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Vol. 5 • Issue 9

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FROM THE EDITOR

By ANGEL CHAVEZ

Where To Find Solid Peace

"Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ" Philippians 4:6-8

How solid is your peace?

If you are unrestful, or sad or lonely or fearful or hopeless, chances are that you don't know who you are in Christ Jesus!

PEACE AND JOY MUST BE OUR WAY OF LIFE: By knowing who we are, whose we are and what is our rightful place or status, in God.

"Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have access by faith into this grace in which we stand, and rejoice in hope of the glory of God." **Romans 5: 1-2**

The Holy Spirit through Apostle Paul reminds us that; HAVING BEEN JUSTIFIED ALSO MEANS HAVING BEEN MADE INNOCENT... [pass tense] IN GOD'S SIGHT. IT ALSO MEANS THAT ALL OUR WRONG DOINGS WERE BLOTTED OUT BY THE BLOOD OF JESUS. THAT MUST BE OUR DAILY REALITY, BECAUSE IT IS. REALITY IS WHAT GOD SAYS IT IS. WE NEED TO ADJUST OURS TO HIS...

The result of Jesus's blood, cleansing our souls, was extremely powerful, it was done over 2000 years ago and today God looks at us as if we never did anything wrong. Isn't it wonderful? Can you believe it?

If this doesn't affect you and fills you with His peace, then you are not believing, or you are not in faith.

Meaning? Jesus took our guiltiness or sinful nature and clothed us with his innocence. Yes, and that is how God looks at us. IF WE ARE WILLING TO BELIEVE IT, THEN WE HAVE NO CHOICE BUT TO EXPERIENCE HIS PEACE, his joy and thanksgiving. Remember when Jesus said: The true will set you Free?

"Then Jesus said to those Jews who believed Him, "If you abide in My word, you are My disciples indeed. And you shall know the truth, and the truth shall make you free." **John 8:31-32**

It is the true that we understand and believe from the inside out that set us free.

"Repent therefore and be converted, that your sins may be blotted out, so that times of refreshing may come from the presence of the Lord." **Acts 3:19**

RE-EDUCATE OR RENOVATE OUR MIND WITH THE WORD IS A MUST, IN ORDER TO DISOLVE ALL KIND OF ACCUSATIONS, FEELINGS AND EMOTIONS THAT OPPRESS US AND CONTRADICTS THE TRUE.

"Having wiped out the handwriting of requirements that was against us, which was contrary to us. And He has taken it out of the way, having nailed it to the cross. Having disarmed principalities and powers, He made a public spectacle of them, triumphing over them in it." **Colossians 2:14-15**

I AM SO GLAD, GOD DID NOT DEPENDED ON ME TO KEEP ME PEACEFUL, HOLY, AND WITHOUT BLAME.

AREN'T YOU GLAD THAT GOD DID NOT DEPEND ON YOU TO KEEP YOU HOLY AND WITHOUT BLAME?

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How To Correct Behavior In A Child That Doesn't Listen

As a parent, it can be really frustrating when your child appears not to be listening, or worse yet, seems to outright ignore you. You may wonder what you're doing wrong or if your child is particularly rebellious. But the truth is there are a number of reasons why kids don't listen, including they just haven't developed this skill yet.

Regardless of the challenges you're experiencing when it comes to your child's listening skills, it helps to understand a few of the reasons behind their inability to listen. It's also beneficial to have a few strategies up your sleeve that will help you build better listening skills in your kids.

Why Children Don't Listen

Getting a reluctant child to listen can be overwhelming at times for parents. It's common to view listening behaviors in terms of respect: "If my child won't listen and pay attention, but rather seems distracted all the time, it is a sign of disrespect."

Truth be told, failing to listen is not always about respect. It's also a stage children go through as they try to sort out their world.

So, while it may feel like disrespect, it's probably about something much more basic. Sometimes kids struggle to listen because your messages are too long or you're coming off as critical or complaining. Listening also can be challenging if your messages are complicated or inconsistent.

Sometimes failing to listen or displaying an inability to focus is even tied to something else like a hearing or a mental health issue. But more often than not, failing to listen effectively is more about your child's social development than about anything else.

Even knowing that a child's inability to listen is most likely developmental, it still can be unnerving when you feel like playtime, the television, or video games are more important than what you have to say.

How to Get Kids to Listen

When it comes to teaching kids to be good listeners, it's important to be patient and consistent in your approach. Learning this skill takes time, especially for young children. To help your child become a better listener, here are some strategies you can try.

Consider Timing

Parents often want to talk and be listened to immediately when they bring up a topic. But it can be helpful to make sure that you are choosing a time when the child is ready to listen.

Right in the middle of a game or during another conversation might not be as effective as a little bit later.

Try something like, "I can see you are busy right now; will there be a break in a few minutes when we can talk?" Doing so, shows you respect your child's time, something they may model in their own lives after consistently seeing it in you.

Use Repetition

One thing you can do when the kids are distracted during a conversation is to ask them to repeat what was said so that you know that the message was received.

Repeating back is part of a technique called active listening where a person's message is important enough to be reinforced by repetition.

Teaching your child this foundational skill is the first step in teaching them to be good listeners at home, with others, and at school. So, when you do have your communication time, ask them to tell you what they heard.

Telling it back to you will also make the message easier for younger children to remember. Try not to scold them if they struggle, but patiently repeat what was said. Eventually, this skill will become second nature to them.

Offer a Choice

When giving your child a directive or asking them to do something, one helpful technique is to give them a choice. Doing so empowers kids and makes them feel like they have some control over their lives.

Additionally, giving them a choice fosters good decision-making skills. No longer are they just following orders but they are participating in the things that impact their lives.

For instance, instead of saying put on your pajamas, ask them if they want to wear the red pajamas or the blue pajamas. Anytime you can give your child a choice, you should. Then, when it's time for the directives where there is only one alternative, they will be more likely to listen.

see "correcting behavior" pg. 20



From the Sheriff

by NOEL E. STEPHEN
Okeechobee County
okeesherriff.org

FLORIDA SHERIFF'S YOUTH RANGES

Residential Care

The cornerstone and pride of the Florida Sheriffs Youth Ranches is its nationally renowned network of residential child-care campuses, an array of cottages and villas scattered throughout the state of Florida offering a stable home to needy children.

The Youth Ranches Story

Founded in 1957, The Florida Sheriffs Youth Ranches has been improving the lives of at-risk children through its seven Florida locations and comprehensive programs. The Sheriffs Youth Ranches is credited with helping more than 165,000 children and families in Florida.

By utilizing the Boys Ranch/Live Oak, Youth Villa/Bartow, Youth Ranch/Safety Harbor and Youth Ranch-Bradenton/Sarasota, the Youth Ranches trained and devoted staff are well-equipped to nurture needy, neglected boys and girls, and provide a warm sense of security, guidance and tenderness.

Youth are cared for by "cottage parents," who help develop a strong work ethic, sense of responsibility, teamwork and respect in each boy and girl.

