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Vol. 6 • Issue 8

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## FROM THE EDITOR

By ANGEL CHAVEZ

# Righteous or Self Righteous? What is the Difference?

Self-righteous is to operate from the adamic nature. Which is always seeking its own glory or the glory coming from others. It is spiritually dead, and its end is natural dead and eternal damnation.

He who speaks from himself seeks his own glory; but He who seeks the glory of the One who sent Him is true, and no unrighteousness is in Him. John 7:18 Jesus

Righteous is to operate from the redeemed nature in Christ Jesus. Such a nature always seeks the glory that comes from the Father and it is immortal, everlasting.

"I have come in My Father's name, and you do not receive Me; if another comes in his own name, him you will receive. How can you believe, who receive honor from one another, and do not seek the honor that comes from the only God? John 5:43-44. Jesus.

## RIGHTEOUS VS SELF-RIGHTEOUS

SELF-RIGHTEOUS is sinful or full of sin. Sin evolves and operates in humanity as follows: It produces instant spiritual dead, shame, guilt, fear, insecurity, low self-esteem, mind malfunctioning, body malfunctioning, all kinds of sufferings, all kinds of sicknesses and diseases and finally natural dead, followed by the second dead.

RIGHTEOUSNESS: Is Jesus's nature. It's the gift of God to every human being who receives Jesus. It cancels spiritual dead with all its effects. It destroys shame, fear, insecurity, low self-esteem, all kind of sicknesses and diseases and of course destroys dead and give us life everlasting.

"For as by one man's disobedience many were made sinners, so also by one Man's obedience many will

be [HAVE BEEN] made righteous. Romans 5:19"

"Most assuredly, I say to you, he who believes in Me has everlasting life. I am the bread of life. Your fathers ate the manna in the wilderness and are dead. This is the bread which comes down from heaven, that one may eat of it and not die. I am the living bread which came down from heaven. If anyone eats of this bread, he will live forever; and the bread that I shall give is My flesh, which I shall give for the life of the world." John 6: 47-51 Jesus.

## RECEIVE JESUS

### RIGHTEOUSNESS 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) >Free Subscription.**



# COVER STORY

## OKEECHOBEE DENTAL CARE



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# How to know when your kid's old enough to stay home alone

Wondering when you can skip the babysitter for after school or the occasional date night? Here's what to consider before letting kids stay home alone.

Being able to leave your child home alone is an exciting milestone. Independence! Freedom — for all! But it can also be nerve-wracking. The potential for things to go wrong is, in a way, in your hands. So practice, preparation and, perhaps most importantly, intuition are crucial.

## What age can kids stay home alone?

So how do you know when your child is ready to stay home on their own? Most parents go with their gut — because, after all, who knows your child better than you? But, depending on where you live, it may actually be illegal to leave your child without a sitter. Florida currently has no age restrictions as to what age a child can be left alone.

"I recommend consulting the guidelines for your state, which can be accessed by contacting the local Child Protective Services agency," says Amie Bettencourt, assistant professor of psychiatry and behavioral sciences at Johns Hopkins. "At the end of the day, though, deciding if your child is ready to be left alone should be child-specific and based on a number of factors besides their age."

If you're thinking of cancelling your sitter, here's what to consider before leaving your child home alone.

## 1. Consider maturity level more than age

When it comes to leaving children without adult supervision, there's no magic age — hence, the laws varying by six years between Illinois and Maryland. This is because, ultimately, no two kids are alike.

"Finding an exact age is difficult because children mature at different paces," says Ruthie Arbit, a maternal and pediatric psychotherapist in Washington, D.C. "In general, states that have regulations about this usually note that 'developmental readiness' can happen between 8 to 12, but that's very dependent on the child."

Arbit notes that, while specific age requirements can be a helpful guide, they shouldn't be seen as the determining factor when deciding to forgo a babysitter.

"Two 12-year-olds can have very different maturity levels," she says.

## 2. Assess the child's comfort level

Another thing to consider besides your child's maturity is their comfort level with being left on their own.

"You can have an incredibly responsible child, but if he or she is easily stressed or scared, they're probably not ready to be left on their own," says Bettencourt.

## 3. Gauge their ability to deal with challenges

Even if you're confident your child won't burn the house down while you're gone, it's also important to gauge their ability to deal with unexpected challenges that may arise.

"Before leaving your child home alone, evaluate whether they're a good decision-maker, since things don't always go as planned," says Bettencourt. "Do they understand what constitutes an emergency and what they should do in that situation? Would they know what to do if they fell down and got hurt? How do they normally handle making decisions when something unexpected happens?"

## 4. Look for signs your child may be ready

In conjunction with gauging the emotional development and confidence level of your child, Bettencourt recommends taking a number of practical factors into consideration.

"Does your child know his full name, address and phone number?" she says. "Does he understand and follow the house rules without assistance on a regular basis? Does he know what to do in case of an emergency, including how to contact you and other relevant adults, and how to call 911 if needed? These are a few things to consider."

## Additional questions Arbit recommends taking into account are:

- How safe is your home and community?
- How responsible and independent is your child? Do they ever watch younger siblings?
- Do they do household activities on their own, such as light cooking and dishwashing?
- Would your child know what to do if he or she was hungry?
- Does your child regularly follow house rules?

*continued page 15*





## From the Sheriff

by NOEL E. STEPHEN  
Okeechobee County  
okeesherriff.org

# 911 Can Save Your Life

Our goal is to serve the public to the best of our ability.

When the public calls for assistance they have the expectation of and the right to have their call handled in a professional and expedient manner regardless of where they are located in Okeechobee County. With this in mind, the Okeechobee County Sheriff's Office has been working to improve their communications center.

When you call 911 in Okeechobee County, your call rings in our Dispatch Center, where one of our communications officers personally picks up. Here at the Okeechobee County Sheriff's Office, we dispatch Sheriff's Office Deputies, EMS and Fire Rescue. The dispatcher will ask you determine exactly what is occurring so that we can help meet your emergency questions to needs in the best way possible.

These calls are answered immediately, no exceptions! Each year, the Dispatch Center receives approximately 32,000 non-emergency calls and an average of 16,000 + 911 calls. All calls for service on a non-emergency line will be answered, "Sheriff's Office." During periods of high-volume calls, a non-emergency line may be answered, "Sheriff's Office, do you have an emergency?" If the caller advises, "Yes", then the call is handled immediately. If the caller's response is, "No", the caller will be advised to please hold. Please do not hang up! Your call will be answered in the order it was received.

### Why do they ask so many questions when I call 911?

Asking questions enables the communications officer to determine the type of activity the deputy will be responding to on that particular call. Explicit questions will be asked by the communications officer resulting in specific answers to pass on to the responding officer so that they are well informed of the situation. In order to expedite the call, the caller will be asked the following questions:

#### Where did the incident occur?

This is necessary to determine the physical location of the incident.

#### Where are you located?

This is necessary in order for the deputy to make contact with the caller, unless otherwise advised.

