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Your Child
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in the Family**

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cover story

**HANNAH COLLIER-RODRIGUEZ
AND TAYLOR PELHAM-RUCKS**

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**BEYOND
BREATHING**

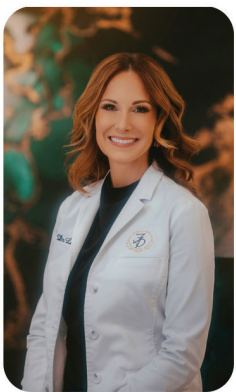
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FROM THE EDITOR

By ANGEL CHAVEZ

Keep It Simple: Is “His Son in You”?

“But when it pleased God, who separated me from my mother’s womb and called me through His grace, to reveal His Son in me”.

Galatians 1:15-16

This is Apostle Paul talking in one of his letters to the church, correcting theologies or I may say denominations which we form or adopt in our journey with the Lord. Here Paul starts his letter by saying or clarifying our relationship with the Father: “REVEALING HIS SON IN ME”.

This is God’s act of Grace and mercy towards all humans. No matter what church we belong, Jesus said to all of us what is first: “GOD HIMSELF REVEALING HIS SON IN US”.

If that is not happening in your life, then start by seeking first... “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.

Matthew 6:33 Jesus

Seeking first The Kingdom of God and its righteousness is our priority, which means Jesus being revealed in everyone. All people have the potential to become sons of God, but we must be first honest with God and our hearts.

Being honest requires identifying the kind of dirt we are in the earth, there are four kinds according to Jesus: “Then He [Jesus] spoke many things to them in parables, saying: **“Behold, a Sower went out to sow. And as he sowed, some seed fell by the wayside; and the birds came and devoured them. Some fell on stony places, where they did not have much earth; and they immediately sprang up because they had no depth of earth. But when the sun was up they were scorched, and because they had no root they withered away. And some fell among thorns, and the thorns sprang up and choked them. But others fell on good ground and**

yielded a crop: some a hundredfold, some sixty, some thirty. He who has ears to hear, let him hear!”

Matthew 13

- The wayside ground
- Stony Places ground
- Among the thorns ground
- Good ground.

Whether you are a Christian or not, recognizing the type of ground you are, is the right start. Maybe you are a combination of two or three. Honesty with us and with God always works.

NOTHING IS IMPOSSIBLE WITH GOD: No matter where you stand, nothing is impossible with God. Only recognize it before The Lord and then ask the Holy Spirit to work in you and make you “with your cooperation” the good ground that gives fruit 30, 60 and 100. **THE POTENTIAL IS IN THE SEED.**

God wants to reveal His Son in You. And at the end of the day, it doesn’t matter what directions you have taking as long as you are being transformed: ***“But we all, with unveiled face, beholding as in a mirror the glory of the Lord, are being transformed into the same image from glory to glory, just as by the Spirit of the Lord.”***

Corinthians 3:18

APOSTLE PAUL CONCLUDED HIS LETTER TO US BY CLARIFYING OUR MISCONCEPTIONS AND THEOLOGIES: “For in Christ Jesus neither circumcision nor uncircumcision [neither your denomination] avails anything, but a new creation.” *Galatians 6:15*

“But as many as received Him [JESUS], to them He gave the right to become children of God, to those who believe in His name: who were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God.” *John 1:12,13*

see “KEEP IT SIMPLE” on page 30

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“Death and dying are very sensitive topics that you and your partner will want to handle, including supporting your child through any strong emotions they might have.”

How to Talk to Your Child About a Death in the Family

Learn what to say after a death in the family to help your child process the loss and manage the big feelings that come up.

Source: baby-chick.com

By RACHEL TOMLINSON - REGISTERED PSYCHOLOGIST

Grief, loss, and death are inevitable parts of life. Although it's not something we want to plan for, let alone think about it, we must consider how we will support our children if there is a death in the family. This is because grief and loss aren't something we can protect our children from. Your instinct might be to protect your child from the pain, but even though death and dying can be distressing topics, we need to plan what to say when someone passes to help our children process the loss and manage any big feelings that come up.

When to Talk to Your Children About Death in the Family

You must tell your child as soon as possible if there has been a death in the family or close friends or other important people in their lives. You do not want your child to learn by accident or from someone who isn't you. This is because death and dying are very sensitive topics that you and your partner will want to handle, including supporting your child through any strong emotions they might have. Your family's cultural or spiritual beliefs will also impact how you talk about death and, potentially, the afterlife. Children are perceptive and will notice if regular routines are out of whack or if their parents are upset, so letting them know as soon as practical is critical.

For families with children at different developmental stages, you might need to think about planning separate conversations or whether you tell them at the same time. This could depend on their temperament or age, as they will

process the information you give them differently. Only you will know how to time or manage these conversations, as you know your children the best.

How to Explain Death in the Family to a Child

This can be confronting for many people, and many parents have asked how to explain death to a child and how much they should share or how transparent they should be. Research tells us that the more open and willing a parent is to talk about death, the better their child can understand that death is a part of life or what it means for someone to die.

Your conversation will vary greatly depending on your child's age, but from age 3 onward, children understand that death is permanent; however, as they grow older, they will realize that this is due to their bodies ceasing to function. Although the exact conversation you have will depend on your child's age, you should be honest and use correct terms like “died,” “death,” etc., so there is no confusion.

see “TALKING TO YOUR CHILD” on page 19





From the Mayor

by DOWLING WATFORD
City of Okeechobee
cityofokeechobee.com

If You Are Feeling Overwhelmed There Is Help Available

There have been two recent deaths by suicide in our area, one a Sheriff's Deputy in Highlands County and another by a member of our City of Okeechobee family. Given these unfortunate events I would like to encourage everyone to take advantage of mental health counseling and suicide prevention programs that are readily available in Okeechobee.

Mental Health Counseling is important to me on a personal level, as my wife and I benefited from grief counseling thru Hospice of Okeechobee after a tragic death in our family. I was encouraged to get counseling after hearing the testimony of the former Mayor of Parkland, FL speak at a Florida League of Cities convention about her experience after the horrific shootings at a school in her city. She said that she realized during all the stress of the situation, that she needed mental health counseling. She also realized that if she needed help, many others in the community needed the same help, so she went public with her counseling to encourage others to seek assistance.

Dealing with the loss of a loved one, friend, or colleague is never easy. We all grieve our losses differently and aside from counseling and assistance we sometimes overlook the option to reach out to friends and family for support.

I encourage anyone who feels overwhelmed, stressed, or depressed, to get help from a professional. Most insurance plans offer mental health as a part of their coverage. There are also many resources in our city such as Our Village, Rite Life Services, New Horizons, local pastors, and many other counseling services.

For any suicide thoughts, please call the Suicide Prevention Hotline at 988 or call 211 for referral to a specialist. Please know that there is help available. ♦

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U.S. CONSTITUTION

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

How did the Founders "Secure the Blessings of Liberty?"

Samuel Adams advised: "Neither the wisest constitution nor the wisest laws will secure the liberty and happiness of a people whose manners are universally corrupt. He therefore is the truest friend to the liberty of his country who tries most to promote its virtue, and who, so far as his power and influence extend, will not suffer a man to be chosen into any office of power and trust who is not a wise and virtuous man. We must not conclude merely upon a man's haranguing upon liberty, and using the charming sound, that he is fit to be trusted with the liberties of his country. It is not unfrequent to hear men declaim loudly upon liberty, who, if we may judge by the whole tenor of their actions, mean nothing else by it but their own liberty, — to oppress without control or the restraint of laws all who are poorer or weaker than themselves. It is not, I say, unfrequent to see such instances, though at the same time I esteem it a justice due to my country to say that it is not without shining examples of the contrary kind; — examples of men of a distinguished attachment to this same liberty I have been describing; whom no hopes could draw, no terrors could drive, from steadily pursuing, in their sphere, the true interests of their country; whose fidelity has been tried in the nicest and tenderest manner, and has been ever firm and unshaken.

"The sum of all is, if we would most truly enjoy this gift of Heaven, let us become a virtuous people." Virtue from Noah Webster's 1828 Dictionary is defined as: The practice of moral duties from sincere love to God and his laws, is virtue and religion. In this sense it is true, That virtue only makes our bliss below.

VIRTUE is nothing but voluntary obedience to truth. Can we return to virtue by voluntarily obeying God and His Word? Can we Secure the Blessings of Liberty to America once again? Supernaturally we can.

