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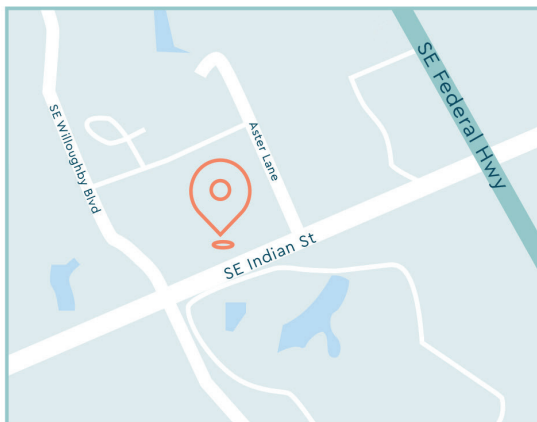
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FROM THE EDITOR

By ANGEL CHAVEZ

What Kind of a Man is He?

QUE HOMBRE ES ESTE? MATTHEW 8:27

LIVING A FASCINATING LIFE IS SOMETHING THAT WE ALL LONG FOR. WHEN WE FOLLOW SOMETHING OR SOMEBODY WHO IS FASCINATING, THEN WE ARE EXCITED TO LIVE NO MATTER WHAT THE CIRCUMSTANCES MAY BE. WHEN THAT FASCINATION HAS DAILY POTENTIAL AND WITHOUT END IN THIS LIFE AND BEYOND, THEN IT IS THE RIGHT THING TO FOLLOW. AND, IF THAT REATIONSHIP COMES WITH HEALTH BENEFITS AND TRANSFORMATIONAL SIDE EFFECTS, THEN MY FRIENDS THAT IS THE REAL THING. THAT IS JESUS!

IF YOU ARE NOT FASCINATED WITH HIM, YOU ARE NOT LIVING. HE IS YOUR PAST LIFE; HE IS YOUR PRESENT AND HE IS YOUR FUTURE. ANY OTHER DIRECTION IS LEADING YOU INTO DARKNESS.

In my December Edition I spoke about the 4 basics for maturity in Christ Jesus. "WHAT KIND OF MAN IS HE" must be pumping adrenaline in the middle of our hearts as a daily motivator. Nothing else should be taking its place.

"...Jesus got into a boat. His followers followed Him. At once a bad storm came over the lake. The waves were covering the boat. Jesus was sleeping. His followers went to Him and called, "Help us, Lord, or we will die!" He said to them, "Why are you afraid? You have so little faith!" Then He stood up. He spoke sharp words to the wind and the waves. Then the wind stopped blowing. Then men were surprised and wondered about it. They said, "What kind of a man is He? Even the winds and the waves obey Him."

Matthew 8:23-27

IF YOU HAD LIVED UNDER THE SAME ROOF WITH JESUS FOR 30 YEARS, WILL YOU HAVE KNOWN WHAT KIND OF MAN JESUS WAS? More likely you wouldn't have. Why? Well, Jesus was "God with us", living under the same roof with Joseph, Mary, James, Joseph, Simon, Judas and his sisters. BUT THEY DIDN'T HAVE A CLUE WHO JESUS WAS...

HIS NEIGHBORS AND FRIENDS WERE ASHEMED OF HIM.

"He came to His own town and taught them in their places of worship. They were surprised and wondered, saying, "Where did this Man get this wisdom? How can He do these powerful works? Is not this the son of the man who makes things from wood? Is not Mary His mother? Are not James and Joseph and Simon and Judas His brothers? And are not all His sisters here? Then where did He get all these things?" And they were ashamed of Him and turned away because of Him.

Matthew 13:

JESUS BROTHERS DIDN'T TRUST HIM EITHER.

"Jesus did not stay in the country of Judea because the Jews were trying to kill Him. After this He went from place to place in the country of Galilee. A religious gathering of the Jews was near. This gathering was called the Supper of Tents. The brothers of Jesus said to Him, "Leave here and go to the country of Judea. Let Your followers there see the things You do. If a person wants others to know what he is doing, he does things to be seen. Since You are doing such things, show Yourself to the world." Not even His brothers were putting their trust in Him. *John 7:1-5*

HERE IS WHAT THEY DIDN'T KNOW, BUT WE SHOULD KNOW:

continued page 30

COVER STORY

IMPACT DESIGNS

RICK & CAY BATCHELOR



16
Impact Designs



10
Tweak Your Diet



28
Steps to Building Wealth

CONTENTS

PALM CITY • JANUARY 2022 • VOLUME 5 • ISSUE 1

ON OUR PAGES



5 ➤ KIDS

>> All things kids! Advice for parents of kids from 0 to 17. Activities. Nutritional information and more.



8 ➤ SCIENCE & TECHNOLOGY

>> Devices and ideas that help to improve our lives. Scientific & technical information. Product reviews.



10 ➤ NUTRITION

>> Foods that give us what we need to be healthy and energetic. Diet tips. Recipes.



12 ➤ FITNESS

>> Ways to improve your health. Advice and information for an active lifestyle.



14 ➤ HEALTH & WELLNESS

>> We show you ways to improve your health mentally and physically. Healthy lifestyles.



22 ➤ SENIOR LIVING

>> Tips, information and reviews for those who are over 55 years of age.



26 ➤ HOME IMPROVEMENT/REAL ESTATE

>> Advice and information, home construction. Real Estate. Tips for decorating your home and more.



28 ➤ WEALTH/LEGAL/BUSINESS

>> Ways to manage your hard earned dollars as well as legal advice on a variety of topics.



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The world of education has seen tectonic shifts in recent years due to a wide range of factors including COVID-19, technological advancements, and changing options and priorities. It can be a difficult task for a busy parent, educator, or student to keep their footing on what feels like constantly shifting sands. So today, we will provide insight on ten of the emerging popular kids education trends in 2022.

Discover kids education trends in 2022

From learning analytics to artificial intelligence and social-emotional learning, see what's in store for the year ahead based on where things are headed this year.

1. STEM and STEAM education

The importance of STEM (Science, Technology, Engineering, and Mathematics) has been long documented. A report by the U.S. Department of Commerce shows that STEM occupations are growing at 17%, while other occupations are growing at just 9.8%. More than just a growing job field, STEM helps build important soft skills like creative problem solving and critical thinking. Teachers are constantly trying to find new and interesting ways to incorporate STEM into their current curriculum.

Although developed in 2006, STEAM (Science & Technology, interpreted through Engineering & the Arts, all based in Mathematical elements) has seen strong growth in the last few years which will continue into 2022. Instead of focusing on each skill individually, STEAM is more flexible and spotlights the relationships between the different subjects to make them more accessible. It also incorporates more art and creativity to inspire and excite students.

2. An emphasis on creativity

Parents, teachers, and employers view creativity as one of the most important soft skills for students to develop, but creativity can often seem abstract, difficult to teach, and harder to measure. According to a Gallup Creativity in Learning report, teachers have seen significant results in student retention, problem solving, and critical thinking by focusing their lessons on creativity. This creative focus is paired with using technology as a transformative tool like making multimedia presentations or conducting research. However, even if technology is not an available resource, many teachers have found ways to feature activities and items that encourage creativity with familiar classroom materials.

3. Field trips in a COVID-19 world

years inside has been difficult, especially for students, who need to be given the opportunity to explore new spaces. Many schools and communities have been finding new methods to give students safe, COVID compliant experiences on both a local and worldwide level. Some local examples include neighbors who brought pumpkin patches directly to students, as reported by Press-Republican, and a district career and skills development program that sends students to volunteer at nearby food pantries, per The Columbus Dispatch.

On the other hand, virtual field trips have become common, allowing students to travel to locations that were previously unreachable. These localized and worldwide field trips provide valuable time for students to have new experiences and learn outside the classroom. Another field-trip like alternative that has cropped up are online kids clubs, for example Create & Learn's kids coding club. Clubs like these provide kids the opportunity for collaboration and fun with new challenges each week.

continued page 14



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Remember When?

This is a question that hopefully will not be needed in the lifetime of a loved one or someone you know. It is a broader subject to adequately cover here but can be summarized with resources provided beyond that for those who may want more information. Guardianship or conservatorship is a legal process that for all intents and purposes should be used as a last resort because it removes significant rights from an individual. This, according to the National Guardianship Association (NGA), is when a person can no longer make safe decisions and communicate them for themselves and/or their property and all other alternatives have been exhausted, that guardianship may be the next reasonable step.

Who determines the guardianship and how is that managed? Because the rights of an individual are being taken away there is an extensive process followed to protect and establish the 'least intrusive measures to assure as much autonomy as possible' according to the NGA. The extent of a guardian's authority is established by the court and governed by state statute which can vary from state to state. Guardians must report annually to court which is also responsible to investigate any allegations reported to them. The Office of Public and Professional Guardians appoints and monitors public guardian offices and oversees the registration of professional guardians.

Who can be a guardian? The appointed guardian can be a friend or family member, or a public or private entity. If there is not a family member or friend available or willing, the court may appoint a public guardian for those who cannot afford the services of a professional guardian.

More information can be found with the Office of Public & Professional Guardians (OPPG) and the Florida Department of Elder Affairs at elderaffairs.state.fl.us>doea>spgo. If you suspect abuse or an unsafe environment for an elderly or disabled person you can call the abuse hotline 1-800-962-2873, TTY: 711 or 1-800-914-0004.