Eligibility requirements for residential care are as follows:

- Legal guardian and youth must be legal residents of the state of Florida.
- Youth must be between 8 and 18 years of age.
- Youth must have no other appropriate living arrangements.
- Youth must be of average or above average intelligence.
- Youth must not pose a threat to self or others.
- Youth must not be a serious, habitual offender.
- Youth must be able to physically participate in program activities.
- Youth agrees to participate in religious activities.
- Youth must perform in public school setting or another alternative educational program.
- Youth must not have alcohol or drug dependency.
- Youth must be willing to work on personal problems.
- Youth must be recommended by the local Sheriff.

Intake Coordinators

If your child is a FLORIDA RESIDENT and you want to inquire about services, please contact an Intake Coordinator at 1-800-765-2697.

Accessibility and Auxiliary Aids Plan for Clients Who Are Deaf or Hard of Hearing. For the Youth Ranches Accessibility Plan, visit: www.youthranches.org/our-services/residential-care. ♦

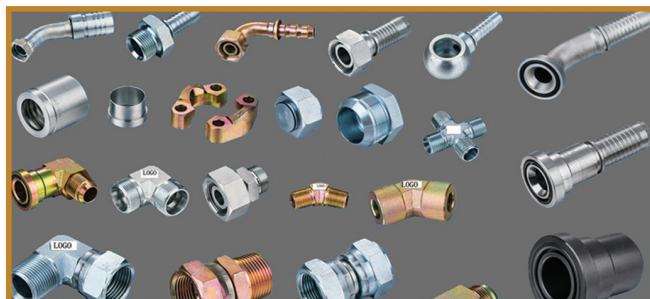


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Pandemic prompts changes in how future teachers are trained

by KANTELE FRANKO - AP

Before last year, a one-credit technology course for students pursuing master's degrees in education at the University of Washington wasn't seen as the program's most relevant. Then COVID-19 hit, schools plunged into remote learning, and suddenly material from that course was being infused into others.

"It's become so relevant, and it's staying that way," said Anne Beitlers, who directs Washington's master's program for secondary education. "And nobody's going to question that now."

Changes to standards and curricula happen slowly, but the pandemic is already leaving its fingerprints on the education of future teachers. Many U.S. educator preparation programs are incorporating more about digital tools, online instruction and mental and emotional wellness in their courses to reflect takeaways from the pandemic.

While school system leaders are hoping to offer in-person instruction as widely as possible this year, experts say the emphasis on technology will have benefits regardless of the pandemic's course.

Across the country, teaching programs are giving more emphasis on how to plan and implement quality virtual learning.

"It's become so relevant, and it's staying that way."

"I think it's our responsibility to train our teachers to be able to do that, and if they find themselves teaching face-to-face, nobody's hurt by additional information about teaching online," said Jennifer Krawec, the University of Miami's director of teacher preparation programs.

The education school at Iowa's Drake University has introduced a course about best practices in online instruction. Others say they've accelerated or amplified how they integrate digital tools, videoconferencing and educational technology into their classes and how they prepare future educators to do the same.

Officials at Columbia University's Teachers College say its students will continue to get practice in skills that

became increasingly important during the pandemic, such as designing digital curricula or engaging kids in virtual or hybrid learning.

Southern Methodist University plans to ensure graduates from its education school now get training about using Google Classroom and evaluating educational technology. Instructors at New York University have become more intentional about explaining how and why they choose to use certain digital tools.

Changes are happening not only in what aspiring educators learn, but how.

Consider how colleges adapted when school closures blocked observation and teaching opportunities in K-12 classrooms. Some programs instead had their students analyze videos of top teachers in action, and say they plan to keep using those videos in addition to future classroom visits. Some colleges placed their students in virtual classrooms or had them do online tutoring, and say they may continue to explore those options.

Some prep programs also adopted or expanded use of computer-simulated classrooms for training prospective teachers, said Lynn Gangone, the president of the American Association of Colleges for Teacher Education.

"It allows for the mentor teacher to be there observing, and it doesn't bring harm to any kids," Gangone said.

Students at Vanderbilt, Florida and Ball State started using software that allows them to record the lessons they were presenting to kids and review or critique that video later on their own, with classmates or with supervisors. And some field supervision of teaching candidates from the University of Cincinnati likely will continue to be done virtually because that mode has proved much more flexible, according to the director of that education school.

Arizona State University's Mary Lou Fulton Teachers College is starting to offer some of its teacher-preparation programs remotely to make them more accessible to in-state residents who aren't near campus but could still get real-world experience in classrooms in their areas.

"Our experience with the good, the bad and the ugly of remote instruction has given us the confidence, and also revealed the need, to get good at being able to do what we can in teacher prep remotely," said Paul Gediman, the college's executive director of marketing and advancement.

continued next page



At North Carolina State University's College of Education, instructors are trying to integrate remote learning strategies and tools that can still be used in face-to-face teaching, such as the interactive whiteboard Jamboard or the student engagement platform Seesaw, said Erin Horne, an assistant dean.

Horne said they've also been dedicating more class time to social-emotional learning and trauma-informed care.

Those topics are getting heightened attention elsewhere, too. Officials at Penn State University said more discussions about mental and emotional health have been integrated into their seminars for teacher candidates as well as methods courses. Washington University in St. Louis has started asking its teacher candidates to draft specific plans for how they can practice self-care and dodge burnout while teaching, according to its director of teacher education.

American Federation of Teachers President Randi Weingarten said she thinks teacher prep programs will continue to move toward preparing educators more with digital tools, social-emotional tools and trauma-based instruction. She noted that the union started a new professional development course in trauma-informed instruction, and it's in high demand.

Phillip Rogers, who leads the National Association of State Directors of Teacher Education and Certification, said he believes skills in virtual instruction will eventually become a more regular part of teacher training, but there's not yet much movement among states to require that in teacher prep programs. ♦

Associated Press writer Heather Hollingsworth in Mission, Kansas, contributed to this report.

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Detox Your Body in 3 Days

“Detox” is a popular buzzword in the dieting world. If you’ve felt tired, sluggish, or experienced unexplained weight gain, someone might have recommended that you go on a cleanse to get rid of the toxins in your body.

But before you start the 3-day liquid diet detox, you need to know whether it works. Most importantly, you need to find out if it’s safe to go without food for three days.

Here’s the truth about this diet according to science.

What Is The 3-Day Detox Diet?

This is a modified fast in which you drink only liquids for three days. You’re generally supposed to consume fruit and vegetable juices during this time. Some 3-day detox diet plans also allow you to consume healthy smoothies made from a combination of “detoxifying” ingredients.

Although the three-day version is all about juicing, there are different variations of this diet, depending on how long it lasts. Some last up to a month and may involve:

- Fasting for a short period
- Consuming only fruits and vegetables
- Cutting out wheat and dairy foods
- Consuming a limited range of foods
- Avoiding caffeine and alcohol

The idea behind this diet is that you need to periodically clear the “toxic waste” from your body in order to stay healthy. In particular, you might be tempted to detox after overindulging during the holidays and special occasions.

Proponents of the cleanse claim that it helps reduce bloating, inflammation, fatigue, and water retention. Those who do it will often experience rapid weight loss due to consuming fewer calories than normal for three days. Some of them may even

exhibit benefits such as increased energy levels and better sleep patterns. These are thought to be caused by an increase in nutrients from juicing fruits and vegetables, along with releasing toxins stored in fat cells.

