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Dr. Christine Brennan Bishop

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THE BENEFITS OF MEDITATION • THE WORKING POOR • ALLERGY SEASON & MUCH MORE



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## FROM THE EDITOR

By ANGEL CHAVEZ

# LIFE OVERFLOWING?

Every Christian has eternal life within, but not every  
Christian has "Life Overflowing".

I heard a sermon recently which is  
especially important to be repeated in our  
communities all the time. Because most  
opposition to "life more abundantly"  
comes from blindness to the true. Jesus  
said:

*The thief comes only in order to steal  
and kill and destroy. I came that they  
may have and enjoy life, and have it in  
abundance [to the full, till it overflows].  
John 10:10 Amplify Bible*

Most Stress, struggles, frustration,  
oppression, depressions, pain,  
sicknesses, and diseases in the Christian  
community are self-inflicted. We suffer  
and get beaten when doing our own will,  
not God's. Life overflowing is connected  
to doing God's will.

*"Of course, you get no credit for  
being patient if you are beaten for doing  
wrong. But if you suffer for doing good  
and endure it patiently, God is pleased  
with you."*

*For God called you to do good, even if  
it means suffering, just as Christ suffered  
for you. He is your example, and you  
must follow in his steps". 1Peter 2:20-21*

Unforgiveness is a common source  
of suffering and a big blocker of our  
healing.

By not developing a forgiven heart,  
we sell or lease land in ourselves to  
the enemy to attack our inner peace,  
emotions, mind, soul, and body. Many  
types of sicknesses have their root in  
unforgiveness. Which by now is a fact  
of Science. But more importantly it has  
always been a Bible Fact!

## LIFE THAT OVERFLOWS BELONGS TO ALL CHRISTIANS.

To make sure life overflowing takes  
place in the life of all the Christians, [if  
we don't block it] Jesus himself paid for  
it, making healing and life-overflowing  
our legal right as children of the Most  
High God.

But He [Jesus] was wounded for our  
transgressions, He was crushed for our  
wickedness [our sin, our injustice, our  
wrongdoing]; The punishment [required]  
for our well-being fell on Him, And by His  
stripes (wounds) we are healed. *Isaiah 53*

Think about it: We are heirs of God  
and co-heirs with Jesus because of what  
Jesus did for us.

And since we are his children, we are  
his heirs. In fact, together with Christ we  
are heirs of God's glory. But if we are to  
share his glory, we must also share his  
suffering. *Romans 8:17*

Sicknesses and diseases are not part  
of our suffering. Why? because Jesus  
paid for those. Good health and life  
overflowing is part of our redemption  
benefits or rights of the family.

Only few things can block abundant  
life to be manifested in our lives.  
Unforgiveness is one of them, lack of  
revelation knowledge [Faith] is another.

"Our Father, who is in heaven,  
Hallowed be Your name. Your kingdom  
come, Your will be done On earth as it  
is in heaven. 'Give us this day our daily  
bread.

'And forgive us our debts, as we have  
forgiven our debtors [letting go of both  
the wrong and the resentment] *Mathew 6*

The implication of "as we  
have forgiven our debtors" is that  
unforgiveness blocks God's Forgiveness  
and most benefits from manifesting in  
our lives as God's children.

How lack of revelation knowledge  
or Faith, blocks our receiving, not only  
of our healing but everything else, that  
belongs to us?

Nobody gets save by behaving good.  
Salvations is only by God's Grace. A  
sinner cannot stop sinning before he gets  
save and be cleansed by the blood of  
Jesus.

The same way, we can't ask for  
healing based on our own behavior.

Yes, we have the right to be  
transformed by the Holy Spirit from  
Glory to Glory, but we must never come  
to God our Father in Prayer asking for  
our healing or deliverance bragging  
on our own behavior or holiness. Our  
right to get healed comes from Jesus's  
redemption alone. The merit is always  
his, never ours.

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# How to Raise Successful Kids: Follow These 7 Habits

by BILL MURPHY

## 1. Teach kids to take pride in their effort, not their gifts.

Of all the advice I've shared over the years, this is the habit that prompts the most replies -- not from parents who don't think it works, but from adults who realize how much sense it makes, and how much they wished their parents had practiced it.

Bottom line: Don't praise your kids for their gifts. Praise them instead for their efforts.

In other words, not this: "Sally, you're so good at math!" Or else, "Ethan, you're such a fast runner!"

Instead: "I'm proud of how hard you studied!" Or: "I could see the determination on your face as you crossed the finish line!"

There's a whole line of scientific studies that backs this up, largely stemming from the work of Stanford University's Carol Dweck.

## 2. Get them to play outside.

Actually, it's not only kids who should get outside and play; adults like you should too, according to science. But let's focus on the kids.

Studies show that younger kids whose schools don't include outdoor recess during the day had a harder time developing good reading skills. (The results were more pronounced in boys, but it mattered for girls, too.)

And, more recently, researchers from North Carolina State University said they found a striking correlation in kids aged 10 to 18, regarding how much time they spent outdoors and their emotional well-being.

Interesting note: This study was from last year, and it's a good example of one of the scientific silver linings we'll see as a result of the pandemic: lots of chances to study and measure things for which it would have been hard to find subjects previously.

## 3. Make sure they learn about good role models.

Kids will rarely be what they cannot see.

Researchers at New York University, Princeton University, and the University of Illinois studied the degree to which boys and girls believed that grown men and women were likely to be "really, really smart" (their phrase).

At age 5, both boys and girls believed that grown men and grown women were equally likely to be "really, really smart."

But by ages 7 and 8, girls had overwhelmingly grown to believe that men were more likely than women to be "really, really smart."

As they went through school, this incorrect belief led some girls to pursue less ambitious career goals than boys, and to avoid courses and careers in science, technology, engineering and math.

We should note that on average, girls actually get better grades than boys, have higher rates of graduation from high school. They also go on to college at higher rates. So, it's a matter of perception being the exact opposite of reality.

There's a ton to unpack and remedy here, but we can point to two things:

First, the part above (#1) about praising kids for effort over gifts, and second, making an extra effort to ensure that both boys and girls have opportunities to see and study "really, really smart" women role models.

## 4. Let them see when you fail.

Young kids sometimes seem to think their parents are gods. Honestly, let's admit it: it's not a totally unenjoyable experience.

But, let it go, because researchers at the Massachusetts Institute of Technology experimented with children as young as 15 months old, and found that the less their parents allowed them to see how much they struggled and failed at times, the less resilient their kids were.

What I found most amusing about this study is that it suggests you should struggle in front of your kids and show how incomplete your work can be--and then, the study authors themselves struggled to define it, and seemed very aware of the incompleteness of their work.

"There's some pressure on parents to make everything look easy and not get frustrated in front of their children," Laura Schulz, a professor of cognitive science at MIT, said in a press release. "There's nothing you can learn from a laboratory study that directly applies to parenting, but this does at least suggest that it may not be a bad thing to show your children that you are working hard to achieve your goals."

## 5. Do this with their toys.

Researchers at the University of Toledo studied how young kids played with toys.

To cut to the chase, they found that kids who were given a smaller number of toys to play with found ways to expand their imaginations and use them more creatively than kids who were given larger numbers of toys.