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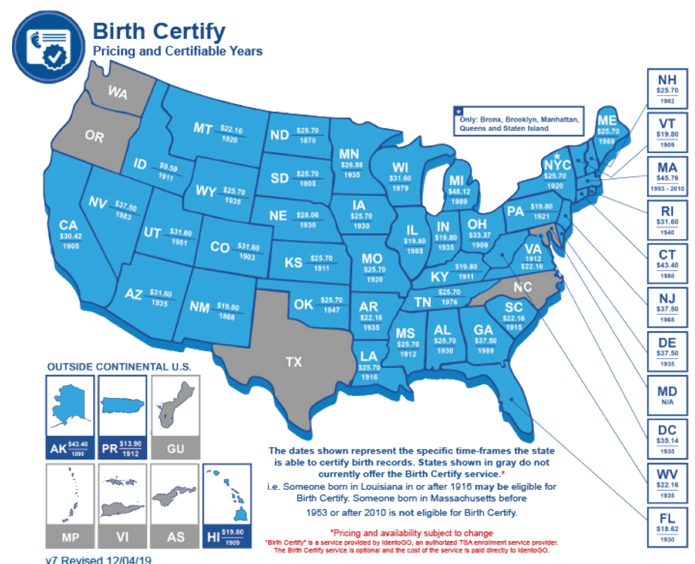


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There's No Place Like Home!

Now that most of the nation is getting vaccinations, those that have felt trapped and can't wait to travel will start traveling again. With the holidays right around the corner, citizens will be flying home to visit and spend time with friends and family.

We offer at our Palm City branch office a nifty service called "Birth Certify" to our TSA clients to get their birth records certified in minutes, in order to process their TSA √.



Simply find your birth-state on the map. The dates shown represent the specific time-frame the state is able to certify birth records. States shown in gray do not currently offer birth certify service. The dollar amount shown on the specific state's picture is the amount that you will be charged to have your birth records certified. We simply call on the phone and are able to certify your birth records in minutes, so we can process and have your TSA √. issued. The applicant must know their mother's maiden name.

TSA PreCheck saves travelers from waiting in long lines at the airport, especially at heavy travel times, and speeds passengers through physical screening. This is for domestic flights only within the US. Passengers do not need to take off their shoes, belt, or empty their backpack. Airlines no longer offer randomly chosen courtesy PreCheck.

Our taxpayer's are extremely pleased and happy that we have added and brought these innovative and customer friendly services to Martin County to serve them better! ♦

Enjoy the holidays!



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Granny Flats Assessment Reduction

In the State of Florida there is an assessment reduction available to anyone who currently has an existing homestead exemption and then constructs or reconstructs an addition for their parent/grandparent.



The construction must be complete, and the parent/grandparent must occupy the addition on or before January 1st of the year they are applying for the granny flats assessment reduction.

The parent/grandparent must be 62 years of age or older on January 1st of the year they are applying. They must not be receiving any homestead exemption or residency-based benefit on any other property, in any other State, County or Taxing Authority.

An application must be submitted before March 1 of the year for which the reduction is to be granted. Annually, an affidavit is mailed to the existing granny flats homeowner to be returned to our office affirming the parent/grandparent still occupy the granny flat.

The value of the granny flat shall be excluded from the assessed value of the property for purposes of ad valorem taxation and may not exceed twenty percent (20%) of the total assessed value of the property as improved.

For more information about this tax savings benefit, please call our office at 772-288-5608 and we will be happy to answer your questions. ♦

Thank you,
 Jenny Fields, CFA

THE Inside TRACK

Why Is My A/C Not Blowing Cold?

By TODD HARRIS

Hi, Todd Harris here from Crown Car Care to shed some light on some possible reasons why your air conditioning isn't blowing cold.



REASON 1: This is the most common reason. a/c blows warm. The Freon or gas in the system is low. It could be a simple valve that is leaking or maybe a line. At the more extreme end it could be a leaking evaporator, compressor, or condenser. Our technicians at Crown can come to the rescue. Just call us and set an appointment. We will serve you with a smile and expertise.

REASON 2: This type of issue falls under electrical or sensor related. Your car could have a faulty evaporator temp sensor or maybe a pressure switch is failing. This type of concern will take more know how and diagnostic test equipment. Crown Car Care naturally can come to the rescue. We have both!

REASON 3: Your evaporator or cabin filter could be so clogged up with dirt and debris that air flow is restricted causing an ice up inside your dashboard. This type of repair could be as simple as replacing the cabin filter.

REASON 4: A loose drive belt could be causing the air conditioning compressor to slip which in turn would cause the temperature out of your vents to drop. An easy fix, belt tightening or replacement.

Is it getting hotter inside your vehicle? If so give us a call at Crown. We would be delighted to serve you and will resolve the issue fast to get you chilling once again. ♦

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WHAT IS THE METAVERSE?



**Why a virtual future is
right around the corner**

by ALEX CRUZ

Remember all those science-fiction movies and TV shows filled with holograms, virtual reality and everything seemingly being run through computers and artificial intelligence?

Well, we actually aren't far off from removing the "fiction" part.

Here's where we enter the metaverse. It's a concept you may have heard about recently. If you don't recall, just check your phone and look for the icon with the blue background and big, white "F."

Yup, we have Facebook to thank for that. The social media giant has fueled a fascination with the metaverse since it announced a company name change to "Meta" and a shift in focus towards that concept.

And other big tech companies like Roblox have played their part in making the concept more mainstream.



What exactly is the metaverse?

The metaverse is actually a concept that's been around for nearly 30 years. Author Neal Stephenson is said to have coined the term in his novel, "Snow Crash."

In it, he created a successor to the Internet called the "metaverse," where people venture through an online world with virtual avatars of themselves.

Sound familiar?

Video games such as "Second Life" and "World of Warcraft" were seen as early innovators in a more mainstream metaverse concept. Players would be put themselves into these virtual worlds filled with other people, adventures and even full-blown economies.

Now, this concept is being taken a step further due to the mainstream emergence of virtual reality. No longer do you have to visit a specific location or a local arcade to immerse yourself in a virtual world. It's now as simple as putting on a piece of headgear in the comfort of your home.

Take the popular online game "VR Chat" for example. People create their own avatars and control them with real-life movements to interact with others around the world.

As you can see, the metaverse has been a concept usually connected to the gaming industry. But it's more than that.

It's an amalgamation of technology: Virtual reality, augmented reality, 3D modeling and online communication.

How does the metaverse affect me?

You don't have to be a gamer to understand how the metaverse will affect the future of technology.

You might even see some sort of aspect of this in your daily work lives.

Companies like Facebook are looking to combine aspects such as virtual and augmented reality to create a digital universe accessible from your desk at home or at work.

When Facebook announced its company name change to Meta, founder Mark Zuckerberg outlined the idea of creating an environment where users can work, play and connect with friends and co-workers in a virtual world - a world that could even mimic your office space.

He called it the "successor to the mobile Internet." His vision was shown as users being put into an experience rather than working on a phone or computer monitor.

Whether a virtual reality headset ends up becoming a part of your daily work equipment remains to be seen, but there's no question a future experienced in a different reality is right around the corner. ♦

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USE THIS DIET CHART TO TWEAK YOUR NUTRITION FOR YOUR AGE

Your nutritional needs, metabolism, and activity levels change as you age, and so should your diet.

While you'll likely have the same late-night cravings in your 40s as you did when you were in college, your nutritional needs will shift with each passing decade. But it's hard to know which foods are a good fit for you without understanding how, exactly, your body is changing. Googling "balanced diet chart for females" and clicking on the first thing you see won't necessarily lead you to the best plan for your personal needs, either.

There's no one "normal" diet plan chart since your nutritional needs change with your age. Here you'll find expert-backed tips to make an age diet chart and meal plan that will help you establish a healthy lifestyle, whether you're 25 or 45.

Diet Chart for Your 20s

You're working your first real job, making new friends, dating, getting married, maybe even starting a family. Your life is a whirlwind, which means creating a diet chart and following it hasn't been your top priority. To conquer your biggest nutritional dilemmas:

Make fast food healthy. Grabbing dinner on the go means you may be missing out on crucial nutrients, says Bonnie Taub-Dix, R.D., a spokesperson for the American Dietetic Association. Slave over the stove? Nah. Choose healthy convenience foods such as rotisserie chicken, shrimp cocktail,

steamed dumplings, and salads and enjoy them with speedy additions from your kitchen such as whole wheat pasta, instant brown rice, and frozen veggies. (If you're looking for a quick homemade meal, try meal prepping.)

Drink to your health. Margaritas, mojitos, and cosmos can add up faster than you can say cheers. Enter light beer (110 calories in a 12-ounce bottle). It's filling, so you're less likely to want a second, and it takes a good, long time to drink. (Also consider the health benefits of giving up alcohol - or just drinking less.)

Key Nutrients You Need Now

Protein: Protein helps keep you full and provides the building blocks so you can make and keep muscle. "Recent studies suggest that, at a minimum, we need 60 to 70 grams of protein a day," says Leslie Bonci, M.P.H., R.D., director of sports medicine at the University of Pittsburgh Medical Center. Get your quota by eating skinless white meat poultry, lean steak, fish, eggs, beans, tofu, and low-fat dairy. (Here's more on how much protein you really need per day.)

Potassium: In order for your muscles and heart to function properly, you need to consume a hefty dose of potassium. But most women in the U.S. aged 20 to 39 get less than half the recommended amount, according to the USDA. Munching on 2

cups of fruit and 2 1/2 cups of veggies daily will help you get all the potassium you need.

Omega-3 fatty acids: These polyunsaturated fatty acids may boost serotonin, a feel-good chemical in your brain that research shows may be linked to depression when transmitted in low levels. Since women are twice as likely as men to be diagnosed with depression, start incorporating salmon and tuna into your diet, which are rich in omega-3s. You can also get your fill from walnuts, ground flaxseed, and canola oil.