Help us Almighty God! ♦

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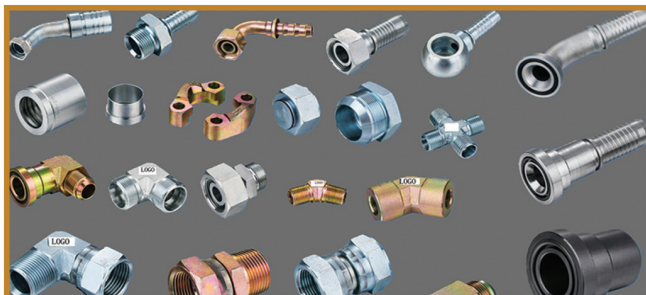


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In a Warming World, Climate Scientists Consider Category 6 Hurricanes

Source: SCIENTEDAILY.COM

For more than 50 years, the National Hurricane Center has used the Saffir-Simpson Windscale to communicate the risk of property damage; it labels a hurricane on a scale from Category 1 (wind speeds between 74 -- 95 mph) to Category 5 (wind speeds of 158 mph or greater). But as increasing ocean temperatures contribute to ever more intense and destructive hurricanes, climate scientists wondered whether the open-ended Category 5 is sufficient to communicate the risk of hurricane damage in a warming climate.

But as increasing ocean temperatures contribute to ever more intense and destructive hurricanes, climate scientists Michael Wehner of Lawrence Berkeley National Laboratory (Berkeley Lab) and James Kossin of the First Street Foundation wondered whether the open-ended Category 5 is sufficient to communicate the risk of hurricane damage in a warming climate.

So they investigated and detailed their extensive research in a new article published in the Proceedings of the National Academy of Sciences (PNAS), where they also introduce a hypothetical Category 6 to the Saffir-Simpson Wind Scale, which would encompass storms with wind speeds greater than 192 mph.

“Our motivation is to reconsider how the open-endedness of the Saffir-Simpson Scale can lead to underestimation of risk, and, in particular, how this underestimation becomes increasingly problematic in a warming world,” said Wehner, who has spent his career studying the behavior of extreme weather events in a changing climate and to what extent human influence has contributed to individual events.

According to Wehner, anthropogenic global warming has significantly increased surface ocean and tropospheric air temperatures in regions where hurricanes, tropical cyclones, and typhoons form and propagate, providing additional heat energy for storm intensification.

When the team performed a historical data analysis of hurricanes from 1980 to 2021, they found five storms that would have been classified as Category 6, and all of them occurred in the last nine years of record.

They determined a hypothetical upper bound for Category 5 hurricanes by looking at the expanding range of wind speeds between the lower-category storms.

Hurricanes, tropical storms, and typhoons are essentially the same weather phenomenon; their name difference is purely geographical: storms in the North Atlantic and Northeast Pacific Oceans are

called hurricanes, events in the Northwest Pacific Ocean are called typhoons, and occurrences in the South Pacific and Indian Oceans are called tropical cyclones.

In addition to studying the past, the researchers analyzed simulations to explore how warming climates would impact hurricane intensification.

Their models showed that with two degrees Celsius of global warming above pre-industrial levels, the risk of Category 6 storms increases by up to 50% near the Philippines and doubles in the Gulf of Mexico and that the highest risk of these storms is in Southeast Asia, the Philippines, and the Gulf of Mexico.

“Even under the relatively low global warming targets of the Paris Agreement, which seeks to limit global warming to just 1.5°C above preindustrial temperatures by the end of this century, the increased chances of Category 6 storms are substantial in these simulations,” said Wehner.

“Tropical cyclone risk messaging is a very active topic, and changes in messaging are necessary to better inform the public about inland flooding and storm surge, phenomena that a wind-based scale is only tangentially relevant to. While adding a 6th category to the Saffir-Simpson Hurricane Wind Scale would not solve that issue, it could raise awareness about the perils of the increased risk of major hurricanes due to global warming,” said Kossin. “Our results are not meant to propose changes to this scale, but rather to raise awareness that the wind-hazard risk from storms presently designated as Category 5 has increased and will continue to increase under climate change.” ♦





Sora OpenAI: The AI Model That Generates Mind-Blowing Videos From Text

Source: MEDIUM.COM

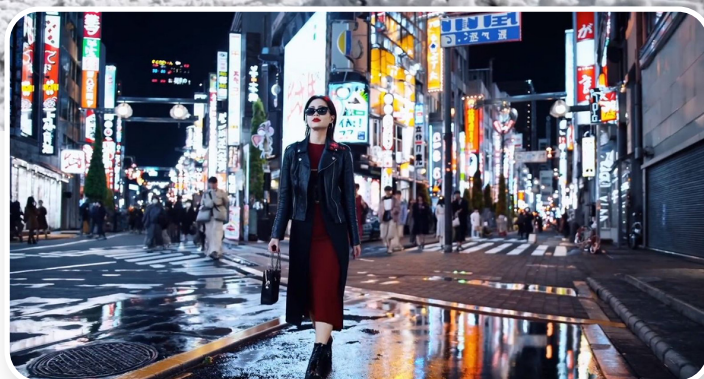
Imagine that you could create a stunning video from a simple text prompt, such as “A man walks on the moon with a dog.” Sounds impossible, right? Well, not anymore, thanks to Sora, the latest AI model from OpenAI that can generate mind-blowing videos from text.

Sora is an AI model that can generate videos up to a minute long, featuring highly detailed scenes, complex camera motion, and multiple characters with vibrant emotions. It can also create videos based on a still image or extend existing footage with new material.

Sora works by taking a short descriptive prompt from the user, such as “A stylish woman walks down a Tokyo street filled with warm glowing neon and animated city signage.” It then interprets the prompt and simulates the physical world in motion, using a large corpus of videos that it has learned from.

Sora can also understand the user’s preferences on the style and mood of the video, such as “cinematic style, shot on 35mm film, vivid colors.” It can adjust the lighting, color, and camera angles accordingly.

Sora can produce videos with resolution up to 1920x1080, and up to 1080x1920. It can also handle different genres and themes, such as fantasy, sci-fi, horror, comedy, and more.



What is Sora and how does it work?

Sora is an AI model that can generate videos from text prompts, using a technique called text-to-video synthesis. This technique involves converting natural language into visual representations, such as images or videos.

Text-to-video synthesis is a challenging task, as it requires the AI model to understand the meaning and context of the text, as well as the visual and physical aspects of the video.

For example, the model needs to know what objects and characters are in the scene, how they look, how they move, how they interact, and how they are affected by the environment.

Sora is based on a deep neural network, which is a type of machine learning model that can learn from data and perform complex tasks. Sora uses a large dataset of videos that it has learned from, covering various topics, styles, and genres.

Sora analyzes the text prompt and extracts the relevant keywords, such as the subject, the action, the location, the time, and the mood. It then searches for the most suitable videos from its dataset that match the keywords, and blends them together to create a new video.

Sora also uses a technique called style transfer, which allows it to modify the appearance and feel of the video according to the user’s preferences. For example, if the user wants a video with a

see “SORA” on page 22

PROTEIN SUPPLEMENTATION:

Animal -vs- Plant Protein Sources

outworknutrition.com

The role of protein in muscle health and overall well-being cannot be overstated. In the world of nutrition, fitness, and health, a significant debate exists regarding the efficacy of animal versus plant protein sources. In this article we are breaking down the nuances of this debate, exploring the impact of animal vs plant protein sources on muscle strength, lean mass, and the influence of factors like resistance training.

Muscle health is a cornerstone of physical performance, metabolic stability, and overall health. Muscle tissue not only supports movement and strength but also plays a vital role in metabolic functions such as glucose storage and hormone regulation[1]. With aging, there's a natural decline in muscle mass and strength, a condition termed sarcopenia, which has been linked to increased health risks and reduced quality of life.



factors beyond protein type, such as exercise routines and overall dietary patterns, are crucial in determining muscle strength.

THE NUTRITIONAL PROFILE OF PROTEIN SOURCES

Protein sources are broadly categorized into two groups: animal and plant proteins. Animal proteins, including whey, casein, eggs, meat, and dairy products, are characterized by their complete amino acid profiles and high bioavailability. They have been traditionally favored in muscle building due to their comprehensive essential amino acids (EAAs) and efficient stimulation of muscle protein synthesis (MPS). MPS is the biological process where amino acids are assembled into muscle proteins which results in muscle growth and repair.

Plant proteins, derived from sources like soy, peas, rice, and various legumes, have risen in popularity due to lifestyle preferences, such as a vegan and vegetarian diets, and associations with improved cardiovascular health. However, they often lack one or more EAAs and are considered to have lower digestibility, leading to perceptions of inferiority in supporting muscle growth and maintenance compared to animal proteins.