How To Do A 3-Day Detox Diet For Weight Loss

There are many versions of the detox diet. You may prefer one over the other due to dietary restrictions or ingredient preferences. Here’s a sample of a 3-day detox plan courtesy of VegNews (15):

For the next three days, eliminate all sweets, alcohol, sodas, and processed food from your diet. You’ll also avoid grains, gluten, and animal products. Replace them with green juices, smoothies, or plant-based meals. The only sweetener recommended is liquid stevia which is natural and has no glycemic impact. Stay well hydrated by drinking lots of water.

You’ll start your day with a probiotic supplement on an empty stomach with a glass of water. This is designed to aid digestion and replenish good gut bacteria. You’ll also have a glass of lemon juice for digestion.

Then, you’ll follow this meal plan:

Breakfast - Green juice (homemade or store-bought)

Lunch - Nutrient-dense green smoothie (homemade)

Snack - 1 cup raw vegetables (cucumber slices, celery, bell peppers, or carrots) or a half avocado mashed with salt and lemon

Dinner - Green salad, baked sweet potato, and roasted broccoli

continued next page

Here are some juice and smoothie recipes that you can use during the liquid detox:

Grapefruit Smoothie

If you've been looking for a way to boost your metabolism and reduce bloating, then you're in luck! The grapefruit smoothie comes packed with lots of nutrients that'll leave you feeling good in no time. Here is how you make it:



Ingredients:

- 2 cups of frozen pineapple chunks
- 1 cup of greek yogurt
- 1 tablespoon of coconut oil
- 1 winter sweetz red grapefruit
- 1/4 inch knob of fresh ginger
- Segmented grapefruits, berries and granola for the topping

Directions:

Segment your grapefruits over a large or medium bowl to collect all their juice. Leave about 2-3 segments to be used in the topping.

Next, add the grapefruit juice, greek yogurts, frozen pineapple, segmented grapefruits, fresh ginger, and coconut oil into a blender. Now blend until the mixture forms a smooth texture.

Taste to establish the thickness of the smoothie. If it's still too thick, add some non-dairy milk. Serve in a bowl or on two glasses, add your favorite toppings, and enjoy.

1 serving of this smoothie contains 37g carbohydrates, 7g fat, 3g fiber, 28g sugar, and 234 calories.

Keto Avocado Smoothie

Not a lot of smoothies out there can beat this keto avocado smoothie. It comes loaded with detox ingredients like turmeric and ginger that are high in antioxidants and anti-inflammatory compounds. Additionally, it's free of sugar, high in healthy fats, and delivers a rich creamy flavor. Here's how you make it:



Ingredients:

- 1/2 avocado (3-4 oz)
- 3/4 cup of full-fat coconut milk
- 1/4 cup almond milk
- 1 teaspoon of freshly grated ginger (about 1/2 inch piece)
- 1/2 teaspoon of turmeric
- 1 teaspoon of lemon or lime juice (You can add more to the taste)

- 1 cup of crushed ice or more for a thicker smoothie
- Sugar-free sweetener to taste

Directions:

Put the avocado, coconut and almond milk, grated ginger, turmeric, and lemon or lime juice in a blender. Switch your blender to low speed and blend until the mixture gets a smooth texture.

see "detox" page 21

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FUN TIPS FOR FALL FITNESS



By HILLARY MARSHAK

As kids head back to school, many parents pledge to take advantage of their family's new fall schedule by adding a daily workout to their routine. Here are five tips for making fall the most fit season of all:

1. Seize the moment: Time, or the lack of it, is often cited as the biggest challenge to sustaining an exercise regimen. When the kids return to school, what better way to use some of that precious time than getting in shape? Your workout doesn't have to take a lot of time. Even a half hour walking your neighborhood pays off in increased energy and stamina. Most health-club aerobics classes are just an hour long, yet offer big fitness dividends. Taking care of yourself is one of the best things you can do for your family.

2. Enjoy the year's most beautiful season: In many parts of the United States, autumn is a near-sacred season, with its warm, sunny days, cool evenings and postcard perfect colors. Get outside and enjoy the season by bicycling, walking, hiking, jogging, and playing golf and tennis. Explore parks in your area; find a new bike path through the woods, take a walk around a lake. The time spent out in nature will do as much good for your mind as for your body.

3. Return to your club or gym: It takes 30 days to make fitness a habit, and supplementing outdoor exercise with increasingly frequent visits to your health club will help diversify your exercise regimen and set the stage for regular workouts once autumn's leaves have fallen. A well-rounded fitness regimen is important. While aerobic activity such as running or bicycling is good for your heart, resistance training is also a critical component of a balanced program, so be sure to take advantage of your club's weight lifting equipment.

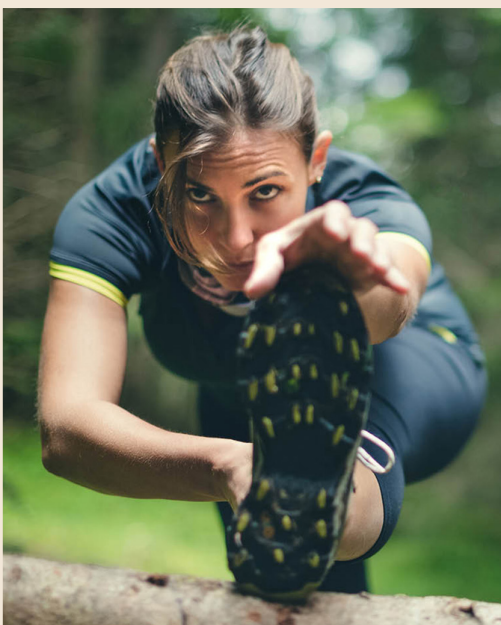
4. An apple a day: In many parts of the country, autumn is synonymous with the apple harvest. Rich in antioxidants and flavonoids, both of which reduce the oxidation of LDL cholesterol, inhibiting the growth of dangerous plaques along blood vessel walls, and dietary fiber, apples are a delicious and nutritious snack that can be enjoyed any time of day. Remember that each of us should be getting at least four to five servings of fresh fruit and vegetables every day. However, nine out of 10 Americans do not meet these recommendations. As a result, many people should consider some form of supplementation,



according to Jeff Zwiefel, president of Life Time Fitness' Health Enhancement Division. 'While the goal for everyone should be four to five portions of fresh fruits and vegetables per day, many people simply do not have the time or opportunity to get there,' said Zwiefel. 'That's why Life Time Fitness has introduced a full line of supplements that have been specially designed to meet the unique needs and requirements of both men and women.'

5. Make it social: One of the great things about exercise is that it doesn't need to be done alone. Find a friend with a similar

fitness level and goals; having a partner helps you both stay motivated. You can use your exercise time to catch up on each other's lives. Boredom is the number one killer of good health and fitness regimens. Exercising with a friend puts the fun back into your workout. ♦



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

Indian Trailblazers for the Gospel

Did you hear that Pocahontas was never in love with John Smith? The truth is, she fell in love with John Rolfe, and was married to him with her father, Chief Powhatan's blessing. Pocahontas, being a Princess and a believer, worked to begin a school in Virginia to teach her people about Jesus. (Read *Odyssey of Faith* by Chris Evans.)