The Age Diet Chart for Your 20s - Snack Smart

Load up your desk drawer or office fridge with these healthy treats.

- Greek yogurt (6 ounces) with 1 tablespoon chopped walnuts
- Reduced-fat string cheese and 10 whole-grain crackers
- Granola bar and a nonfat latte
- 4 ounces nonfat cottage cheese and a mini box of raisins
- 6 dried apricots and 2 tablespoons sunflower seeds
- Energy bar and 12 almonds
- 20 mini carrots dipped in 1/4 cup hummus
- Single-serve vanilla soy milk and 1/2 cup whole-grain cereal

Your 20-Something Meal Plan

Breakfast: 24-ounce Jamba Juice Protein Berry Pizzazz Smoothie. It's packed with protein to keep you satisfied. (Or whip up one of these healthy smoothies at home.)

Morning Snack: 1 packet instant oatmeal sprinkled with 1 tablespoon ground flaxseed

Lunch: Asian grilled-chicken salad with mixed greens, edamame, mandarin oranges, tomatoes, and low-fat vinaigrette
Afternoon Snack: Medium orange and 1 tablespoon chopped walnuts

Dinner: 7 pieces sushi and 1 cup edamame

Evening Treat: Gingerbread ice cream sandwich (fill 2 gingersnaps with one-half cup light vanilla ice cream)

Nutrition info for the day: 1,941 calories, 100g protein, 40g fat (5g sat), 293g carbs, 34g fiber

Diet Chart for Your 30s

Remember when you had time at least occasionally to indulge in a manicure? Now, not so much. You're too swamped juggling the demands of more work and home responsibility and most likely eating on the run. Here's what you can do to be happy and healthy:

Put your health first. "In your 30s you start to see signs of an unhealthy lifestyle, such as diabetes or hypertension," says James O. Hill, Ph.D., director of the Center for Human Nutrition at the University of Colorado.

Key Nutrients You Need Now

Folate: It's critical for supporting a healthy pregnancy, preventing neural-tube defects and helping your body make new cells. Folate may also help reduce the risk of heart disease. Eat foods such as chickpeas, asparagus, spinach, broccoli, avocados, orange juice, and fortified whole grains to help meet your daily 400-microgram requirement.

Phytonutrients: "These compounds contain antioxidants, which slow the aging process, ward off heart disease, and

prevent changes in DNA, potentially preventing the development of cancer," says Bonci. While phytonutrients come from plants, dark chocolate, red wine, and coffee are highest in them.

Iron: When you don't get enough iron, you might feel physically drained and mentally exhausted. Researchers at Penn State University found that young women who were deficient in the mineral took longer and performed worse on cognitive tasks than those who had normal levels of iron. Get your daily dose of 18 milligrams from foods such as clams, lean beef, fortified breakfast cereal, soybeans, pumpkin seeds, and skinless poultry.

The Age Diet Chart for Your 30s

5 Ingredients, 5 Minutes, 5 Lunches

You do have time for lunch! Here, healthy meals that take five minutes to whip up.

- **Mediterranean Tuna Salad:** Toss 3 ounces light tuna with 1 chopped tomato, 1/2 diced cucumber, 1 cup white beans, and 2 tablespoons Italian dressing.
- **Almond Butter and Pear Sandwich:** Spread 2 slices whole wheat bread with 1 tablespoon almond butter. Top with 1/2 small sliced pear and 1 teaspoon honey. Enjoy with a glass of nonfat milk.
- **Tex-Mex Turkey Wrap:** In a medium whole wheat tortilla, fold 3 ounces sliced turkey breast, 1/4 sliced avocado, 1/4 cup low-fat shredded cheddar cheese, and 2 tablespoons salsa.
- **Ham and Brie Sandwich:** Spread 1 tablespoon honey mustard on 2 pieces pumpernickel bread. Top with 2 ounces ham, 1 ounce Brie, lettuce, and tomato.
- **Smoked Salmon Bagel:** Spread 1 tablespoon whipped cream cheese on a whole wheat bagel. Top with 2 ounces smoked salmon, sliced red onion, and 2 teaspoons capers.

Your 30-Something Healthy Meal Plan

Breakfast: Whole-wheat English muffin topped with 2 tablespoons natural peanut butter and 1/2 small sliced banana, and 1 cup calcium- and vitamin D-fortified orange juice

Morning Snack: 1/2 cup Cheerios with 1/2 cup 1-percent or nonfat milk

Lunch: Curried shrimp salad (boil 10 shrimp and mix with 1 tablespoon mayonnaise and 1 teaspoon curry powder) in a whole wheat pita, and 1 cup watermelon chunks

Afternoon Snack: 6-ounce container light yogurt with 1/2 cup raspberries

Dinner: Chickpea salad (toss 1/2 cup canned, drained chickpeas with 1 tablespoon Italian dressing), 4 ounces lean flank steak, grilled or broiled, topped with 2 tablespoons teriyaki sauce, 2 cups baby spinach sautéed in 1 teaspoon olive oil, and 1 medium baked sweet potato

Evening Treat: 1 ounce dark chocolate

Nutrition info for the day: 1,868 calories, 94g protein, 64g fat (17g sat), 243g carbs, 34g fiber

Diet Chart for Your 40s

"This is when women start to find some time for themselves again," says Hill. "They're really anxious to improve their health and fitness." Here's the deal with creating a diet chart for women in their 40s:

see "Diet Chart" page 21

The 4 Things Any Good Exercise Plan Needs

by DOMINIQUE WAKEFIELD MA, CPT



Happy 2022! A new year has begun and you are committed to making changes! Or at least you thought so on January first. But now, it is mid-January and you already stopped doing what you said you were going to do every day this New Year! What happened?

Many people feel this way when January rolls around. We know that there are many things that we need to change in our lives, but somehow we cannot seem to stick to them. In addition, there is this societal pressure to come up with really clever and big New Year's resolutions. Unfortunately, the majority of them are not kept for very long, if at all. This process can indeed be very frustrating, as we are confronted with personal failure.

Popular New Year's resolutions include: stop smoking, stop drinking, exercise more and lose weight. If we stop just a moment and ponder on these examples, we begin to realize that these are extremely difficult behaviors to change! Simply saying: "I will start exercising in this New Year", will not do the trick. It is an empty statement with no substance to it.

If you are tired of wanting to change certain behaviors and failing you need a better plan. The good news is that there are some simple, yet specific strategies to assist us with planning for successful behavior change to become physically fit and healthy.

The Transtheoretical Model of Behavior Change

Before anyone can embark on the journey to actually changing behavior, it is essential to recognize whether or not one is truly ready to take action.

The Transtheoretical Model (TTM) of Behavior Change, developed by James O. Prochaska, nicely showcases the stages one goes through related to behavior change:

So how can we understand the TTM? Let us look at the model in regards to exercising.

Precontemplation: Perhaps you do not intend to actually take action and start exercising within the next six months or maybe you are unaware that being

sedentary has negative effects on your body.

Contemplation: You recognize that changing your behavior would be a positive and are considering beginning an exercise regimen within the next six months.

Determination: Once you fully understand that exercising will change your health and have arrived at a point where you are ready to take action within a 30-day period.

Action: You have begun exercising and intend to continue doing so.

Maintenance: If you have stuck with your exercise routine for more than six months.

Relapse: Unfortunately, relapses occur and people leave and enter the cycle repeatedly at different stages as outlined in the image above.

How to Get Started

Now, that a basic foundational framework has been presented, let's look a simple, yet strategic way, we can all become FITT in 2022!

continued next page



1. Reflect for a moment on where you are in the process. Which stage do you think you are in according to the TTM above?
2. If you find yourself in the Precontemplation phase, start gathering more information about the benefits of physical fitness. There are severe consequences of being sedentary, learn about reversing them by embarking on a personal fitness journey. Reading more articles about nutrition and fitness is a good place to start. This process should assist you in progressing to the Contemplation stage.
3. If you are in the Contemplation stage, continue doing what is suggested in the previous point. In addition, start exploring what resources you already have for physical fitness activities and what other types of exercise you would potentially enjoy. Connect to people or groups that are enthusiastic about physical fitness. You could even seek out a free consultation with a personal trainer.
4. If you are in the Determination stage, we are now ready to proceed with some specific steps (A, B, and C) for successful behavior change:

A. Set short-term and long-term SMART goals pertaining to your physical fitness

S = Specific
M = Measureable
A = Attainable
R = Realistic
T = Timely

It is essential to utilize the acronym here to apply to each goal we set. Here is an example:

“By the end of March 2022, I want to have established a regular exercise routine by cycling twice a week for 30 minutes, by doing cardio kickboxing three times a week for 45 minutes, by doing muscular strength and endurance training with free weights, resistance bands and resistance balls three times a week addressing all major muscle groups and stretching all major joints five times a week.”

B. Once you have set several short-term and long-term SMART goals pertaining to your physical fitness, you will have to design a specific plan of action. For this purpose, it is best to utilize the FITT formula:

F = Frequency
I = Intensity
T = Type
T = Time

Here is a template to showcase, how you can easily utilize the FITT acronym to design a plan of action:

A good workout plan should include Endurance, Strength, and Flexibility training. If you are unfamiliar with the different types of exercise, be sure to click the links above. It is important to craft a well-rounded fitness plan including all of these aspects.

