two constitutional amendments passed on the November ballot and take effect on January 1, 2021

**Amendment 5:** Limitations on Homestead Assessments; increased portability period to transfer accrued benefit. This amendment would extend the period during which a person may transfer their "Save Our Homes" benefits to a new homestead property from two years to three years. Currently, if a person moves to a new home anywhere in Florida, they have two years to transfer or "port" all or part of their "Save Our Homes" benefit to have the new home assessed "at less than just value."

The amendment would increase that time period to three years rather than two. The Save Our Homes Amendment to the Florida Constitution limits the annual increase to a homestead property's assessed value to no more than a maximum of 3 percent per year or the percentage change in the Consumer Price Index (CPI), regardless of any increases to the property's market value.

Portability allows property owners to transfer all or a portion of the difference between the just value and the assessed value from a previous homesteaded property to a new homesteaded property. This reduces the assessed value of the new homestead, which in turn reduces the amount of property taxes owed by the property owner. The difference between the just value and the assessed value is referred to as the Save Our Homes (SOH) benefit.

**Amendment 6:** Ad valorem tax discount for Spouses of Certain Deceased Veterans Who Had Permanent, Combat-Related Disabilities

This amendment would allow a homestead property tax discount to be transferred to the surviving spouse of a deceased veteran who had permanent, combat-related disabilities. The discount would be in effect until the spouse remarries, sells, or otherwise disposes of the property. If the spouse sells the property and does not remarry, the spouse's new primary residence may receive a homestead tax discount not exceeding the dollar amount from the most recent ad valorem tax roll. ♦

### THE *Inside* TRACK

## Is Scheduled Maintenance Necessary?

By TODD HARRIS

Should we concern ourselves with recommended scheduled maintenance on the vehicles we drive and own? The short answer is yes and I will present my case in these months on Crown Car Care inside track. My name is Todd Harris with my wife Tamara we own Crown Car Care.

Maintenance on your vehicle can be the first item to get postponed when money or time is short. In the short term this may get us by, however, overtime the hasty decision will come back to haunt us. I will provide several examples of how this may occur.

Many of the cars we drive have a timing belt which operates the overhead camshaft and valves. These belts are made of rubber and cord material. They are made this way to be quiet and flexible. The downside is they have a limited lifespan mainly due to hostile environmental conditions such as heat and rogue oil contamination. Automobile manufacturers know this and build it into their time/mileage service intervals. A good rule of thumb is 6 years or 100,000 miles, whichever comes first.

If a timing belt were to ever break or jump teeth on the engine catastrophic engine failure will occur. How often do we see this at Crown Car Care? More than we would like to. A replacement motor can cost as much as \$10,000 compared to an average replacement timing belt install at \$600. Putting this maintenance off can have costly consequences!

Another necessary preventative maintenance; **Cooling System - Fluid Exchange.** All gasoline and diesel engines have a cooling system to prevent the engine from overheating. A liquid is used in conjunction with a radiator, water pump, and hoses. The liquid is called coolant. It too has a limited life span due to the conditions under the hood mainly heat. Heat degrades the coolant to the point it becomes contaminated and breakdown in seals and hoses might occur. If this were to occur, catastrophic engine failure might happen. General rule of thumb is 60,000 miles or 6 years. A \$140 service on average can again prevent big problems down the road.

Scheduled maintenance is important. Call us at Crown Car Care and we will spend time with you and your vehicle to set a game plan for a long happy automobile future. ♦



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# 6 GREAT HOLIDAY GIFTS UNDER \$300 FOR 2020

Just like everything else in 2020, the holidays are going to be weird and different this year - and a lot of us will be avoiding frequent trips to the store and instead looking online for gifts for friends and family.

The \$100-to-\$250 range could be a sweet spot to find a thoughtful present that sparks joy without wreaking havoc on your gift budget. In this article, you'll find a 5 ideas in our picks for the best gifts under \$250.

## Solo Stove Ranger

### Upgrade Your Fire Pit

[www.solostove.com](http://www.solostove.com) - \$195.00

Backyard fire pits have been a keystone for social activity during the COVID-19 era - and this is the best of them, hands-down. Built from durable stainless steel, and with a vented design that promotes air flow, the Solo Stove produces a beautiful and deeply warming fire with very little smoke or airborne ash. (Perhaps best of all, your clothes do not reek of smoke the morning after.) Available in three sizes and prices, this is a slam dunk holiday gift for any fire pit enthusiast.

## Traxxas Stampede RC Monster Truck

### Seriously Fun

[www.traxxas.com](http://www.traxxas.com) - \$170.00

If you're looking to get your kids offline and out of the house -- or want to feel like a kid yourself again -- the Traxxas Stampede is cool (and fast) enough to get anyone to look up from their phone. With a top speed in the 30mph range, this high-performance remote control monster truck can roll over a variety of terrain and, courtesy of its waterproof electronics, through any mud puddle. I laughed and howled like a 10-year-old during my first few test rides.

Though there's a little bit of a learning curve -- you'll need to bone up on lithium polymer batteries and recharging peripherals -- it's no more complicated than setting up a new smartphone. (An entry-level LiPo battery and charger combo will run you another \$60 or so.) And beginners will also benefit from the truck's "training mode," which cuts its considerable speed in half to help you cultivate your handling skills. But if you do wreck your rig, it's OK: Traxxas is known for its reasonable replacement parts and repair fees.



**Solo Stove Ranger**



**Traxxas Stampede**



**Bose Tempo**



**Apple AirPods Pro**



**Casper Glow**



**Apple Watch**

*continued next page*



## Bose Frames Tempo

### Sunglasses with Wireless Headphones Built-In

[www.bose.com](http://www.bose.com) - \$249.00

New for 2020, Bose has just released its second-generation Frames. Yes, they are sunglasses with wireless headphones built-in. They also sound incredibly good. We really like the Tempo style (shown previous page), but you can also opt for the Tenor or Soprano styles instead.

## Apple AirPods Pro

### True Wireless Noise Canceling Earbuds

[www.amazon.com](http://www.amazon.com) - \$194.00

Since dropping in price during Amazon Prime Day, the Apple AirPods are easier to recommend as a killer pair of wireless in-ear headphones. With a winning design and fit, solid sound quality and bass performance, and very effective noise canceling, they're excellent for making calls and listening to music -- even during a workout. They also now offer an amazing spatial audio feature when used with compatible Apple devices -- something you won't find on other true wireless headphones.