So, don't get your kids so many toys? Is that the advice? (I can

*continued page 21*





## From the Sheriff

by NOEL E. STEPHEN  
Okeechobee County  
okeesherriff.org

## SCHOOL IS OUT AND SUMMER IS HERE



The kids are going to head outside to enjoy the wonderful summer sun. This is a great time to enjoy summer camps & activities, relax, exercise and bond with friends and family. Below is a list of just a few resources for activities and safety programs.

- **Co.okeechobee.fl.us** for 4-H summer camp information, library summer programs and pool information.
- **Okee.k12.fl.us** for school summer programs.
- **OurVillageOkeechobee.org**
- **Myflfamilies.com**

Please have a safe and happy summer!!!

### from the Editor cont.

“So, anyone who eats this bread or drinks this cup of the Lord unworthily is guilty of sinning against the body and blood of the Lord. That is why you should examine yourself before eating the bread and drinking the cup. For if you eat

the bread or drink the cup without honoring the body of Christ, you are eating and drinking God’s judgment upon yourself. That is why many of you are weak and sick and some have even died.” *1 Corinthians 11:*

By not studying, and receiving revelation knowledge, from the Father, then our only option is to ask without real faith. And without faith it is impossible to please God. Jesus’s sacrifice for us before the cross, during the cross and after the cross is the only thing that God counts as worth payment to grant us everything we need to live an overflowing life, including healing. Never our own merits.

Revelation knowledge equals faith: Many pulpits teach and preach the

Bible intellectually, emotionally, psychologically, etc. But only revelation knowledge will produce faith that can set us free. Jesus said to Peter:

*“My Father in heaven has revealed to you... and upon this rock I will build my church, and all the powers of hell will not conquer it.”*

*Mathew 16*

**REVELATION KNOWLEDGE IS OUR ROCK. DIRECTLY FROM GOD’S SPIRIT TO OUR SPIRIT.**

As you can see, we individually need to receive revelation from the Father to be able of destroying the works of the enemy. Jesus went through to all what He went through for our benefit. To prepare a Church without spot or wrinkle.

He [Jesus] did this to present her [the Church] to himself as a glorious church without a spot or wrinkle or any other blemish. Instead, she will be holy and without fault. *Ephesians 5:27*

Receive his kind of life by Praying: *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 that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation” Romans 10:9-10*

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 known as a testimony of your faith. [www.iCareTown.com](http://www.iCareTown.com). ♦



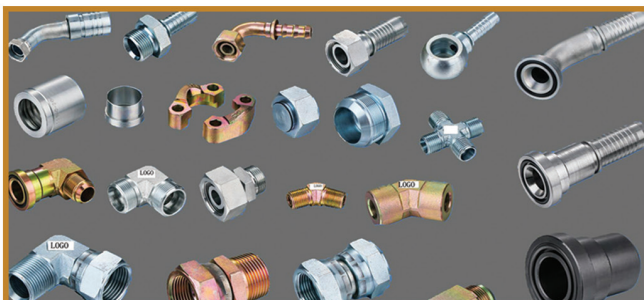
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# HOW MANY BUBBLES ARE IN A GLASS OF BEER?

Just in case you were wondering...

When you pour a glass of beer, a frothy cascade of fizz rises to the top; as more and more tiny bubbles coalesce, they form a nose-tickling layer of foam.

At first, that frothy stream of carbonation seems endless. But just how many bubbles can emerge from a glass of beer before it goes flat?

G rard Liger-Belair, a professor of chemical physics at the University of Reims Champagne-Ardenne in France, had previously explored this effervescent subject in Champagne, calculating that one flute produces about 1 million bubbles. Recently, Liger-Belair peered into the depths of beer glasses and found that they produce twice as many bubbles as Champagne — with up to 2 million bubbles popping in a half-pint glass, according to a new study.

Archaeological evidence shows that people have been brewing and drinking beer for at least 5,000 years and possibly for as long as 13,000 years, Liger-Belair and co-author Clara Cilindre, an associate professor and researcher in the Molecular and Atmospheric Spectroscopy Group (GSMA) at the University of Reims, reported in the study. The beverage “is by far the most

popular alcoholic drink worldwide,” with global production reaching nearly 53 billion gallons (200 billion liters) per year, and bubbles and foam are an important part of the beer experience, Liger-Belair told Live Science in an email. This is especially true of lager, the most popular type of beer, Liger-Belair said.

“It seems pertinent to us to bring some more knowledge about bubble formation, bubble size and finally about the issue of the total number of bubbles likely to form in a glass of beer along the entire natural degassing process,” he said.

Beer is typically made of four ingredients — malted cereal grains, hops, yeast and water — which are then fermented. This process breaks down carbohydrates to produce alcohol, sugars and carbon dioxide (CO<sub>2</sub>). When beer is bottled or canned, additional CO<sub>2</sub> is added, creating pressure in the container. Once the seal on a can or bottle is broken, the liquid becomes supersaturated with CO<sub>2</sub>, which is then released as tiny bubbles.

For the study, the researchers looked at beer that was 5% alcohol by volume, pouring about 8 ounces (250 milliliters) of beer at a temperature of 42 degrees Fahrenheit (6 degrees Celsius) into

*continued next page*

# Is Humanity Getting Worse with Computers?

by JOHN EISEMAN

Think about Beethoven and his most complex work: The Ninth Symphony. In addition to a complete orchestra, that opus calls for a chorus with dozens of male and female voices, as well as 4 soloists. When he composed this work of art, Beethoven was already deaf. He couldn't hear a single note. Even so, he wrote out the parts for dozens of instruments and human voices so that they could read the music and perform the symphony together.

How was it possible for him to compose a piece that complex without being able to hear? When a composer imagines a melodic line, the first thing he or she thinks of is to go to a piano to play it to hear how it sounds. But Beethoven wasn't able to do that. He simply heard everything in his brain. His ability to concentrate and his talent for music were so powerful that he could mentally hear everything he was composing and write it down on paper. And the first time the Ninth Symphony was actually transformed into sound was when the sheets of music were placed in front of the orchestra for the first rehearsals.

Now consider a writer like Gabriel Garcia Márquez and his magnificent work, "One Hundred Years of Solitude." He pounded this whole book out on a typewriter, and when you look at a page of his original manuscript you'll see just a few handwritten corrections to the text, meaning that when he wrote a phrase, it was already complete in his mind.

The same thing could be said of journalists and essayists who wrote their material on typewriters up to 30 years ago. They didn't have the luxury of being able to make many mistakes, because correcting them was a lot of work (you had to erase the mistake and rewrite it on the paper). The sentences had to be fully formed in their heads before they typed them.

Today, many composers work directly on a keyboard that is plugged into a computer.

When a musical idea comes into their heads, they play it on the keyboard and it is immediately stored in the computer's memory, able to be played back so that the composer can listen to it and modify it until it takes on its final form. Then they can compose another part, like a bass line, store it in memory, and play the two parts back together to see how it sounds.

And a complex work can be built that way, adding one part at a time and listening back to it.

And what

**bubbles** cont.

17-ounce (500 ml) glasses. The scientists determined that the overall number of beer bubbles would be mostly affected by three factors: concentration of dissolved CO<sub>2</sub> in the glass, volume of the bubbles, and the point at which beer becomes so CO<sub>2</sub>-depleted that no more bubbles can form.