C. Once you have completed a plan of action, you will need to take it one step further and design a detailed and specific schedule, just like you would for work or for school. Be sure

to note down the exact time you plan to conduct your workout session and also indicate, what type of exercise you intent to do at that specific time. The below template provides an idea of how you could do it:

If you took the time to completed steps A through C thoroughly, you are ready to begin exercising! In order to stay the path, there are a number of behavior change tools that research has verified are successful in assisting with sticking to a behavior. Here are a few ideas of what you could implement:

- Track what you actually do each day (journal or app).
- Track your progress weekly (e.g. how you feel each week, how much weight you lose, etc.).
- Find someone who is willing to commit to being your workout partner, someone to keep you accountable.
- Visualize your accomplishments by writing them down. Each day, outline the benefits of being physically fit to remind yourself of the importance.
- Try out new things and vary your routines every 2 - 3 months, so it stays interesting.

The reason why so many people cannot stick to New Year's resolutions is because the process of changing behaviors is not properly understood. Therefore, we experience failure way to frequently, which can quickly become very discouraging. This article provides you with a simple, yet very clear and strategic way as to how you can truly become FITT in 2022 and finally stick to your goals! It is now up to you to initiate the change and get started. ♦

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education trends cont.

4. Social-emotional learning

While the name has proved unpopular, many of the skills taught in social-emotional learning are well-liked. "Social-emotional learning (SEL) is the process of developing the self-awareness, self-control, and interpersonal skills that are vital for school, work, and life success," according to the Committee for Children. It has been shown to increase academic achievement and lower dropout rates. The three main components of SEL are a supportive classroom environment, integration of SEL materials into instruction, and the of teaching SEL explicitly.

5. Personalized online learning

One of the great advocates of American education, Benjamin Franklin, said "Tell me and I forget. Teach me and I remember. Involve me and I learn." The Internet has empowered students to take their education into their own hands. There is a class for nearly every subject available to students online, including here at Create & Learn. Having a student's curiosity shape their education fuels their passion for learning by involving them in the process. Knowre states that greater student agency has shown to increase student independence, improve problem-solving skills, prepare students for university and post-secondary life, and raise trust between fellow students and teachers.

6. Learning analytics

Analytics are being used as a tool in every industry, including education. Learning analytics can be broken down into three categories. Descriptive analytics looks back at a student's progress and finds patterns so that teachers can formulate lesson plans that are best structured for that individual. Predictive analytics takes past and current student data to make predictions on future trends, so that teachers can identify possible issues and risks ahead of time. Finally, prescriptive analytics gives alternative suggestions to teachers on how to make their instruction more effective and adaptable by utilizing the educational resources that best fit their class. Closely tied to learning analytics is our next trend.

7. Artificial Intelligence

It is easy to hear the words "Artificial Intelligence" and immediately conjure up images of detached automatons tediously drilling students with information. However, artificial intelligence creates a more personalized and dynamic classroom.

According to The Journal, "AI-powered solutions can analyze students' previous learning histories, identify weaknesses and offer courses best suited for improvement, providing many opportunities for a personalized learning experience."

Artificial Intelligence allows teachers to receive near instantaneous feedback on student performance and engagement, like this example in an online classroom laboratory. AI technology can also automate repetitive tasks for teachers, freeing them up to spend more time focusing on their students. Artificial Intelligence is here to stay as Global Market Insights Inc. expects the industry "to grow at a 40% CAGR (Compound Annual Growth Rate) through 2027".

8. Teacher and classroom sharing

COVID-19 caught many by surprise and led to abrupt shifts in how students are taught. Teachers had to quickly adapt their lesson plans and design new teaching practices on the fly. A community of experience and knowledge sharing emerged from this and persists today.

Online resources like **Share My Lesson** and **We Are Teachers** encourage collaboration from unbounded by school district lines. Similar tools are also available to parents such as **Countdown to School Success** and **Parent Toolkit**.

9. Global learning

Students are becoming increasingly aware of issues and cultures outside of their local and national communities; this awareness has been accelerated by the Internet breaking down physical and communication barriers. Teachers have begun tailoring lessons focused on creating active and attentive global citizens.

One example is an activity called **What Would You Do?**, in which students break into groups to examine their own values by learning and discussing dilemmas faced in everyday life in communities outside their own.

Another global lesson for younger students is a comparison activity in which they learn about the literature and folktales from around the world to gain a greater understanding of the culture's values. These are just a couple of examples of global learning activities that improve critical thinking skills and build conscious and compassionate global citizens.

continued on page 30

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U.S. CONSTITUTION

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

The most extraordinary nation that has ever appeared upon the earth.

America's History began to be re-written in the early 1900's. This is why you hear such stark contrasts in versions of our history. This act of treason was carefully thought out and was perpetrated by "progressives" who began to come to America in the 1800's and infiltrated our education system.

Psalms 78:4,6-7 is especially instructive to those of us who yearn to return to our roots to glorify God and make disciples of our children once again: "We will not hide these truths from our children; we will tell the next generation about the glorious deeds of the LORD, about His power and His mighty wonders... so the next generation might know them - even the children not yet born - and they in turn will teach their own children. So each generation should set its hope anew on God, not forgetting his glorious miracles and obeying his commands."

Let's look at this "Glorious Deed" from a father patiently instructing his teenage son: "Let us, then, search the Scriptures; and, in order to pursue our inquiries with methodical order, let us consider the various sources of information, that we may draw from in this study. The Bible contains the revelation of the will of God. It contains the history of the creation of the world, and of mankind; and afterward the history of one peculiar nation, certainly the most extraordinary nation that has ever appeared upon the earth. It contains a system of religion, and of morality, which we may examine upon its own merits, independent of the sanction it receives from being the Word of God; and it contains a numerous collection of books, written at different ages of the world, by different authors, which we may survey as curious monuments of antiquity, and as literary compositions. In what light soever we regard it, whether with reference to revelation, to literature, to history, or to morality—it is an invaluable and inexhaustible mine of knowledge and virtue."

~ John Adams to his son, John Quincy Adams

May God Almighty return us to the simplicity of the Gospel. May parents, grandparents and patriots unite to rescue the next generation from the lies and evils of our present government school system to recapture the excellence of education. See here how John Quincy is using the system I shared last month of the "4R's" in recording what he learns: "Sir, if you will be so good as to favor me with a blank-book I will transcribe the most remarkable occurrences I meet with in my reading, which will serve to fix them upon my mind." ~ John Quincy Adams

If I had more space, I would share examples of George Washington, Booker T. Washington, Nathaniel Bowditch, Frederick Douglass, Thomas Jefferson and so many more of our patriots and founders. They truly educated themselves and then recorded what they learned.

Can't we do the same? Can't we trust God Almighty to inspire us and make us as supernatural scribes of our own quest to know God and enjoy Him forever? ♦

For His Glory! Dr. Brenda MacMenamin

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IMPACT DESIGNS

Celebrating 30 Years!

Rick and Cay Batchelor, are owners of Impact Designs Sign and Graphic Works, inc.

This year they are both proudly celebrating a 30 year milestone in business. After being located off of Kanner Highway in the Jack James business park for many years, they are excited to be starting a new chapter in the companies history with a move to 408 S. Colorado Avenue in downtown Stuart. "We couldn't have been more excited when we saw the facility available. It's such a cool A frame building with character and makes for a great studio. We pretty much drove by it everyday for years and as soon as I saw the for lease sign go up I called Cay and gave her the contact number to call. When people asked me to text them the address I just text them a picture and they immediately know the building!"

"WOW what a journey," Rick explains, you don't really give it much thought until you sit down for something like this and start to tell your story. Looking back 30 Years is certainly a milestone and with everything we have gone through over the course of those years I guess we should be proud. Just getting the business off of the ground after enduring the loss of everything following Hurricane Andrew, in 1992. Then 911, the Market and housing crashes back in the day and now the pandemic, I guess it's quite a testament to say that we are still up and running and "Open for Business" enjoying the fruits of our labor.

Where did it all start, and how did Impact Designs Come about?

I guess we need to go back to the end of 1990 we were living somewhat ordinary lives in Homestead, Florida. Rick was working for a local sign company at that time, and Cay was running "Coopers Country Restaurant" a family run business with her siblings, Cay happened to need signs for a business event, and stopped in the sign shop to purchase. That was their first encounter. A few months later being a small town they met again in a local bar where Rick recognized Cay and asked if she would go out to Miami beach on a date that Sunday, she happened to say yes, and as you can say the rest is history! It was now the summer of 1992, August in South Florida, it was typically hot & muggy, with the odd thunderstorm and rain shower. Hurricane season had officially started in June, and got it's normal predicted storms but up until now there had not been a named depression in the Atlantic.

Then it started around the 18th "A" for Andrew was named. Not much attention was paid at the time just as many others had come and gone so early, but this one was different. It grew rapidly and moved fast, not giving many all that much time to prepare. In the early hours of August 24th Andrew made a last minute turn and slammed into Homestead leaving a path of destruction never seen before.

Our lives were changed forever that day, and we still find ourselves bringing up conversations about our lives "before

or after Andrew". Cay's restaurant was destroyed along with the condo we lived in together. "The area was a war zone." Cay recalls. We even had the military move onto the restaurant property for a while as things tried to get somewhat back to normal. We could probably write an entire book on this chapter of our lives, but this is about celebrating 30 years of Impact Designs so we'll leave the "Andrew" stories for another day.

The sign company Rick had worked for got up running a month after the storm, Rick tried to get to work and make it to south Miami every day but it wasn't easy, roads were still a mess and had no traffic lights, plus there was a curfew.

As much as I wanted the normalcy it's just wasn't working, when I got to work I felt I should be back helping those in need rebuild. That's when I came up with the idea of starting my own sign company, after all as everything came back signs were needed. The only trouble was there was no where to rent. I had noticed many business had rented trailers and placed them in front of their businesses. I told Cay I was going to rent one and put it on her restaurant property. That's where it all started. The trailer arrived and was strapped down in place. I went about setting up shop, bought a small cutting machine and made my first banner. It was with the company name on it "IMPACT" The name just seemed so right, we had been impacted by Andrew and I wanted to make and impact creating signs that stood out too.