The Indians of New York embraced the Gospel and strongly impacted the early colonists. An Iroquois Indian then witnessed to the Flathead tribe of Oregon. Five of their tribe journeyed three thousand miles for the "Book that told truly of the Great Spirit, and of that home and the trail to it." This is from one of their wise men:

"I came to you over a trail of many moons from the setting sun. You (General Clark) were the friend of my fathers who have all gone the long way. I came with one eye partly opened, for more light for my people, who sit in darkness. I go back with both eyes closed. How can I go back blind, to my blind people? I made my way to you with strong arms, through many enemies and strange lands, that I might carry back much to them. I go back with both arms broken and empty. The two fathers who came with us- the braves of many winters and wars- we leave asleep here by your great water and wigwam. They were tired in many moons, and their moccasins wore out. My people sent me to get the white man's Book of Heaven... You make my feet heavy with burdens of gifts, and my moccasins will grow old in carrying them, but the Book is not among them. When I tell my poor, blind people, after on more snow, in the big council, that I did not bring the Book, no words will be spoken by old men or by our young braves. One by one they will rise and go out in silence. My people will die in darkness, and they will go on the long path to the other hunting grounds. No white man will go with them and no white man's Book, to make the way plain. I have not more words."

Have you ever seen such intensity to know and behold Truth? According to the story documented by William Barrows, a clerk overheard this conversation and sent missionaries there to translate the Bible in their Flathead language for them.

One more Indian trailblazer for Truth and righteousness is Dr. Chief Negiel Bigpond. He has labored tirelessly to heal, deliver, teach, and unite Americans. His word, which echoes in my ears along with the wise man of the Flatheads, "Always go forward, never look back...at your past victories, or your past defeats."

Father, help us as we seek You and treasure Your Supernatural Ways again. ♦

Dr. Brenda MacMenamin, DCE

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signs you're a free spirit

When you hear the term “free spirit,” what comes to mind? Maybe it’s a young, rebellious child, or a quirky but wise elder. Maybe you even think of yourself. But what does it really mean to be a free spirit, and how can these people thrive in their offbeat lives? We asked the experts.

Let’s start by breaking down this term: “Spirit” relates to a person’s soul, and “free,” of course, means freedom from anything that might constrain or limit that soul.

As spiritual author of *The Self-Love Experiment* Shannon Kaiser explains, free spirits often don’t live by the rules or follow traditional paths. And it’s not because they want to be troublemakers, renegades, or rebels, she adds, but rather because “they live from their heart and are comfortable living outside their comfort zone.”

Professional intuitive and the author of *Self-Care for Empaths* Tanya Carroll Richardson explains that free spirits are one of many “soul archetypes,” like the warrior or the healer. “In my experience with clients,” she notes, “some people just come into this life more naturally free-spirited.” She notes this can look like living unconventionally, with an aversion to being boxed in or tied down.

“They often have a healthy *joie de vivre*,” Richardson says, adding they enjoy trying new things “and light up or sparkle when they feel safe to be uninhibited.” Kaiser notes these folks also listen to their own inner guide rather than the outside world, wherever it may take them.

“In truth, they just hate to be bored and crave lots of different experiences,” Richardson says.

Is it a good thing to be a free spirit? Being a free spirit might sound all fun and carefree, but those who fall under this personality type certainly have their own struggles.

According to Richardson, there’s absolutely nothing wrong with leaning into your authenticity. But that said, free spirits can be misunderstood, “as some people will interpret their wanderlust or their multi-passionate career as a lack of maturity, focus, or discipline.”

Kaiser adds that indeed, those who don’t relate can perceive free spirits negatively. They can come off as stubborn, messy, flaky or noncommittal, unreasonable, and even standoffish. But remember, this all depends on who you ask. Free spirits will appreciate other free spirits—but those who don’t identify simply may not “get” them.

Characteristics of free spirits:

1. Carefree: First and foremost, free spirits are carefree but also intentional. “They don’t care about what others think of them and march to the beat of their own drum,” Kaiser explains, adding, “They aren’t motivated by external societal norms but an inner drive to live with meaning, joy, and fulfillment.”

2. Intuitive: These folks are intuitive and guided by their own strong inner voice. Kaiser explains that they know themselves and what they stand for, living from their heart and trusting themselves and their intuition.

3. Independent: As you could imagine, free spirits are also usually very independent. While they have no problem getting along with others, they also need space and crave sanctuary, according to Kaiser. “They’re content flying solo if that means they can stay true to their convictions,” she adds.

4. Open: Richardson notes free spirits are naturally open people. They’re always interested in learning or trying something new, “which can make them more open to new people, ideas, perspectives, etc.,” she says.

5. Authentic: There’s nothing free spirits value more than authenticity. They want to be themselves through and through, and they appreciate that same energy from the people in their lives, recognizing authenticity easily in others, Kaiser says.

6. Unique: Along with being authentic, free spirits are unique. Because they tend to make their own rules and even adapt philosophies and spiritual traditions to suit them individually, Richardson explains, they are definitely not your average person.



continued next page

7. Sensitive: Along with being intuitive and in touch with themselves, Kaiser says free spirits are often very sensitive and even empathic in nature. This sensitivity toward themselves and others is also what pushes them to do their own thing.

8. Courageous: “Fear” is not a big factor for the free spirits of the world. Not to say they don’t experience feelings of fear or doubt, but they simply don’t let it hold them back. In fact, Kaiser says, fear is “an invitation to push forward.” These people know how to solve problems, so troubles don’t easily intimidate them, she adds.

9. Lighthearted: According to Richardson, some free spirits embody a certain lightheartedness or childlike demeanor that can be very endearing. Their aforementioned courage and authenticity are like that of a child. While one might think this equates to naiveté, free spirits simply don’t see the need to take life too seriously.

10. Contradictory: “As breezy as free spirits appear to be, they are often at war with an aspect of themselves, or in inner conflict that they are seeking to smooth out,” Kaiser says.

In other words, while they don’t like being put in a box, that in itself can become a box of its own. “This makes true free spirits full of contradictions,” she explains, like being extroverts who love their alone time, hopeless romantics who bounce from partner to partner, or world travelers who feel isolated, she adds.

11. Bold: Because these folks are always willing to pave a new path and take the road less traveled, they are natural-born leaders, Kaiser says. It’s also not uncommon to see these leaders become self-employed, as they enjoy the freedom that comes from unique career paths.

12. Nonjudgmental: Again, free spirits are very open-minded, according to Richardson, and this lends itself to a nonjudgmental attitude that’s very accepting of others’ ways of being. Kaiser notes this makes them easy to be around because even if they’re different from someone, they’re not going to put someone down because of it.

13. Adventurous: Kaiser notes these folks live for adventure. In fact, she says, they find stability in it. “They value experiences over objects [and] like to live outside of their comfort zone,” she notes, adding that it’s typical for a free spirit to move around a lot.

14. Ambitious: Doing things your own way isn’t always easy, and no one knows that better than a free spirit. It requires ambition to forge your own path, but free spirits are born with what it takes. As Kaiser notes, “They dream big and often follow through. They don’t like wasting time, and they give 200% in everything they do.”