## Casper Glow (2-pack)

### For Easier Sleep

[www.casper.com](http://www.casper.com) - \$229.00

The Glow lamp is a highly portable, rechargeable nightlight that's undeniably beautiful, easy to setup and pleasant to use. It's will become an integral part of your family's bedtime routine. You will use them every night and take them with you wherever you go. (And that's another thing - they're surprisingly tough.)

Thanks to its built-in gyroscope, you flip the Glow over to turn it on and off, twist it to dim it up or down or shake it to trigger the low nightlight setting. The lamp produces a pleasant ambient glow - hence the name - that dims gradually over 15 to 60 minutes. You can control the span using Casper's streamlined iOS and Android-compatible app, and set the light to come on in the morning - a reverse nightlight, of sorts.

## Apple Watch Series SE

### The Best Apple watch Value

[www.amazon.com](http://www.amazon.com) - \$270.00

The most affordable Apple Watch ever released, the Apple Watch SE boasts a more powerful processor, a Retina display that's 30% larger than the Series 3's display and support for Apple's new Family Setup plan. Amazon's \$20 discount gets us close enough to \$250 to include here. But the Apple Watch Series 3 is currently selling for \$169, making it the least expensive option in the current lineup. ♦

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**W**hile it may seem like 2020 has been dragging on, you may be shocked to find the holidays are quickly approaching! Just around the corner is time for those delicious foods we wait all year to have- stuffing, sweet potato casserole, turkey and ham, cranberry sauce, and of course, you can't forget PUMPKIN everything.

From holiday parties and cookie swaps to easy, fast food meals during full-day shopping adventures- the temptations are all around us. Have you often found yourself saying, "Well, I'll just start eating healthier after the New Year" or find yourself setting the same 15-pound weight loss goal as your New Year's resolution year after year? It is time to end that vicious cycle of over-indulgence, gluttony, and guilt this holiday season.

### *Tips For the Holiday Season*

#### **Here are a few tips to make this holiday season your healthiest one yet**

Opt for turkey breast without the skin- 4 oz of this lean meat is about 150 calories versus turkey breast with the skin and dark meat without the skin, which provides about 200 calories.

Ditch the ham and try something new for your main course this year- consider trying baked or grilled salmon fillet; it will certainly wow your guests and provide those healthy omega-3 fatty acids. Research shows that red and processed meats, including ham, may increase cancer risk, while fatty fish like salmon may reduce the risk for cancer.

Pick only one starchy side this year- rather than loading up the plate with mashed potatoes, sweet potato casserole, stuffing, and bread, choose just one. Having a ½ a cup of these loaded sides on one plate may add up to 90 grams of carbohydrates.

#### **Don't Forget Your Veggies**

Fill up on those vegetables first- instead of reaching for the chips and dip during appetizers, go for the sliced veggies first. Load your plate up with salad before diving into your meal; this can help prevent you from overeating some of those less healthy foods.

Try having multiple vegetable sides to offer this year- there are no limits on the number of vegetables you can serve! Consider including some winter vegetables- Brussel sprouts, cauliflower, carrots, parsnips, and so many more make excellent dishes (even soup too!). The goal of eating 5-7 servings of vegetables per day does not change during the holiday season.

*continued next page*



### Yes, You Can Have Dessert

Allow yourself to enjoy a dessert (yes, you read that right). It is okay to allow yourself to have a slice of pumpkin pie or a few of your favorite holiday cookies. Be realistic with yourself. If you go into your holiday meal saying you aren't going to eat any dessert, you will most likely end up eating more than you typically would. Pick your favorite, eat it, enjoy it, and move on- you will avoid the shame and guilt that naturally comes when we eat something we feel we aren't supposed to.

### Eat Slow

Eat slower- try chewing your food slowly, taking sips of water between your bites, and allowing your body to recognize fullness. Too many of us are guilty of eating so quickly (because it tastes so good) that we feel uncomfortably full by the time we finish and let our body rest. It takes time for our body to recognize feeling full- by slowing down our meal, it can help us not overeat and help us avoid the need to unbutton our pants!

Think about your beverage choice- a traditional Pumpkin Spice Latte (16oz) has 380 calories, 14 grams of fat, and 50 grams of sugar (that is more than a can of soda!). Ask for skim or 1%, soy, or almond milk with your coffee or tea instead of whole milk or cream. Consider asking for drinks unsweetened, ½ sweet or fewer pumps of flavoring, or using sugar-free options.

### Stay Hydrated

Don't forget to drink your WATER throughout the day to stay hydrated. Dehydration can lead to hunger resulting in over-eating! Ditch the soda this year- one can (12 oz) of regular soda provides 40 grams of added sugars. Did you know women should consume less than 25 grams, and men should consume less than 36 grams of added sugars daily?

Bring your snacks and eat before you go- if you are going out shopping, try to bring a protein-rich snack like a handful of nuts with a piece of fruit to fill you up and lower your chance of getting fast food. Eat a meal before you go- be sure to include some protein to keep your energy steady and your hunger down.

### A Little Extra Won't Hurt

Don't let one bad meal ruin your day- if you enjoyed a little extra food at one meal, don't let it ruin the rest of your day. Get back to healthy eating the next snack or meal; if you eat something "unhealthy," focus on getting a variety of non-starchy vegetables and lean protein with the next meal.

### You Can Always Burn it Off

Don't forget to exercise! Exercise improves our energy, mood, and stress and helps regulate our appetite. Of course, it also helps burn those extra calories we may indulge in. Shoot for 150 minutes of moderate activity or 75 minutes of vigorous exercise per week. ♦

## Your Medicare, simplified.

I'm Gus Berges, a licensed sales agent in Martin and St Lucie Counties. When it comes to Medicare, it's important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I'm ready to answer your questions and help you find a plan that fits your needs. **Take advantage of my knowledge and experience to:**