Tiny flaws in beer glasses also help CO<sub>2</sub> bubbles emerge from the liquid, the study authors found. Dissolved CO<sub>2</sub> would collect around pits and crevices larger than 1.4 micrometers wide, forming streams of bubbles. High-speed photography then showed the bubbles getting bigger as they rose, capturing even more CO<sub>2</sub> from the beer. In total, a glass of beer of this volume would generate between 200,000 and 2 million bubbles, according to the study.

However, this research wasn't just about counting bubbles, the scientists said. When bubbles in a beverage pop on a drinker's tongue, they enhance subtle flavors; by studying effervescence in liquid, scientists can learn how beverages behave under different conditions and how that can affect their taste, Liger-Belair said in the email.

While the quantity of dissolved CO<sub>2</sub> in beer is "a key parameter" for understanding this, the geometry of the glasses that hold the drink also plays an important part, "so that we can easily imagine modifying some beer and glass parameters for a better overall sensory experience," he said.

"We believe that the beer industry could benefit from more knowledge about bubble science," Liger-Belair added.

The findings were published online March 31 in the journal ACS Omega. ♦



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# Some Foods Make You Happy While Others Can Make You Sad

by MOLLY DUNN

**W**e have all heard the saying “You are what you eat.” This common phrase implies that the types of foods you consume directly correlate with your outer appearance. But your food affects your body in more ways than one.

Researchers have conducted experiments and studies to discover how foods make an impact on a person’s mood. There are several main components in foods that can have a large effect on your feelings throughout the day. Some may surprise you. Here are five foods that make you happy and five foods that make you sad.

**Let’s start with the good news first.**



## 5. Spinach

Not only does this leafy green make you strong like Popeye, but two

components play a huge role in boosting your mood to keep you from becoming depressed: folic acid and magnesium. Consume at least two cups of spinach to satisfy your daily folic acid needs and you’ll stay focused and concentrated all day long with a good mood. You can easily add spinach to a salad, sauté for a simple side at dinner or blend into a smoothie if a vegetable smoothie is your thing.



## 4. Walnuts

We have all heard the saying “You are what you eat.” This common phrase implies that the types of foods you consume directly correlate with

your outer appearance. But your food affects your body in more ways than one.

## 3. Seafood

Seafood is filled with selenium, which fights against anxiety and depression and helps significantly with being clearheaded, confident and composed. Not only is

seafood a lean protein to consume if you’re trying to eat healthier, but it helps keep you levelheaded. Add some more fish, shrimp and other shellfish to your diet to fight against being anxious or depressed.

## 2. Green Tea

While caffeine may increase your stress level, green tea has theanine, an ingredient that keeps you calm, cool and collected. Rather than indulging in a sugary caffeinated beverage, sit down with a cup of warm green tea to keep you relaxed. The comfort of a warm cup of tea can calm your nerves pretty quickly.



## 1. Turkey

Although turkey gets a bad rep for making you sleepy because of the

*continued next page*



tryptophan, studies have shown that tryptophan increases the production of serotonin, which helps calm your brain and fight against depression as well as

other disorders associated with your mood. The added bonus of protein also keeps you alert and energetic. Of course, you don't want to calm yourself down to the point you want to take a nap, but a turkey sandwich at lunchtime isn't a bad choice.

#### Now for the foods that can make you sad.

##### 5. Caffeine

Yes, green tea is a drink that makes you happy, but other caffeinated beverages, coupled with lots of sugar, make you feel more anxious and tense. Decrease your sugary caffeinated beverages to less than two a day to stop feeling anxious or tense; you can even maintain a balanced sleep cycle.

##### 4. High-Sugar Treats

There's a reason we crash after having a lot of sugary treats like cupcakes, cakes, doughnuts and cookies. Your blood sugar goes high, giving you a headache, then you crash. Sugary treats are simple carbohydrates with a high glycemic index, making the sugar act fast, then stop, causing you to feel sluggish and tired.

The combination of sugar and white flour in foods acts like a mood depressant, so be wary of those doughnuts before work, or you'll be tired and sluggish for the rest of the day.

##### 3. Fried Foods

Many of us probably associate our comfort foods with fried chicken, fried catfish, fried Oreos or anything else that's fried. It may taste good while you're consuming it, but eating foods high in trans fats causes your brain to not work to its full potential and can increase your risk of being depressed if such foods are heavily consumed over time. Not to mention the fact that fried foods take hours to digest, so you're looking at hours of feeling sluggish.

##### 2. Alcohol

As delightful as alcoholic beverages taste going down, along with the wonderful buzz they can deliver, over time, heavy consumption of them may lead to depression. Alcohol is a depressant, after all. If you're looking for a boost in your mood, you might think about limiting or stopping your consumption of alcohol altogether. Yes, we know, but still.

##### 1. Potato Chips

We all love eating out of a bag of potato chips. However, the oils with omega-6 fatty acids that many potato chips are fried in block the omega-3 fatty acids that boost your mood and help your brain to function at optimal levels. Choose something like popcorn or baked fresh potatoes instead of the processed and fried chips that stop you from feeling happy. ♦

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# How to Exercise During the Hot Days in Florida

**I**t may be hot and humid in South Florida right now, but you can still get exercise and stay healthy. Whether you are indoors or outdoors (yes, outdoors!) you should be aware that staying hydrated is really important. With the recent news that heart-related conditions in the U.S. are rising, exercise is especially important to men's health as well as that of women, so consider some of these temperature-friendly ideas.

## Indoor Gym

You can still do the treadmill, weights or cycle in the cool temperatures of your favorite gym. Taking your fitness routine inside is a smart move and a great way to stay cool while not skipping those tough workouts. You can also use the indoor courts to play squash or racquetball if you enjoy outdoor tennis when it's cooler.



## Outdoor Running, Biking and Walking

The first rule here is hydration. Drink water before, during and after your outside exercise. Take that bottle of water with you or know beforehand where you can stop for water.

According to Heart.org, you should be exercising in the morning and avoid being outside in the early afternoon. Wear lightweight clothing that is loose-fitting; consider fabrics that wick away the moisture. Wear sunglasses, a visor and a sunscreen that is sweat-resistant.

Those with cardiovascular disease, diabetes, and other chronic disease should check with their doctor before beginning an outdoor exercise workout. There are certain medications or supplements that can make you feel even hotter, such as beta-blockers, calcium channel blockers, ace inhibitors, ace receptor blockers and diuretics, so be aware of this.

If you do decide on outdoor fitness, such as running or biking, do it with a friend to be extra safe, while adding to the fun. Also, limit the time you spend outdoors in hot weather.

Watch out for signs of heat exhaustion when exercising in hot weather. If you notice any of these, get hydrated, stop exercising and get out of the heat.

- Nausea or vomiting
- Muscle cramps
- Fatigue
- Weakness
- Headache
- Dizziness or feeling light-headed

*continued next page*





These are just some of the symptoms. Even if you are playing a game of basketball or walking, you want to prevent heat-related illnesses.

#### Water Fun

Those who enjoy the water can learn a water sport, such as windsurfing, standup paddleboarding (SUP) or kite surfing. You don't need a boat for these sports and you can always jump or fall in the water to cool off.

Mornings are the best time to get out there before the sun gets hot. Take lessons if you haven't done these sports before and always wear a safety vest. If possible, do these fun activities with a buddy.