To thoroughly understand the impact of these protein sources, we draw upon a broad array of systematic reviews and meta-analyses of randomized controlled trials. These studies offer a comprehensive comparison of the effects of animal and plant proteins on muscle mass and strength.

EFFECTS ON MUSCLE MASS AND STRENGTH

An important aspect of the debate is the effect of protein sources on muscle mass and strength. The review of literature reveals that while both animal and plant protein sources can contribute to increases in lean muscle mass, animal proteins exhibit a more pronounced effect on percent lean mass, especially in younger adults. This finding can be attributed to their higher EAA content and digestibility.

Regarding muscle strength, the findings are more complex. No significant difference is observed in muscle strength gains between animal and plant protein sources, indicating that

RESISTANCE TRAINING AND PROTEIN SOURCES

Resistance training is a well-established enhancer of muscle growth and strength. While the importance of protein in conjunction with resistance training is established, the impact of the protein source (animal vs. plant) in this context has been a subject of extensive research. A meta-analysis by Morton et al., published in the British Journal of Sports Medicine, found that dietary protein supplementation significantly enhanced changes in muscle strength and size during prolonged resistance training in healthy adults. However, the source of protein did not significantly alter these outcomes.

This finding suggests that the type of protein—whether animal-based like whey or casein, or plant-based like soy or pea—may not significantly influence the muscle gains from resistance training. It underscores that the critical factor is the presence of adequate protein, rather than its source, combined with consistent resistance exercise.

OVERVIEW OF PROTEIN SUPPLEMENTS IN THE MARKET

The supplement market today offers a diverse range of protein products, catering to various dietary needs and preferences. These supplements are primarily categorized into animal-based and plant-based proteins, each with unique characteristics and benefits.

Animal Protein Supplements

- **Whey Protein:** Whey protein, a by-product of cheese production, is one of the most popular protein supplements. It's highly favored for its rapid absorption and high concentration of the branched-chain amino acid, leucine. Leucine plays a crucial role in initiating muscle protein synthesis, making whey protein a preferred choice for athletes and bodybuilders seeking quick muscle recovery post-exercise. Studies, such as one published by Park et al., have highlighted whey's effectiveness in promoting muscle growth and recovery.
- **Casein Protein:** In contrast to whey, casein protein, which is also derived from milk, digests more slowly. This slow digestion rate results in a prolonged release of amino acids, making casein an ideal supplement for sustained protein delivery, especially during fasting

periods like sleep. Research in the Journal of Nutrition journal suggests that casein's anti-catabolic properties make it beneficial for long-term muscle maintenance.

Plant Protein Supplements

Plant-based protein supplements have undergone significant advancements in recent years. These include:

- **Soy Protein:** Soy protein is one of the most common plant-based protein supplements and is considered a complete protein, providing all essential amino acids. It's a viable option for those following vegetarian or vegan diets. A study by Paul et al., found that soy protein can be as effective as animal-based proteins in supporting muscle health when consumed in adequate amounts.
- **Pea and Rice Protein Blends:** An evolution in plant-based protein supplements is the combination of different protein sources, such as pea and rice protein, to create a complete amino acid profile. This combination strategy compensates for the limiting amino acids in each protein source. Research from Luc Van Loon's lab indicates that blends of plant proteins can effectively support muscle repair and growth, similar to their animal counterparts.

CHOOSING BETWEEN ANIMAL AND PLANT PROTEIN SUPPLEMENTS

The choice between animal and plant protein supplements should be based on individual dietary preferences and tolerances. For example:

- **Dietary Restrictions:** Individuals following a vegan diet will prefer plant-based protein supplements like soy, pea, or rice protein.
- **Lactose Intolerance:** Individuals who are lactose intolerant may opt for a plant-based protein supplement. However, a 100% whey protein isolate like Build Whey Protein contains nearly zero grams of lactose per serving and is a great choice even for those with lactose intolerance.
- **Muscle Recovery Needs:** Athletes and fitness enthusiasts aiming for rapid muscle recovery might prefer whey protein for its quick absorption and high leucine content.
- **Sustained Protein Delivery:** Those seeking a sustained release of amino acids, perhaps to prevent muscle breakdown during longer periods without food, might choose casein protein.

CONCLUSION

In summary, both animal and plant protein sources are effective in supporting muscle health, but they offer different benefits. Animal protein supplements, like whey and casein, might be more efficient in promoting lean muscle mass due to their complete amino acid profiles and high digestibility. Plant protein supplements, such as soy, pea, and rice, have evolved to offer balanced amino acid profiles and are a viable option for those with dietary restrictions. The choice between animal and plant protein should be guided by individual dietary preferences, as both can effectively support muscle strength and overall fitness when combined with resistance training. The key is ensuring adequate and quality protein intake, tailored to personal needs and ethical viewpoints. ♦

Why the largest group of dietitians and nutritionists don't recommend food detox

Source: DESERET.COM

Folks who are considering a detox diet

“cleanse” might want to reconsider. Sure, celebrities go crazy touting them. But what do the professionals think?



According to National Geographic, “No quality research suggests any long-term benefits attached to cleanses or detoxes, according to Melissa Prest, a board-certified nutritionist and a spokesperson for the Academy of Nutrition and Dietetics. Some can actually be harmful, especially without medical supervision.”

The article notes that “some people swear they feel better on a cleanse - more energy, clearer thinking, less bloating. Prest says that’s not surprising: ‘If someone who maybe has been eating a lot of refined food, not a lot of fiber, minimal fruits and vegetables, and now they’re replacing those foods, even in smaller amounts, with nutrient-dense foods, of course they’re going to feel better.’”

What kind of advice?

That’s the thought on Australia’s HealthEngine.com, too. It notes “no scientific evidence that processes such as cleaning or detoxifying certain body organs (e.g. the liver) or eating set combinations of foods enhances the weight loss process,” though plenty of fad diets are promoted by media and online, often in a way that lends an “air of scientific credibility.”

The article says to beware of diets or cleanses that:

- Promise rapid weight loss.
- Promote combinations of foods or supplements.
- Overemphasizes one or certain types of foods.
- Uses scientific jargon without providing scientific evidence or are “promoted by someone with limited or no relevant qualifications.”

The human body is built for this

The Academy of Nutrition and Dietetics points out that the

see “FOOD DETOX” on page 18



NEW YEAR FITNESS GOALS

STAY ON TOP OF YOUR FITNESS GOALS THIS YEAR

Make sure to continue to focus on your New Year's resolutions. Many people begin an exercise program, but abandon it before Easter. However, you can increase your chances for long-term success if you follow these five simple tips to achieve your fitness goals.

Determine Your Readiness

Make sure you're both physically and mentally ready to start an exercise program. Tell your doctor you want to begin a fitness regimen and you want to make sure you're healthy enough to start. Once you have been physically cleared to proceed, consider your mental readiness. How likely are you to stick with an exercise program once you begin? While there are many factors to consider, three are most significant.

You are more likely to succeed if you:

- Have confidence in your exercise ability.
- Receive encouragement and support from those closest to you.
- Participate in an enjoyable form of exercise.

Create a Plan

Before you start your exercise program, answer three questions. First, when will you exercise? Identify three days and times that are convenient for you and stick with those days so you are working out at the same time each week. Second, what type of exercise will you do? The best type of exercise is one you enjoy. Don't worry about what everyone else is doing; pick an exercise that works for you. Choose from activities such as walking, cycling, running, swimming, weightlifting, skating, dancing, golf,

handball, tennis and basketball. Third, how much time will you spend exercising? Start with as little as 10 minutes per session and slowly build up to at least 30 minutes per workout.

Bring a Friend

You may know someone who resolved to start exercising in the New Year. Begin your fitness journey together. It will increase your chances for success and you'll have more fun. For this to work, you have to find an exercise that both of you enjoy. This might be a challenge, but it's worth it since an exercise partner provides you with a support system, a positive social experience and inspiration. There will be times when you don't feel like working out and a partner can be just the motivation you need to get going.

Take It Easy

Think of your resolution as a lifelong commitment to a healthier lifestyle. You are much more likely to be successful if you take it easy at the beginning. For instance, you may see people exercising at a very high intensity, but you should start with low-to-moderate intensity workouts. You may know people

see "FITNESS GOALS" next page



The Importance of Brain Maintenance

There are plenty of good reasons to be physically active. Big ones include reducing the odds of developing heart disease, stroke, and diabetes. Maybe you want to lose weight, lower your blood pressure, prevent depression, or just look better. Here's another one, which especially applies to those of us (including me) experiencing the brain fog that comes with age: exercise changes the brain in ways that protect memory and thinking skills.