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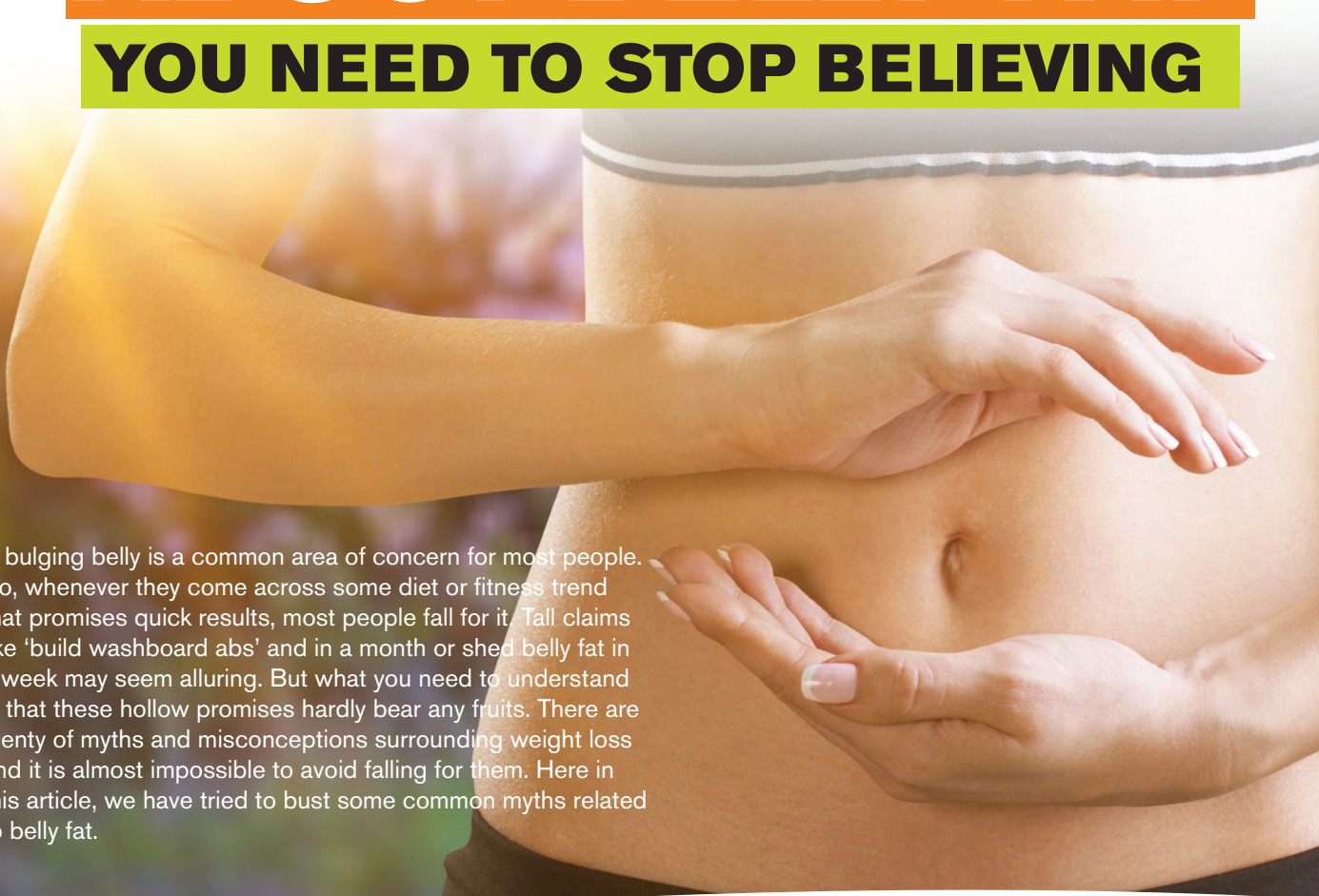
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# 5 MYTHS ABOUT BELLY FAT YOU NEED TO STOP BELIEVING



A bulging belly is a common area of concern for most people. So, whenever they come across some diet or fitness trend that promises quick results, most people fall for it. Tall claims like 'build washboard abs' and in a month or shed belly fat in a week may seem alluring. But what you need to understand is that these hollow promises hardly bear any fruits. There are plenty of myths and misconceptions surrounding weight loss and it is almost impossible to avoid falling for them. Here in this article, we have tried to bust some common myths related to belly fat.



## Myth 1: Target weight loss is not possible

No exercise can help you cut down inches for some specific area. You will lose weight slowly from every area of your body- thighs, arms, belly. Target weight loss is not possible. Exercises like crunches, v-ups do activate the muscle around the belly, but that does not mean you will shed pounds faster.



## Myth 2: Belly fat is just like other fat of the body fat

It is common to think that all kinds of fats present in the body are the same, but they are not. The fat accumulated around the belly area is much more dangerous than the

one's present in other parts of the body. Belly fat, also known as visceral fat, is accumulated deep under the skin, around the organs and often leads to health issues like insulin resistance, type 2 diabetes, cardiovascular problems.



## Myth 3: Certain food can melt belly fat

Some people believe that eating foods like capsicum and cayenne pepper can help to melt belly fat faster. However, these are mere claims and do not show any result. There is only a thin chance that it might give a boost to your metabolism, which can accelerate the weight loss process. But won't help you lose weight specifically from the belly area.







#### Myth 4: Wearing a waist trainer can be effective

You might come across tons of waist trainer advertisements on television, promising quick results. Let us inform you that these fancy pieces of equipment do not really work. There

is no shortcut to lose belly fat, at least not by wearing waist trainers. For shedding pounds, exercising and diet are must.



#### Myth 5: Avoiding fatty food will help lose belly fat

Eating fatty foods is not something that leads to a bulging belly in the first place. It is a result of your unhealthy diet, inactivity, sleeping pattern and other lifestyle habits.

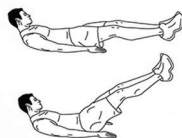
Only by making changes in every area and practise healthy lifestyle habits you will be able to cut down some inches from your waistline. ♦

## Good morning, **abs**

LEVEL I 3 sets LEVEL II 4 sets LEVEL III 5 sets REST up to 2 minutes



10 high crunches



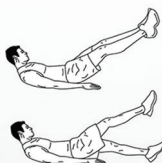
10 leg raises



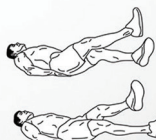
10 raised leg circles



10-count raised leg hold



10 flutter kicks



10 scissors



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# 7 Health and Wellness Tips for the Holidays in 2020

By DR. ASHLEY LUCAS, PH.D.

**T**he holidays can be a stressful time for many; It's been shown that stress and anxiety in all areas of life including family, finance, and health and wellness seem to increase during this time of year. And, if 2020 continues to "perform" as it has been, we can only imagine what the cumulation of this year will bring.

No matter how you approach or respond to what the season brings your way, it's good practice to prioritize your mental and physical wellness—especially this year. Below are 7 health and wellness tips to help keep you strong as you navigate the remainder of 2020.

**1. Find calm in what you can control.** The holidays will look different this year, but there's nothing you can do about that. Focus on what you can control, like planning a small gathering (distanced or virtual if need be), planning your menu or just planning your day with a to-do list.