#### What is your name and phone number?

This is necessary in the event that additional information is needed or if somehow the call is dropped. ♦



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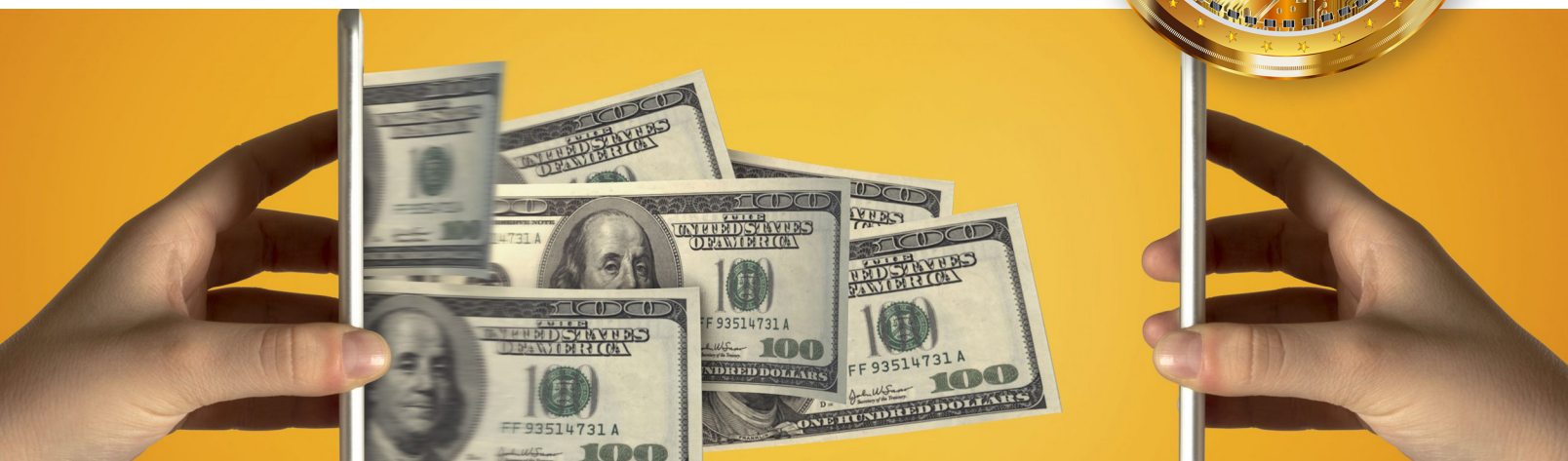
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# The Future of Money: 6 Key Predictions



**W**e all rely on money in our everyday lives. Currency is simply a system for trading human time, and most people probably don't question it. It's easy to forget just how much our money usage as a society has evolved in the past few decades. After all, online banking only started gaining traction in the late 1990s.

When was the last time you considered the history and the future of money? The rise of electronic banking and digital currencies could be evidence that we're moving towards becoming a cashless society. It's fascinating to consider the potential of cryptocurrencies like Bitcoin. With more than 3,000 digital currencies out there, it's an area full of both opportunity and controversy.

When we actively consider the possibilities of the future of money, it might provide us with a fresh perspective on our own personal financial circumstances. Maybe awareness of how money is evolving can help us make smarter and more forward-thinking financial decisions. Will our concept of money as we know it change entirely? We rounded up six key predictions on how currency and our relationship to it as humans are shifting.

## Prediction #1: Digital Banking Becomes the Norm

Digitized banking is when banking services are carried out online to reduce risk, improve efficiency, and better serve customers. In-person banking is gradually diminishing, especially in the wake of the COVID-19 pandemic. With commercial banks' branches becoming contactless and automated at an increasingly fast pace, it makes sense that the future of money will continue in this direction.

It's unsurprising that experts are predicting more banks going completely digital in their service offerings. Digital banking is a win-win: Customers cut down on the time and hassle of brick-and-mortar banking transactions, while banks save money on

office space by moving a part of their transactions fully online. Plus, it's easier to sync up with a budgeting app that helps you stick to your monthly spending and savings goals. Digital banking allows customers to do everything they would be able to do with a traditional account and more.

## Prediction #2: People Rely On Robo-Advisors When Investing

Digital currencies like cryptocurrencies are continuing to evolve and offer investment opportunities in the long run. With digital money management and AI investing growing rapidly in popularity across the globe, it's no wonder that experts are predicting the continuation of these trends. Robo-advisors have become more mainstream with hundreds of options becoming available in the past 20 years.

Since AI-based investing solutions like robo-advisors usually don't require a well-rounded knowledge of the market, they've become popular with new investors. However, the low barrier of entry (low starting deposits) can also encourage new investors to make risky moves, so it's probably still wise to proceed with caution. On the other hand, robo-advisors can automate tedious activities that experienced investors would be concerned with.

## Prediction #3: Cryptocurrencies Become Mainstream

Although cryptocurrencies are still a foreign concept to many people, they've been a global hot topic over the past two decades. Cryptocurrencies like Bitcoin leverage blockchain technology to gain decentralization, transparency, and immutability in an online banking universe. However, some people might not be quick to trust cryptocurrencies, which have a history of being notoriously volatile and requiring government regulation.

As the world continues to move towards financial exchange systems that reward convenience, blockchain-based digital currency is a viable path for the future of money. Major banks,



accounting firms, software companies, and the government have all invested millions in cryptocurrency research or at least blockchain projects.” Will cryptocurrencies help us move towards an equitable cashless society, or will these idealistic plans be too difficult to implement and result in more inequality?

#### Prediction #4: Countries Move Towards a Cashless Society

Many countries are moving in the direction of digital payments in lieu of cash. Although it may sound futuristic to live in a world without physical money, it's not too hard to believe considering the ease and convenience of digital payment systems like Apple Pay. There are important privacy and anti-discrimination considerations that economic leaders will have to keep in mind while moving more towards a cashless society.

Some developed economies are embracing a no-cash lifestyle faster than others. For example, European countries like Sweden use digital transactions for 98 percent of the country's commerce. The potential benefits of digital payment infrastructures are exciting, but countries won't be moving towards a cashless society quickly.

#### Prediction #5: Data-Driven Currency Rapidly Expands

Data-driven money that can be programmable might seem outlandish, but it also might not be as progressive or far-fetched as you think. We live in a global society where surveillance capitalism is widespread and a data-based economy is the norm.

New data insights are likely to change the way we think about and interact with currency. It's natural that the future of money will involve data. In the 2020s, data-driven money will create new opportunities for millions of people. In fact, researchers at top universities have pointed out how data is a currency in and of itself nowadays.

#### Prediction #6: Money Management Becomes More Purpose-Driven

In the next decade, it's likely that emerging developments in fintech will make our money work more for us and our values. With the rise of impact investing and belief buying, a younger generation of investors is using money in a more purpose-driven way, and they want their banks to reflect that. While the bank is getting rich off your money, not only could your money not be working fully for you yet, it might actually be working against you.

Passionate investors are tackling issues from climate change, corruption, and social inequality without relying on big banks that contradict their values. What does this mean for the future of money? Ultimately, banks invest our hard-earned cash wherever they see fit, typically yielding a significant profit. This means a bank could be investing your money in initiatives that you don't actually support. These days, more people are raising their awareness of this mismatch between their values and their spending/investing.

Take a look at our graphic below where we outline some interesting points regarding the future of currency exchange. Considering how much money has changed over the last century alone, it'll be fascinating to see what the future may bring. ♦



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# Tips for Staying Slim Through Summer BBQ Season

It's summertime and the eating is easy - too easy. Here are seven fixes for avoiding temptation this summer.



**W**hen the weather is fab and the days are long, the thing to do is this: fire up the grill, round up your family and friends, and feast. Everybody loves a barbecue. But if you're trying to watch your weight, big food spreads may actually induce stress—and that's a problem. Fortunately, we've got fixes.