In a study done at the University of British Columbia, researchers found that regular aerobic exercise, the kind that gets your heart and your sweat glands pumping, appears to boost the size of the hippocampus, the brain area involved in verbal memory and learning. Resistance training, balance and muscle toning exercises did not have the same results. The results were published this week in the British Journal of Sports Medicine.

The finding comes at a critical time. Researchers say one new case of dementia is detected every four seconds globally. They estimate that by the year 2050, more than 115 million people will have dementia worldwide.

see "BRAIN MAINTENANCE" on page 18

fitness goals cont.

who train six days a week, but it's fine to start with three. You may see people engage in a diverse array of physical activities, but a 15-minute walk three days a week is a great place to begin.

Be Realistic

One of the biggest problems with New Year's resolutions is they can be extremely impractical. Setting goals is a great idea, but make sure they are realistic and feasible. For example, a goal to lose 12 lbs by Easter is both reasonable and achievable. So is a goal to complete a 5K run by tax day. Conversely, a goal to complete a marathon by that date is unrealistic and potentially unsafe for newbie runners. Think of it as if you were building a house. Start slow (i.e., low intensity and duration), develop a solid foundation of fitness and then build upon that foundation as your fitness improves. ♦

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8 Things They never told you about... THE KETO DIET

Many people don't realize that making the change to consume a strictly ketogenic diet is actually a complete lifestyle change that will affect many aspects of their lives. It not only changes your food choices but completely restructures your metabolism. Some people think that it will be a quick and easy weight loss diet and once they've reached their goal weight they can go back to carbs and sugar. However, that can not only upset your body, but throw your metabolism off. It's always important to do your research before starting any major dietary changes as there's a lot more to sustaining your body on a keto diet than what you read on social media. Here are eight things to keep in mind whether you are thinking about or starting a keto diet.

Week One is Not Exactly Fun

Going from a diet full of carbs and sugars into one mainly focused on fat and protein can be a difficult adjustment for your body. Many people think they will see instant results immediately upon starting the ketogenic diet

and that just isn't true. It usually takes your body two to three days to enter a state of ketosis, which is where it starts burning ketones (which come from fat) instead of glucose (which comes from carbohydrates). Also during the first week, your body is craving sugar, which can hit you hard and make you feel ill and lethargic. This is the time when many people quit, thinking the keto diet isn't as great as it seems or may believe that their body won't be able to handle the process. It's important to stick with it through this week as the benefits and results are soon to come.

Counting Macros

For someone new to the keto lifestyle, counting your daily macros can be an extremely effective way to keep track of fat, protein, and carbohydrate intake. If you're someone used to counting calories, those days are over. With a keto diet, you want to focus on how many grams of each macro nutrient you are getting in the food you eat. There are many apps available that provide an easy way to track and show your daily intake numbers.

Helps with Medical Issues

Many doctors have recommended following a ketogenic diet to their women patients who suffer from PCOS, fibroids, or endometriosis. This diet has also been recommended to Type II Diabetes patients and has been found to completely eliminate symptoms and issues when followed correctly. The keto diet has also been prescribed for epilepsy patients for years. It is not the newest craze in fad dieting, but a very beneficial path to greater health.

Electrolytes, Electrolytes, Electrolytes

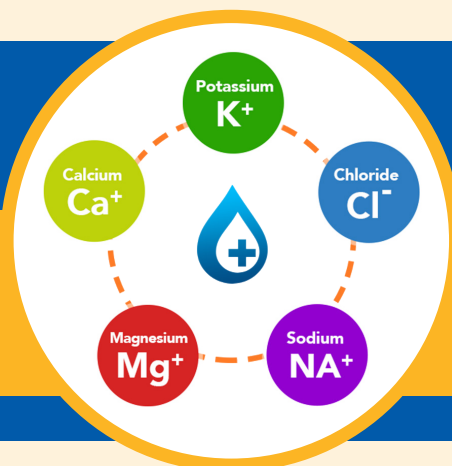
When you switch to a diet primarily made up of fats with some protein thrown in, your body may not get all of the vitamins and minerals it needs to function at an optimum level. Adding certain electrolyte supplements to your diet, like sodium, magnesium, and potassium, will keep you from getting headaches and feeling generally unwell, symptoms common with an electrolyte imbalance. Drinking a salt water mixture is a popular method to solve this problem among many on a keto diet. Supplemental drops are also available to remedy this.

Fat Loss Can Be Easy

For those starting a keto diet strictly for the weight loss benefit, the pounds you can drop while putting your body into ketosis are pretty incredible, especially if you have over 50 pounds to lose. Many people see fast results just by changing their diet, without needing to exercise. Of course, it's always beneficial to exercise and adopt a healthy lifestyle, and exercising while on a keto diet would really show spectacular results.

A Free and Clear Mind

One of the greatest results of living a keto lifestyle is the mental clarity and improved focus you will attain. Cutting carbs to such a low level and upping fat intake allows your body to spend less energy craving food and lets your mind focus on other important tasks. The mental clarity alone is what keeps many keto dieters staying true to that lifestyle. By living less "in a fog" and more in the here and now, many keto dieters have added improved quality of life to their list of benefits. And when you are feeling so much better mentally, other habits in your life may follow suit, leading you to a happier and healthy lifestyle.



The Keto Diet Isn't New

Some followers of the keto diet are often criticized for following a "fad diet." In actuality, the ketogenic diet has been around for hundreds of years. Ancestors in the hunter-gatherer societies ate mostly fats and proteins with very little carbohydrates, such as meat, nuts, and berries. Increased endurance and stamina from eating such a diet allowed them to travel great distances and lead a very active lifestyle.

You Aren't Going to Eat Boring Food

Many people are turned off by the ketogenic diet because it severely limits carb intake and pretty much eliminates sugar from your meal plan. Since our culture is largely centered around food, for holidays, gatherings, or festivals, it can be difficult to figure out a realistic way to enjoy the keto diet when you're cutting out many of your favorite foods. However, there are countless articles, Pinterest boards, and even cookbooks dedicated to offering creative meal options for those following a keto diet.

All in All

If you have decided that a ketogenic diet is right for you, whether for weight loss, improved mental clarity, or both, it's important to have a support system, especially during the first week when your body is going through major metabolic changes. There are countless social media groups specifically set up for supporting fellow keto dieters. Many fitness websites have sections about the keto lifestyle. And if you're running low on ideas for meals, a quick search on any bookselling site will bring up numerous cookbooks especially for those on a keto diet. ♦

KETO IS MORE THAN A DIET. IT'S A LIFESTYLE.



ICARE EXCLUSIVE



HANNAH COLLIER-RODRIGUEZ AND TAYLOR PELHAM-RUCKS

Avenue Salon & Co. OWNERS OF AVENUE SALON & CO.



Hi Hannah and Taylor, please give us a short introduction about you and your family.

My name is Hannah Collier-Rodriguez. I am a co-owner, hairstylist, makeup artist, and microblading technician at Avenue Salon & Co. As an Okeechobee native, providing high quality services to my community while making clients feel at home is my top priority.

My name is Taylor Pelham-Rucks. I was born and raised here in Okeechobee. I am a co-owner of Avenue Salon & Co. and hairstylist who specializes in color and extensions. I am very passionate in my work and do my best to make my clients feel and look their best.

Taylor and Hannah opened Avenue Salon & Co. in 2022. They met while playing softball in high school, and have known one another for 10 years. Taylor pursued a career in taxidermy and Hannah in the dental field. Ultimately, the two found themselves as cosmetologists wanting to create their own unique salon environment.

Tell us about Avenue Salon & Co.

We have been serving Okeechobee and surrounding counties since 2022. Since opening we have added six hairstylists, a massage therapist, an aesthetician, and a barber. We provide a wide range of services including haircut and color, men's cuts, eyelash extensions, microblading, facials, and multiple massage techniques. When opening the salon, we wanted to provide a place where clients feel comfortable and leave feeling confident in the services they received.

Please give a short story about how your business has helped people.

Avenue Salon & Co. is a place where people come to not only look their best, but to feel their best. It's more than just a hair salon. We are there for clients on their wedding day, a child's first haircut, or on bad days when you just need someone to listen.

What are your future plans for Avenue Salon & Co.?

We love the sense of community that Okeechobee provides. We look forward to contributing to our community outside of the salon. We would also love to continue adding beauty professionals that provide a wide range of services to better serve our community in the salon.