**2. Prioritize sleep.** Sleep restocks, restores and prepares the body, and not getting enough can negatively impact your body physiology, mood and weight. Work to establish a calming wind-down routine and practice consistent sleep timing that includes an uninterrupted 8-9 hours of time in bed.

**3. Don't beat yourself up.** If you are trying to drop weight and succumb to a craving, it's okay and not the end of the world. Understand that it happens to all of us – don't beat yourself up. Self-induced stress and anxiety about food guilt negatively affects your metabolism and immune system, leading to easier weight gain. If you

feel you've had a misstep, use it as motivation to strengthen new and improved habits; look at this misstep as an opportunity to re-confirm your decision to improve your health, simply because you want to.

**4. Build resiliency.** Research shows that resiliency (the ability to bounce back from challenges) helps to build immunity and is something that can be developed. How? Experts say to identify a charismatic individual in your life who you admire and gives you joy or strength, and reconnect with them. Also, remember that your friends/family are likely going through similar holiday stressors – connect with them by talking through things and supporting one another's wellness. Never have we appreciated true human connection (in any form) more than now.

**5. Keep moving.** Or start moving at your own pace. Leading an active lifestyle is important to maintaining health and mental clarity. But don't overdo it. Too much exercise can depress your immune system; it's important to understand your body's limits.

**6. Review what you eat.** We all have different metabolisms, dietary needs and food preferences. Do you know what your body requires for optimal health? No matter your unique needs, less sugar and eating real, whole foods is a great first step to feeling better if you're not feeling stellar.







**7. Enter into events with a plan.** If you're still planning to attend some small gatherings this year and want to avoid the potential of overeating, consider some of these ideas: Avoid heading out on an empty stomach- eat a snack before you go. It is much easier to pass on those holiday cookies when you're not hungry. Don't skip meals or "count calories" during the day. Forgoing food earlier in the day makes it much more likely that you will overdo it on portion sizes and sugary foods later in the day. Bring a snack. Keep a healthy, portable snack on hand, so that you have a good option at all times.

No matter what, you deserve to feel good and to have the opportunity to cherish every little positive thing that comes your way. Cheers to you and your family's health this holiday season. ♦

*Dr. Ashley Lucas is the owner and founder of PHD Weight Loss in Asheville, N.C.*



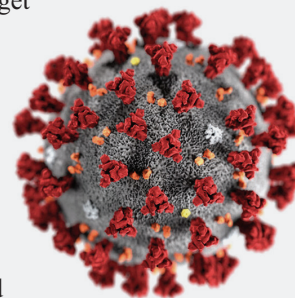
# NASAL SPRAY MAY PREVENT COVID-19 INFECTIONS

Source: Columbia University



Many hopes for a return to a semi-normal life after COVID-19 revolve around vaccines, but those injections have limits — they're harder to deploy in low-income and rural areas where there's no guarantee of easy distribution. Science may offer a more accessible alternative, though. Columbia University researchers have developed a nasal spray that has successfully prevented COVID-19 infections in tests with ferrets as well as a 3D model of human lungs.

The lipopeptide (that is, a lipid and peptide combination) prevents the coronavirus from fusing with a target cell's membrane by blocking a key protein from adopting a necessary shape. It should work immediately and last for at least 24 hours. It's also affordable, lasts a long time, and doesn't need refrigeration.



A spray like this is still some ways from reaching the public. There would need to be human clinical trials, not to mention large-scale production to provide enough access. Scientists are planning to "rapidly advance" to further testing, Columbia said.

The move could bring protection to many parts of the world where mass COVID-19 vaccinations would be difficult. It might also serve as a "complement" even in places where vaccines are readily available, key researchers Anne Moscona and Matteo Porotto said. People who can't take vaccines, or those for whom vaccinations don't work, could spray themselves daily knowing they'd be safe. That, in turn, could further limit the spread of the virus and hasten the end to the pandemic. ♦





ICARE EXCLUSIVE

# At Last the SECRET to EASY WEIGHT LOSS and BODY SCULPTING

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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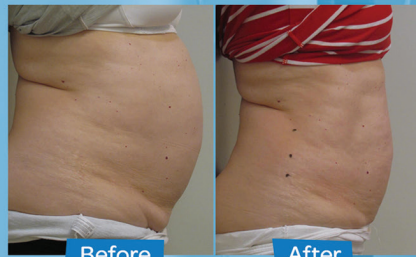
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**FREE CONSULTATION**

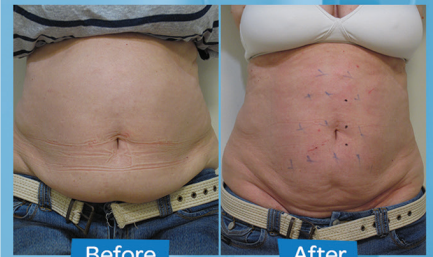
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9 sessions in 3 weeks



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# HOLIDAY SURVIVAL

Holidays can be a hit or miss each year. Sometimes we are more than excited over the perfectly picked gifts and amazing food platters. However, traveling, family stress and financial troubles get in the way of us enjoying ourselves. It's not worth taking the risk – let's put together a plan of action!

The holiday season becomes much more tolerable when managing stress and your routine! Let's get through the next few months with this handy survival guide that is sure to make this holiday season one for the books!

## Coping with overstimulation.

Friends and family are what make life so beautiful. However, when it comes to the holidays, even our favorite pals and relatives can become the breeding ground for stress. Let's go over a couple of ways to cater to your inner introvert and manage the kind of communication you have this holiday season. Our loved ones deserve a heartfelt update – so let's give it to them!

**Holiday Cards:** Organic, personal and perfect for giving every relative an update on you and your situation! Include photos or create custom postcards – whatever works best! Office Depot, Staples, Walgreens and your local pharmacy usually offer holiday deals for printing cards! Check your local area for savings now.

**Video:** Thank you, technology! Now you can literally be at any holiday event from your phone! Pop in and say “hi to the group and get back to your own fun! Or, record a quick video telling your loved ones “happy holidays!” Send it off the morning of the holiday and it's even more personal than a phone call! Let's

be honest – sometimes family phone calls on the holidays never end. Videos are a perfect way to say what you need to say and get on with your day!

## Fighting financial stressors.

Finances are always on our minds during holidays. Whether it's accumulating trace costs or copious amounts of gifts, the holidays can put a real dent in our bank accounts. However, some see the holidays as an opportunity to reap the benefits on cashback and rewards for whatever credit card they may have. Let's go over a couple of different ways to take the stress out of finances this holiday season.