So you can enjoy the delicious spread—without letting the grazing get out of hand - it's helpful to follow a few simple rules for smart eating at summer barbecues.

## 1. CONTRIBUTE SOMETHING THAT'S GOOD FOR YOU.

If you bring a healthy potluck dish, you know that you'll be able to get something nutritious in, no matter how decadent all the other offerings are.



## 2. PAY ATTENTION TO PORTIONS. USE THESE 3 MEMORABLE POINTS OF REFERENCE:

A tennis ball or baseball = about 1 cup (or use your clenched fist as a rough estimate). This measure is useful for scoopable sides (think: potato, pasta and bean salads). If you're trying to keep a cap on calories, aim for 1 cup total of these starchy side dishes.

Your cell phone (provided you've upgraded since 1999) = about 3 ounces meat. (The other oft-cited reference for 3 ounces of meat is a deck of cards.) This measure comes is useful for steak, chicken and fish.

Your thumb = about 1 tablespoon. This measure comes in handy when you're trying to estimate dressing or a spread. Most full-fat salad dressings have 50 to 100 calories per tablespoon (creamy ones fall toward the higher end); mayo (at 100 calories per tablespoon) is another one to watch. Choose reduced-fat varieties, which usually have half the calories, whenever you can.

## 3. FILL UP ON VEGETABLES FIRST.

Eat loads of green salad - with a couple of tablespoons of dressing, preferably one that's lower in fat. Crunch on the crudités - go easy on dips - instead of chips.

## 4. HAVE A LITTLE LEAN PROTEIN.

Studies show that, gram for gram, lean proteins help you to feel fuller than carbohydrates or fats, so enjoy a little bit of what's grilling: a lean-beef burger, a piece of chicken or fish, some tofu. Aim for about 3 ounces, which is about the size of your cell phone or a deck of cards.

## 5. DON'T GO CRAZY WITH STARCHY CARBS.

If you're trying to keep a cap on calories, limit yourself to 1 cup - total - of starchy side dishes, such as potato, pasta and those delicious bean salads. Of course, you're not going to whip out a measuring cup at a social event! Instead, visualize a tennis ball—that's about the size of 1 cup. So is the size of a woman's fist.

## 6. "PRIORITIZE" YOUR FAVORITE FOOD.

If you're dying for a big cheeseburger, get in line at the grill. Stick with a green salad or grilled vegetables and fruit as sides. Not so big on buns? Go for grilled chicken, fish or tofu on top of greens and spend that starch serving on a scoop of the creamy potato salad you truly love. Does dessert look irresistible? Dig in. Just make room for it first. Have a piece of lean protein (chicken, fish), grilled vegetables and a healthy side (1/2 cup or so of baked beans or a bean salad) so you can indulge without feeling guilty.

## 7. WHEN YOU'RE FINISHED, GO PLAY.

Start tossing a ball with the kids. Rally the adults to play horseshoes or some other outdoor game. No need to jump around like a fool to "burn off" dinner; the point is to pull yourself away from the chips and salsa. ♦



# Your Diet Is Not Only What You Eat

I was drawn to this state from the Mind Journal, “Your diet is not only what you eat. It is what you watch, what you listen to, what you read, the people you hang out with, and the things you subject your mind and soul to. Always be mindful of the things you put into your body emotionally, spiritually, and physically.”

If we think of our mind, body, and soul as our most valuable possession; then we must think about all the outside things we subject it to. You have to be mindful of the people at home, work, church, and other buildings in your values—then, outside organizations. However, you do not need to open up to their bombardment of negative or unhealthy influence just because of your daily involvement with them. Go every day with your mind set on adding value to everyone you meet. Keep your circle close to you so that you have someone to share your goals and passions with. Building your values, then adding people that hold you accountable while loving you unconditionally will develop your circle. Do they find joy with your accomplishments, even though they themselves receive nothing but the joy of watching you or others succeed? Now look inward in order to stay in your own circle—you must walk your talk. Do you love them unconditionally while finding joy over their accomplishments, and can you hold them accountable?

The ability to make choices is what gives us ownership of our lives, and we always have a choice. Sometimes that choice is to do nothing at all, allowing things to happen to us. While other times, we step over the threshold of the unknown and make things happen. Remember, every day we get to make the choice on how we want to react to what life empowers us with.

Be intentional about the people you share your journey with. Just as importantly, you need to make sure who you journey with. And, you need to make sure you're equally there for people in your circle and the surrounding areas. By protecting your Circle of Influence, watching, and participating in it with care, you will be able to see the growth in everyone. However, your circle is like a garden; if left untended, it will go to weeds.

**I want to live my life by this quote holding myself to a higher standard of thought:**

Excuses are a death trap; they keep us from working on ourselves to help others. While building your circle and maintaining it, you must make sure that you and the people in it nourish it properly. In my personal circle, we are using the QBQ (Question Behind the Question) method of asking questions, and holding ourselves, and each other accountable. To remain mindful, action focused, and accountable, we ask ourselves these three questions containing “I”.

1. What am I going to do right now to accomplish this?
2. How am I going to accomplish this?
3. What action steps am I willing to take?

Only then, we can effectively tend to our diet of emotional, spiritual, and physical well-being. Take a chance... life holds so much promise for all of us. How will you be dieting? ♦



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# THE BENEFITS OF CREATINE SUPPLEMENTATION FOR ACTIVE OLDER WOMEN

**L**oss of muscle and bone mass is arguably the greatest potential threat to vitality and independence in the aging female population. As ovarian estrogen declines during the menopausal transition, muscle and bone undergo significant changes.

Muscle mass and strength decline and loss of bone density accelerates after the onset of menopause. When these losses become severe, there is an increased risk of disabling falls and fractures and associated higher rates of medical comorbidities including high blood pressure, type 2 diabetes, depression, and cardiopulmonary disease.

Previously, in *Athletic Aging*, I posted about this very issue. *Grip Strength as a Marker of Vitality in Mid-Life Women* and *Body Composition and Hormone Therapy – Truth and Tales* are two articles that discuss the interplay among female reproductive hormones, muscle mass and function, body composition, and metabolism.

But it's not just about muscles and bones! Mid-life women also struggle with sleep deprivation, brain fog, depression, and mood lability.

Today we continue this important conversation and take a deep dive into the science that explores the potential benefits of creatine supplementation in mid-life women that go beyond our muscles and bones!

## How Does Creatine Work?

Creatine is a naturally occurring compound that is synthesized in the Human body by the kidneys and liver from the amino acids glycine and arginine. It is stored as phosphocreatine which supplies the energy that fuels muscle movement. Creatine is also

found in animal proteins such as red meat, fish, poultry, and organ meats.

The phospho in phosphocreatine is a critical component for the production of adenosine tri-phosphate (ATP) found in tiny cell components called “mitochondria” that exist in every type of cell throughout the body. Think of the mitochondria as the “batteries” that power the cells within our tissues, and ATP as the “charge”. The “T” stands for tri -or 3 phosphates which is like 3 “bars” on your cell phone. When energy is used, ATP is converted to ADP – the “D” is for di- or 2 bars on your phone. So to recharge your phone to 3 bars (ATP), you need to plug it into the electrical outlet. Creatine serves as the source of energy to fully charge the mitochondria and replenish the stores of ATP.

## What the Science Tells Us

Athletes have effectively used creatine supplementation for decades to support performance. Creatine is among the safest and most well-studied supplements in the sports industry.