Tell us your philosophy on business and life.

Our philosophy on business and life is to be positive and build others up. We have created a positive working environment for our fellow service providers and that reflects on the overall client experience at Avenue Salon & Co.

What is your best advice to the community?

While it's easier said than done, prioritizing time for yourself is important. Doing something for yourself is not just about how you look it truly is about how you feel.

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brain maintenance cont.**EXERCISE AND THE BRAIN**

As written in a 2020 Harvard health letter, exercise helps memory and thinking through both direct and indirect means. The benefits of exercise come directly from its ability to reduce insulin resistance, reduce inflammation, and stimulate the release of growth factors—chemicals in the brain that affect the health of brain cells, the growth of new blood vessels in the brain, and even the abundance and survival of new brain cells.

Indirectly, exercise improves mood and sleep, and reduces stress and anxiety. Problems in these areas frequently cause or contribute to cognitive impairment.

Many studies have suggested that the parts of the brain that control thinking and memory (the prefrontal cortex and medial temporal cortex) have greater volume in people who exercise versus people who don't. "Even more exciting is the finding that engaging in a program of regular exercise of moderate intensity over six months or a year is associated with an increase in the volume of selected brain regions," says Dr. Scott McGinnis, a neurologist at Brigham and Women's Hospital and an instructor in neurology at Harvard Medical School.

PUT IT TO THE TEST

So what should you do? Start exercising! We don't know exactly which exercise is best. Almost all of the research has looked at walking, including the latest study. "It's likely that other forms of aerobic exercise that get your heart pumping might yield similar benefits," says Dr. McGinnis.

How much exercise is required? The study participants walked briskly for one hour, twice a week. That's 120 minutes of moderate intensity exercise a week. Standard recommendations advise half an hour of moderate physical activity most days of the week, or 150 minutes a week. If that seems daunting, start with a few minutes a day, and increase the amount you exercise by five or 10 minutes every week until you reach your goal.

If you don't want to walk, consider other moderate-intensity exercises, such as swimming, stair climbing, tennis, squash, or dancing. Don't forget that household activities can count as well, such as intense floor mopping, raking leaves, or anything that gets your heart pumping so much that you break out in a light sweat.

Don't have the discipline to do it on your own? Try any or all of these ideas:

- Join a class or work out with a friend who'll hold you accountable.
- Track your progress, which encourages you to reach a goal.
- If you're able, hire a personal trainer. (Paying an expert is good motivation.)

Whatever exercise and motivators you choose, commit to establishing exercise as a habit, almost like taking a prescription medication. After all, they say that exercise is medicine, and that can go on the top of anyone's list of reasons to work out. ♦

food detox cont.

human body has its own detoxification system, transforming toxins so they can be eliminated. There are two types of toxins: the ones the body makes, including lactic acid and waste products, and the ones that are ingested, breathed in or absorbed, like pesticides, nicotine or alcohol.

"Detoxification also uses the process by which medications are metabolized and removed from the body. Because toxins are potentially dangerous to human health, they need to be transformed and excreted through urine, feces, respiration or sweat. Each person's ability to detoxify varies and is influenced by environment, diet, lifestyle, health status and genetic factors, suggesting some people may require more detoxification support than others. But if the amount of toxins to which a person is exposed exceeds his or her body's ability to excrete them, the toxins may be stored in fat cells, soft tissue and bone, negatively affecting health. This is the rationale behind the use of practices that support the body's own detoxification capabilities, but more research is needed," that article says.

Help your body help you

Instead of jumping on fads, they suggest supporting your body's natural detox process:

- Drink plenty of clean water.
- Eat your recommended helpings of fruits and vegetables - five to nine total daily.
- Consumer dietary fiber, but get it from vegetables, fruits, nuts, seeds and whole grains.
- Eat fruits and vegetables known to support natural detox, such as broccoli, berries, garlic and onions.
- Eat enough lean protein, vital for glutathione, the "body's master detoxification enzyme."
- Eat naturally fermented foods that might promote gut health.
- Talk to your doctor or a nutrition specialist if you want to fill gaps with multivitamins. ♦

**Sharon Jones
Photography
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**cannon-shooting-nikon.SmugMug.com
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talking to your child cont.

Avoid Euphemisms to Prevent Confusion

We don't want children (particularly young children going through a lot of growth and development of their imagination) to create their ideas of what death is or why a loved one is no longer around. So, try to avoid confusion by using euphemisms or saying things like, "They are going away" or "They are going to sleep for a long time." Children need to understand that the absence isn't temporary, and you don't want to confuse death and dying with everyday things like going away on holiday, going to work, or even sleeping in a bed at night.

Even if you hold beliefs about an afterlife, ensure that you start by sharing information about stopping their bodily functions and no longer being alive in this realm/place/time. Research indicates that children need to comprehend death first, which helps them develop a spiritual understanding later.

Talking about grief, loss, and death openly helps children feel safe and supported because we can be open about death but also cope with losing someone we love.³ Young children only need to know that the absence is permanent and the person is not alive. Older children will appreciate and understand conversations focused on body systems ceasing — things like not breathing anymore or hearts not beating. And you might get more specific with teenagers about the name of the illness or diagnosis. It can also be essential to ask them if they understand what death means so you can see what they already know and then fill in the blanks, and you can correct any misunderstandings, too.

Supporting Your Child After a Death in the Family

A death in the family can be disruptive and upsetting, so be ready to help your child navigate the emotional upheaval. Here are five tips to help:

1. Let Them Know Their Feelings are Normal

Grief is love with nowhere to go. They have big feelings because they love that person. And normalize that all kinds of feelings are okay, too. Some kids might feel worried, sad, or angry, and you should also be prepared if, initially, they seem indifferent. They might grieve at some other point or not yet

genuinely understand their loved one is gone for good.

2. Try to Keep Their Routines the Same

Predictability will help them feel safe and that certain parts of their life are still the same and in their control.

3. Get Ready for Questions

Reassure them often and check in if they have questions. The topic of death and dying generally isn't over after one conversation. As they process things, you might find later down the track, as holidays come up or during key milestones or anniversaries, they have more questions. So, give them plenty of time and space to come to you with their queries.

4. Find Ways to Honor Your Loved One

Depending on your child's age, you can involve them and ask their thoughts on what kind of activity feels like the best way to honor a loved one who has passed away. You could create a scrapbook with pictures, make a journal or written record of favorite memories, celebrate their birthday in a new way, etc.

5. Read a Book to Them

There are many children's books about death. Younger children can find it hard to grasp what death means, so reading them a book can make something challenging to understand more simple, and the message is delivered in age-appropriate language. It also means you can introduce the topic without it feeling too forced. When they see other children in the book coping, it can also help them feel empowered that they, too, can cope.

Grief Counseling for Children

Despite your best efforts, your child may still struggle with a death in the family. This is normal, but you may worry about how they cope. Because grief can significantly impact your child's well-being, you might want to think about developing a support network for them. So, let their school know or update any other services (child care, after-school activities, religious groups, etc.) about the death so they can support your child. You may also want to consider accessing specialized grief counseling - so start a conversation with your family doctor or pediatrician if you want to learn more. ♦



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Beyond breathing: How COVID-19 affects your heart, brain and other organs

Source: HEART.ORG



It's easy to be complacent about COVID-19. Most people experience only mild issues – fever and coughing, maybe congestion and shortness of breath.

But the coronavirus is capable of causing much more than a simple respiratory illness, affecting organs throughout the body, experts say.

“We see people have symptoms from almost head to toe in terms of how they feel, how they function and what they can do,” said Dr. Adrian Hernandez, a cardiologist who is director of the Duke Clinical Research Institute in Durham, North Carolina.

The new year started with an increase in COVID-19 hospitalizations in the U.S., prompting Hernandez and other experts to advise caution, especially for those at high risk.

While the short-term effects of COVID-19 can be flu-like, even mild cases can lead to long COVID – a constellation of problems that can persist for weeks or months. More than 200 symptoms have been linked to long COVID, said Hernandez, who has overseen many COVID-19 studies.

Because COVID-19 typically affects breathing and can lead to problems such as pneumonia, many people may think it's primarily a lung disease. It's not that simple, said Dr. Nisha Viswanathan, director of the long COVID program at the David Geffen School of Medicine at the University of California, Los Angeles.

“I would argue that COVID-19 is not a disease of the lungs at all,” she said. “It seems most likely that it is what we call a vascular and neurologic infection, affecting both nerve endings and our cardiovascular system.”