**White Elephant:** this style of gift exchange may be the most economic and enjoyable option available! Each person in attendance brings a single gift. From there, playful games of swapping gifts ensue and becomes a night of friendly competition amongst those closest to you. The safest way to play this game is to set a budget for all those purchasing a gift. A common choice is to request gifts of a \$20 value. Others insist on more – whatever your group prefers!

**For Credit Card Users:** The holidays may be the perfect time to consider changing your credit card. Everyone receives advertisements in the mail showcasing new and exciting reasons to switch your credit card. Some offer 0% interest financing while others give you cash rewards for money spent within a period of time after receiving the card. While debt is not fun by any means, it can be made more manageable with the right credit card. Check some options out here!

*continued next page*



## Awkward Family Conversations.

We've all been there – sitting at a kitchen table and awkward silence because of a rather serious disagreement. Sure, the obvious answer is do not talk about politics, religion or finances and all should be good... Right? Below is a list of conversation starters to use with family that won't lead to an uncomfortable disagreement. Hopefully these come in handy and help you enjoy the holidays as much as possible!

- What was the best part of your day?
- If you could travel anywhere in the world, where would it be?
- If you could have any superpower, which would you choose?
- If you had one wish (and you can't wish for more wishes), what would you wish for and why?
- If you could eat just one food everyday for a month and nothing else, what would it be?
- If you could pick your own name, what would it be?
- If you could be animal, what would you be and why?
- Which character in a book best describes you and why?
- If you could have any pet, what would you choose and why?
- What three words would you use to describe yourself?
- What is the nicest thing a friend has ever done for you?
- What is your favorite movie and why?
- What is your favorite family tradition?
- What is your favorite sport to play?
- If you could play any instrument, what would it be and why?
- What is your favorite holiday and why?
- What is one thing you are grateful for today?

## Clean. Yes, seriously.

There is simply too much research to support the idea that cleaning helps bring mental clarity.

This question simply explains itself. Start with your personal spaces – bedroom, bathroom or even a closet! You may not be aware of how much stress a disorganized home can bring you. When you see things out away and in their place, it allows you more mental clarity to focus on getting through the holidays. If you have a family, make a holiday game out of it! Think of an Easter egg hunt – give the family a little incentive to muscle through that mountain of laundry or play space gone astray.

Some prefer to clean alone which can, at times, become more so stress relieving! Throw on some of your favorite music and dance around the house with some rubber gloves. Embrace your true Monica Geller!

## Stick to Your Personal Routine.

'What' you do does not matter here. It's the repetition of a routine that can keep you and through the holidays! Follow the simple steps below to get your routines and check so you can stick to them and feel more in control through the holidays.

**Pick your morning routine.** It's simple. Brush your teeth, hop in the shower – the basics. There are also some natural ways to relieve stress in the morning, such as lavender oils or CBD! With daily



intake, CBD can help you navigate through the stressors of this season without getting overwhelmed. Something to consider in the morning!

**Pick one exercise to do every day.** Each day can be a new exercise, but just be sure to make one exercise happen. This isn't meant to help you lose dramatic amounts of weight or improve your physique. Instead keeping your body in an active routine can help overall body process including stress levels! Whether it's a walk in the park or some yoga, your mind and body will thank you.

**Get settled into your evening routine.** Skin care, reading a book and meditation are some awesome ways to naturally wind down and prepare your body for a meaningful night of sleep. The more prepared you are for bed, the more prepared you'll be for the morning!

With this survival guide, you'll make it through the season like a champion. Holiday cards, talking to family, shopping, cleaning and sticking to a routine can make the next few months actually feel like a holiday! ♦

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## Prepping your kids cont.

and think creatively. “Talk with your children and extended friends and family about new ways to make this holiday season special, and how to stay connected, despite the challenges of the pandemic,” says Lee.

### Some ideas she suggests include:

Take turns hosting mini holiday celebrations. Spread out your holiday celebrations with several short, online celebrations. For example, one family could host a time to sing holiday songs, another could host a dance party, and another could host a time for storytelling or prayer.

Send each other care packages. Send your favorite holiday treats, special mementoes, or small gifts and open them together over Zoom or Facetime. “The packages don’t need to be big or expensive, but are a tangible way to reach out and tell each other we care,” says Lee.



Work together on a shared project. Start a crafting chain for a holiday-related project and share with other families or friends. “You could make a holiday ornament or

treat, and send it to another family, and then have them add to it and send to the next house,” says Lee. “Or you could make a holiday decoration for one household, they can make one for the next family, and so on. Collectively working on a project can help us feel closer to one another when we’re physically apart.”

Enjoy some friendly competition. Have your family or kids make holiday treats, and then vote for the best over FaceTime or Zoom. Or put up holiday decorations outside, so you can drive or walk by, and then cast your votes.

Document what you’re doing. Whether you’re creating new traditions or celebrating in the ways you always have, keep a journal or take photos or videos to document this year’s experience. “Though things will be different for most people this year, it could be really special to look back years from now and remember this time,” says Lee.

### Take the opportunity to scale down

Lee says it’s important to remember that, for many people, the holiday season and large family gatherings also come with a certain amount of stress.

“This year has been hard. This might be an opportunity to scale down and focus on the parts of the holiday that are most meaningful to you,” she says. “Give yourself permission to take it easy this year. Instead, focus on staying connected and staying safe.” ♦

## from the Editor cont.

When we worship material things, we get just that... material things. And the material things that we collect out of God’s agenda will be burying us and somebody younger will enjoy them; not us.

Instantly I lost my admiration for that order of things. I am not saying all material things are bad. The order in which we place them in our heart, is what is wrong.

What is the correct way of doing things? God’s way. What is God’s way?

“Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.” *3 John 1:2*

“Delight yourself also in the Lord, And He shall give you the desires of your heart”. *Psalms 37:4*

If you think that God does not want you to have good things, you are wrong. God’s will for all is that we prosper in all things and we enjoy good health but as our soul prospers.

Yes, God’s will for many is to become millionaires, billionaires and trillionaires. He personally made some like that in the Bible and out of the Bible, but these men walked with God. Meaning their wealth was a result of them walking with God and doing it God’s way.

**THAT IS HEALTHY WEALTH THAT WILL NOT DIMINISH OUR OWN HEALTH.**

Finally, brethren, work is good if we perform it under His direction and strength:

- Let us work building our inner man.
- Let us work in learning how to walk in His love.
- Let us work in keeping our spirit, soul, and body healthy.