You can also kayak or row to get morning exercise on the water while exploring new waterways and discovering nature. The sight of birds and beasts can take your mind off the temperatures.

The more adventurous can learn diving, where staying cool underwater is a given.

Both women's and men's health can benefit from exercise when the thermometer rises. As far as staying fit during the summer months, there is no reason to sit at home and ignore your fitness routine when the weather is hot unless you have a home gym.

Indoor yoga, dance and other activities can get you moving about while having fun. Enroll in a daytime dance class, such as Latin dancing, to increase your skills and participate in the high-energy nightlife that southern Florida offers.

Get your fitness on, even during Southern Florida's hottest days. ♦



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## U.S. CONSTITUTION

by DR. BRENDA MACMENAMIN, DCE  
High School American History  
American GOV & Economy Online  
TeachingHisStory.com



## June 14th is Flag Day

Did you know that America's first flag was not red, white, and blue? It was actually white, had a pine tree on it, with "An Appeal to Heaven" underneath. Where did the founders get the idea of an appeal to Heaven? From a Christian philosopher who was well respected and quoted among the first American statesmen, John Locke and his Biblical wisdom in "Of Civil Government."

"... for when there is no judicature on earth to decide controversies among men, God in heaven is the judge. It is true that God alone is the judge of what is right. But every man is judge for himself, in this case as in all others, of whether another man has put himself into a state of war with him, and whether he should appeal to the Supreme Judge... If that way of settling the matter is turned down by the king, or whoever is administering the government, the only court of appeal is in heaven. What we have here is properly a state of war, in which the only appeal is to heaven..."

After King George III had subjected the fledgling Americans to the Sugar Act, the Stamp Act, the Townshend Revenue Acts, the Boston Massacre, the Intolerable Acts, and requiring the colonists to quarter his troops in their homes, Patrick Henry urged his peers to conviction in his stirring address on March 23rd, 1775:

"... Sir, we have done everything that could be done, to avert the storm which is now coming on. We have petitioned; we have remonstrated; we have supplicated; we have prostrated ourselves before the throne and have implored its interposition to arrest the tyrannical hands of the ministry and Parliament. Our petitions have been slighted; our remonstrances have produced additional violence and insult; our supplications have been disregarded; and we have been spurned, with contempt, from the foot of the throne. In vain, after these things, may we indulge the fond hope of peace and reconciliation. There is no longer any room for hope... An appeal to arms and to the God of Hosts is all that is left us!"

We see this desperate appeal again in our Declaration of Independence:

"In every stage of these Oppressions we have Petitioned for Redress in the most humble Terms: Our repeated Petitions have been answered only by repeated Injury... We, therefore, the Representatives of the United States of America... appealing to the Supreme Judge of the World..."

That is how America won her freedom from the mightiest military power on Earth at that time. That is Supernatural and gives Glory to our Father in Heaven! ♦

## Humanity cont.

about me? I'm here writing this text on a computer, so I don't have to formulate complete ideas in my mind. I can simply start writing and see how it looks, changing things and moving parts around until the text becomes something I'm satisfied with. The computer has become part of my brain. I depend on it to create a text.

And if I had to write this on a typewriter? Could I do it? Honestly, I don't know if I would be able to formulate complete sentences in my head that didn't need to be adjusted. I think it would be much difficult.

What is the conclusion we can draw from this reflection? People were more competent in the old days? The human species has deteriorated since the arrival of computers?

No. What happens is that human beings have an incredible ability to adapt to the circumstances in which they find themselves. Musicians or writers in the old days simply didn't have the tools to temporarily save their work, so that they could reflect on what they had done and make changes to it. They were obliged to imagine the things fully formed before they wrote them down, therefore they had to perfect it in their minds to the best of their ability. Today, we no longer have to do this, so we don't have this skill much developed.

If there were to be a world-wide power failure, and all computers stopped working, humanity (or the small part of humanity that managed to survive) would probably develop these mental capabilities again.

A world-wide permanent power failure would probably force the survivors to develop again abilities of old.

But meanwhile, let's just take advantage of the facilities the computer offers. ♦

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RECOMMENDATION CONTEST!

A portrait of Dr. Christine Brennan Bishop, a woman with shoulder-length brown hair and glasses, smiling. She is wearing a black cardigan over a grey top and a long necklace with a large, oval, patterned pendant. She is standing outdoors in front of a brick wall and greenery.

COVER STORY

# BRENNAN EYE CARE

Dr. Christine Brennan Bishop

Dr. Christine Brennan Bishop is a second generation optometrist. She joined her father at Brennan Eye Care in the summer of 2008 to “provide quality eye care you can trust” to her hometown of Okeechobee. Ten years later, in the summer of 2018 Dr. Bishop purchased the practice from her father and continues to run it with the same amazing and great service that has been established in Okeechobee for the last 40 years. Currently the name remains Brennan Eye Care, but it is in the works for a slight name change in the future. Reflecting the exceptional family eye care, they perform daily.

Dr. Bishop is also a community servant and advocate. She is president of the Treasure Coast Optometric Society; vice-president of the HCSEF, a position recently re-appointed by the Okeechobee County Commissioners; vice president of Okeechobee Education Foundation; board member and Membership Chair of the Okeechobee Chamber of Commerce; board member of the Economic Council of Okeechobee; board member of the community board for Seacoast Bank and she is active in her church More 2 Life Ministries. It doesn't stop there, she is always happy to help community organization and is always looking forward to sharing her time and ideas with others.

Both Dr. Bishop and Dr. Brennan also give back to our community through free direct patient care throughout the year. Every December they devote a day to give 25 or more free eye exams to those most in need in Okeechobee and with the help of TCOS they also provide glasses to those same patients. In addition to that one day, Brennan Eye Care has donated numerous eye exams and free glasses to students in Okeechobee. When asked about these donations, Dr. Bishop stated, “It reminds me of why I do what I do. I was blessed to have had opportunity to be where I am today, and I know the Lord has put me in this position to serve just like my Savior Jesus Christ.” Dr. Bishop wanted to let us know it is not just her and her father that want to help those in need in Okeechobee, but their whole staff is excited and devoted to helping others.

Dr. Brennan is not only a community servant and eye doctor but is also a wife and mother. When not helping others, her biggest joy is being with her husband and their three amazing daughters. She and her husband, Hamilton, are also ranchers and are raising a herd of registered Brahms. They love to share their passion for these beautiful animals with their children.

Most of their spare time is spent at home working with their animals, and many weekends are spent at cattle shows, where their children love to be in the show ring. This is something they enjoy doing as a family and hope to help other youth find gentle cattle, so they can also show these wonderful Brahms at their county fair in the future.

It is evident that Dr. Bishop is passionate at the office and at home. She puts in her absolute best to give everyone the excellent care they need and deserve. She strives to also provide the most comprehensive and enjoyable eye exam. Everyone can provide the same services and eyewear; however, they want you to have the best experience. She loves to hear her patients say in delight, “Wow! That was the most thorough eye exam I have ever had.”

Brennan Eye Care has all the newest technology for early



diagnosis of eye and life-threatening diseases, so treatment can be immediately provided. They also have an automated phoropter, and in the click of the button, it can show an old versus a new eyeglass prescription. Even the lenses these doctors prescribe are the newest and best on the market, with amazing warranties. Dr. Bishop is adept in fitting contact lenses and says YES to contacts after others have said NO. She can do common contact lenses and specialty fittings, so everyone loves their eyes.