It's no surprise that experts say SARS-CoV-2 – the name of the virus that causes COVID-19 – is complex, with many of its pathways just beginning to be understood. But some things are becoming clear. One of the best reviews of long COVID symptoms,

Viswanathan said, appeared last January in *Nature Reviews Microbiology*. It detailed the disease's effects throughout the body, including the pancreas, blood vessels and reproductive system.

“SARS-CoV-2 is excellent at triggering your immune system to go from zero to 100,” said Dr. Lindsay McAlpine, a neurologist who is director of the Yale NeuroCovid Clinic in New Haven, Connecticut. That revving of the immune response leads to both a “wide swath of inflammation” and excessive blood clotting, she said.

“Perhaps the viral replication is going on in the lungs and nasopharynx (the area at the top of the throat that connects the nose to the respiratory system). But the inflammation that the virus triggers is systemic,” McAlpine said.

HERE ARE SOME PARTS OF THE BODY SIGNIFICANTLY AFFECTED BY COVID-19:

The brain and nervous system

“The virus and the immune response can have several different effects on the brain,” said McAlpine, lead author of a 2021 study looking at strokes in people with COVID-19, published in the journal *Stroke*. She is researching issues related to COVID-19 and brain fog, which she called “a very common symptom.”

The exact causes of brain-related issues are not clear, but she said it does not appear that the virus is directly attacking brain tissue. Rather, it seems that the ramped-up immune response leads to clots that could cause brain problems.

“A lot of patients have described it as feeling like they have a concussion,” McAlpine said. “And it can persist for several months after COVID,” even if the initial case was mild.

“In addition to the cognitive impairment, we see worsening or new-onset migraines,” she said. “We see new neuropathy in the legs and the arms – numbness, tingling, difficulty walking because of the neuropathy.”

COVID-19 might also be unmasking other neurodegenerative conditions, such as Parkinson's disease, she said. McAlpine has diagnosed new cases of Alzheimer's disease in people who, before COVID-19, were functioning fine, then developed symptoms. “We don't know why,” she said.

The heart and blood vessels

Research shows COVID-19 infection can increase the risk for heart-related problems such as myocarditis, a rare inflammation of the heart, and an irregular heartbeat known as atrial fibrillation.

The risk of dangerous clotting – including deep vein thrombosis (clots in large veins) and pulmonary embolisms (clots in the lungs) – is small but stays elevated for up to a year after the infection, according to research done before vaccines were available.

Many factors might be playing into COVID-related heart problems, Viswanathan said, including microclots – tiny blood clots – or an autoimmune response targeting heart muscle cells. A recent study in *Nature Cardiovascular Research* shows the virus may infect coronary arteries, causing plaque buildup to become inflamed and break off, which can lead to a heart attack.

Gastrointestinal system

“Interestingly, the GI system's mechanism may be a little different than what

continued next page

impacts the heart,” Viswanathan said. One theory suggests that the virus finds a hiding place while the rest of the body fights it off. “And we have found now in multiple studies that COVID can remain in our GI tract for weeks and months after it has resolved in the rest of the body.”

The exact place where the virus might hide is up for debate, Viswanathan said. But Hernandez said gastrointestinal symptoms are clear: “People can have nausea, vomiting, diarrhea.”

A large study of veterans published last year in *Nature Communications* found people with COVID-19 had a higher risk of gastroesophageal reflux disease, irritable bowel syndrome and other gastrointestinal problems more than 30 days after infection compared to people without COVID-19. The risk was elevated even among people who had mild cases of the disease.

Kidneys

Kidney problems were common in a 2023 study published in *The Lancet Respiratory Medicine* that looked at organ damage after COVID-19 infection.

Researchers don’t necessarily know whether kidney problems stem from people getting sick with high fevers and taking in less fluid or because “with a virus that can go anywhere and cause inflammation anywhere, you can have all sorts of problems,” Hernandez said.

What to do

Not everyone who gets COVID-19 will have these problems, Viswanathan said. But people experiencing symptoms can reach out to their primary care physician or a long COVID clinic. What everyone can do, she said, is take steps to protect themselves and those around them.

The first step is to be cautious if COVID-19 is surging in your area. Consider wearing a mask in crowded public places. “A lot of people have COVID now, and it may take a while for them to test positive,” Viswanathan said.



“The second thing is get vaccinated,” she said. “It really does seem to be highly protective.” The Centers for Disease Control and Prevention recommends everyone ages 5 and older get the updated COVID-19 vaccine to avoid getting seriously ill from the virus.

“The third thing is controlling your cardiovascular risk factors,” she said. That means getting high blood pressure, diabetes or other chronic medical conditions under control. “It will all decrease your risk.”

McAlpine added that if you have COVID-19 symptoms, stay away from other people to avoid putting them at risk.

Hernandez emphasized the importance of vaccinations in general for people with heart or lung disease, cancer or suppressed immune systems. “For people who have other health conditions, you don’t need another one,” he said. “And if you could avoid an illness like COVID or the flu – why wouldn’t you?” ♦



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sora cont.

cinematic style, shot on 35mm film, and with vivid colors, Sora can apply these effects to the video, changing the lighting, color, and camera angles.

Sora can generate videos with resolution up to 1920x1080, and up to 1080x1920. It can also create videos based on a still image or extend existing footage with new material. For example, if the user provides a still image of a forest, Sora can animate the image and add elements such as animals, birds, or people. If the user provides a video of a car driving on a road, Sora can extend the video and add elements such as traffic, buildings, or scenery.

Why is Sora important and what are its applications?

Sora is a significant advancement in the field of AI and video generation, as it demonstrates a deep understanding of language, visual perception, and physical dynamics.

It also showcases the potential of AI to create engaging and immersive content for various purposes, such as entertainment, education, art, and communication.

Some possible applications of Sora are:

- Creating movie trailers, short films, animations, and documentaries from text scripts. Sora can help filmmakers and storytellers to visualize their ideas and concepts, and create compelling and original videos. Sora can also help viewers to discover new and interesting content, based on their preferences and interests.
- Enhancing existing videos with new elements, such as adding special effects, changing the background, or inserting new characters. Sora can help video editors and producers to improve and modify their videos, and add more variety and creativity. Sora can also help viewers to enjoy more personalized and interactive videos, based on their feedback and input.
- Generating educational videos from text summaries, such as explaining scientific concepts, historical events, or cultural phenomena. Sora can help educators and learners to create and access informative and engaging videos, that can enhance their understanding and retention.

Sora can also help viewers to explore and learn more about different topics and subjects, based on their curiosity and questions.

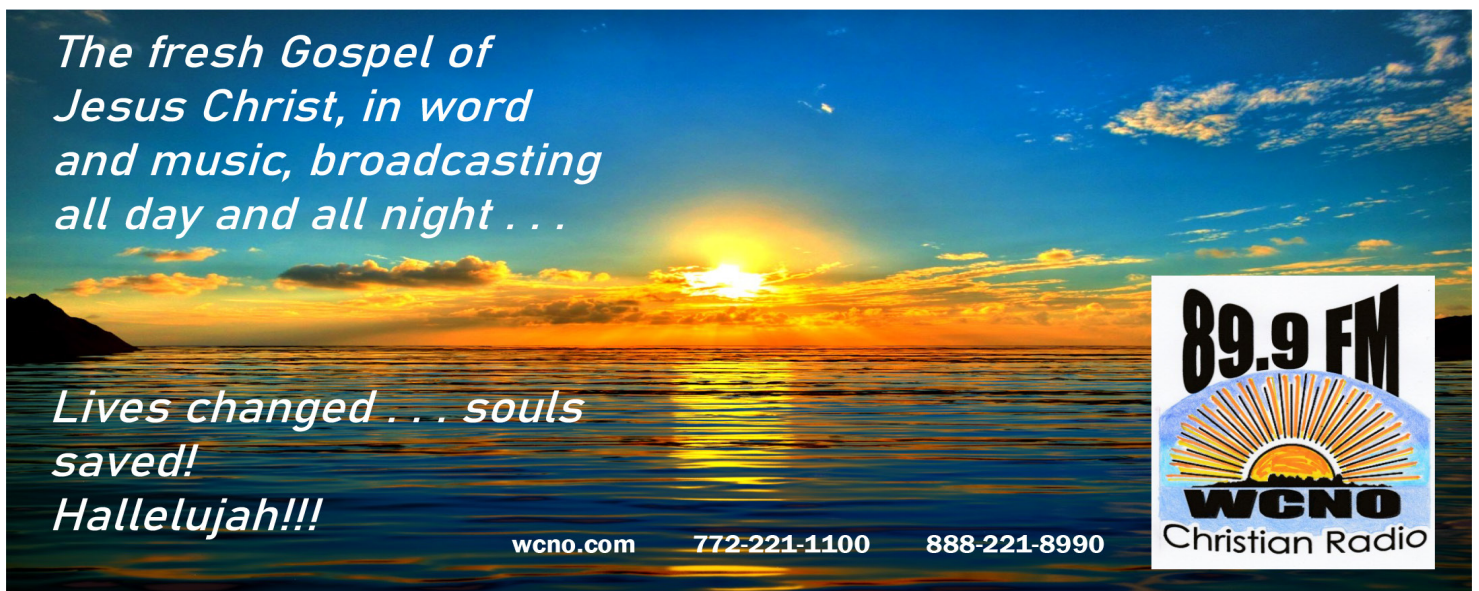
- Creating personalized videos for social media, such as birthday greetings, travel diaries, or memes. Sora can help social media users and influencers to create and share unique and fun videos, that can express their personality and emotions. Sora can also help viewers to connect and interact with their friends and followers, based on their likes and comments.
- Visualizing ideas, scenarios, and dreams from text descriptions, such as designing a product, imagining a future, or exploring a fantasy world. Sora can help designers and innovators to create and test their prototypes and visions, and get feedback and suggestions. Sora can also help viewers to experience and enjoy different realities and possibilities, based on their imagination and creativity.