Working like that will keep us focused and full of His peace and joy.

“Now may the God of peace Himself sanctify you completely; and may your whole spirit, soul, and body be preserved blamelessly at the coming of our Lord Jesus Christ”. *1 Thessalonian 5:23-24.*

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

If you made this prayer, email me at: [icarepublications@gmail.com](mailto:icarepublications@gmail.com) I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. ♦





# SENIORS AND A DIFFICULT HOLIDAY SEASON

The holiday season is a time of celebration and happiness. For many seniors, however, it can be difficult to stay positive and happy during this time. To help seniors combat the isolation, lack of activity, and depression that might occur during the holidays, it's important to stay educated and proactive. Below is a guide to what you need to know about seniors and the difficulties of the holiday season, as well as ways to stay upbeat and positive so the holidays can be a more happy, joyous time.



## 5 Ways to Stay Cheerful

**Seniors may find the holiday season less than joyous for a variety of reasons, but here are a few to consider:**

**Limited mobility:** Many seniors cannot move around as they once did, especially with physical limitations. This can make the holiday season less exciting for seniors, with the inability to shop, visit, and celebrate like others limiting the joy of the season.

**Loneliness and depression:** Depression, anxiety, and isolation are common among seniors, but the holiday season can make these feelings more severe. Whether it's a lack of social interaction, missing family and friends, or remembering what once was, the holidays can make some seniors feel more lonely than any other time of year.

**Memories of the past:** Many seniors have a hard time accepting that their current life is not like it was in the past. And around the holidays, memories of the past can be especially painful.

**Financial burden:** The holidays can get expensive. Between presents, food, and everything else, it can take a toll on our wallets. For seniors on a tight budget,

the holidays can remind them of their financial stress and limitations.

**Home life:** For some seniors, the holiday season is difficult because many no longer live with family or at home. For seniors living in a nursing home or assisted living facilities, they may feel a lack of comfort and tradition that comes with the holiday season.

### Ideas for Staying Positive During the Holidays



#### 1. Reminisce in a Positive Way

Memories of holidays past can drum up bad feelings during the holiday season for many seniors. But memories are often some of the best things in our life. Instead of dwelling on things that are now different, focus on all the good that has happened. Use the past to reminisce about your favorite things and people. Take out

old pictures, sing old songs, and remind yourself what the holidays are all about.

The holidays are the ideal time to remember traditions and friends that have come through your life, reflect on things that have changed, and appreciate things that haven't. Try using the holiday season to create a new photo album or scrapbook full of your favorite memories.

#### 2. Take Control of Finances

While it is common to feel like you need to spend a lot of money during the holiday season, that is a feeling that must be forgotten. The true meaning of the holidays is love and togetherness, and those who truly love you would expect nothing more. Before you become over-stressed about the financial burden of the holidays, get ahead of the game by creating a budget and plan before the season hits.

Give yourself a realistic budget and stick to it. Create lists and stay organized when it comes to shopping and purchasing presents for the holidays. Working through the holidays with a budget in mind will help you not only stress less about money, but also refrain from overspending what you don't have.

*continued next page*





### 3. Get in the Spirit with Holiday Traditions

Sometimes all you need is a little cheer to get in the spirit of the holidays. If you're feeling the blues, try reminding yourself about the greater parts of the holiday season, like the food, decorations, and entertainment. Bake cookies and pies, watch your favorite holiday movies, make crafts, and hum along to your favorite holiday tunes. All of these things help remind us of our favorite holiday memories and traditions, putting us in the right frame of mind to celebrate and enjoy the coming holiday.

Try enlisting the help of family members or friends to help you decorate, make homemade presents, or take you to go see lights in the neighborhood. Sometimes, participating in holiday activities can help not only get you in the spirit, but also become a time to connect with the people you love and make memories.

### 4. Be Honest and Talk It Out

It can be hard to admit when you have feelings of loneliness, depression, or are simply not feeling celebratory this holiday season. This can be especially true when seniors may see the people they love enjoying the holiday season themselves.

But the people around you care about you and are there to support you.

That being said, it is important to seek help and be honest when you need it. Seniors are more likely to suffer from depression, but less likely to seek help for it. Talk about your feelings of isolation or loneliness with family, friends, caregivers, or even a licensed professional. All of these people not only provide emotional support but also help you find solutions to the issues you are currently facing. The holiday season is no time to feel alone.

*continued page 25*



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# Older Workers Face Higher Unemployment Amid Virus Pandemic

The pandemic has wreaked havoc on employment for people of all ages. But researchers found that during its course, workers 55 and older lost jobs sooner, were rehired slower and continue to face higher job losses than their counterparts ages 35 to 54.

It is the first time since 1973 that such a severe unemployment gap has persisted for six months or longer.

AARP said the study bolstered concerns about the economic impact of the virus on older workers. When people over 50 lose their jobs, it typically takes them twice as long to find work as it does for younger workers, the organization representing the interests of older Americans estimates.

The pandemic “may be something that is pushing people out of the workforce and they may never get back in,” said Susan Weinstock, AARP’s vice president of financial resilience programing. In every recession since the 1970s, older workers had persistently lower unemployment rates than midcareer workers - partly because of seniority benefits.

But in the current recession, older workers experienced higher



unemployment rates than midcareer workers in each month since the onset of the pandemic.

The older workers’ unemployment rates from April through September were 1.1 percentage points higher than mid-career workers - at 9.7% versus 8.6%. The rates were compiled using a six-month rolling average and were far worse for older workers who are black, female or lack college degrees.

Among the newly unemployed older workers is Legasse Gamo, 65. He was laid off in March from his job as a baggage handler at Reagan National airport in the Washington suburb of Arlington, Virginia.

While Gamo is afraid of exposing himself to the coronavirus by working around others, he said he has looked for work - because he feels he has little choice but to take any job he can find.

The contractor he worked for, Eulen America, has required its laid off employees to reapply for their jobs. Gamo did so but said he has received no reply.

The immigrant from Ethiopia supports three grandchildren, ages 6, 12 and 14, who live with him. His daughter is still employed, but her pay is not enough to cover their expenses. Gamo gets \$210 a week in unemployment insurance payments and said he has spent almost all of his savings.

“I just want to get back to my job as soon as possible to support my family because I’m afraid we will end up homeless,” Gamo said.

The New School study focused only on workers with established careers. As a result, it did not examine workers younger than 35.