15. Ever-evolving: And last but not least, the unique nature of the free spirit drives them to continuously grow, according to Kaiser. They’re always looking for ways to be better than they were yesterday and continue evolving, all while remaining authentic and true to themselves.

How to thrive as a free spirit:

1. Don’t make promises you can’t keep. Free spirits always want to try new things and keep life fresh. That said, Richardson advises against making promises and commitments you can’t keep, whether that’s in a partnership, business, romantic relationship, or friendship.

continued next page

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free spirit cont.

2. Keep exploring. As people who thrive on adventure and exploration, it's important for free spirits to find new ways to explore deeper aspects of themselves, according to Kaiser.

Whether it's with a fresh project, dream, or goal, keeping that newness alive will help them thrive. "Once they are familiar with something, somewhere, or even someone, their mind will turn to the next challenge. If they don't have continuous change in their life, they feel suffocated and get bored and restless," she adds.

3. Find your kindred spirits. Having other fellow free spirits around will help fuel your lifestyle, Richardson says, though she adds that it's also important to respect others' natures too. And if you have a free spirit in your life, it's good to hold them accountable while also celebrating their free-spiritedness, she notes.

4. Don't let the world harden you. In a world of routine, Richardson encourages the free spirits out there to hold true to who they are. "There's nothing wrong with you if you are a free spirit," she says, and allowing for flexibility, spontaneity, play, and independence in your life is a great way to honor who you are.

Free spirits "encourage people to take healthy risks, think and live outside the box, and be more authentic—those are all good things!" she adds.

5. Feel your feelings. Because free spirits can be sensitive and empathetic, Kaiser says they can pick up emotions from others but don't always allow themselves to feel or process their own emotions. She recommends free spirits give themselves time to really feel their feelings through practices like journaling, meditation, creative arts therapy, and things of that nature.

6. Stay grounded. And lastly, Richardson notes it's important for free spirits to stay grounded. Maybe that looks like earthing (aka walking outside barefoot to connect with the Earth) or starting a mindful movement practice. Anything that gives these folks a healthy dose of structure now and then will help them stay balanced.

The bottom line...

Whether you're a free spirit or you know someone who is, there's no question these people have so much to offer the world in terms of their authenticity, independence, and uniqueness. We all have a little free-spiritedness in us, and knowing how to nurture that adventurous and carefree nature can help us show up in the world as our truest and freest selves. ♦

correcting behavior cont.**Try Gentle Physical Touch**

Coming into a room to talk with a child can be enhanced if you place your hand on their arm, wrap an arm around them, or gently squeeze their shoulders. Children tend to learn in different ways, and when you use both verbal messages and appropriate touch, you can get their attention a little better.

Physical touch that is not as gentle can be a real negative when trying to communicate. Make sure that your touching strategy is gentle, thought out, and communicates love and respect.

Be Consistent

Kids learn best when the messages they receive are consistent. So make sure your expectations regarding listening behavior are clearly and consistently communicated. Your child should know what is expected and be working toward becoming a more active listener.

While it's important to be patient, you don't want to give your child mixed signals about the importance of listening. By consistently interacting with them and communicating your expectations, you will eventually begin to see positive changes in their listening skills.

Reward Good Listening

Be creative about reinforcing your child's listening skills when they get it right. Praise your child when they display good listening skills or use small rewards in order to encourage good listening.

For instance, if you want your child to stop watching television and join you at the dinner table, you might allow them to have another 15 minutes of TV after dinner or before bedtime if they come right away without complaining. Offering an easy reward or incentive can help their listening behavior improve.

Model Good Communication Skills

Modeling good family communication patterns and active listening can do several things to encourage your child to listen. First, you show them respect when you make time to listen to their concerns, and it's easier for them to show respect back when they feel respected.

Second, children learn far more from what they see than from what they hear, so make sure you're modeling the behavior you want to see.

They will mimic your listening behaviors as they learn more about interpersonal communications. Take the time to talk when they are ready and they will be more likely to respond to you when you need them to listen.

Family communication can be one of the toughest issues parents have to deal with. Teaching your child to become a good listener takes time, patience, and consistency. If you put in the effort, though, your kids will become active listeners and good communicators - a skill that will benefit them for the rest of their lives.

If you feel like there is something hindering your child from becoming a good listener, such as an inability to focus or a hearing issue, talk to your doctor about your concerns. They can evaluate your child and offer solutions including working with a mental health professional if it's warranted. ♦

detox cont.

Next, add the crushed ice and sweetener, then blend the mixture at high speed until smooth.

Now taste and adjust the sweetness levels using the sweetener to your liking.

Add a pinch of black pepper to curcumin the turmeric more bioavailable. Doing this will not affect its taste.

1 serving of this smoothie contains: 6.9g carbohydrates, 1.7g protein, 22.4g fat, 2.8g fiber, 1.14g sugar and 232 calories.

Does Your Body Need A Detox?

Yes, your body needs to detox. Your body accumulates potentially- harmful particles from food and the environment. These include organic pollutants present in food, soil, and water. Research has shown that these pollutants can cause chronic inflammation, oxidative stress, and an increased risk of mortality.

However, your body doesn't need a 3-day detox diet. As long as your organs are functioning correctly, your body is capable of filtering and eliminating any unneeded ingredients and byproducts.

How Does Your Body Get Rid Of Toxins?

Your body is perfectly capable of doing the detox on its own. The only help it needs is for you to follow a nutritious diet. The body's detoxification system includes the following:

Skin - The skin acts as a barrier between the inside of your body and the outside world.

Respiratory System - The human respiratory system protects the body from inhaling toxins. One way it does this is by trapping large particles in the nose, while smaller particles are cleared out of our airways through mucus.

Immune System - This system of cells and molecules is designed to recognize foreign substances and eliminate them from the body. Components of this immune system are at work in blood plasma and lymph, but they can also be found inside tiny gaps between cells.

Liver - The liver performs many vital functions to protect the human body from harmful substances.

It detoxifies and eliminates chemicals through a process known as metabolism by first neutralizing them with metallothioneins before excreting them in bile, which is stored in your gallbladder until pumped into the small intestine for digestion. The liver also produces enzymes that combat drug toxicities and regulate the breakdown of medications such as cholesterol-lowering statin drugs or blood thinner medications.

Kidneys - Kidneys work like filters that clean the blood. They remove wastes, excess water, and some extra salt from the bloodstream, and these unwanted chemicals or toxins are excreted in the urine.

Colon - The colon eliminates byproducts from your body via bowel movements.

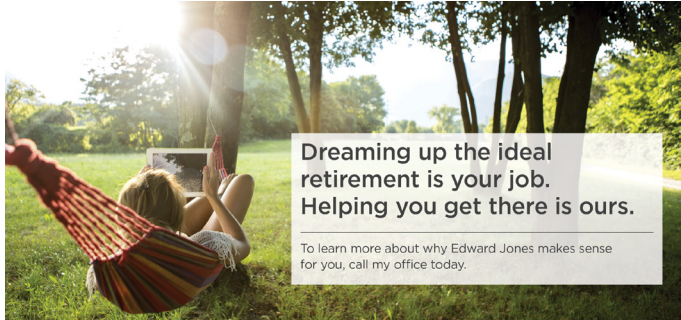
Is A Detox Diet Safe?