What are the challenges and limitations of Sora?

Sora is not perfect, and it still faces some challenges and limitations. Some of them are:

- Sora is not publicly available, and it is only accessible to a small group of researchers and creative professionals for feedback and testing.
- OpenAI has not announced when or how it will release Sora to the general public, or what the pricing and licensing model will be.
- Sora is subject to OpenAI's terms of service, which prohibit the use of the model for creating content that involves "extreme violence, sexual content, hateful imagery, celebrity likeness, or the IP of others". OpenAI also monitors the usage of Sora and reserves the right to revoke access or modify the output if it detects any violation or abuse.
- Sora may generate inaccurate, inappropriate, or harmful content, such as misrepresenting facts, violating privacy, or promoting bias.
- Sora may also generate content that is indistinguishable from reality, which could pose ethical and social risks, such as spreading misinformation, manipulating emotions, or eroding trust.
- Sora may not be able to handle complex or ambiguous prompts, such as those that involve multiple sentences, logical reasoning, or abstract concepts. Sora may also fail to generate coherent or consistent videos, such as those that require temporal continuity, causal relationships, or narrative structure. ♦

If you are interested in learning more about Sora and seeing it in action, you can go to openai.com



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Social Security: Nearly Two-Thirds of Seniors are Unhappy with 2024 COLA - 3 Reasons It's Financially Inadequate

Source: YAHOO FINANCE



The 2024 Social Security cost-of-living adjustment (COLA) has kicked in, and there is a major pushback against it from seniors who don't think it will be enough to cover essential items. Nearly two-thirds of Social Security recipients polled in one recent survey are dissatisfied with the 3.2% COLA for 2024, while more than two-thirds in another survey say their monthly bills for certain essentials are already 10% higher than a year ago.

One of the surveys, released this week, was conducted by The Senior Citizens League (TSCL), a nonpartisan seniors advocacy group. Its research found that inflation rates for certain key budget items are rising at least two times faster than the 3.2% COLA despite a continued decline in the overall inflation rate this year.

"Housing, motor vehicle insurance, the cost of hospitals and care of invalids at home - these are the savings-draining black holes even when inflation is low,"

Mary Johnson, TSCL's Social Security and Medicare policy analyst, said in a press release. "Yet these are the very categories seeing the most persistent and painful inflation right now."



More than two-thirds of older adults polled by TSCL said their monthly budget for essential items such as housing, food and prescription drugs is 10% higher now than it was a year ago,

A separate survey conducted by public interest law firm Atticus found that 62%

continued next page

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of seniors collecting Social Security benefits are dissatisfied with the 3.2% COLA for 2024. Nearly three in five seniors collecting Social Security are “struggling financially,” according to the survey, while nearly two in five plan to seek employment due to the modest 2024 COLA increase.

The annual Social Security COLA is intended to help seniors deal with rising consumer prices. It is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) in the third quarter.

A COLA of 3.2% would add an extra \$57.51 a month to the average Social Security retirement benefit, which was \$1,797.23 a month as of November 2023, according to the Social Security Administration. That’s a significant drop from the average monthly increase of about \$146 based on the 2023 COLA of 8.7%.

“Housing, motor vehicle insurance, the cost of hospitals and care of invalids at home - these are the savings-draining black holes even when inflation is low.”

Here are three reasons the 2024 COLA could be financially inadequate for seniors.

It Won't Cover Price Increases

The Senior Citizens League noted that prices for several essential budget items are rising at a much faster rate than 3.2%, based on data from the U.S. Bureau of Labor Statistics. Here’s a look at some of those items and their inflation rate compared with last year:

- Motor vehicle insurance: up 19.2% from a year ago
- Outpatient hospital services: up 7.30%
- Rent: up 6.90%
- Homeowners’ costs: up 6.70%
- At-home invalid care: 6.50%

Many Seniors Already are Struggling Financially

Although the annual COLA is supposed to provide a financial boost to help Social Security recipients deal with inflation, many are behind financially to begin with - and a 3.2% COLA will do little to change that.

The Atticus survey revealed the following:

- Almost 60% of seniors already report financial difficulties with their current Social Security benefits.
- 70% of single seniors struggle financially with their existing Social Security income.
- Nearly 40% of seniors plan to find work due to the modest COLA increase.

Higher Medicare Premiums Will Cut Into COLA

When Medicare Part B premiums go up, the COLA impact goes down - and that’s what is happening in 2024. In October 2023, the Centers for Medicare and Medicaid Services said the standard monthly premium for Medicare Part B will be \$174.70 for 2024, up from \$164.90 in 2023. ♦

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It is important to know who owns the beach in Florida, and why it matters

Source: FLORIDATREND.COM

According to the Department of State, Florida has over 1,300 miles of coastline and over 650 miles of sand beaches. Some of that beachfront is privately owned (about 60%), while the rest is State, County, or city-controlled. For decades, there have been ongoing questions over who can use certain stretches of beach along Florida's Atlantic and Gulf coasts.

Today's discussion centers on beaches directly on the Atlantic Ocean and the Gulf of Mexico and what might be considered "using" a certain stretch of sandy shoreline.

Let's start with the Mean High Water Line (MHWL), an important measurement for beachfront property lines. Florida Statutes establish the MHWL as the average height (elevation) of high tide saltwater at a specific location on the shore over a 19-year period. Most of us who go to Florida beaches think of a high-tide mark as how far water comes onto the beach (distance) at high tide on any given day. It's the same basic concept, but there are different ways to look at it.

The MHWL measurement uses an average because beach sand moves around every time the tide goes in or out and whenever a tropical storm or hurricane lands.

The simpler version of this has become the "wet sand / dry sand" public interpretation of beach access and use because Florida holds all land seaward of the MHWL (high tide line) in trust for use by Florida residents and visitors -- the public.

On coastal Florida beaches, sand that has been wet from normal Ocean or Gulf tidal action is always public access and use; dry sand can be either public or private.

Remember that during low tides, some of the dry sand close to the water was wet during the last high tide, so the "wet sand / dry sand" rule isn't literal to current conditions all the time. It is the average high tide line (MHWL) that applies

whether that stretch of beach is currently experiencing a low or high tide.

However, the determination of public or private is not quite that simple. It also depends on how far individual beachfront property lines extend toward the water.

Privately owned beachfront property can extend to the MHWL, including all the dry sand. However, not all private property lines extend to that average high tide line. A specific property's recorded Deed has to be examined to see if it does.

Lot lines only extend to vegetation lines, not all the way to MHWL.



In the above aerial views, the top property extends all the way to the MHWL, while the bottom one does not. In VERY simple terms, the owners of the upper property may be able to prevent the public from walking along the dry sand between their house and the high tide line, which is deeded private property in this case.

The owners of the lower property do not have the same right to potentially exclude public use because their property does not extend all the way to the water.

In addition to individual residential owners, other entities may be able to enforce private beachfront rights when their properties extend to the MHWL:

- Hotels, restaurants, and other businesses
- Condominium associations
- Private clubs
- HOAs

The County (or incorporated City) in which a property is located has the authority to establish, recognize, and provide enforcement procedures for individual property rights, including the rights of beachfront property owners to control who can walk or sit on the dry sand in front of their properties.