I'll never forget, when I was hanging the banner a gentleman drove up and wanted to order signs for his company "Dosa Construction" !!! I asked him how he knew about us and he said I was driving by and saw me hanging the Banner! That's exactly how the company got its start and eventually we were able to rent a space and move the sign shop to that location.

Starting out in the sign business was so different back then. No Internet, NO Cell phones! We did cut sign letters out by a computer which just had a one color screen I recall. Most of the work was hand painted, it was quite an art and I had to be a craftsman too. Looking at today's world it comes at you from all directions, it's helped us grow tremendously but I can remember buying an answering machine and being disappointed if I got to work on Monday morning after the weekend and not seeing a red flashing light with a message!! How I long for those days again!

The biggest change has been the wide format digital printers that now produce most of our work in full color. What was once 3 separate businesses, Signs, Printing and Apparel, they have pretty much rolled into one. We are blessed to be offering all 3 of those services, most of it in house as we have 4 huge printing machines, each serving a purpose. We have tried our best and have managed to stay current with the industry. Cay wasn't always involved full time in the company, in the very beginning she had stayed in the restaurant business for many years. That industry has odd hours and for the first 20 years of our lives we were like ships passing in the night. Now we are catching up spending 24 hours together, It's tough sometimes !! Cay laughs. But all jokes aside as the business grew it only made sense for Cay to come on board full time. In the beginning more administratively, but now the business has found itself immersed in the apparel business, Cay has found her niche. I never realized there are so many different hats, Rick says with a smile as he never wears one, but it's quite a fashion statement to those who do, so I've put that all in Cay's hands!!!

Now the company starts a new chapter. Although with the move we intend to slow down a little as far as working 14 hour days and weekends!!! We do not intend to stop growing. In fact we have just invested more into the company and bought the latest and greatest technology available for the apparel side. We offer many items, design services, signs and full printing services. We will continue doing vehicle graphics at the Jack James business park location. With our main office now in Stuart, I want to focus on a few different areas of the business that due to the growth over the years got left behind. I love photography and with our printers we can produce full color artwork for local artists. With the move we are now located in the Creek Art District, and fall under "Main Street" too. I want to make the shop a cool place where artists can come into, I want to make it more of a studio and I really want to use this opportunity to get doing what I love most. We are just so excited about the move, it's refreshing. We actually moved our home to Downtown Stuart a few years back and we just love the sense of community and living and working in that kind of environment. We have always been involved in the community on a local level, Cay has just finished her one year presidency with the Martin County Business Exchange, and we plan to do so even more once we settle in.

It's been a great journey up-to now. It's always a wonderful thing that we have been able to work in a career that we love and can still be passionate about after all these years. ♦



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The Toll Depression Takes on Your Mental and Physical Health

As the leading cause of mental illness across the globe, depression affects tens of millions of people in the United States - and hundreds of millions of people around the world - at any given time. Depressive disorders are so common, in fact, that one in six Americans can expect to develop one at some point.

Although depression affects each person differently, the feelings of despair and disinterest it causes can have an overwhelming and damaging impact on your thoughts and behaviors. Apart from turning your daily routine into a major challenge, this mood disorder can also boost your chances of developing a myriad of co-existing mental and physical health concerns.

We know that dealing with depression is all the more challenging when your symptoms are intensified by other health concerns. Fortunately, the right treatment approach can help you alleviate depression and take control of your health. Here's what you should know.

Understanding depression

Everybody knows what it's like to feel down, stressed, or overwhelmed by difficult situations, but depression leaves you feeling sad, powerless, and indifferent for weeks, months, or even years at a time.

Major depression is more than a fleeting case of the "blues" or a gloomy mood you can simply "get over" at will. It's a serious mental health disorder that affects people of all ages and from all walks of life.

While much remains to be discovered about the mechanisms of depression, experts do know that most cases are caused by two or more of the following factors:

- Genetic predisposition, or a family history of depression
- Biological conditions, including hormonal changes and chronic illness

- Environmental circumstances, such as neglect, abuse, and poverty
- Psychological strain, including chronic stress and previous trauma

Experts also know that depression can have far-reaching effects on virtually all aspects of your health.

Depression and mental health

When it comes to your mental health, relentless feelings of sadness, emptiness, hopelessness, and indifference aren't an end unto themselves - without treatment, they can cause a cascade of related symptoms and disorders that further erode your mental health, including:

Sleep problems

The relationship between depression and sleep disruption is so strong that sleep problems are actually considered a hallmark symptom of depression. When depression persists, however, this common symptom often evolves into a full-blown sleep disorder.

The most common sleep problem for people with depression is insomnia, including sleep onset insomnia (trouble falling asleep) and sleep maintenance insomnia (difficulty staying asleep). By some estimates, three in four depressed patients also suffer from insomnia.

Anxiety disorders

About half of people who suffer from depression also have an anxiety disorder, or excessive worry that disrupts their life and prevents them from partaking in normal activities.

continued next page

Much like the classic “chicken-or-the-egg” scenario, the association between depression and anxiety is complex. For some people, depression provokes anxiety, and for others, it’s anxiety that leads to depression.

Substance abuse

Approximately 20% of people with depression, anxiety, or both develop a substance abuse disorder. Similarly, 20% of people who have a substance abuse disorder become depressed and/or develop an anxiety disorder.

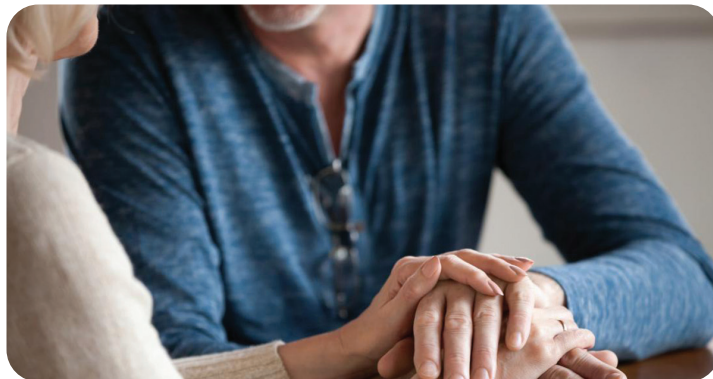
Whether done it’s with alcohol, illicit drugs, or prescription medication, substance abuse can intensify depressive symptoms and create a vicious cycle of increasing distress that further impacts your quality of life.

Depression and physical health

Depression may be a mood disorder, but it’s not just a mental or emotional condition. Intense feelings of despair, apathy, guilt, or worthlessness can have a profound effect on your body.

The physical manifestations of depression include:

- Insatiable appetite or a total lack of appetite
- Uncontrolled weight gain or weight loss
- Chronic headaches and unexplained body pain
- Depleted energy levels and chronic fatigue
- Persistent gastrointestinal problems
- Low libido and diminished sexual health



Research shows that major depression is also linked to persistent inflammation, diminished immunity, and an increased risk of heart disease. Depression also tends to make matters worse for people who are already living with a chronic illness like heart disease, diabetes, or arthritis.

Effective treatment solutions

Depression typically gets worse without treatment, but luckily, it almost always improves with the right combination of interventions and therapies.

For many people, this includes some form of psychotherapy along with medication, lifestyle changes, restorative mind-body practices, and treatment for co-occurring mental and physical health issues. Depending on your needs, your individualized care plan may include treatment for insomnia, anxiety, emotional trauma, or substance abuse. ♦

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OMICRON VARIANT

HOW WORRIED SHOULD WE BE?

by DR JEREMY ROSSMAN

On November 26, 2021 the World Health Organization named the Omicron variant as the latest Variant of Concern, joining the ranks of Alpha, Beta, Gamma and Delta variants. The previous emergence of most of these variants has changed the trajectory of the pandemic in many countries, as these variants have been more transmissible and/or vaccine-evading. However, at present we are still learning about the new Omicron variant, and it is too early to know what sort of impact it will have on virus transmission, vaccine evasion or disease.

The limited information that we do have on Omicron comes primarily from South Africa where the variant was first identified on November 24 from samples collected on 9 November in the province of Gauteng. It has been hypothesised that the emergence of Omicron has fuelled the dramatic rise in cases in Gauteng, as Omicron became the dominant variant in the province.

However, at this point it is not clear if changes in virus properties, such as transmissibility or vaccine evasion, caused the rise in cases or if the new variant simply emerged in the middle of robust community transmission, a phenomenon called the founder effect.

We know that the virus rapidly spread around the world and was present in Europe as early as 19 November. However, it is possible the variant was present even earlier.

In the UK there are currently 42 cases of Omicron, mostly in recent travellers but some local transmission has occurred and cases will likely significantly increase in the coming days to weeks.

The big question is if the arrival of Omicron will fuel an exponential rise in cases, similar to that seen in South Africa. In order for that to occur, the variant would need to have either increased transmissibility or an increased ability to evade vaccine-generated protective immunity. At present we do not have a definitive answer as to how Omicron compares to Delta or the previous variants and it will likely take several weeks before we know for sure.

After the Delta variant emerged as a Variant of Concern it took 4-6 weeks before we knew that the virus did in fact show enhanced transmissibility and we are still learning how the variant can transmit and cause breakthrough infections in the vaccinated. However, there are some reasons to suspect that Omicron will be more transmissible and immune evading than the Delta variant.

Omicron has more than twice the mutations seen in previous variants, with the majority of these occurring in the spike protein where they may increase the ability of the virus to bind to human cells and initiate an infection. Some of these mutations have been seen in previous variants and are known to increase transmissibility and facilitate immune evasion.