Brennan Eye Care is glad to meet all your eye care needs. From their amazing staff and caring doctors, you will be glad you chose Dr. Bishop and Dr. Brennan as your Doctors.

**For any questions or to make an appointment please contact us at 863-467-0595. Brennan Eye Care; 710 S Parrott Ave., Okeechobee, FL 34974. [www.brennaneyecare.com](http://www.brennaneyecare.com).**

# 6 Great Benefits of Meditation

**M**editation is an ancient Buddhist practice that has existed for centuries as a way to center the mind and body. A consistent meditation routine can be beneficial to your overall wellness, helping to improve your mental, physical, and spiritual well-being.

Many different meditative practices can help improve both your mental and physical health, leading to a better quality of life and overall feeling of zen. Here are some of the health benefits associated with meditation:

## 1. Daily meditation can improve mental health.

Meditation can help prevent the mind from wandering into negative or traumatic territory by promoting self-awareness and existence in the present moment. Mindfulness meditation techniques can help you learn to deal with the mental stressors that permeate daily life. According to neuroscience studies, meditation can potentially reduce the stress hormone cortisol, alleviate symptoms of depression and anxiety disorders, and boost your immune system and mood.

## 2. Meditation programs can improve physical wellness.

Studies show that regular meditation practice can reduce your heart rate and lower blood pressure. According to Harvard Medical School, meditative mindfulness practices can encourage heart-healthy behaviors, reducing the risk of heart disease or other cardiac issues over time.

## 3. Meditation sessions can improve sleep quality.

Meditation can increase the production of the sleep hormone melatonin, which can alleviate insomnia symptoms and improve your quality of sleep. Poor sleep quality can lead to issues with your overall health, and meditation is just one of many ways to improve your sleep hygiene.

## 4. Meditation training can help with pain management.

Progressive or body scan meditation involves mentally combing through your body for physical sensations, drawing more attention to them, and allowing your mind to process your feelings. Giving your brain time to recognize and analyze pain can help you further understand it. Some research shows that certain types of meditation, like relaxation-response, can alleviate the bloating and pain associated with digestive issues.

## 5. Loving-kindness meditation can raise self-esteem.

Also known as Metta meditation, this form of meditation centers compassion, directing the meditator to feel love and kindness towards everyone in their lives, even those they consider their enemies. The meditation's goal is to cultivate positive emotions that can erase the negative thoughts and feelings that cause stress. Raising your self-worth through meditation can also increase your compassion and reduce your aggression, improving your relationships with others.

## 6. Meditation can help with coping.

Regular meditation courses can alter the way you cope with stimuli, leading to healthier default choices. Scientific studies have shown that meditation sessions can produce structural changes that may underpin such seemingly ethereal benefits: calm, focus, and contentment. In another Harvard study, researchers found that a few weeks of Mindfulness-Based Stress Reduction (MBSR) therapy increased cortical thickness in areas of the brain responsible for memory, learning, self-referential processing, and emotional regulation, along with decreases in the cell volume of the amygdala, the part of the brain responsible for anxiety, stress, and fear. ♦



## Play Golf to Help Relieve Stress



**G**olf for stress relief is even suggested by some doctors. Many ardent golfers would argue that the four or so hours spent each weekend out on their favorite course is their way of putting (or putting) themselves back together again for the week ahead.

There is fresh air to breathe, some walking (even for cart users), time spent in nature, and even meditation involved if you count focusing attention on a little white ball. And golf is most likely one of the most zen sports there is with its “less is more” scoring method.

At the same time, there are more websites on the internet offering information for golfers on how to overcome stress caused by golf than there are sites exuding the benefits of golf for stress reduction.

Is golf to blame for creating more stress than it cures? I think not! It really has less to do with the game and a lot to do with the player! For some, golf is indeed a relaxing and stress relieving pastime. For others, it's a way to crank up the stress level even higher than it was at the office during the week.

You can learn a lot about a person by playing a round of golf with them. Their true personality will be revealed.

If you are a golfer here are some questions to ask yourself to see if golf is good for you as a stress reliever.

1. When you golf do you curse a lot? Or mutter to yourself when you make a bad shot?
2. Do you ever throw your club or bang it hard on the ground when you duff?
3. Do you ever find yourself saying things like “I’ll never play this stupid game ever again!”
4. Do you do ever cheat a little (or a lot) to improve your score? Like giving you ball a little kick to get a better lie?
5. Is shaving strokes off your handicap one of your most important goals in life?

If you scored a “NO” on all of the above, golf is most likely a great way for you to de-stress.

If you a “YES” to two or more of the above questions you probably experience some stress when golfing. If all five questions got a “YES” from you, not only is golf stressful for you but you could be addicted to both golf and stress. However, you probably won’t quit and do something different to relieve your stress, so be sure to carry that aspirin in your golf bag, just in case. ♦



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# How to Breathe Easy Throughout Florida's Allergy Season

While Florida may avoid the winter freeze felt by the rest of the country, that doesn't mean that residents can give all seasonal problems the cold shoulder. In fact, the state's warm climate results in very high levels of pollen, which can lead to severe allergy symptoms. Florida's year-round warmth means that the state suffers from a prolonged and more powerful allergy season than the rest of the United States. So along with more sun and balmy breezes, Florida residents also face more sneezing, wheezing, and congestion. But when the allergy forecast shows signs of trouble, MD Now has some helpful suggestions for surviving seasonal allergies with ease and with barely a sneeze. And if you're unsure about whether you are prone to allergy symptoms, MD Now offers quick and convenient allergy testing to prevent any seasonal sneezing surprises.

Different times of the year bring different allergy triggers. For instance, December through May is the season for pine and oak pollen, while grass pollen poses a problem from April through October. But don't think that people with allergy symptoms must be housebound all year long. It's possible to enjoy the warm weather throughout the year with the proper planning and protective measures.

## Be Proactive to Stay Active

According to allergy specialists, the key to basking in all of Florida's outdoor glory at any time of year is knowing how to keep allergy symptoms under control both before and during allergy season.

That's why experts strongly recommend that people go for allergy testing to discover the types of pollen can trigger allergy problems for them. Then, it's possible to track the current pollen count to minimize exposure and be prepared with the required allergy medicine at high-risk times of the year.

If pollen poses too much of a problem, allergy shots are available and can greatly improve allergy symptoms. Yet there are also allergy medicines on the market that can help you handle allergy season. Experts advise beginning allergy shots or taking allergy medicines before allergy season starts for best results.

## Sniff Out Ways to Survive Allergy Season

1. Try to only take part in outdoor activities when the allergy forecast is favorable, such as in the evening, at times with lower pollen counts, and after it rains.
2. Always shower after spending time outdoors to remove any residual pollen.
3. Don't let clothing or bedding air dry outside.
4. Have the air conditioning on to continuously filter the air.
5. Keep allergy medicine on hand to help alleviate allergy symptoms.
6. Consider allergy shots if your seasonal suffering is severe. ♦



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## Successful Kids cont.

hear the rumbling of millions of kids rising up in righteous anger over this one.)

No, not really. Instead, the idea is, especially with younger children, to rotate their toys, and design play spaces that encourage them to focus on the toys they're playing with, rather than being distracted by other options.