Supplements, like detox tea or pills, are not FDA-approved. Therefore, do not undergo the same scrutiny to ensure safety.

The Bottom Line

It's better to focus on eating a balanced diet that includes healthy fruits and vegetables rather than going on a detox diet. If you're trying to lose weight, try exercising more and eating moderately fewer calories, rather than going on a detox diet. Remember that any weight loss from a detox or crash diet will most likely not be permanent because you will regain the weight as soon as the fast is over. ♦

DISCLAIMER: *This article is intended for general informational purposes only and does not address individual circumstances. It is not a substitute for professional advice or help and should not be relied on to make decisions of any kind. Any action you take upon the information presented in this article is strictly at your own risk and responsibility!*



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Life in a Senior Living Community

The move to senior living years ago was primarily made due to need. Typically, a health crisis forced the issue. But more active older adults are making the move to senior living communities as a lifestyle choice, so they can take advantage of the services, amenities and opportunities now, and know they have access to health services before they need them.

Senior Living Community Lifestyles

The day may start off with a group hike in the nature preserve across the street. It could move to an afternoon shift as a volunteer at the cultural museum a few blocks away. And it can end with a game of poker or a concert by the local university's classical music students.

This is life at senior living communities across the country. Who's enjoying this kind of lifestyle? A lot of people like you.

Whether you visit an independent living community, an assisted living community or a Life Plan Community (also known as a Continuing Care Retirement Community), you'll find residents participating in a host of different activities, programs, clubs and committees. It's not about simply keeping busy – these opportunities are designed to give residents choices to do what they want, find fulfillment, and thrive during their retirement years.

You'll also find that each community's culture is shaped by the people who live there. So you'll see some communities oriented toward volunteerism and social action, for example, while others thrive on culture, academia or the outdoors.



What Are Residents Really Like?

Residents come from all walks of life. Teachers, nurses, small business owners, big business CEOs, university professors, housewives, lawyers, engineers, musicians – and more – are making the choice for senior living in a community setting. Current residents will tell you these diverse backgrounds open the door to wonderful conversations and friendships. And contrary to what you might think, most independent living residents are quite active.

The average age of senior living residents is about 84 years old. While there are plenty of couples in these communities, most independent living residents are women. There are some

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who move in close to the minimum age requirement (usually about 65), but most make the move between the ages of 75 and 84. The typical assisted living resident is an 87-year-old woman who needs help with two or three activities of daily living, such as dressing, bathing and medication management.

The Benefits of Belonging to a Senior Living Community

Some seniors worry they'll give up too much and their quality of life will go downhill if they move to a retirement community. But in fact, many residents and their families report that the overall quality of life goes up for seniors living in communities.

Research into senior health has proven that:

- Older adults who report the highest levels of well-being and happiness are those who socialize, work or volunteer and exercise.
- Having healthy social relationships is a significantly higher predictor of longevity and is associated with reduced rates of depression and better cognitive health.
- Older adults who are physically active have lower rates of coronary heart disease, high blood pressure, stroke and some cancers, as well as higher levels of functional and cognitive health.

Senior living communities create opportunities to engage in all those areas. They're built into every day, all in one place. Add to that regular, nutritious meals, access to medical care, and services and amenities that relieve the burdens of homeownership, and it's easy to see why more seniors have decided this as a great way to enjoy the good life. Use the community locator tool at www.wherelivematters.org/find-a-community/ to find a retirement community that fits your criteria. ♦



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How Tech Is Helping More People Age at Home

The vast majority of seniors would choose aging at home rather than going to a hospital or other facility.

Americans are living longer, and the vast majority would prefer to age in their own home and community. But there are challenges and costs associated with maintaining that independence. From apps to devices and wearables, healthcare technology is helping more people age in place.

Nearly 11,000 people turn 65 each day in the United States. The Census Bureau projects the annual number to nearly double from 52 million in 2018 to 95 million by 2060.

Not surprisingly, 9 out of 10 senior citizens would prefer to stay in their own homes and not go to a nursing home or assisted living facility, if possible, according to an AARP study.

A 2015 report by the National Council on Aging says the leading reasons people want to age in place include liking where they live, having friends and family nearby, and not wanting to deal with the inconvenience and expense of moving.

What Does It Mean to Age in Place?

The Centers for Disease Control and Prevention (CDC) defines aging in place as “the ability to live in one’s own home

and community safely, independently, and comfortably, regardless of age, income, or ability level.”

When Lin’s 71-year-old husband suffered a mild stroke, they made the decision to remain in their large Tampa, Florida, home of 40 years.

“Not only does aging in place allow us to keep our current social network and expand upon it,” Lin says, “it gives us the freedom to keep our pets, host friends at home, entertain all the grandkids, and continue with what we enjoy — instead of moving to a facility and being socially isolated and lonely.”

The emotional effects of leaving one’s home or community can have serious health implications.

A study published in the journal *Proceedings of the National Academy of Sciences* found that both social isolation and loneliness are associated with a higher risk of mortality in adults ages 52 and older. Loneliness has been linked to elevated blood pressure, increased risk of cardiovascular disease, and mortality.

Of course, aging in place isn’t always an option, depending on the individual’s physical and mental health, treatment needs, and other circumstances.

Still, according to James J. Callahan, Jr., author of the book *Aging in Place*, “thousands of older people have been flowing into nursing homes unnecessarily

when they can and should remain in their own home or apartment.”

Where Tech Meets Aging in Place

Aging in place is a lot safer now than even a decade ago due in large part to a wide range of technologies. These include apps that can analyze your home environment and recommend modifications to make it safer, voice-enabled devices that provide easy access to health information and services, and telemedicine that enables at-home patients to connect with healthcare providers.

“All businesses and entrepreneurs need to recognize the growing economic power and potential of the 50-plus market and help create innovative solutions to empower us to live better as we age,” said AARP CEO Jo Ann Jenkins in a press release about AARP’s showcase of “age-tech” at this month’s Consumer Electronics Show (CES) in Las Vegas.

The following are just a few examples of how technology can help make aging at home easier and more secure.

Knowing What Home Modifications Are Needed

When Bob, a 58-year-old resident of Atlanta fell off a ladder and broke his femur and wrist three years ago, he was

given two choices by his doctor: undergo rehab at a facility 40 minutes away or modify his home so he could recover and live independently there.

"I'd never thought about being unable to climb up my front porch steps or two flights of stairs in our home," Bob says. "This was a big wake-up call that I had to make modifications in order to live at home and age in place."

What modifications are necessary depends on the senior's home environment and physical needs. "Some [of my patients] add a first-floor bedroom and bath, while others convert the downstairs kids' playroom or garage into a bedroom," says Harris McIlwain, MD, a Florida-based board certified rheumatologist and geriatrician and former medical director of John Knox Village, an assisted living and rehabilitation facility.

"I remind them to add safety features, such as grab bars and a shower chair, to prevent falls, which become more frequent with aging and can lead to loss of independence," Dr. McIlwain says.

So what home modifications can and should someone make?

HomeFit AR is an app that uses a smartphone to scan a room and determine what modifications should be made to ensure safety and mobility. HomeFit AR identifies your home's design and large appliances, then provides a to-do list to help make your home safe and accessible.