Most of what we know about creatine was learned through the study of young, male athletes. Creatine has been shown to be effective in enhancing muscle strength, mass, and performance in strength-based activities. Because the aging population is particularly vulnerable to loss of muscle mass and function, attention has been turned toward investigating the potential use of creatine supplementation for preserving muscle mass and function in older individuals – particularly menopausal women.

A review of several randomized control trials and meta-analysis of studies investigating creatine supplementation in older female adults has discovered the following:

*continued next page*





- Women have 70-80% lower creatine stores and consume lower dietary amounts of creatine compared to men.
- Declining estrogen levels are associated with increased inflammation and oxidative stress and may contribute to the reduction in protein synthesis and response to anabolic stimuli.
- Creatine supplementation has been proposed as a countermeasure to the inflammatory effects of declining estrogen.
- Creatine supplementation with a high-dose load and maintenance of 3-5g daily in the absence of resistance training had minimal impact on muscle mass, strength, function, and bone density parameters

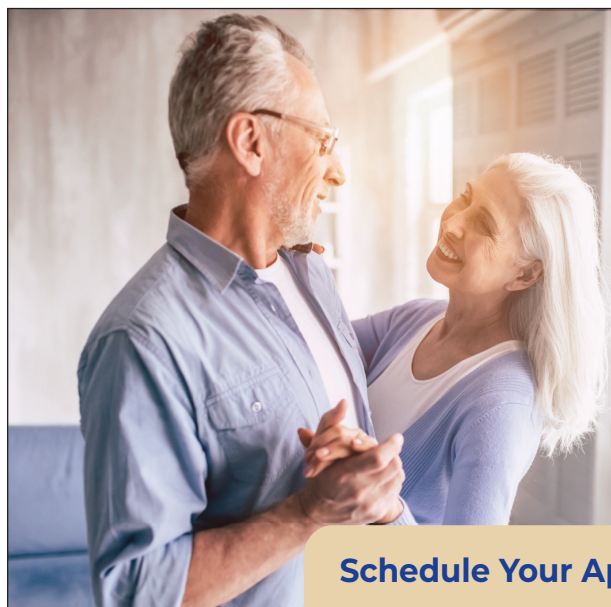
in menopausal women.

- Although studies have shown mixed results, the vast majority of research shows improvement of muscle strength, function, and bone density parameters with supplementation of 5g of creatine daily when combined with a consistent, long-term strength-training program of 3 months or more in menopausal women ages 50-65+.

- There were no significant adverse effects of creatine supplementation in menopausal women across multiple studies.
- Clinical evidence has reported positive effects of creatine supplementation on mood by restoring brain energy levels and balance. Evidence also suggests that creatine supplementation may favorably impact the dopamine and serotonin systems.
- Creatine supplementation has consistently demonstrated improved cognitive performance and brain function, particularly in cases of sleep deprivation and mental fatigue. This is important given many mid-life women struggle with vasomotor symptoms (hot flashes) and disrupted sleep.

#### Summary of Recommendations for Mid-Life Women

- Engage in a program of consistent (at least 2-3 times weekly) resistance/strength training as a permanent part of your long-term workout program.
- Daily supplementation of creatine monohydrate may improve muscle strength, mass, function, bone density parameters, and body composition when combined with a consistent resistance/strength training regimen.
- Dosing: Many experts agree a loading dose is not necessary. A daily dose of 5g/day (ideally in a shake, beverage, or with food) over time will achieve appropriate tissue saturation levels. \*Vegetarians may require a dose of 5-10g daily.
- If you have chronic conditions involving your kidneys or liver, check with your doctor before incorporating creatine into your nutrition plan. ♦



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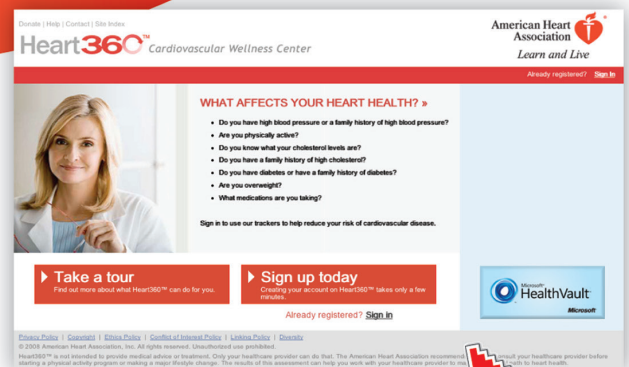


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## U.S. CONSTITUTION

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

# Can America Be Saved? YOU Hold Our Future in Your Vote

As we near the responsibility to elect representatives in August, let's hear what one of our forefathers spoke to his generation about choosing wisely. This is my favorite His Story lesson, ever. I hope you enjoy it. May we all have the conviction of Conscience that Rev. Thomas Hooker had with the courage to not be tacit but boldly seek and obey God Almighty. He is well able to save us, as we keep our Faith in Him!

"Here is the first practical assertion [Rev. Hooker's teaching] of the right of the people not only to choose but to limit the powers of their rulers, an assertion which lies at the foundation of the American system. There is no reference to 'dread sovereign,' no reservation of deference to any class... Each individual was to exercise his rights 'according to the blessed will and law of God,' but he was to be responsible to God alone for his fulfillment of the obligation." [Excerpt from "Thomas Hooker: Preacher, Founder, Democrat" by George Leon Walker, published in 1891.]

Rev. Thomas Hooker taught the leading men in 1638 from excerpts of Deuteronomy 1:13-15, "Take you wise men, and understanding, and known among your tribes, and I will make them rulers over you...captains over thousands, and captains over hundreds, and captains over fifties, and captains over tens..."

From this text, he taught his people Biblical Principles, specifically from the notes of his sermon: Doctrine, Reasons and Uses.

Among the Uses he taught his men:

1. There is matter of thankful acknowledgement, in the [appreciation] of God's faithfulness toward us, and the permission of these measures that God doth command and vouchsafe.
2. Of reproof - to dash the conceits of all those that shall oppose it.
3. Of exhortation - to persuade us, as God hath given us liberty, to take it.

And lastly - as God hath spared our lives, and given in liberty, so to seek the guidance of God and to choose in God and for God.

Those men then went on to write our first state's Constitution in 1639, applying what they learned to the issues at hand. They honored God and chose men who were wise and understood God's Word, Will and Way and who were known to obey Him.

Can America be saved from this crazy, violent destruction presently? Only as we turn back to the wisdom of our forefathers- to the fear, wisdom and understanding of God Almighty. ♦

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## staying home alone cont.

Arbit also notes that children with special needs or with mental health concerns, such as anxiety and depression, require special consideration.

"If there is a therapist involved in the child's care, he or she should be included in the plan," she says.

### How to prepare your child to stay home alone

Start small

Just as you wouldn't make baby's first meal a T-bone steak, you're not going to go to a wedding three hours away the first time you leave your child alone. Start with quick, close-by trips and work your way up from there. Not only will it get both of you acclimated to the situation, you'll also figure out potential hiccups.

"We're inching our way toward staying home alone," says Ilene Palmieri, of Howell, New Jersey, about leaving her 10-year-old without a babysitter. "I don't think we're quite there yet, but as a starting point, I've been going for short walks around the neighborhood with a friend. I leave my phone with my daughter in case anything goes wrong. So far, no phone calls!"

Before leaving your child for an extended period of time, Bettencourt recommends doing a few pilot tests, such as 20-minute trips to the store, and then checking in when you return.