However, Omicron has many mutations that we have never seen before and it is unclear how these will change the behaviour of the virus or if they have contributed to the exponential rise in cases in South Africa. Recent research from South Africa that has not yet been confirmed or peer-reviewed suggests that Omicron may be more immune-evading than Delta with increased risks of reinfection and breakthrough infections.

continued page 30

diet chart cont.

Understand that your body is changing - and that's okay. As you age, your body begins to go through estrogen withdrawal, which may change the areas your body puts on weight. "In her childbearing years, a woman puts on weight in her butt, hips, and thighs to fuel breastfeeding," says Pamela Peeke, M.D., author of *Fit to Live*. "The fat cells in those areas have estrogen receptors. As you go through estrogen withdrawal, those receptors aren't being activated anymore." (On the flip side, you could also experience estrogen dominance.)

Cut just 100 calories a day. "For every decade after 40, there's roughly a one percent decrease in calorie requirements," says Bonci. "That's the equivalent of one extra cookie." (It's also important not to deprive yourself, so you should always meet with a dietitian to get personal caloric recommendations, and if you want the cookie, go for it.)

Key Nutrients You Need Now

Calcium: As you approach menopause, bone-building estrogen starts to decline and calcium becomes more important. Ironically, you absorb less calcium from the food you eat because your stomach doesn't make as much of the acid necessary for absorption. Aim for 1,000 milligrams a day from low-fat dairy, supplements, or a combination.

Vitamin D: This nutrient helps your body absorb calcium, keeps your immune system strong, protects against breast and colon cancers, and even prevents hearing loss. But by the time you reach your 40s, your vitamin D levels quickly start to plummet. "There's no way to get enough vitamin D from your diet because very few foods contain it," says Bonci. Your best bet: a daily supplement of 600 to 1,000 international units. (The FDA regulates supplements like food rather than drugs, i.e. less strictly. If you're thinking of taking a supplement, always check with your doctor first.)

Fiber: Fiber not only makes you feel fuller longer, but it also "helps decrease cholesterol and your risk for colon cancer," says Dr. Peeke. Try to eat a mix of soluble (from fruits, vegetables, barley, and oats) and insoluble (from whole-wheat bread and bran) fiber daily.

The Age Diet Chart for Your 40s

Your 40-Something Healthy Meal Plan

Breakfast: 1 cup high-fiber cereal (such as bran flakes) with 1 cup 1-percent milk and 1 cup blueberries, and 1 cup green tea

Morning Snack: 1 medium apple with 1 tablespoon soy-nut butter

Lunch: Veggie burger on a whole wheat bun with 2 slices low-fat cheddar cheese (1 ounce each), and a 6-ounce can low-sodium vegetable juice

Afternoon Snack: 2 tablespoons hummus with 6 whole wheat crackers

Dinner: 3 ounces broiled salmon over 1 cup barley pilaf, and 6 asparagus spears sautéed in 1 teaspoon olive oil

Evening Treat: 6-ounce container light vanilla yogurt topped with 1 tablespoon mini chocolate chips

Nutrition info for the day: 1,656 calories, 92g protein, 48g fat (13g sat), 228g carbs, 39g fiber ♦

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Tai Chi for Seniors: Improve Your Physical and Mental Health With This Gentle Form of Exercise

“**Meditation in motion**” is a phrase that’s often used to describe tai chi. For seniors, the focused, low-impact movements can help clear the mind, just like meditation. Older adults can also experience many other benefits from this type of exercise, including increased strength, improved mobility, better flexibility, and stronger immunity.

One of the best things about tai chi is that you can experience all of these health perks without a large investment in special equipment. Plus, you don’t need to have excellent coordination or strength to get started. You can even practice the movements in a chair. That adaptability is one reason why this practice is good exercise for seniors who may have physical limitations.

The information below will help you understand the central principles of this discipline, how it developed, and how it differs from yoga. You’ll learn about the many benefits of tai chi for seniors and get tips on how to get started and how to prepare for tai chi classes. Plus, you’ll explore books, DVDs, videos, and apps that make it possible for you to practice at home.

What Is Tai Chi?

Tai chi is an “internal” martial art that originated in China centuries ago. It’s considered internal because the focus is on developing mental or spiritual strength instead of defeating an opponent through physical strength.

The basic principles originate in the ancient Chinese philosophy of Taoism. Under the tenets of Taoism, everything is composed of two opposing (but complementary) elements: yin and yang.

Yin elements are considered to be feminine, soft, and yielding. Yang elements are considered to be masculine, hard, and rigid. According to Taoism, in order to achieve a peaceful and long life, we need to balance these sides within ourselves. The movements are designed to help you achieve this equilibrium between yin and yang. In other words, the “point” of tai chi is to restore balance in your body and your mind.

But if that explanation is a bit too esoteric for you, don’t worry. In simpler terms, the gentle movements

and focus on breathing can help you relax, get some light exercise, and develop body awareness.

In that sense, the discipline is like yoga. But the main difference between yoga and tai chi is that the latter exercise is based in movement and doesn’t involve holding static poses. So, many people find that tai chi is better than yoga for seniors who can’t stay in one position for very long.

But when it comes to determining which is best, yoga or tai chi, the choice ultimately depends on your personal preferences. And if you’re not sure which activity you should try, it might also depend on whether you can find a good class. (Each discipline is best learned under a properly trained instructor.) But keep in mind that many seniors enjoy both activities.

Styles of Tai Chi

The styles are named after the Chinese families from which they originated (sometimes referred to as a style’s “lineage.”) Four of the main styles are:

Chen: The oldest style, which is more intense and focused on self-defense than many other styles

Sun: The newest style, which involves a higher stance and smooth, graceful movements

Yang: The most popular style, which focuses on gentle, flowing movements

Wu: A variation of the Yang style, which is characterized by small movements

As the activity has grown in popularity, different variations have developed. For example, Tai Chi Chih originated in California during the 1970s. It’s a simplified form that is suitable for many seniors.

Sitting tai chi: It’s an excellent option for seniors who can’t stand or who are at high risk for falls. It offers many of the same benefits as doing the movements while standing.

The Basics of Doing Tai Chi

Tai chi is not difficult physically. No matter what type you do, the movements are slow and deliberate. One motion always flows into the next. In fact, it can feel a bit like dancing.

A choreographed series of movements (also known as postures) is called a form or a set. Each set has a certain number of postures, and a set usually starts with postures that are intended as a warmup. The number of postures in a set depends on the style.

Tai chi movements involve shifting your weight from one foot to another. (This is one reason why tai chi is good for balance.) All of the movements are designed to create an awareness

of how your feet are connected to the earth. Throughout a set, you are often slightly crouched, with your knees flexed. This posture helps to strengthen your glute and leg muscles, which are important muscles for balance.

It's also important to keep your back as straight possible. (Some teachers suggest envisioning your spine as a "necklace of pearls hanging from heaven.") Over time, this postural awareness can help improve your posture in everyday life.

The Benefits of Tai Chi

This is a whole-body exercise - and that includes your mind. As a result, it offers an astonishing number of physical and mental benefits. Tai chi is good for seniors because it can increase both your lifespan, which is how long you live, and your "health span," which is how long you can function independently.

In fact, when it comes to overall lifespan, a study in the American Journal of Epidemiology found that this activity can reduce mortality, much like jogging. (For many seniors, it is a much more appealing activity than jogging.)

Here are some of the many ways in which tai chi can improve your quality of life and reduce the negative effects of the aging process. (Bear in mind that you should always check with your healthcare provider before beginning any new exercise routine.)

1. Lower risk of falling

According to an article in the Journal of the American Geriatrics Society, practicing tai chi can reduce your risk of falls by up to 50 percent. Why is it so effective at fall prevention? Several factors are involved. Not only does the activity help with core stability, which can improve your balance, but it also improves proprioception (i.e., your awareness of where your body is in space).

It can also prevent falls by boosting your confidence. That's because feeling uncertain on your feet is one of the biggest risk factors for falls. Researchers in the Journal of Aging Research have noted that seniors who practice tai chi feel more confident in their daily movements, making them less likely to fall.

2. Relief from arthritis and various types of pain

Multiple studies have proven that tai chi is a good exercise for seniors with arthritis. In fact, one study in the Annals of Internal Medicine found that it is just as effective as physical therapy in treating osteoarthritis in the knee. (Of course, an ideal treatment plan would combine both.)

A study in the Journal of Rheumatology showed that tai chi exercises are good for arthritis and joint pain because the movements help joints retain their range of motion, so they don't stiffen further. (Many other forms of exercise cause too much pain for a person with arthritis.) Because the exercise is low impact and gentle, its beneficial movements don't cause unnecessary pain.

The movements may also be effective for treating pain from osteoporosis and fibromyalgia. As well, tai chi is good for a bad back because it can restore mobility to the spine without jarring movements. Similarly, it can help with sciatica by increasing hamstring flexibility and improving your core strength.

3. Weight loss

Because of its slow movements, tai chi might not seem like an ideal exercise for senior weight loss.

continued next page



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tai chi cont.

But a study in Evidence-Based Complementary and Alternative Medicine has found that it can help you lose weight.

Here are some of the factors that might be at play: Developing greater mindfulness helps practitioners get in touch with their bodies' hunger cues. And the activity offers a way to deal with stress that doesn't involve turning to comfort food or alcohol. Plus, according to MyFitnessPal, you burn about 270 calories an hour doing tai chi, on average (based on a 150-pound person). That's more than brisk walking or power yoga.