It found that the pandemic has posed a unique risk for older workers, said Teresa Ghilarducci, director of the New School’s Schwartz Center for Economic Policy Analysis.

“The higher rate of unemployment for older workers might be because this is a once-in-a-lifetime chance for employers to shed older workers and not fear investigation by the labor department,” Ghilarducci said.

She added: “Age discrimination rules are not being tightly enforced. Employers, fearing economic instability, may want to get rid of relatively more expensive workers and take their chances with training new workers when the economy recovers.”

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Older workers often face age discrimination, making it difficult for them to find jobs. Researchers believe employers laid off and resisted rehiring older adults, in part because they tend to face more serious health risks when infected by the virus.

The unemployment spike for older workers could force more of them into early and involuntary retirement, worsen their financial well-being and exacerbate financial disparities already experienced by women, minorities and people without college degrees in terms of retirement security.

New School researchers estimated that 1.4 million workers over 55 remain lost their jobs since April and remain unemployed. The figure does not include workers who became unemployed in April and left the work force.

The situation could have deep ramifications for older workers close to retirement because their final years on the job are critical for those who have not saved enough for their retirement and expect to work longer to shore up their retirement funds.

“Retirement security is very fragile and a lot of them never recovered from the recession in the first place,” said Weinstock, of the AARP. “They were planning on working to make up for money they hadn’t saved and then they aren’t able to make those catch up payments they need.”

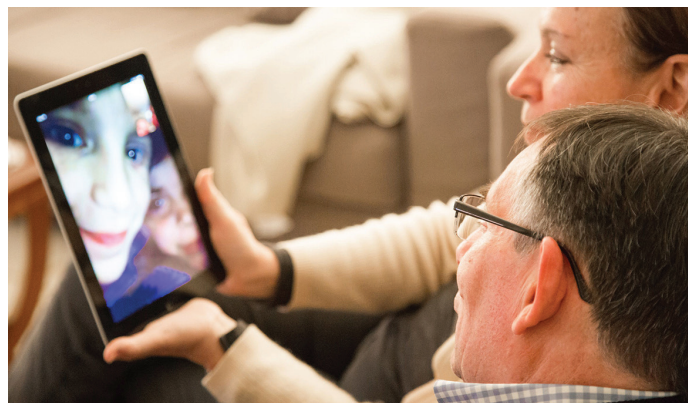
The Schwartz Center for Economic Policy Analysis at the New School has estimated in research separate from Monday’s study that 43 million people now in their fifties and early sixties will be poor when they become elderly because of economic conditions or a lack of adequate savings in retirement plans.

The researchers who conducted the new study recommended that Congress increase and extend unemployment benefits for older workers, discourage withdrawals from retirement accounts, lower Medicare eligibility to 50 and create a federal Older Workers Bureau to promote the welfare of older workers. ♦

## 5 Ways cont.

### 5. Connect with Those Who Matter Most

During the holidays, family, friends, and the people we love are typically the top-priority. It is a time to appreciate the people in our lives. For seniors having a difficult time, connecting with the people you love can be of tremendous help. Providing love and support, your friends and family can help get you through difficult holidays. Call the people you love often or ask them to call you. Technology is a great way to stay connected with loved ones who don’t live nearby.



For those who are not able to see in person, set up a day and time of the week that works for both parties to speak on the phone. Visit family often and let the people in your life know how important those visitations are to you. Find social activities around you to participate in with friends or other seniors. There may be other people having a difficult time as well during this season and will be seeking solace in each other.

This season, take care and fight the holiday blues by heeding the advice given. By taking care of our senior loved ones, the holidays can be a time of celebration, love, and hope for everyone. ♦



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# BUDGET FRIENDLY Makeovers

Is a home makeover on your project to-do list? Chances are it is, and you've put it off. Let's face it; a makeover or renovation isn't always cheap. You keep saying you're going to have the budget for it next month, but you're saying that every month.

If this describes you, you've been going about it all wrong. Small, inexpensive home decorating projects can freshen up any space, creating a new ambiance. Whether you need a main living area update, a new paint job in every room or some refurbishing, you don't have to spend thousands of dollars. In fact, a designer-inspired look can be very budget-friendly, if you know how to do it. And what if we told you there are six simple steps to follow to a home makeover that won't break the bank?

## Tip #1: Shop Local

You found unique accent pieces online, but the price plus shipping and handling is killing your wallet. There's a better choice, and it's right in your backyard. You can shop local at the vintage or antique stores in your area.

Local vintage and antique shops deal in unique pieces. They are the perfect places for finding key pieces of decor on a small budget. Items like old-fashioned lamps, upholstered chairs, and framed paintings can dramatically change the atmosphere of any room. You might even find the pieces inspiring the direction of your makeover.

## Tip #2: Do Some DIY

Oh, that sofa. You know the one I'm talking about. It has the outdated flowery pattern that looks like something out of your great grandmother's attic. It's in great condition, which makes it a shame to junk. But that pattern!

Before you go on a potentially expensive shopping spree, think DIY. Slipcovers, new cushions, and upholstery can freshen up any furnishings without substantial cash



investment. Instead of banking cash, set aside a couple days to update the future. A sofa cover and new pillows can turn that scary sofa into a stunning centerpiece.

## Tip #3: Accent a Wall (or Two)

Tight budgets call for tight thinking. If you're figuring out the square footage and multiplying it by paint cans and dollar signs, you're no doubt feeling discouraged. Cut the cost (and the work) by picking one wall in each room to decorate instead. A single accent wall can dynamically change the appearance of any room. It can even make the room feel bigger.

Depending on your taste, you can opt to add paneling. Texturizing a wall or the ceiling can also turn a drab room into an ocular delight.

## Tip #4: Add a Mirror

You want to expand a room, but the overall cost isn't kosher. An expansion, even of minor proportions, is a sizeable expense. You keep saving, but everyday living demands those pennies and dollars go elsewhere. What can you do? Add a mirror.

Mirrors reflect light. They can brighten a room while also making it appear larger. A couple of strategically placed mirrors can provide relief until that expansion budget is complete. And the best part is this solution won't hurt your piggy bank.

## Tip #5: Organization Doesn't Hurt

Sometimes space inside the house seems relative. It's relatively small after a few years of accumulation. Even for us non-pack rats, we can one day look around and wonder how in the world we came to have so many pictures, collectibles, and books. Do we pack

a select few away to free up space? It doesn't seem like an optimal solution, does it?