"Debrief with your child about how things went when you were gone," she says. "Ask how they felt and what questions they still have about what to do when they are left home alone."

It should also go without saying to check in at least once when you're away to see how things are going.

### Establish rules

It may elicit an eye-roll, but establishing rules is a must before leaving a child on their own — and it's not a bad idea to write them down on a piece of paper.

"Before leaving your child home alone, post house rules and emergency contact information on a piece of paper and go over them so you're sure they understand," Bettencourt says. "It's also helpful to share potential problems that may arise during the separation in order to help them problem solve."

### Every household is different, but Bettencourt and Arbit recommend implementing the following ground rules when leaving children home alone:

- No answering the phone or door.
- Stay inside the house with the doors and windows locked.
- No using household appliances, such as the stove.
- No unannounced friends over.
- Time limits on the television and internet.

"Parents should also consider placing parental controls on all electronic devices and the TV," says Bettencourt. "This way, they can manage what information the child is accessing without their direct supervision."

### Put precautions into place

While communicating general rules to your child is key, it's

*continued page 30*



A portrait of a man with dark hair and a beard, wearing a grey blazer over a black t-shirt. He is smiling slightly and looking towards the camera. The background is a plain, light-colored wall.

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# 12 Signs You've Experienced Narcissistic Abuse

## Plus How to Get Help

Narcissistic personality disorder (NPD) is a complex mental health condition that typically involves a grandiose or inflated sense of self and an extreme need for admiration and attention, among other symptoms.

People with NPD or narcissistic tendencies sometimes show a pattern of manipulative, controlling behavior that involves both verbal abuse and emotional manipulation.

### Common types of narcissistic manipulation include:

- **Triangulation.** Someone using this tactic will try to pull a third person into your conflict, typically to reinforce their own opinion or position.
- **Gaslighting.** Someone trying to gaslight you tries to get you to doubt your own perspective and reality, often by twisting facts or insisting things you remember didn't actually happen.
- **Hoovering.** This tactic involves attempts to reconnect, or pull you back into a toxic or abusive relationship.
- **Silent treatment.** This behavior becomes manipulative when someone purposely ignores you to control you or make you feel isolated.
- **Scapegoating.** Parents who use narcissistic manipulation may place all the blame on one child they designate as a scapegoat.
- **Passive aggression.** Indirect blame-shifting, sabotage, and sarcasm can all point to covert narcissistic manipulation.

These tactics can confuse you, make you question your sense of reality, and damage your self-esteem.

Narcissistic victim syndrome is a term that collectively describes the specific and often severe effects of narcissistic manipulation. While this isn't a recognized mental health condition, many experts acknowledge narcissistic abuse can have a serious, long lasting impact on mental health.

Keep in mind that abuse and narcissism aren't always related. A diagnosis of NPD doesn't automatically translate to abusive behavior, and many people who engage in abuse don't have NPD.

Regardless, a mental health diagnosis never excuses abusive behavior. People choose to abuse and manipulate others, and it's possible to live with traits of narcissism, or any personality disorder, without becoming abusive.

With that in mind, here are 12 signs that might suggest you've experienced narcissistic abuse.

### They seem so perfect — at first

Narcissistic abuse tends to follow a clear pattern, though this pattern might look a little different depending on the type of relationship.

Research from 2019 suggests that in a romantic relationship, this abuse typically begins slowly after you've fallen hard and fast.

It's no wonder you fell for them. During the love-bombing phase, they seemed loving, kind, and generous. They made you feel special and adored with gushy compliments, affectionate displays, and expensive gifts.

This early stage might have felt so intense and overwhelming you never stopped to consider whether they might be too fantastic.

Then slowly, negging or other manipulative tactics began to replace the gifts and declarations of love.

Narcissistic parents might also offer love, adoration, praise, and financial support until you do something to displease them and lose their favor. Then they, too, often turn to tactics like negging, silent treatment, and gaslighting.

### People doubt the abuse took place

Narcissistic manipulation and abuse are often subtle. In public, these behaviors might be so well disguised that others hear or see the same behaviors and fail to recognize them as abuse.

You might not even fully understand what's happening. You only know you feel confused, upset, or even guilty for your "mistakes."

A narcissistic parent might gently say, "Are you sure you want to eat dessert?" Or they might turn a broken dish into a joke at your expense: "You're so clumsy. You just can't help yourself, can you?" They laugh with everyone in the room while patting your shoulder to make the insult seem well-intentioned.

You would hope friends and loved ones believe you. But, unfortunately, this doesn't always happen. Your loved ones might not doubt your belief you were abused, but they might question your perception of events or assure you, "You must have misunderstood them. They'd never hurt you intentionally."

This doubt can be doubly harmful. Not only does it dismantle your faith in your loved ones, but it can also lead you to wonder whether the abuse took place after all. Maybe you did read too much into their words or just imagined that look on their face.

### They've started a smear campaign

People with narcissistic traits often need to maintain their image of perfection in order to keep earning admiration from others. To do this, they may try making you look bad.

Once you begin pointing out problems or questioning their behavior, they might lash out by:

- openly directing their rage toward you with insults and threats
- involving others in criticizing you

By telling stories to your loved ones that twist the facts about your "harmful" or "unstable" behavior, the narcissist tries to discredit you. Even worse, when you react angrily (who wouldn't?), they can use your response to back up their lies.

People with narcissism often have a knack for charming others. That persona they showed you in the beginning? Everyone else sees that still.

They can often win support from your loved ones (who haven't seen through the facade) by insisting they only have your best interests at heart. Then, when you try explaining the abuse, your loved ones might side with them.

### You feel isolated

If your loved ones don't understand, you'll likely feel pretty alone — which only increases your vulnerability to further narcissistic manipulation. The person abusing you may pull you back in with kindness, even apologies, or by pretending the abuse never happened.

"Hoovering," as it's often called, tends to work better when you lack support. You're more likely to doubt your perceptions of the abuse when you can't talk with anyone about it. ♦



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## 12 signs cont.

If your loved ones reach out to say you've made a mistake and encourage you to give the abusive partner another chance, you might end up doing so simply to regain your closeness with family and friends.

### You freeze up

People respond to abuse and other trauma in different ways.

You might attempt to confront the abusive person (fight) or escape the situation (flight). If these methods don't work or you feel unable to use them, you might respond by freezing or fawning.

The freeze response usually happens when you feel helpless. It often involves dissociation since emotionally distancing yourself from the abuse can help decrease its intensity, effectively numbing some of the pain and distress you experience.

Freezing can have some benefits in certain situations, but it doesn't help much when you can escape from danger. Yet if you believe there's no way out of the relationship, you might remain in it — and perhaps even respond by fawning, or working to keep your partner happy.



### You have trouble making decisions

A pattern of devaluation and criticism can leave you with very little self-esteem and confidence.

Narcissistic manipulation often involves frequent implications that you make bad decisions and can't do anything right. An abusive partner may call you stupid or ignorant outright, often with a falsely affectionate tone: "Honey, you're so dumb. How would you manage without my help?"

Over time, you might start absorbing these insults and attaching them to your self-perception, constantly second-guessing yourself as a result.

Gaslighting tactics can also make you doubt your decision-making abilities. (Here's how to respond.)

If someone manipulates you into believing you imagined things that actually took place, you might continue doubting your

perception of events. This uncertainty can affect your ability to make decisions well into the future.

You always feel like you've done something wrong  
A key characteristic of narcissism is difficulty taking responsibility for any negative actions or harmful behavior.