Ensuring Adherence to Medication Regimens

Medication adherence in older patients is a major concern. About 50 percent do not take their medications as prescribed, according to a report in Mayo Clinic Proceedings.

Seniors are often taking several prescription drugs, which requires keeping track of dosages and when certain drugs should be taken. Vision loss can also make it difficult to read labels and distinguish between medications.



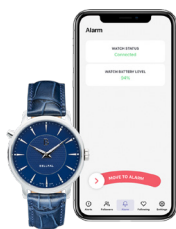
PILLO

Pillo Health offers a device that uses voice recognition, real-time alerts, and video-calling capabilities to remind users when it's time for their medication, so it's taken on schedule and

at the right dose. The device stores and dispenses up to four weeks of pills and alerts the user when it's time for refills. It also allows professional and family caregivers to monitor someone's health remotely.

Alerting Others in the Event of an Emergency

In the event of an accident like a fall or a medical emergency, prompt medical assistance is critical. For seniors living at home, a medical alert system can be invaluable.



BellPal

BellPal offers a watch that functions as a medical alert device. Users can choose either a professional protection plan or a friends and family plan. In the event of an emergency, the

watch can notify loved ones via their smartphone or a 24/7 monitoring center that can then contact the EMS, police, or fire department as needed. The watch also uses motion detection sensors to recognize if the wearer has fallen.



CarePredict

CarePredict@Home is a smart wearable that uses AI to detect changes in daily patterns that may signal a health problem. It can alert others if the user has been skipping meals, has trouble

sleeping, hasn't gotten out of bed, or anything else out of the ordinary.

Telemedicine and Self-Monitoring

Getting to see a doctor in the office can be especially hard for older patients for many reasons, including lack of mobility and access to transportation. That's where telemedicine (virtual visits with a healthcare provider) can come in:

CallOnDoc, for example, is one of many platforms available that allow for virtual at-home medical visits. Patients can get answers from health providers, as well as prescriptions for medications for anything from relatively minor issues to chronic conditions.

One of the hottest health-tech devices at this month's CES was **MedWand**.



MedWand

The device, which will be available later this year, combines several diagnostic tools, including an ECG and a pulse oximeter. Patient data can then be shared with a doctor.

Complete, made by Omron Healthcare, is a novel Food and Drug Administration-cleared technology that provides blood pressure and EKG monitoring with one device and can share the data with your physician using an app.

Falls are the leading cause of injury-related death among people age 65 and older, according to the CDC. The **Zibrio SmartScale** helps assess an individual's risk of falling by measuring and tracking physical balance. The device was singled out among technology startups at the Consumer Technology Association Foundation Pitch event at CES, sponsored by AARP Innovation Labs.

Managing Chronic Pain at Home

According to the National Health and Aging Trends Study, more than half of older adults report having bothersome pain and three-quarters have pain in more than one part of the body.

While there are many effective pain medications, chronic pain sufferers can also benefit from devices like **Sana Health**, a wearable that reduces pain using pulsed light and sound.

Aging in place requires planning ahead, based on your near-term needs and knowing that they can change over time. Talk to your doctor about any health problems or concerns you have and what assistive devices and home modifications could help.

"I encourage my 50-plus patients to think ahead of what they might need when aging in place," says McIlwain. It is also important to begin researching the appropriate Medicare plan for your lifestyle. ♦

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Increase In Home Prices Amid Economic Devastation Leaves Less Affordable Homes

Broken Fences: 'American Dream' Takes Final Blow

In stark contrast to the 2008 recession, the plummeting economy caused in part by the novel Coronavirus hasn't put a dent in the housing market. In fact, particularly in wealthy neighborhoods, housing prices are actually going up, even as employment numbers continue spiraling down.

The reason? Market experts agree that it is lack of supply. In other words, the fact that we aren't building enough affordable houses (or enough houses at all for that matter) is keeping the housing industry afloat but certainly at the expense of those who are newly unemployed. Here we have not only a widening wealth gap but an impending housing gap as houses in low-income neighborhoods depreciate and houses in wealthy and upper middle-class neighborhoods grow more expensive.

To quote Megan McArdle, a columnist at the Washington Post, "the housing market tells the story of two Americas. One has the educated and professional classes, most of whom work from home... The other America has the people whose job requires their physical presence."

You can probably tell from the text which "America" is most vulnerable to homelessness.

More and more it becomes apparent that the future is unlikely to house a middle class or even have one, for that matter.

Essential Workers Fight for Moratoriums while America's Top Earners Squabble Over Real Estate

Thanks to resourceful publications like The Washington Post, the divide in house purchasing power following the 2008 recession in America is well documented. It was determined in 2019 that the average working American could no longer afford to purchase a house in 70% of the nation's market. In extremely impoverished communities, such as on Native American reservations, where lending is void and most property is communal, purchasing power plummets to nearly zero. In other words, for millions of miles, there are stretches of the American landscape where absolutely nobody owns a home.

And then there is the other America. The one the world sees on TV. The America that, in reality, belongs only to a coveted few. In that America, median listing prices are up 10.1% on average, which is the fastest growth the nation has seen in the past two years. In really swank places like The Hamptons, median listing prices have increased by a whopping 25%, as average single home prices climb to a record \$1.1 million average and your everyday eight-bedroom mansion sells for a sweet \$2.1 million, respectively.

How Home Ownership Translates to Even More Wealth for the Rich

We are living in unprecedented times in terms of inequality. Homeownership has reached record lows. Meanwhile mortgages are out of reach for the vast majority of American workers. Rents are steadily increasing year after year.



Henceforth we have created a situation where both options are unaffordable and neither option is profitable for the bottom 90% of American workers. The new national moratorium, without any emergency rental assistance, merely delays the inevitable for families vulnerable to eviction.

On the flip side of this, top earners are in the position to buy houses they can use as rental properties or run to as a refuge when fleeing the pandemic. This again gives them the upper hand in terms of safety. It also does much to secure their wealth.

Studies continue to prove that homeownership is only profitable when it is used for the purpose of renting and reinvesting. And while the construction of affordable housing faces even greater zoning obstacles, luxury rental real estate is all the rage.

Wealth Inequality Has Been Quietly Spreading for Four Decades – Equating to \$50 Trillion in Losses for America's Dwindling Middle Class

According to a new Trends In Income study released by Carter C. Price and Kathryn A. Edwards via the Rand Corporation, unequal income distribution has enabled our nation's top 1% to swipe approximately \$50 trillion from the bottom 90%. This, in turn, has given way to a whole host of avoidable economic issues. They range from Coronavirus fatalities to education inequality to, of course, homelessness.

In terms of sheer numbers, the ever-rising wage inequality causes the average American to lose somewhere between \$48,000 and \$63,000 per year. Behind those numbers though, we're losing much more. We're losing our right to reside in a safe and affordable home.

To Bridge the Gap, Affordable Housing Construction Must Resume and Wages Must Increase to Pace with Rents and Mortgages

This trend in prioritizing luxury condos while simultaneously tightening restrictions on the zoning and construction of affordable homes is only further crippling our nation.

Homelessness is a nationwide crisis. And homelessness during the Coronavirus pandemic is a multi-tiered catastrophe.