Counties and Cities also own and maintain large stretches of dry sand beaches for public use and enjoyment. Everyone can walk, sit, play, and swim wherever they like. In these areas, private beachfront lots end at the vegetation line between dry sand and the property's private yard, "upland" from the public beach.

And then there is "Customary Use"

In 1974, Florida's Supreme Court recognized the concept of public Customary Use of privately-owned beachfront. The Court stated, "If the recreational use of the sandy area adjacent to the mean high tide has been ancient, reasonable, without interruption and free from dispute, such use as a matter of custom, should not be interfered with by the owner."

Attorneys say that "the sandy area adjacent to the mean high tide..." means the dry sand beach, and the use of the word "ancient" is considered to be 50 to 70 years old. Pretty good chance that people have been walking along any given stretch of Florida's sandy shoreline since at least the 1950s.

Note that Customary Use can only apply to private beachfront properties that extend all the way to the MHWL. Those properties whose lot lines do not extend onto and include the beach sand are NOT affected by Customary Use because they do not own the dry sand.

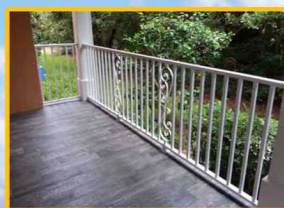
Under the 1974 court ruling, local cities and counties may establish recreational Customary Use ordinances for stretches of beach that include private property, acknowledging previous public use and protecting future public use. If beachfront private property owners dispute the public's Customary Use of "their" beach, they can challenge that use in court.

Now that we know a little bit about the MHWL, wet sand/dry sand, lot lines, and Customary Use ordinances, how does all of that relate to things in actual practice?

see "WHO OWNS THE BEACH" on page 30

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How to Choose a Financial Advisor

Source: NERDWALLET.COM

A financial advisor helps people manage their money and reach their financial goals. Advisors can provide a range of financial planning services, from money management and budgeting guidance to investment management.

Some financial advisors have additional certifications or expertise that allow them to help with complex financial topics, such as estate planning, insurance needs or tax preparation.

The number of different services and areas of expertise advisors provide makes finding the right financial advisor for your situation key - doing so means you won't end up paying for services you don't need, or working with an advisor who isn't a good fit for your financial goals. Here are five steps to help you choose a financial advisor for you.

1. Identify your financial needs

Before you start looking for the right advisor, reflect on what you're hoping to get out of that relationship. Financial advisors provide a wide range of services, so it's a good idea to know what you need help with before you begin your search. Some advisors may specialize in particular areas of finance, such as debt management or investment advice, while others may provide holistic help, guiding you on everything from savings goals to retirement and estate planning.

Identify why you're looking for financial help by asking the following questions:

- Do I need help with a budget?
- Do I want help investing?
- Would I like to create a financial plan?
- Do I have savings goals you need help reaching?
- Do I need to get your estate plan in order or create a trust?
- Do I need tax help?
- Am I interested in holistic financial management?

Your answers to these questions will help you find the right kind of financial advisor for you. And it could also help you to decide whether you need one at all. For example, if you just want assistance investing, a robo-advisor can invest for you for a minimal fee. On the other hand, if you have a complex financial life with multiple financial concerns you may want to address, you may want to find an online or traditional financial advisor.

2. Understand the types of financial advisors

Financial advisors go by many names: investment advisors, brokers, certified financial planners, financial coaches, portfolio managers. There are even financial therapists. Some of the most common titles advisors use, including the term "financial advisor" itself, aren't tied to any specific credentials, so don't assume that someone who uses an official-sounding title has any specific training or credentials.

So who does what - and who can you trust? There are a few ways to cut through the noise to ensure you're working with someone who is looking out for you.

- Fee-only fiduciary financial advisors

Some financial advisors have a fiduciary duty to their clients, meaning they are obligated to act in their client's best interest rather than their own. Working with a licensed, registered fiduciary - preferably one who is fee-only - ensures that the advisor is paid

directly by you and not through commissions for selling certain investment or insurance products.

Financial advisors who have a certified financial planner, or CFP, designation have a fiduciary duty to their clients as part of their certification.

- Investment advisors

Anyone who gives investment advice must be registered as an investment advisor with either the U.S. Securities and Exchange Commission or the state, depending on their assets under management.

3. Review the range of options for financial advisors

Financial advisors aren't just available at your neighborhood advisory office or bank. There are lots of ways to get financial advice. The option that's right for you will likely depend on your personal preferences, the services you need and your budget. Here's an overview of service types, ranging from inexpensive automated robo-advisors to high-touch, traditional financial advisors:

- Robo-advisors

A robo-advisor is a digital service offering simplified, low-cost investment management. You answer questions online, then computer algorithms build an investment portfolio according to your goals and risk tolerance.

- **Low cost:** Some robo-advisors have no or low management fees, and many services have no or low account minimums, so you can start investing with any amount of money.
- **Good when:** You need help investing for financial goals like retirement but don't want or can't afford a complete financial plan.
- **Look elsewhere if:** You need more rigorous financial planning. Although some robo-advisors offer higher-tier financial planning services, most excel at simple investment management.

Online financial planning services and advisors

This is the next step up from a robo-advisor: an online financial planning service that offers virtual access to human financial advisors.

A basic online service might offer the same automated investment management you'd get from a robo-advisor, plus the ability to consult with a team of financial advisors when you have questions. More comprehensive services such as **Facet Wealth** and **Empower** roughly mirror traditional financial planners: You'll be matched with a dedicated human financial advisor who will manage your investments and work with you to create a holistic financial plan. Many online financial advisors can match you with an advisor with a top-tier credential such as a certified financial planner.

- **Medium cost:** Online financial planning services will typically cost less than a traditional financial advisor but more than a robo-advisor. Some services have relatively high investment requirements of \$25,000 or more; others require no minimum investment.
- **Good when:** You're comfortable meeting with an advisor online but would still like holistic financial planning services such as estate planning, retirement planning or help with company stock options. Online advisor marketplaces such as **Harness Wealth** and **Zoe Financial**, and many online advisors themselves, do the work of vetting a financial advisor for you.
- **Look elsewhere if:** You'd prefer to work with an advisor in person.

Traditional financial advisors

Traditional financial advisors can meet with you in person and will be able to help you with all of your financial planning needs.

- **High cost:** This is often the highest-cost option. Many traditional advisors charge about 1% of your assets under management. Some advisors also require a high minimum balance, such as \$250,000 in assets.
- **Good when:** You want specialized services, your situation is complex, you want to meet your financial advisor in person and develop a long-term relationship with them.
- **Look elsewhere if:** You want similar services for less, are comfortable getting help online or don't want to vet a potential advisor yourself.

4. How much can you afford to pay an advisor

Financial advisors have a reputation for being costly, but there is an option for every budget. It's important to understand how much a financial advisor costs before you commit to services. Generally speaking, there are three cost levels you're likely to encounter:

- **Robo-advisors** often charge an annual fee that is a percentage of your account balance with the service. Robo-advisor fees frequently start at 0.25% of the assets they manage for you, with many top providers charging 0.50% or less. On a \$50,000 account balance, 0.25% works out to \$125 a year.
- **Online financial planning** services and advisors typically charge either a flat subscription fee, a percentage of your assets or both. For example, **Empower** charges 0.49% to 0.89% of assets under management per year. **Facet** charges an annual fee that starts at \$2,000 a year and goes up based on the complexity of your financial situation. Both fees include portfolio management and financial planning.
- **Traditional financial advisors** also often charge a percentage of the amount managed, with a median fee of 1%, although it can range higher for small accounts and lower for large ones. Others may charge a flat fee, an hourly rate or a retainer.

How much you should spend on a financial advisor depends on your budget, assets and the level of financial guidance you need. If you have a small portfolio, an in-person advisor might be overkill

- you will save money and get the guidance you need from a robo-advisor. If you have a complicated financial situation, a robo-advisor may not provide what you need.

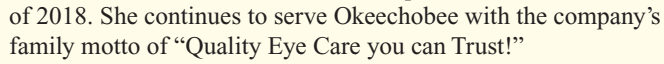


5. Vet the financial advisor's background

No matter what title, designation, certification or license an advisor claims to have, it's on you to vet the advisor's credentials and experience. Always verify any credentials they claim to have and check to see if they've had any disciplinary problems such as fraud.

You can research an advisor's background by looking up their Form ADV before you agree to work with them. You can also review an advisor's employment record (and look for red flags like disciplinary actions) on FINRA's BrokerCheck website. ♦

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