Abusive partners typically find some way to cast blame on you instead. They might accomplish this through deceit, often by:

- insisting they said something you have no recollection of
- getting so angry you end up soothing them by apologizing and agreeing you were wrong.

Say you suspect they've cheated on you. You explain the concerning behaviors you've noticed and ask if something's going on.

A partner using narcissistic manipulation might respond with extreme anger. They may respond with accusations of their own and redirect blame, saying things that are intended to hurt and belittle you.

These barrages of rage can leave you feeling helpless and dependent, grateful they're willing to remain with someone who makes so many mistakes.

Even after leaving the relationship, you might carry forward the belief you can't do anything right. When things go wrong in other areas of life, you might start to blame yourself for causing those problems.

### You have unexplained physical symptoms

Abuse can trigger anxious and nervous feelings that sometimes lead to physical symptoms.

You might notice:

- appetite changes
- upset stomach or nausea
- stomach pain and other gastrointestinal distress
- muscle aches and pains
- insomnia
- fatigue

Using alcohol and other substances can sometimes seem like a helpful way to manage these symptoms, especially insomnia. As a result, you might end up consuming more than you'd like in an effort to manage unwanted feelings or physical distress.

### You feel restless and unsettled

Narcissistic abuse can sometimes be unpredictable. You may not know whether they're going to criticize you or surprise you with a gift.

If you don't know what someone will do or say at any given moment, you might develop a lot of tension from needing to regularly prepare yourself to face conflict.

Worries about the constant stream of criticism and how to best handle the abusive behaviors you're beginning to recognize can also leave you constantly on edge. You may not know how to relax anymore since you may not feel safe letting your guard down.

### You don't recognize yourself

When facing abuse, many people eventually adjust their self-identity to accommodate an abusive partner.

Say your partner insists, "When you go out with your friends,

*continued next page*

you're telling me you don't love me. You'd rather see them instead."

Of course, you love them, so you stop going out with your friends. Next, you give up your hobbies, skip after-work happy hour with co-workers, and eventually cancel your weekly visit with your sister. You spend time doing what your partner wants to do, so they know you really do care.

These changes often lead to a loss of your sense of self, which can leave you feeling lost and empty. You might have a hard time enjoying life and lose sight of your sense of purpose.

### You have trouble setting boundaries

Someone engaging in narcissistic abuse often has little respect for boundaries. When you try to set or enforce limits, they might challenge them, completely ignore them, or give you the silent treatment until you do what they want. Eventually, you might give up on your boundaries entirely.

Once you end the relationship or get distance from a narcissistic parent, you promise yourself you won't answer their calls and texts or see them at all.

If they know they can eventually wear you down, though, they might not let you go easily. Instead, they'll keep calling and texting in the hopes of getting you to set aside your boundaries again.

If you've experienced narcissistic abuse, you might also have trouble setting healthy boundaries in your relationships with others.

### You have symptoms of anxiety and depression

Anxiety and depression commonly develop as a result of narcissistic abuse.

The significant stress you face can trigger persistent feelings of worry, nervousness, and fear, especially when you never know what to expect from their behavior.

You might feel hopeless or worthless, lose interest in things that used to bring you joy, and have a hard time seeing hopeful outcomes for the future.

It's also common to have a lot of confusion over what caused them to change so abruptly, especially if you don't know much about narcissistic manipulation.

You might shoulder the blame for the abuse, perhaps believing their accusations that you must not care about them enough or blaming yourself for falling for their deception in the first place. Either can add to feelings of worthlessness and further diminish self-esteem.

### How to find help

Any kind of abuse can take a significant toll on mental and physical health. If your loved ones still doubt you or tell you to just move on, you may feel unheard and unsupported. This can make it hard to trust people again, leaving you feeling isolated and alone.

Whether you're just beginning to notice the first signs of narcissistic manipulation or still trying to make sense of an abusive relationship you've already left, therapy can help you begin healing.

Therapy offers a safe space to:

- learn coping strategies to manage mental health symptoms
- practice setting healthy boundaries
- explore ways to rebuild your sense of self

A therapist who specializes in abuse recovery can validate your experience, help you understand that you aren't at fault, and offer support through the early stages of recovery. ♦

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# COOL TECHNOLOGY FOR SENIORS IN 2022

Many seniors rely on technology every day for well-being, safety, and pure fun. Here's some of the top technology for seniors – easy and inexpensive enough for general use.

Three out of four adults over the age of 50 use technology to stay connected, according to a 2022 survey by AARP. From their 50s to adults in their 70s, over 70% of each of these groups say they rely on today's ever-changing technology.

The learning curve can be steep in evolving technology, with newer versions of operating systems, phones, and other hardware, software, and apps constantly requiring continuous change on some level to keep up. This look at current technology trends may help you choose options that work for you without needing a new college degree each time a new update is released!

## Use your own personal assistant

Alexa has become a household name, and why not? With the ability to tell you the weather, play your choice of music, remind you of calendar events, and much more, she's a pretty handy gal. Place an Alexa anywhere in your home where you would like to interact with it – such as a central living space – or go a little crazy like me, and also have one in each bedroom, the office, and even the bathroom – because who doesn't want to listen to music or news while getting ready in the morning? An Alexa device with a screen can even facilitate conversations with friends and family.

Google Assistant is available for those who prefer Google Home products. Even integrate personal assistance with safety by adding features such as SmartCompanion care to your home assistance device, and you'll be able to call for emergency help or initiate a video chat simply by speaking.

## Communicate

Staying connected is vitally important for emotional health and well-being, especially for homebound seniors and those who live alone. Easy-to-learn video chatting platforms such as Zoom facilitate virtual communication with friends, family – or even business or meetings with your doctor. Have an iPhone or other Apple product, such as an iPad or Mac computer? Use the FaceTime app to instantly connect with your friends who also have an Apple device – even if they are halfway around the world! This software can also be used to connect to more than one person, and is my easy go-to app for video chatting with my four sisters simultaneously.

## Stay Safe!

Technology that supports senior safety is a popular choice that may help put you and your loved ones' minds at ease. This is especially true for a senior's family who lives far away, or who is otherwise concerned for their health and safety. Some examples

include medical monitoring, fall alarms, heart rate detectors, or home safety technology.

Home security systems, such as my preferred system SimpliSafe, offer not only standard window and door sensors, but also the ability to add indoor and outdoor cameras to your setup. These cameras can be easily viewed on your smart phone; instant notifications can be sent to your device, alerting you to an event that may be suspicious. Loved ones can also have access to these systems, ensuring an extra layer of safety. Many of these systems are wireless and offer simple, affordable DIY installation. More simple systems, such as the Ring video doorbell, alert you to movement at your door – so that you can be alerted to someone trying to gain access to your home. Bonus: talk to your visitor from the doorbell's app – whether you're home or away.

### Get help at home

Smart home lighting, such as Philips Hue, allows you to turn on the lights without having to find the switch – something I find very practical when stepping into my closet with an arm full of laundry. In addition, they can turn on lights automatically, dim them or change their colors, and create “scenes” for when you are away from home. And that's not all ...

Lifelike robotic pets (can you even believe it?) can snuggle with you in front of the TV, and smart vacuums – such as the iRobot Roomba or a Shark robot – vacuum the floor for you. Most of these robot vacuum systems can be integrated into your phone or synced with Alexa, so that vacuuming the floor only requires saying the word or setting a timer. Where was that when I was growing up?