4. Improved cardiovascular health

Although it may not appear to be a very intense form of aerobic exercise, this martial art can improve your cardiovascular system. A study in the Journal of Alternative and Complementary Medicine showed that, with its focus on relaxation, tai chi is good for high blood pressure. It has also been proven to:

- Improve the overall quality of life for people with heart failure
- Provide a safe form of exercise for heart attack survivors
- Raise "good" cholesterol levels (according to the study in the Journal of Alternative and Complementary Medicine)
- Lower triglyceride levels

5. Better sleep

For seniors who struggle with insomnia, this exercise can be a drug-free solution. That's important because many drugs used to treat sleep problems can make older adults groggy and more likely to experience a fall. A study in Sleep found that seniors who practiced Tai Chi Chih (a modified form of the activity) experienced more improvements in their sleep habits than seniors who took classes on good sleep hygiene.

6. Enhanced posture

Retaining good posture is an important part of aging gracefully. Not only does your posture influence how others see you, but it also affects your mobility and even your breathing.

Tai chi strengthens the core, which in turn can improve your posture. As well, learning to focus on the way you move can improve the way you carry yourself.

7. Improved immunity

As you age, your immune system becomes less efficient. This exercise offers a way to fight that part of the aging process. As just one example, a study sponsored by the National Institutes of Health found that the response to the shingles vaccine among seniors who practiced tai chi was similar to that of people 30 years younger. Older adults who practice it also have a better response to the flu shot, according to a study in The American Journal of Chinese Medicine.

8. Reduced anxiety and depression

According to an article in Psychiatric Clinics of North America, many studies confirm that tai chi can help with anxiety and depression in seniors. (However, it's important to note that this practice is not a substitute for any other interventions that your doctor recommends. Rather, it can be one important component of a comprehensive treatment plan.)

Several factors contribute to the positive effects on mental health:

- Because the focus is on breath and movement while doing tai chi, seniors get a break from thinking about daily stress.
- Doing activities that you enjoy can boost your mood, no matter what you do.
- Even mild exercise like this can raise your levels of mood elevating endorphins.
- The smooth, flowing movements can relax your muscles and create a sense of well-being.

9. Cognitive benefits

According to a study in Neurorehabilitation and Neural Repair, this martial art has been shown to slow cognitive decline in people with mild dementia. And tai chi classes for seniors can provide valuable social contact that can improve the quality of life for seniors with dementia.

10. Social benefits

Discussions about the many health benefits of tai chi often miss one crucial element: It's fun. After all, for seniors, engaging in fun activities carries its own rewards.

continued next page

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Even if you can't find a good class and have to practice on your own, the increased self-confidence you get can improve your ability to make friends.

How to Get Started With Tai Chi:

Now that you've read about some of the benefits that you can experience, you may be eager to try it for yourself.

Here's the most important fact about taking up this activity: It's easy to get started. But starting something new can feel intimidating, so here are answers to some common questions:

1. How can I find beginner tai chi classes?

If you're new to the practice, a live class is the best way to start. That way, you can get feedback on your form and meet other fans of the martial art.

You can find classes at recreation facilities like the YMCA. Tai chi is also offered at many community centers. And martial arts clubs often have classes for beginners.

2. How much does tai chi cost?

The cost of classes can vary widely. In general, however, this activity is cheaper than many others. According to an article in Evidence-Based Complementary and Alternative Medicine, one study found that tai chi costs about \$3.50 per class, on average. If you're looking for free tai chi classes for seniors near you, ask your healthcare provider. Many hospitals and rehabilitation facilities offer classes for no charge.

3. What do I have to do to prepare?

Your first step should be having a talk with your doctor. Although this exercise is very accessible, you want to get the green light before you start.

Otherwise, preparing is simple. No special equipment is required. When it's time for your first class, you just need to wear loose clothing. Regular practitioners recommend avoiding snugly fitting clothes like leotards. That's because a tighter fit is thought to restrict the energy flow through the body.

You should wear soft, comfortable shoes. Special tai chi shoes can help prevent foot problems, particularly for seniors with diabetes. Talk to your instructor about the best option for you.

4. What should I do at my first class?

Starting something new can sometimes feel a little intimidating. If you need motivation to head to your first class, keep all of the tai chi benefits at the front of your mind. Also, give yourself a pat on the back for trying a new activity. After all, venturing out of your comfort zone is an important part of aging gracefully and thriving as a senior.

At your first class, you should be aware that, as with other forms of martial arts, proper etiquette is essential. Remember to show respect to everyone else in the class. And try to arrive early. If you come to a class late, don't just walk right in; wait for the instructor to invite you to join the class.

5. How can I progress with tai chi?

When it comes to the basic forms, experts say that it takes about 30 to 36 hours to learn tai chi. But it can take a lifetime to truly master it. Consistency is key.

So it's better to do a little bit every day than it is to do a lot just once a week. If you're able, you should do tai chi at least seven times a week, even if it's just for 10 minutes a session. But, as always, listen to your body.

As you progress, you may discover that you want to have longer sessions or practice more often. You may also start to use the principles in everyday life. ♦

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ESTIMATING BATHROOM REMODELING COSTS

A fully remodeled bathroom is one of the most desired of all home remodeling projects and is also one that can do the most to add real estate value to your home. By some estimates, a new bathroom can almost pay for itself by adding real estate value that is around 60% of the cost of remodeling. A luxury bathroom can cause potential buyers to enter bidding wars for a home, while the same residence with a tired, old bathroom might languish on the market without so much as a single bid.

Bathroom remodels are also one of the hardest of all remodeling projects for which to estimate costs, since there are so many variables at work and because the materials are available in such a wide range of quality. When you can spend as little as \$100 on a new toilet or as much as \$10,000, is it any wonder that remodeling costs can vary enormously?

Industry Cost Surveys

In a 2021 survey by Home Advisor, a digital marketplace that allows homeowners to explore home improvement costs and contact prescreened professionals, the average bathroom remodel in 2021 cost \$10,797, with most falling between \$6,155 and \$15,440. Updating all essential fixtures and surfaces for a small or medium-sized bathroom ranges from \$3,500 to \$7,000, while large master baths can go well beyond \$13,000 or more.

It should be noted, however, that these figures are averages of a large sample that includes both DIY and contractor installations. Skilled homeowners willing to budget shop can often beat these costs by doing the work themselves, while contractor jobs can go much, much higher, especially when a bathroom is being demolished to the studs and structurally expanded.

Another source, the National Kitchen and Bath Association, reported that the average amount spent on a bathroom remodel in 2016 was \$11,364. Estimated costs of various bathroom components:

- Cabinets and hardware: \$1,818 (16 percent)
- Vanity countertops: \$795 (7 percent)
- Faucets and plumbing: \$1,591 (15 percent)
- Lighting and ventilation: \$568 (5 percent)
- Walls and ceilings: \$568 (5 percent)
- Doors and windows: \$455 (4 percent)
- Fixtures: \$1,705 (15 percent)
- Flooring: \$1,023 (9 percent)
- Installation labor: \$2,273 (20 percent)
- Design fees: \$455 (4 percent)
- Other: \$114 (1 percent)

A survey by NKBA showed that half of homeowners paid between \$10,000 and \$29,999 for a bathroom remodel, while 31 percent reported paying more than \$30,000.

Levels of Remodeling

A helpful way to look at bathroom remodeling costs is by categorizing different levels of work that are involved. Typically, when a project is of the facelift variety, it is done to save money, and the materials used tend to be chosen for economy. But homeowners who are pulling out the stops to hire a general contractor are usually willing to spend large sums, choosing more premium fixtures and materials. This means that a “remodeled” bathroom can cost around \$1,000 for a

DIY homeowner who is replacing surface materials and perhaps a fixture or two, or as much as \$50,000 or more for a bathroom that is gutted and expanded, and filled with top-end materials and fixtures. And if you think it's an exaggeration to think that people ever spend \$100,000 on a new bathroom, you'd be quite wrong—there are more of these bathrooms around than you imagine.

DIY Facelift

At this level of remodeling, homeowners are tackling the work themselves, and are replacing the cosmetic surfaces and perhaps the toilet and sink. But they are leaving the core elements—the plumbing, wiring, ventilation, and wall structures—alone. The bathtub and shower also remain untouched at this level. This type of remodel might include:

- Replacing the flooring with luxury vinyl
- Replacing the old vanity and sink with a new RTA (ready-to-assemble) vanity and sink
- Installing a new toilet and mirror
- Painting the walls

The range of prices here depends on the quality of materials selected: Are you bargain shopping at the big-box home improvement centers, or buying from designer stores?

DIY Facelift Cost: \$1,000 to \$5,000

DIY Complete Makeover

Here, you are still doing the work yourself, but now are looking at the complete replacement of virtually all surfaces and fixtures. Small changes or extensions to plumbing lines may be necessary, but such a project generally doesn't require new circuits or major rerouting of plumbing lines. This type of remodel might include:

- Replacing floors and wall surfaces with ceramic tile
- Replacing old vanity and sink with new special-order vanity with quartz or granite countertop with an integrated sink.
- Adding linen closet cabinet
- Replacing old bathtub with new bathtub with tiled wall surrounds and premium shower valve and glass door
- Installing a new toilet
- Replacing vent fan

DIY Complete Makeover Cost: \$5,000 to \$15,000

DIY Expansion Bathroom

Even very major bathroom remodels are sometimes tackled by amateurs. At this level, a homeowner with excellent carpentry and demolition skills might tackle tearing out walls and reconfiguring the bathroom layout to occupy a bigger space within the house. From there, a complete makeover is then done. Surprisingly, the cost differential is not that great when compared to a DIY makeover, because the biggest investment is in extra homeowner labor time - the additional lumber, drywall, and plumbing pipes required are not that expensive. But a homeowner tackling this kind of remodeling should also

have the skill to do wiring and plumbing changes, which are usually necessary. A gut-and-rebuilt bathroom entails everything found in a complete makeover, as well as:

- Demolition of wall and ceiling surfaces
- Framing new walls
- Installing a new window and door
- Hanging and finishing drywall

Homeowners should carefully consider their skill level and the time required for such a project. A structural expansion can take a lot of time, so make sure you have at least one other bathroom in your home you can use for the duration of your project. More than one homeowner has spent a full year completing a bathroom remodel of this scale.