People love choices but they hate decisions. It sort of applies to young kids, too.

This also provides a little bit of backup to a parenting truth we all learn very quickly:

Often, the more a kid insists that he or she absolutely, positively, must have one specific toy, the more likely it is to wind up gathering dust before long in the corner.

### 6. Limit their screen time to this many hours.

Is there a more contentious issue regarding kids in the 2020s than screen time?

Our parents didn't know how good they had it, when they could tell us to go outside and play (see #2 above), without worrying that we'd bring tiny screens with access to basically the world's entire output of entertainment and information.

Now, it would be counterproductive and probably impossible to try to limit kids' screen time entirely.

But to summarize, researchers from San Diego State University and the University of Georgia combined a series of previous data sets to find the sweet spot of realistic digital use: between 1 and 2 hours a day.

We should also add a trend that the researchers found: It's that measured happiness and well-being among kids in middle school and high school has steadily declined since about 2012.

What happened around 2012? That's basically the rough point when U.S. kids started to get their own smartphones, along with unlimited data plans.

### 7. Stay close, but not too close.

Speaking of sweet spots (and we were, in the last section), the last habit to include in today's installment has to do with hovering.

We have two main sources to draw on here. First, the experience of Julie Lythcott-Haims, the former dean of freshmen at Stanford University, who has described helicopter parenting as one of the scourge of successful kids.

I'm summarizing of course -- she has a whole book on the subject, called *How to Raise an Adult* -- but her overall lessons learned include things like letting kids try things and fail, making sure you don't get so invested that you wind up fighting all their battles for them, and the like.

That's good advice. But I want to mention it in the context of a survey of other studies that showed, basically: When in doubt? Run to their side.

Granted, these two conclusions conflict to some degree. But, if there's one thing I know you already know as a parent: Nobody ever said this would be easy. The fact that you've read this far tells me you're on a road to figuring it out. ♦

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# WORKING POOR

## Over 55 and the Elderly

**W**e understand times get tough. There is a neighborhood organization that helps seniors get access to the financial and educational resources that they need.

Many people think retirement age is the time to relax and live the good life. This is the case for some, but not all. Seniors are living longer and traditional models of work and retirement have not kept pace with inflation. Those who have worked their entire lives have found themselves facing 2008 financial crisis where many lost half of their retirement, or more. Some were never really able to recover before COVID-19 hit in spring of 2020 when a second financial hit occurred to many seniors IRA accounts.

In addition to the financial struggle mobility is a very real issue for our seniors. Everyday objects, homes and communities not originally designed with longevity in mind often become obstacles to movement, safety, independence and socializing. Remaining safe and mobile are top priorities for older adults.

The health care journey can be particularly complex and fragmented for older adults, two-thirds of whom have at least two chronic conditions. This adds a second layer of financial hardship for seniors who pay excessive costs in medication and treatments. ♦



### What you may not know...

Over the past century in the United States alone, the proportion of persons aged 65 years or older increased more than threefold, from 4.1% to 12.9%. According to a 2018 U.S. Census Bureau report, in 2035 “there will be 78.0 million people 65 years and older compared to 76.4 million under the age of 18.” This is estimated to account for 20% of the population. Is the medical community prepared for this? Are these people even going to be able to afford medical care with the ever increasing costs?

According to a Statement from the National Senior Citizens Law Center, poverty among older adults disproportionately impacts women, especially women of color, with twice as many older women as men living in poverty in 2012. Poverty rates were even higher for black (21.2%), Hispanic (21.8%) and Native American (27.1%) women 65 and older. Over 25 million American senior citizens are living at or below 250% of the federal poverty level (\$29,425 per year for a single person). The elderly struggle with rising housing and health care bills, inadequate nutrition, lack of access to transportation, diminished savings, and job loss.

It's no secret that we have a medical epidemic in this country, especially for seniors. Approximately 80% of senior citizens have at least one chronic disease, and 77% have at least two. Having four chronic diseases such as heart disease, cancer, stroke, and diabetes—statistically cause almost two-thirds of all deaths each year. According to an article on CNBC—“A 65-year-old couple in good health will need \$387,644 to pay for health-care costs for the remainder of their lives, according to HealthView Services, a provider of health-care cost projection software.”

### Now More Than Ever, Your Help Is Needed!

Donate now to help the working poor/ over 55 get access to financial assistance and educational resources. Your donations go towards helping senior citizens get access to medical care, aid in their mobility, provide food and necessary items they might not be able to afford, and strengthen your community! Neighbors Helping Neighbors.

Visit [www.theindigofoundation-us.org](http://www.theindigofoundation-us.org) and make a donation today!

# AGING IN PLACE: Growing Older at Home

"The stairs are getting so hard to climb."  
 "Since my wife died, I just open a can of soup for dinner."  
 "I've lived here 40 years. No other place will seem like home."

These are common issues for older people. You may share the often-heard wish - "I want to stay in my own home!" The good news is that with the right help you might be able to do just that. Staying in your own home as you get older is called "aging in place." This article contains suggestions to help you find the help you need to continue to live independently.

## How to Plan Ahead to Age in Place

Older woman and her caregiver giving her a meal. Planning ahead is hard because you never know how your needs might change. The first step is to think about the kinds of help you might want in the near future. Maybe you live alone, so there is no one living in your home who is available to help you. Maybe you don't need help right now, but you live with a spouse or family member who does. Everyone has a different situation.

One way to begin planning is to look at any illnesses, like diabetes or emphysema, that you or your spouse might have. Talk with your doctor about how these health problems could make it hard for someone to get around or take care of him - or herself in the future. If you're a caregiver for an older adult, learn how you can get them the support they need to stay in their own home.

## What Support Can Help Me Age at Home?

You can get almost any type of help you want in your home - often for a cost. You can get more information on many

of the services listed here from your local Area Agency on Aging, local and State offices on aging or social services, tribal organization, or nearby senior center.

**Personal care.** Is bathing, washing your hair, or dressing getting harder to do? Maybe a relative or friend could help. Or, you could hire a trained aide for a short time each day.

**Household chores.** Do you need help with chores like housecleaning, yard work, grocery shopping, or laundry? Some grocery stores and drug stores will take your order over the phone and bring the items to your home. There are cleaning and yard services you can hire, or maybe someone you know has a housekeeper or gardener to suggest. Some housekeepers will help with laundry. Some drycleaners will pick up and deliver your clothes.

**Meals.** Worried that you might not be eating nutritious meals or tired of eating alone? Sometimes you could share cooking with a friend or have a potluck dinner with a group of friends. Find out if meals are served at a nearby senior center or house of worship. Eating out may give you a chance to visit with others. Is it hard for you to get out? Ask someone to bring you a healthy meal a few times a week. Meal delivery programs bring hot meals into your home; some of these programs are free or low-cost.

**Money management.** Do you worry about paying bills late or not at all? Are health insurance forms confusing? Maybe you can get help with these tasks. Ask a trusted relative to lend a hand. Volunteers, financial counselors, or geriatric care managers can also help. Just make sure you get the referral from a trustworthy source, like your local Area Agency on Aging. If you use a computer, you could pay your bills online. Check with your bank about this option. Some people have regular bills, like utilities and rent or mortgage, paid automatically from their checking account.