### Listen up!

Although “silence is golden,” sometimes we want a little noise. It may be habit to just turn on the TV, but there are so many more options such as listening to a podcast or audiobook, jamming to a favorite album, or checking out the evening news. If you don't have a home assistant such as Alexa or Google Assistant, you can still connect your phone to a portable Bluetooth speaker such as the Bose portable wireless speaker that allows you to take your “noise” with you – even outside! Look for a waterproof options, such as the JBL Flip 4, if you plan to use it outdoors gardening, by the pool, or any other application where it may get wet. Although a quick Amazon search will quickly reveal many other more affordable options, keep in mind that you get what you pay for.

### Have fun!

A plethora of entertainment awaits, right at your fingertips, games and apps that can be played not just for fun, but to also reduce stress and mentally challenge yourself. You may also choose a game – such as Words with Friends – that allows you to interact with others as you play. Classics such as Solitaire and Uno are always fun, or choose a newer game such as Wordle or Elevate. Learning is even fun with apps such as Duolingo, which can help you learn a new language. Most of these games and apps can be played either on your phone or home computer.

Although changing technology can be challenging for folks of any age, once you get over the initial learning curve, you will likely be grateful for the convenience, interaction, and ease these gadgets provide. ♦




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# NO KIDS?

## Who Will Take Care of You as You Age?

**P**reparing for our golden years in middle age is usually focused on fattening a 401(k), keeping up with the hottest ranked retirement cities and thinking about how we might adapt a home for aging in place. But are you giving much thought to who'll take care of you when your health, mobility and independence decline?

If you have kids, you may feel some security knowing there's a ready-made shortlist of people who might look after you – although it's not a guarantee they'll be able to help. But a growing number of people are heading into old age without any children to put on the list of potential caregivers.

In 2016, nearly 15 percent of women ages 40-44 hadn't given birth and were childless, up from 10 percent in 1976, according to the U.S. Census Bureau. A 2013 report from AARP projects that by 2040, about 21 percent of the older, disabled population will be childless.

Lisa Mayfield isn't surprised by the numbers. Mayfield is an aging life care manager, also known as a geriatric care manager, a type of elder care professional who offers guidance and coordination of care

for older adults. "I would say a third of our clients fit this category of not having children," says Mayfield, president-elect of the Aging Life Care Association.

### Are Kids the Only Caregivers?

Not having children doesn't mean you won't have any loved ones to take care of you. The Bureau of Labor Statistics reported that an average of about 41 million unpaid people cared for an aging family member or friend during 2015 and 2016. Among those caregivers, 41.6 percent cared for a parent, about a quarter cared for another related person like a sibling or an aunt, 16.7 percent cared for a grandparent, just over 16 percent cared for a friend or neighbor and less than 8 percent cared for a spouse or partner.

### Elder Orphans

What worries Dr. Carla Perissinotto is not whether a particular family member or friend takes care of you later in life, but simply whether there's anyone to do the job. "It haunts me," says Perissinotto, associate chief for geriatric clinical programs at the University of California—San Francisco. "We see more and more older adults who are all alone."

Dubbed elder orphans, these seniors are living alone with little or no support. They are childless, spouseless and fending for themselves when they are most vulnerable. It's unclear how many older adults are elder orphans, but a 2016 study suggested 22 percent of older adults were at risk for the status.

Being on your own in older age is a serious problem. You have no one committed to making sure you have groceries, eat daily meals, socialize, get to doctor appointments or take your medications. There's also no one to advocate for you in a medical crisis or make decisions for you based on your wishes. "The worst thing that can happen is you're an older adult, you need help and there's no one to call," Perissinotto says.

The 2016 study points out another problem, suggesting that elder orphans are at risk for having poor social support and becoming lonely and isolated. Perissinotto's research suggests that loneliness is a predictor for functional decline and early death.

### Make Plans Now

Just like planning early for old age by contributing to your 401(k), you need to take steps in late middle age to ensure there will be someone to care for you when you're older, especially if you don't have children.

The first step is creating a plan. "Think about what you'll want your life to look like when you're older and need help. Where will you live? Will you want to stay at home and bring help in, or will you want to move? Make sure the plan is sustainable and will work with your financial situation," Mayfield advises.

She says this is the time to research housing and health care options, nearby services (including transportation and nonprofit services such as food delivery), and benefits (for example, if you're a veteran or have Medicaid, you may qualify for part-time private duty care).

The next step is putting together the team of people who'll take care of you and make sure the plan is implemented. This team should include your doctor and the people who'll oversee your financial and medical care:

*continued next page*



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**Health care proxy:** a person you name to make decisions about your health care (when you can't make them). This person is especially important to advocate for you at the hospital, nursing home or doctor's office. Make sure you tell your proxy exactly what you want in advance. "And tell them where you keep your important documents. What are the important things to know about you?" Perissinotto asks. Some nonprofit websites can help start the conversation, such as Prepare For Your Care and the Conversation Project.

**Caregiver:** someone to look after you, whether it's a loved one or paid help.

Step three involves getting the legal documents required to make these appointments official. They typically fall under the umbrella of a document called an advance directive, which also includes a living will (which spells out the exact medical treatment you'd like when you're terminally ill, you're dying or you're permanently unconscious).

These documents will need signatures from you, a notary and witnesses, and the laws that govern them vary depending on the state you live in.

## Selecting Your Team Members

Who's the best person to choose to look after you, act as your health care proxy or durable power of attorney, if not a spouse or grown child? "It can be a family member or a longtime friend. A potential problem in choosing a sibling or friend who's your age is that the person may also have health problems. If you choose a niece, nephew or friend, they may be taking care of their own parents," Mayfield explains.

Perissinotto notes that sometimes help comes from the people you see most often. "I have patients who don't have friends or family but have a social worker through Meals on Wheels who knows them well. So you can say, 'Would you be willing to be my point of contact?' It's not ideal, but it does exist," she says.

Another option: Hire someone to fill these important roles, such as an elder care attorney, accountant, a fiduciary or an aging life care manager.

## Other Steps

Once your team and paperwork are in order, you need to plan for the big picture of old age. Mayfield recommends that you focus on social connections. "You need a community, whether you're active in your church, synagogue or mosque, a local senior center or volunteer group. These are the people who'll help you in the early stages before you need a caregiver coming to your home – the neighbors and friends bringing you casseroles and keeping eyes on you earlier in the process," Mayfield says.

Maintain your social connections by seeing and talking to people each day, Perissinotto recommends. "This may mean going out on a limb and knocking on a neighbor's door. Sometimes help comes in surprising ways or from surprising places," she says.

Finally, take care of your health, especially eating well and exercising. "You'll have your team in place, but if you're healthy, you won't necessarily need them," Mayfield says. "The longer you can keep your health, the better. This is where you can take control of the process." ♦

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# Selling Your House Now Could Leave You Homeless



Real estate market is getting trickier for buyers and sellers in what is likely the tail-end of an unprecedented boom.

Real estate experts eyeing a new bear market and record high inflation are finding themselves changing their advice on how and when to buy a home.

Facing record inflation at 8.6%, American regulators have also ratcheted up interest rates, causing many previous would-be buyers to stay on the sidelines of an already overheated real estate market.

Some mortgage experts told TheStreet that even with prices occasionally softening, the market for housing still remains a tricky place to buy or sell a home.

Tabitha Mazzara, director of operations, MBANC, said some sellers are waiting to put houses on the market because they're worried they would then find themselves between abodes.