DIY Expansion Bathroom Cost: \$7,500 to \$20,000

Contractor Complete Makeover

Like the DIY version, this type of project entails replacing all surfaces and fixtures in a bathroom, but in this instance, the work is done by one or more professional contractors you hire. At this level, an owner/builder contractor is a good choice. An owner/builder construction contractor is an experienced carpenter who likely does much of the hands-on work alone, but also subcontracts other professionals for the tasks for which that person is not qualified.

For example, the owner/builder contractor may hire a licensed plumber to do any plumbing work necessary, while doing all the rest of the work alone. This person may also staff a small group of additional carpenters who work alongside.

A typical bathroom remodel on this scale will include all of the features described in the DIY Complete Makeover (above), possibly using more premium materials and fixtures.

Cost: \$15,000 to \$30,000

Contractor Expansion Bathroom

At this level, the new bathroom is an actual room expansion—it becomes a very major project that is virtually an all-new bathroom. It entails gutting the bathroom down to the studs, tearing out walls, and reframing new walls to create a larger bathroom space. There may be full-blown rerouting of all plumbing lines and installation of new electrical circuits. Very few, if any, of the old bathroom fixtures, are retained. In rare instances, this kind of project might actually entail a structural bump-out or small room addition that changes the overall footprint of the house itself, including new foundation work.

This is the type of project that is usually left to the hands of a GC (general contractor) who does little, if any of the work alone. Instead, a variety of subcontractors - carpenters, plumbers, electricians, tile setters, and painter - will come in and out of your house to do the work. When a project reaches this level, the upper-cost limit can get quite high indeed, as luxury bathrooms costing \$100,000 are not rare. ♦

3 SIMPLE STEPS TO BUILDING WEALTH



Building wealth is a topic that can spark heated debate, promote quirky “get rich quick” schemes, or drive people to pursue transactions they might otherwise never consider. But are “three simple steps to building wealth” a misleading concept?

The simple answer is no. But while the basic steps to building wealth are simple to understand, they’re much more difficult to follow.

Basically, to accumulate wealth over time, you need to do three things:

- 1. Make money.** Before you can begin to save or invest, you need to have a long-term source of income that’s sufficient to have some left after you’ve covered your necessities and debts.
- 2. Save money.** Once you have an income that’s enough to cover your basics, develop a proactive savings plan.
- 3. Invest money.** Once you’ve set aside a monthly savings goal, invest it prudently.

Step 1: Make Enough Money

This step may seem elementary, but for those just starting out or in transition, this is the most fundamental step. Most of us have seen tables showing that a small amount regularly saved and compounded over time can eventually add up to substantial wealth. But those tables never cover the other sides of the story. Are you making enough to save in the first place?

Keep in mind that there’s only so much you can cut in costs. If your costs are already cut down to the bone, you should look into ways to increase your income. Also, are you good enough at what you do and do you enjoy it enough that you can do it for 40 or 50 years and save that money?

There are two basic types of income—earned and passive.

Earned income comes from what you “do for a living,” while passive income is derived from investments.

Those beginning their careers or in a career change can start with four considerations to decide how to derive their earned income:

What do you enjoy? You will perform better and be more likely to succeed financially by doing something you enjoy.

What are you good at? Look at what you do well and how you can use those talents to earn a living.

What will pay well? Look at careers using what you enjoy and do well that will meet your financial expectations.

How to get there? Determine the education, training, and experience requirements needed to pursue your options.

Taking these considerations into account will put you on the right path. The key is to be open-minded and proactive. You should also evaluate your income situation periodically, but at least once a year.

Step 2: Save Enough Money

You make enough money, you live pretty well, but you’re not saving enough. What’s wrong? The main reason this occurs is that your wants exceed your budget. To develop a budget or to get your existing budget on track, try these steps:

- **Track your spending for at least a month.** You may want to use a financial software package to help you do this. Make sure to categorize your expenditures. Sometimes being aware of how much you spend can help you control your spending habits.
- **Trim the fat.** Break down your wants and needs. The need for food, shelter, and clothing are obvious, but also

continued next page

address less obvious needs. For instance, you may realize you're eating lunch at a restaurant every day. Bringing your own lunch to work two or more days a week can help you save money.

- **Adjust according to your changing needs.** As you go along, you probably will find that you've over- or under-budgeted a particular item and need to adjust.
- **Build your cushion.** You never really know what's around the corner. Aim to save around three to six months' worth of expenses. This prepares you for financial setbacks, such as a job loss or health problem. If saving this cushion seems daunting, start small.
- **Get matched!** Contribute to your employer's 401(k) or 403(b), and try to get the maximum your employer is matching.

The most important step is to distinguish between what you really need and what you merely want. Finding simple ways to save a few extra bucks here and there could include programming your thermostat to turn itself down when you're not home, using regular gasoline instead of premium, keeping your tires fully inflated, buying furniture from a quality thrift shop, and learning how to cook.

This doesn't mean you have to be thrifty all the time. If you're meeting savings goals, you should be willing to reward yourself and splurge (an appropriate amount) once in a while. You'll feel better and be motivated to make more money.

Step 3: Invest Money Appropriately

You're making enough money and saving enough, but you're putting it all in conservative investments like the regular savings account at your bank. That's fine, right? Wrong! If you want to build a sizable portfolio, you have to take on some risk, which means you'll have to invest in securities. So how do you determine what's the right level of exposure for you?

Begin with an assessment of your situation. The CFA Institute advises investors to build an investment policy statement. To begin, determine your return and risk objectives. Quantify all of the elements affecting your financial life, including household income, your time horizon, tax considerations, cash flow or liquidity needs, and any other factors unique to you.

Next, determine the appropriate asset allocation for you. Most likely you will need to meet with a financial advisor unless you know enough to do this on your own. This allocation should be based on your investment policy statement. Your allocation will most likely include a mixture of cash, fixed income, equities, and alternative investments.

Risk-averse investors should keep in mind that portfolios need at least some equity exposure to protect against inflation. Also, younger investors can afford to allocate more of their portfolios to equities than older investors because they have time on their side.

Finally, diversify. Invest your equity and fixed-income exposures over a range of classes and styles. Do not try to time the market. When one style (e.g., large-cap growth) is underperforming the S&P 500, it is quite possible that another is outperforming it. Diversification takes the timing element out of the game. A qualified investment advisor can help you develop a prudent diversification strategy. ♦

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from the Editor cont.

“God gave His Son everything. It was by His Son that God made the world. The Son shines with the shining-greatness of the Father. The Son is as God is in every way. It is the Son Who holds up the whole world by the power of His Word. The Son gave His own life so we could be clean from all sin. After He had done that, He sat down on the right side of God in heaven.” *Hebrews 1:3-5*

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“I am the Bread of Life. He who comes to Me will never be hungry. He who puts his trust in Me will never be thirsty. *John 6:35*

“I am the Light of the world. Anyone who follows Me will not walk in darkness. He will have the Light of Life.” *John 8:12*

“I am the Good Shepherd. The Good Shepherd gives His life for the sheep. *John 10:11*

“I am the Way and the Truth and the Life. No one can go to the Father except by Me”. *John 14:6*

“I am the Vine and you are the branches. Get your life from Me. Then I will live in you and you will give much fruit. You can do nothing without Me”. *John 15:5*

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education trends cont.

10. Collaborative learning

Virtual learning offers many advantages, but students greatly benefit from being in the same physical space working with one another. The advantages of collaborative learning are strongly supported.

For example, the National Education Association states, “Collaborative learning has been shown to not only develop higher-level thinking skills in students, but boost their confidence and self-esteem as well. Group projects can maximize educational experience by demonstrating the material, while improving social and interpersonal skills. Students learn how to work with various types of learners and develop their leadership skills.”

Collaborative education involves pair and group work with defined boundaries. Cornell’s Center for Teaching Innovation lays out how to implement more collaborative learning in classrooms.

Now you know emerging kids education trends in 2022

Education is constantly evolving as new tools, research, and strategies become available. It can be easy to become overwhelmed by these new ideas and technologies, but all these resources are meant to aid the learning process and support students and educators. ♦

Omicron cont.

It is highly unlikely that Omicron will completely evade protective immunity. It is more likely is that the variant will cause a further incremental decrease in vaccine efficacy, though it is possible this decrease could be somewhat offset with the rollout of vaccine boosters.

At this point it is too early to know if infections with the Omicron variant will cause similar symptoms to previous variants, with similar risks of severe disease, including long COVID. There has been a single report out of South Africa suggesting the variant may produce more mild symptoms; however, this has not been confirmed and may reflect the age and health of the local population more than a change in COVID-19 disease. As with the previous variants, it will likely be several weeks until we know for certain.

As we wait for increased understanding of the Omicron variant, it is important to remember that our existing preventative measures are still highly effective, even for a more transmissible and immune evading variant. Current data collected by the Global Fund suggests that existing testing methods, including most PCR and rapid antigen tests will still detect Omicron. Face masks, social distancing, indoor ventilation, testing/isolation and vaccination will all help reduce the risks of Omicron transmission.

Given the likelihood of increased transmission and immune evasion and the current high rate of virus transmission in many countries, it is critical that we take action to reduce virus transmission now. ♦



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