**Be careful to avoid money scams.** Never give your Social Security number, bank or credit card numbers, or other sensitive information to someone on the phone (unless you placed the call) or in response to an email. Always check all bills, including utility bills, for charges you do not recognize.

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## Aging in Place cont.

Even though you might not need it now, think about giving someone you trust permission to discuss your bills with creditors or your Social Security or Medicare benefits with those agencies. Learn more about legal and financial planning for older adults.

**Health care.** Do you forget to take your medicine? There are devices available to remind you when it is time for your next dose. Special pill boxes allow you or someone else to set out your pills for an entire week. Have you just gotten out of the hospital and still need nursing care at home for a short time? The hospital discharge planner can help you make arrangements, and Medicare might pay for a home health aide to come to your home.

If you can't remember what the doctor told you to do, try to have someone go to your doctor visits with you. Ask them to write down everything you are supposed to do or, if you are by yourself, ask the doctor to put all recommendations in writing.

### Be Prepared for a Medical Emergency

If you were to suddenly become sick and unable to speak for yourself, you probably would want someone who knows you well to decide on your medical care. To make sure this happens, think about giving someone you trust permission to discuss your health care with your doctor and make necessary decisions. Learn about healthcare advance directives. Talk with your doctor about whether you should get a medical alert ID bracelet or necklace.

### Common Concerns About Aging in Place

If staying in your home is important to you, you may still

have concerns about safety, getting around, or other activities of daily life. Find suggestions below to help you think about some of these worries.

**Getting around - at home and in town.** Are you having trouble walking? Perhaps a walker would help. If you need more, think about getting an electric chair or scooter. These are sometimes covered by Medicare. Do you need someone to go with you to the doctor or shopping? Volunteer escort services may be available. If you are no longer driving a car, find out if there are free or low-cost public transportation and taxis in your area. Maybe a relative, friend, or neighbor would take you along when they go on errands or do yours for you. **To learn about resources in your community, contact Eldercare Locator at 1-800-677-1116 (toll-free) or [www.eldercare.acl.gov](http://www.eldercare.acl.gov).**

**Finding activities and friends.** Are you bored staying at home? Your local senior center offers a variety of activities. You might see friends there and meet new people too. Is it hard for you to leave your home? Maybe you would enjoy visits from someone. Volunteers are sometimes available to stop by or call once a week. They can just keep you company, or you can talk about any problems you are having. Call your local Area Agency on Aging to see if they are available near you.

**Safety concerns.** Are you worried about crime in your neighborhood, physical abuse, or losing money as a result of a scam? Talk to the staff at your local Area Agency on Aging. If you

*continued next page*



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live alone, are you afraid of becoming sick with no one around to help? You might want to get an emergency alert system. You just push a special button that you wear, and emergency medical personnel are called. There is typically a monthly fee for this service.

**Housing concerns.** Would a few changes make your home easier and safer to live in? Think about things like a ramp at the front door, grab bars in the tub or shower, nonskid floors, more comfortable handles on doors or faucets, and better insulation. Sound expensive? You might be able to get help paying for these changes. Check with your local Area Agency on Aging, State housing finance agency, welfare department, community development groups, or the Federal Government.

**Getting help during the day.** Do you need care but live with someone who can't stay with you during the day? For example, maybe they work. Adult day care outside the home is sometimes available for older people who need help caring for themselves. The day care center can pick you up and bring you home. If your caretaker needs to get away overnight, there are places that provide temporary respite care.

## Resources to Help You Age in Place

Here are some resources to start with:

**Reach out to people you know.** Family, friends, and neighbors are the biggest source of help for many older people. Talk with those close to you about the best way to get what you need. If you are physically able, think about trading services with a friend or neighbor. One could do the grocery shopping, and the other could cook dinner, for example.

**Learn about community and local government resources.**

Learn about the services in your community. Healthcare providers and social workers may have suggestions. The local Area Agency on Aging, local and State offices on aging or social services, and your tribal organization may have lists of services. If you belong to a religious group, talk with the clergy, or check with its local office about any senior services they offer.

**Talk to geriatric care managers.** These specially trained professionals can help find resources to make your daily life easier. They will work with you to form a long-term care plan and find the services you need. Geriatric care managers can be helpful when family members live far apart. Learn more about geriatric care managers.

**Look into Federal Government sources.** The Federal Government offers many resources for seniors. Longtermcare.gov, from the Administration for Community Living, is a good place to start.

## How Much Will It Cost to Age in Place?

An important part of planning is thinking about how you are going to pay for the help you need. Some things you want may cost a lot. Others may be free. Some might be covered by Medicare or other health insurance. Some may not. Check with your insurance provider(s). It's possible that paying for a few services out of pocket could cost less than moving into an independent living, assisted living, or long-term care facility. And you will have your wish of still living on your own. Resources like Benefits.gov and

BenefitsCheckUp® can help you find out about possible benefits you might qualify for.

Are you eligible for benefits from the U.S. Department of Veterans Affairs (VA)? The VA sometimes provides medical care in your home. In some areas, they offer homemaker/ home health aide services, adult day health care, and hospice. To learn more, visit [www.va.gov](http://www.va.gov), call the VA Health Care Benefits number, (toll-free) 1-877-222-8387, or contact the VA medical center nearest you. ♦

## For More Information on Aging in Place

### Department of Housing and Urban Development

202-708-1112

202-708-1455 (TTY)

[www.hud.gov](http://www.hud.gov)

### Eldercare Locator

800-677-1116 (toll-free)

[eldercarelocator@n4a.org](mailto:eldercarelocator@n4a.org)

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### National Association of Area Agencies on Aging

202-872-0888

[info@n4a.org](mailto:info@n4a.org) • [www.n4a.org](http://www.n4a.org)

### Centers for Medicare & Medicaid Services

800-633-4227 (toll-free)

877-486-2048 (TTY/toll-free)

[www.cms.gov](http://www.cms.gov)

[www.medicare.gov](http://www.medicare.gov)

### Low Income Home Energy Assistance Program

National Energy Assistance

Referral Hotline (NEAR)

866-674-6327 (toll-free)

[energyassistance@ncat.org](mailto:energyassistance@ncat.org)

[liheapch.acf.hhs.gov/help](mailto:liheapch.acf.hhs.gov/help)

### National Resource Center on Supportive Housing and Home Modifications

213-740-1364

[homemods@usc.edu](mailto:homemods@usc.edu)

[www.homemods.org](http://www.homemods.org)



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# Should I Upgrade My Countertops Before I Sell My House?

So, you have decided it is time to move and you need to prep your home to put on the market. There is so much involved with that and you want your home to really stand out amongst the crowd. Before you start clearing out the clutter, staging each room and making it show ready and presentable for your potential buyers, it is a good idea to add in some upgrades and do a few renovations to make it more appealing to those who walk through.

Of course you should fix any damage or replace old or broken pieces of your home, but the next step is to do some minor updates. You don't want to do major renovations, since you may not get the money back in your home, but minor upgrades not only increase the value of your home, but they are a great tool to bait homebuyers. In this competitive market, you need all the help you can get to not only sell your home quickly, but get the most value from your home.

## Upgrades that pay off

Landscaping your yard, adding a fresh coat of paint and replacing old flooring are a few things that can really pay off in the end, but two areas potential homebuyers pay the closest attention to are the kitchen and bathrooms. In these two areas, minor upgrades give you the highest yield for your return. Buyers are the most picky in these areas of the home. They want the upgrades, they desire the fresh trends and if your kitchen or bathrooms are outdated, it does not bode well for resell.