Clear the clutter by adding basic organization. How, you ask? Get creative with shelving! Shelves come in a variety of styles, types, and colors. You can even purchase unfinished shelving to finish on your own.

Hang shelves throughout the house. They can cascade or float down the stairwell or across an empty wall. Smaller units are great space savers in a bedroom or small office. Take into consideration what odds and ends will be occupying your shelves, and plan accordingly.

## Tip #6: Play With the Lights

No one can deny the effect of an expensive lighting system. It can change the appearance and feel of any room. But you needn't drop a hefty chunk of change to create some special lighting effects. A few lamps, strategically placed about the room, can add dimension and enhance the space. Dimmers are fairly inexpensive, and they're perfect for changing up the ambiance and mood.

Outdoor lighting doesn't have to cost a lot either. It's easy to get creative with homemade fixtures and seasonal LED lights.

## Think Outside the Box

A home makeover doesn't have to break the bank. It can easily be accomplished with a little out of the box thinking. If you're running low on ideas, head over to our interior design photo album. It's sure to get your creative juices juicing. ♦



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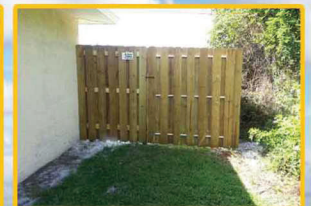
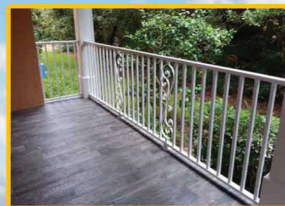
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# BUDGETING YOURSELF FOR CHRISTMAS

Here in the United States, families generally spend a significant portion of their assets during the Christmas holidays. For families whose monthly income for December is the same or less than average this can cause significant budget shortfalls and sometimes lead families into credit card debt.

The problem is so pronounced that I have heard companies who pay 14 installments over 12 months, doubling June to pay for summer vacations and December to pay for Christmas spending. Other companies who pay end of year bonuses find the entire bonus being used to pay for Christmas spending.

If no one else is anticipating the additional spending for you, then you will have to budget accordingly.

Budgeting categories differ among families according to whatever makes sense. For me, I separate the category "Gifts" from the category "Entertainment and Recreational Expenses."



Within the category "Gifts," it may even be helpful to separate "Christmas" from all your other gifts, such as "Birthdays." Depending on the size of your holiday family, Christmas gifts may very well represent as many gifts as all the gifts from rest of the year.

For a family of four to set a Christmas gift-giving budget of 4% of the household's annual budget means that during the month of December they might spend 48% of their month's take home pay on Christmas gifts that month.

Whatever you decide to spend, in order to maintain the discipline of saving every month in anticipation, you may want to take the steps to automate your savings by leaving your Christmas budget in your long-term savings account until December approaches. Then, you can transfer your Christmas savings to your checking account in anticipation of the Christmas Season.

A third of families spend \$1,000 or more on gifts, often on a tight budget. It is easy to spend more than your family can afford at Christmas. Christmas should not be an occasion to ruin your family's finances. Much of the best parts of the Christmas holiday celebrations can be done without spending any money. Careful planning and honest conversations can help reduce the cost and keep Christmas from ruining your finances.

Start by setting a budget that you can afford. Knowing what end you have in mind will allow you to implement the right number of cost saving measures. A budget also ensures that you are containing the costs of Christmas to what fits within your income. There are many ways to save money at Christmas.

**Limit the number of people to whom you give gifts.** It is best to be honest with the reasoning. Just say, "We are having trouble affording Christmas and can't afford to give gifts to everyone." Some especially large families have this conversation collectively and decide to rotate who buys each family member a present similar to a Secret Santa. For non-family members, you could make a batch of homemade goods as gifts to cut costs. Kate Nesi estimates that the cost of four dozen chocolate chip cookies might be \$4.48 or \$0.09 per cookie. Sharing a dozen cookies might reduce the cost of a gift from \$25 to \$1.12. As a nice side effect, your gift of cookies might be more appreciated.

*continued next page*

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### Give gifts that are handmade rather than store bought.

Handmade gifts can be some of the most cherished and also some of the least expensive. This is especially helpful for grandparents who are on a tight retirement budget. Knitting a beautiful cap takes time and love. Writing down family stories could provide the only record of such events. One of my treasured gifts is a book of the poetry my grandfather wrote which was collected by my mother after his death.

**Be frugal in your gift wrapping.** When I was young, I used the Washington Post's comic section to wrap all my presents. It cost nothing. I also made homemade cards such as the one featured in the photo. In 2018, Megan Russell shared an article describing her strategy for beautiful frugal gift wrapping. Currently, we use some beautifully sown cloth gift bags that my wife made many years ago when my children were young. Wellness Mama has a recent article on how to make some similar cloth bags .

**Give gifts that are essentials, not just luxuries.** In our family, we fostered the practice that our children were spending their own money, not their parents'. As a result, they appreciated when they received gifts of socks, clothing, and other essentials because that meant that they had more of their own money to spend on luxuries. You can also give financial gifts that instead of costing money will hold or increase in value.

**Give some presents, not just gifts.** A gift is for the sake of the receiver, but a present is for the sake of the giver. Give your children things that they might not spend their own money on, but you want them to have. These presents may say, "I love you" in a different language than gifts do.

**Give vocational gifts.** While many children were receiving expensive gifts such as snow skis, electric toy automobiles, and trampolines, our children's most expensive gifts were vocational tools such as computer equipment, graphics tablets, and video software. These gift ideas were generated by the summers they spent exploring vocational career paths.

One of my favorite movie scenes is the climax of the 1971 Walton's Christmas Movie, "The Homecoming." John Boy's father gives him paper and pencils and tells his son, "I don't know a thing about the writing trade, son, but if you want to take it up you have to give it your best." The scene is an affirmation that vocation is important and that John Boy doesn't have to work on the farm if that is not what he is called to do.

There are many powerful reasons to engage in gift giving. Gift giving can encourage and confirm a new identity. Gifts can strengthen the bonds between people. Gifts can help direct the future of someone in your community. They can communicate our love for one another. Perhaps it is because gifts can be filled with such spiritual meaning that we feel pressured at holidays to find the perfect gift or spend so much.

With a little planning, we can gift our loved ones a powerful gift while maintaining a budget. ♦



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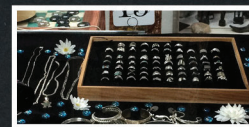
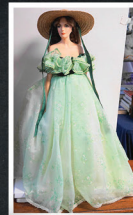
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