"I wouldn't sell. If you sell, where are you going to live?" Mazzara said.

"With inventory low and demand high, it's a competitive market," she said.

"You might make money selling your old house, but you still have to buy a new one, and it might be smaller or in a less desirable location," Mazzara said.

**You Might Not Find a Home Yourself**  
Sellers who do decide to put their homes up for sale may not see much of a profit either.

Jacob Channel, senior economic analyst at LendingTree, said that because the market is still cooling down, sellers might see little in the way of huge profits.

"Don't rush into selling your house just because you think you'll be able to get a price significantly higher than what you paid," Channel said.

"Remember that if the price of your home has skyrocketed, then odds are the prices of other homes in your area have done the same," he said.

"This means that if you sell before finding a new place to buy, you could end up priced out of the market that you're currently in."

The signs that buyers are finally slowing down can be found in a variety of places, but applications for new mortgages is one particularly helpful metric.

Data from the the Mortgage Bankers Association from June 10 saw applications for purchase mortgages falling 15% from the same period last year.

Channel said that's because inflation, record high home prices and newly steep mortgage rates are slowly winnowing out interested buyers.

But even with those factors, real estate remains in a white-hot zone for now.

"It's important to note that while 15% is a noteworthy drop, we are coming off a period where the housing market was unusually

*continued page 29*



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# Relief from Medical Debts on Credit Reports

By LISA GERSTNER, Kiplinger's Personal Finance



Changes that took place on July 1, 2022, provide relief from medical debts on credit reports, including removal of paid-off debts and extension of periods before unpaid debts appear. Lisa Gerstner of Kiplinger's Personal Finance

explains and offers suggestions on cleaning reports.

Many consumers who have past medical debts weighing on their credit reports will get relief this summer. As of July 1, the major credit reporting companies – Equifax, Experian, and TransUnion – are no longer including paid-off medical-debt collection accounts on credit reports.

The reporting companies will also extend the period before unpaid medical collections appear on credit reports from six months to one year, allowing additional time for patients to resolve issues with insurers or care providers. And in the first half of 2023, the companies will stop including medical collection debts of less than \$500 on credit files.

Nearly 70% of medical debt collections will vanish from credit reports because of these measures, according to the companies. In announcing the changes, the companies cited a Kaiser Family Foundation study that found two-thirds of medical debts result from a one-time or short-term medical expense arising from an acute medical need. They're also the most common debts turned over to debt collectors.

If a medical collection account is removed from your credit

report because of the new policies, some versions of your credit score may get a lift. The newest models of the FICO score – FICO 9 and FICO 10 – disregard all paid-off collection accounts that appear in your credit file, and unpaid medical collection accounts affect those scores less negatively than other unpaid collections.

With older FICO models that do not differentiate between paid and unpaid collection accounts, the removal of paid-off medical collections may increase scores. “We expect most impacted consumers to experience a score increase of less than 25 points,” says Tommy Lee, senior director of analytics science at FICO.

Someone who has no other negative information on his or her credit report is more likely to see a larger score increase once the paid medical collection is removed.

If you have an unpaid medical collection account on your credit report, consider negotiating a payment plan with the care provider or collection agency reporting it, says Bruce McClary, a senior vice president at the National Foundation for Credit Counseling. That may allow you to whittle down the balance enough for it to be removed from your credit file.

If you recently received a medical bill that you can't afford, negotiating a lower balance or payment plan with the provider can prevent the debt from going to collection and landing on your credit report in the first place. And make sure that your health insurer pays all the expenses it's responsible for covering.

As a pandemic-related measure, through the end of 2022 the three major credit reporting companies are allowing consumers to check their credit reports for free on a weekly basis, rather than only once every 12 months. If a paid-off or low-balance medical collection account erroneously shows on your credit report after the companies' new policies take effect, dispute the mistake with each company that shows it. ♦

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## selling your house cont.

hot, so this drop may be indicative of a return to normalcy, as opposed to a major slump,” he said.

### So Should You Wait to Get a Mortgage?

Whether or not to take out a mortgage is usually a highly personal situation, depending on how soon you need a new home and whether or not you can afford the market.

Channel said that typically the year’s warmer months are prime homebuying season, and thus far that’s led to a slight bump on week-to-week application data.

“But the average interest rate on a 30-year, fixed-rate mortgage just jumped by 55 basis points this week according to Freddie Mac data,” Channel said.

“So some of the typical increases in homebuyer demand that the summer brings will likely be offset if rates continue to climb,” he said.

Channel said he expects to see fewer and fewer mortgage applications as the year goes on and buyers get priced out of the market via higher interest rates.

“As a result, mortgage applications could fall even further compared to last year as rates continue to rise,” he said.

Mazzara said that ultimately, everyone is different when it comes to buying a home. For most people, you are just ready when you are ready.

“Not everybody is ready at this moment. But because of limited inventory, there will be greater demand in certain states like California or Florida,” she said.

That kind of demand and supply problem will only get worse the more buyers that are looking.

“Interest rates are going to continue to go up, and investors are continuing to enter the housing market in greater numbers, which will only drive prices up in the long term,” Mazzara said.

### Buyer Beware

If you are thinking of taking out a mortgage, make sure to do your homework.

Buyers should be wary of a few red flags that are appearing in what is likely the tail-end of an unprecedented real estate boom.

“It’s a buyer beware situation out there with a lot of mortgage brokers — not lenders, but brokers,” Mazzara said.

“You have a lot of mortgage brokers who’ve been squeezed by the collapse of the refi business, they’ll advertise a rock-bottom interest rate designed to entice borrowers,” she said.

Mazzara cautioned that these types of ads can spell trouble.

That’s because when a borrower fills out a loan application with these middlemen, they eventually learn the advertised rate is actually out of reach for all but an “extremely narrow” segment of the population.

“The fine print might reveal, for example, that the deal is only good for people with a credit score of 780 or above who can afford to make a 45% down payment,” she said.

Mazzara said these are “bait-and-switch” tactics designed to mislead consumers who are concerned about rising interest rates. That can include brokers advertising rates that are no longer available. ♦

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## stay home alone cont.

important to do work on the front-end to make sure your house is as safe as possible. Think of it as childproofing for your big kid.

“Parents need to consider whether there are things at home that the child could possibly access or be exposed to that would be potentially harmful or dangerous,” Bettencourt says. “For example: Are all the medications, household cleaning supplies, firearms and alcohol properly stored so that children cannot access them?”

Arbit also advises parents to think about the time of day in which their child will be left alone.

“If the time alone is during a routine, such as eating a meal, then the routine should be followed,” she says. “You don’t want to leave a hungry child or come home to a starving kiddo. To play it safe, either prepare food ahead of time or leave items that can be prepared by the child easily — without the use of an oven or stove.”

## Take siblings into consideration

When you have more than one child, you have more than one person to take into account when leaving kids home alone. For instance, your 10-year-old may be fine without supervision, but is he mature enough to care for a younger sibling?

“We’ve left our 11-year-old alone for quick trips here and there,” says Kristen Keller, of Brooklyn, New York. “But I don’t think he’s mature enough to take care of his 5-year-old brother, so we’ll only do it when he’s completely on his own with no one else to worry about.”

## Celebrate their independence

Once you’ve successfully left your child alone, it’s important to debrief and go over any safety issues — potential or otherwise — that may have arisen, Bettencourt says. But it’s equally important to congratulate them on a rite of passage and a job well done. Because after all, confidence begets confidence. ♦

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