Granite is one of those upgrades that grabs the attention of home buyers. "Brand new formica countertops" will not make anyone happy. Why? They do not last, they are easily damaged and they are hard to take care of. However, if a homebuyer sees "brand new quartz and granite countertops," this piques their



attention. Granite and quartz countertops are hot items. They are easy to maintain and look beautiful for many years.

Granite and quartz countertops are also the most popular countertop types on the market and can match any style and color of cabinets. Swapping out old countertops for new countertops will give your kitchen and bathroom the updated, beautiful look your buyers will appreciate.

## Updating bathroom countertops

A statistic from HGTV estimated that minor bathroom upgrades deliver a 102% return. Slap on some paint, replace that tub and install beautiful, granite countertops and watch that investment shine when the appraisal comes through. Stone, quartz or granite countertops bring an air of sophistication, elegance and class to your bathroom. Even if that is the only upgrade you add to the bathroom, it makes a major difference, adding an element of beauty that all can appreciate.

## Updating kitchen countertops

The kitchen is an area that can be a black hole of renovation and when you are upgrading, it is easy to get sucked into one project, then another and another. Soon, it can be a very expensive and you need to be careful so you get the most return for your dollar. A minor kitchen remodel can yield 98.5% of what you put into it. Upgrading the countertops is never a bad idea. It is a low cost that ups the value of your house and attracts buyers. Replacing old, dated countertops and updating kitchen countertops with new granite, quartz or stone pieces adds instant appeal and pizzazz. You really cannot lose.

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# INFLATION ALERT!

## Gas and used car prices are over 20% above their levels last year

While overall inflation is not at Great Recession levels, prices for some items have risen sharply over the past year. Used car prices rose 10% from March, the largest one-month increase since data began in 1953.



### What is inflation?

Inflation is defined by the Bureau of Labor Statistics as the general upward price movement of goods and services in an economy. There are many ways of measuring inflation, but one of the most common measures is the Consumer Price Index for Urban Consumers (CPI-U). The CPI shows changes in the prices paid by urban consumers for a “representative basket of goods and services,” or the most common goods and services purchased on an average month based on detailed surveys of what Americans spend their money on. The urban consumer group represents about 93% of the total US population.

There are four major categories of purchases covered in the CPI-U: food, energy, commodities like cars and clothes, and services like rent and healthcare. Not all categories are considered equally when generating the overall measure of inflation - each category is assigned a “relative

importance” based on its proportion of all expenditures. Services typically are given the highest relative importance (in May, 59 on a scale of 100), followed by commodities (about 20), food (about 14) and energy (about 7).

The overall CPI, also known as “headline” CPI, is measured by the percent change in these CPI categories from one period to another. Since food and energy categories are typically much more volatile than the other parts of the CPI, economists often focus more on a metric called the “core” CPI which excludes these two categories.

The Federal Reserve aims to keep long-term inflation around 2% to balance its dual mandate of maximizing employment while keeping prices stable. The Federal Reserve typically focuses more on another measure of inflation called the Personal Consumption Expenditures (PCE) price index which is somewhat more stable than the CPI-U. Inflation as measured by the core CPI-U

is typically about half a percentage point higher than the PCE index.

### Is inflation going up?

When looking at the percent change in the core CPI-U from 12-months before, inflation has largely been below the Federal Reserve’s target rate for the past five years, which would generally adjust to around 2.5% for the core CPI-U. However, overall prices in April were up 4.2% from a year earlier and 0.8% from March.

While overall inflation has not reached the levels seen during the Great Recession, prices for some purchases have seen volatile changes throughout the pandemic. For example, gas prices are 50% up from a year ago, and used car prices are up 21%.

Average gas prices from a sample of about 900 gas stations across the country were \$2.94 a gallon in May, over a dollar above the average price last year at this time, according to data from the Energy Information Administration. Used car prices hit their highest price levels since the data for the CPI-U began in 1953.

Price changes have not occurred at the same pace across the country. For example, in May 2021, the St. Louis and Detroit metropolitan areas saw a 5.4% increase in CPI-U from March, nearly twice as high as the rate of 2.9% in the Baltimore area.

### Will inflation start to climb faster?

USAFACTS does not conduct its own forecasts or projections. However, the government does produce its own measure of expected inflation called the “breakeven” inflation rate. The breakeven inflation rate is created using the Treasury yield curve, which represents the spread between long- and short-term yields on Treasury securities (e.g. between 10- and 2-year Treasury notes). The breakeven inflation rate is the future inflation rate during a period of five or ten years that, if realized, would be equal to the return obtained from nominal Treasury securities and Treasury Inflation-Protected Securities (TIPS). In this way, it measures how much investors expect inflation to rise in a period of time based on their appetite for certain types of securities. ♦

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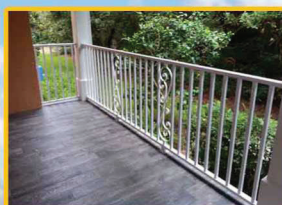
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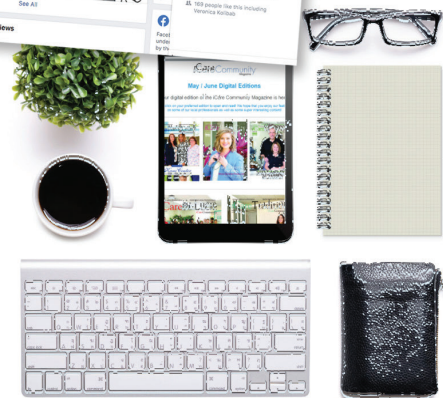
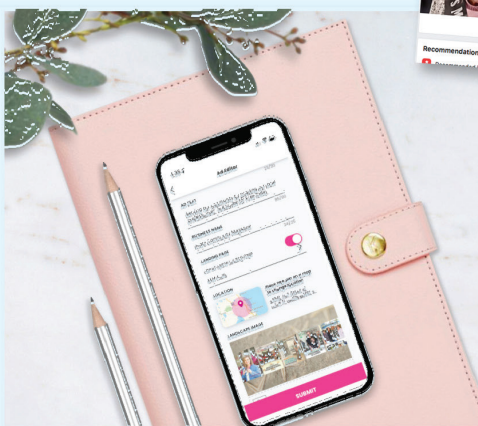
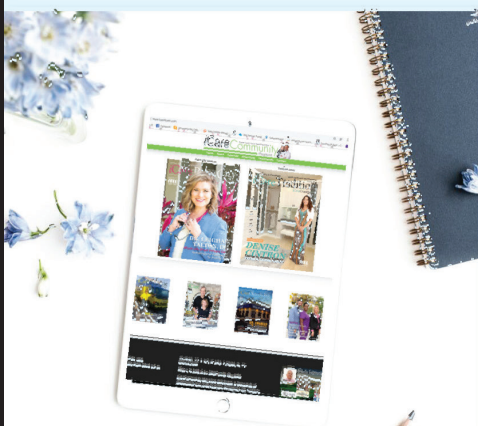
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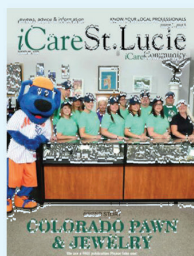
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