Mass unemployment resulting from the shutdown has forever altered the United States. We now stand on a great divide in a space where we could truly become a nation that no longer houses the middle class ... or worse. We could become a nation that no longer has a middle class. A nation where even housing is a luxury most of us will not be able to afford.

A COVID-19 related study released this year by Columbia University estimates that homelessness in America could increase by 45% in just one year. But that doesn't have to be the case.

Make it a point to discuss these housing issues with your representatives right now. ♦



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How Much Cash Retirees Really Need, According to Financial Advisors

With inflation fears high and interest rates at rock-bottom lows, retirees may wrestle with how much cash they need during their golden years.

The consumer price index, a key measure of inflation, increased by 5.4% in July from the previous year, and the average savings interest rates are still 0.06%, making cash reserves less attractive.

While some retirees like easy access to their funds, others worry about their crumbling purchasing power. However, it can be tricky for retirees to know how much cash they need, financial experts say.

“There’s not a silver bullet or a magic answer,” said certified financial planner Brad Lineberger, president of Seaside Wealth Management in Carlsbad, California.

Advisors may suggest keeping three to six months of living expenses in cash during a client’s working years.

However, the number may shift higher as they transition to retirement, said Marisa Bradbury, CFP and wealth advisor at Sigma Investment Counselors in Lake Mary, Florida.

Many advisors recommend retirees keep a larger cash buffer to cover an economic downturn. A retiree with too little cash may have to dip into their portfolio and sell assets to cover living expenses.

“The worst thing you want to do is sell your wonderful investments while they are at bargain-basement prices,” said Lineberger.

Bradbury suggests retirees keep 12 to 24 months of living expenses in cash. However, the amount may depend on monthly costs and other sources of income.

For example, if their monthly expenses are \$4,000, they receive \$2,000 from a pension and \$1,000 from Social Security, they may consider keeping \$12,000 to \$24,000 in cash.

Asset allocations

Another factor is a portfolio’s percentage of stocks and bonds.

Research shows how long certain allocations may need to recover after

stock market corrections, said Larry Heller, a Melville, New York-based CFP and president of Heller Wealth Management.

For example, a portfolio with 50% stocks and 50% bonds may take 39 months to recover in a worst-case scenario, according to research from FinaMetrica. That’s why Heller may suggest holding 24 to 36 months in cash.

Still, some retirees push back on holding large amounts of cash in today’s low interest rate environment.

“It’s a lot easier to leave that cash in the bank when it’s earning 3%, or 4% or 5%,” Bradbury said. However, advisors may remind their clients that growth isn’t the purpose of short-term reserves.

“Look at the cash as the security blanket that’s allowing you to invest in the most incredible wealth-creating machine, which is stocks of wonderful companies,” Lineberger said.

When to limit cash

While some advisors suggest retirees hold 12 to 36 months of cash, others may recommend less liquidity.

“The way we look at cash is that it’s a drag on long-term performance,” said Rob Greenman, CFP and chief growth officer at Vista Capital Partners in Portland, Oregon.

“Absent from having tomorrow’s newspaper, there’s really no reason to be sitting on cash to be waiting for a better opportunity,” he said.

Retirees who need quick access to funds may consider other sources, such as a home equity line of credit, a health savings account, a pledged asset line of credit and more, Greenman said. ♦



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from the Editor cont.

THAT IS RIGHT! GOD DEPENDED ON JESUS TO MAKE US....

“Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with every spiritual blessing in the heavenly places in Christ, just as He chose us in Him before the foundation of the world, that we should be holy and without blame before Him in love.

***Ephesians 1:3-6*”**

WHAT DO YOU SEE IN THE MIRROR EVERY DAY?

That makes a very big difference:
IF YOU SEE YOURSELF HOLY AND WITHOUT BLAME IN CHRIST JESUS, then it will be easy to BE transformed in His likeness...

If you don't see yourself that way, why don't you agree with the Word? Agreeing with the Word means you are agreeing with God, God and His Word are one.

Save yourself from stress and guilt and acquire His peace by agreeing and walking with God.

Can two walk together, unless they are agreed?

Amos 3:3

YOU MUST UNDERSTAND THAT WHEN HE God chose you before the foundation of the world, you were Holy and without blame, because you were in Him and came out of Him. There was an interruption of time and space, in your life, when YOU willfully and voluntarily accepted the challenge to come to earth, under the circumstances you were born, knowing that God will make sure that your journey back is successfully and victoriously.

God is not in the business of losing, and He is in our

side, He sent Jesus to the rescue, to pay the price and make you Holy and without blame again. Back to your original state of being before the foundation of the world.

So, when you look at the mirror every morning, you must look at the inside of you, and say Thank you Jesus for rescuing me back to my original being. Now I am in Christ Jesus Holy and without blame. Only then you can enjoy true peace.

PRAY LOUD FOR PEACE!

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law:

“That if you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation”.

Romans 10:9-10

If you made this prayer, email me at: icarepublications@gmail.com.

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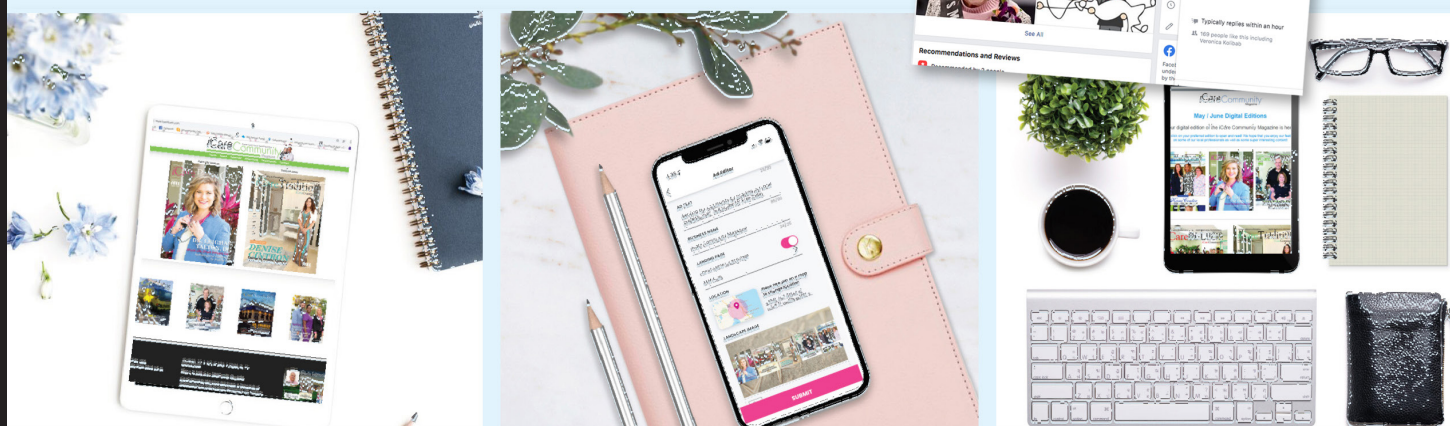
first things first...

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did you know...

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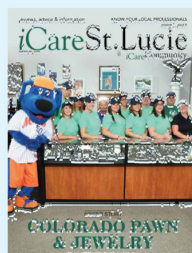
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