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FROM THE EDITOR

By ANGEL CHAVEZ

KILLING THE CHIRIPIORCA

I took my wife to her appointment with her primary care doctor in Tradition. A personal visit was required, they told us.

The problem was that they made us wait about 45 minutes in that little room after the nurse took my wife's vitals.

By the time we left her office, with another appointment at hand for the following year, something was not right. My wife was feeling weak, like catching a cold. Surprisingly, I was feeling symptoms too.

By next morning, my wife was feeling better, but I couldn't even speak a word and I couldn't even pass my own saliva. When I tried it, it was like my saliva became a piece of metal scratching my throat. So painful. I was given amoxicillin for 10 days.

The next day, my wife was feeling bad again, she was also given antibiotics for 10 days. Now we both are fine, but when family and friends called us, I did not know what to say, except that "I think we caught the Chiripiorca. I meant the cold, but family and friends panicked thinking we had caught COVID-19.

"Chiripiorca" was a word used by a Mexican comedian to say he caught a cold, and it sounded funny. That is why I used it.

KILLING THE CHIRIPIORCA IS OUR DUTY. And any kind of sickness and disease for that matter. It is expected of us. Whatever we do not destroy, it gets bigger, stronger, and passes to our next generation. That is why we must fight back. It is our duty. We are required to live by faith not by sight...

IN FIGHTING BACK, one especially important thing is that we must never place our own experience and failures above God's Absolute Truth. God remains Absolute, Almighty, All-knowing,

Omnipresent. His unchangeable love for us remains perfect, and His Word remains absolute and true. We must never diminish God's qualities to justify our own experience. We must never, never try to replace God's principles and come up with our own explanations to justify our fears, pride or failures.

I say all of the above to say that God's absolute best for all His kids is: "Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers." 3 John That is Spiritual Health, Emotional Health and Physical Health. All in one: All in Christ Jesus our Redeemer!

"who Himself bore our sins in His own body on the tree, that we, having died to sins, might live for righteousness—by whose stripes you were healed." 1Peter 2:24

THE PURPOSE OF JESUS SUFFERING THE 39 STRIPES IN HIS BODY, IT WAS FOR OUR OWN BENEFIT AND HEALING. BUT WE MUST LEARN TO FIGHT BACK WITH HIS WORD. AND IT IS NOT THAT EASY ESPECIALLY WHEN WE ARE GOING THROUGH THE PAIN. BUT TRUTH IS TRUTH. WE MUST ESTABLISH TRUTH WHATEVER IT TAKES. ONLY THE TRUTH THAT WE UNDERSTAND AND FIGHT FOR-WILL SET US FREE! AND IT WILL GLORIFY GOD. "THE FIGHT IS FIGHTING". LETS ANALYSE IT, THERE ARE SO MANY EXAMPLES WE CAN LEARN FROM.

A CERTAIN WOMAN: "Now a certain woman had a flow of blood for twelve years, and had suffered

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Think Less About How You Parent and More About Who You Are



I have a few parenting moments I'd really like back.

For example, there's the time I found my five-year-old playing with matches. Furious and concerned about what could have happened, I wanted to show her the danger of fire. I took her outside into the night and lit up some crumpled newspapers. She seemed terrified of the flames. Mission accomplished, I thought.

Not quite. Years later, she told me what had really scared her: me. Yes, she probably learned something about fire, but I had clearly overdone it. "I was scared of you for a long time afterwards," she admitted.

Our behaviors and attitudes affect our children

I was trying to be clever by showing rather than just telling my daughter about the danger of fire. But I didn't consider how terrifying the experience could be for a five-year-old. And I didn't consider how my child might experience the combination of my anger and anxiety together with the yellow flames. She was terrified, all right. Terrified of me.

I failed to understand how she would experience the fire together with my anger. In a larger sense, I was unable to see the world from her perspective.

As I've gained more experience as a parent, I've found myself thinking less

about how I parent and more about my own attitudes and behaviors and how they affect my children. Taking the perspective of other people comes up regularly for me. How can I better understand what other people are thinking and feeling, including my children, and then communicate to them in a way that makes them feel understood and heard?

Send positive signals for your child to imitate

Beginning when they are very young, children learn primarily by watching us and mimicking our behaviors and attitudes. Indeed, infants just a few hours old are capable of mimicking facial expressions.¹

An experiment run years ago by Joseph Campos at the University of California at Berkeley reveals the cumulative power of these millions of moments. Campos and his colleagues built what's called a "visual cliff," a special kind of table. One half looks like a normal table, and the other is made of plexiglass. Campos put infants on the normal side of the table and their mothers at the far end of the plexiglass portion.

Then Mom holds up an appealing toy and smiles. The infant begins to crawl toward Mom, until he reaches the visual cliff. Uncertain what to do, he looks up at his mother. At this point, Campos

instructed some of the moms to make a happy face and others to make a fearful face.

When moms expressed fear, the babies typically did not cross the visual cliff. When moms expressed encouragement and ease, the babies were much more likely to cross the cliff.²

Parents and children both encounter cliffs and mountains and bumps in the road every day. The signals we send to our children in these moments literally influence the wiring of the limbic system in their brains.³

We parents are our children's first and most important teachers. Yet we do the bulk of this teaching without even realizing it's happening.

Do This One Thing

For one day, do not think at all about how you parent your child. Rather, try to see the world from your child's perspective and imagine what she is learning by watching you. What signals are you sending her - even if subtly - about the world around both of you? What is she taking in about relationships? Stress? Learning? Or anything else?

1. Lise Eliot, *What's Going On in There? How the Brain and Mind Develop in the First Five Years of Life*, p. 300.

2. Ellen Galinsky, *Mind in the Making: The Seven Essential Life Skills Every Child Needs*, p. 258.

3. Eliot, p. 323

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Kids TAG ART Project

Nothing brings people together like community projects benefiting our children. Sharing resources for the united cause can be powerful, commanding, and very awarding, so it's not surprising that the Kids TAG ART project from its conception found many dedicated partners and enthusiasts that made it possible to carry the program.

Although, COVID-19 has changed the landscape of many of our day-to-day operations, the Tax Collector's office stands committed to the Kids TAG ART program. With growing attention to the project under the leadership of Ruth Pietruszewski, the Martin County Tax Collector's office has successfully completed its second and now into its 3rd year, over \$ 8,000 has been donated to the elementary schools' art programs.

We are proud of our partnership developed with Martin County School District and local businesses in working towards a common goal - supporting art education. Thanks to the program, schools are receiving much needed help in funding art classrooms, and our children have a rare opportunity to showcase their talents and aptitude. Fifth grade students are given an opportunity to design their own vanity plates and compete for awards. Each season, a judging committee selects winners of the specialty awards in the following categories: Life is better by the water, Catch of the day, Award of Distinction, and Behind the Badge; schools' principals nominate for the "Principal's Award" and the Tax Collector personally views hundreds of submitted designs to select the Tax Collector's Choice Award. Winners are recognized during the Award Ceremony hosted in the Children's Museum of the Treasure Coast.

The program is a special recognition of artistic talent and creative minds. It has been proven time and time again that some of today's best scientists, thinkers and problem-solvers have a connection to art. Be it the visual, performance or literary arts, their foundation for a creative mind began when they saw the possibilities through creative expression. Kids Tag Art teaches children creative problem-solving, and that is the number 1 skill that fortune 500 companies look for to hire.

All submitted designs are available for purchase @ www.mckta.com. and profits from the sale and sponsorship's money are distributed to the participating schools. Thanks to the Tax Collector's office initiative, our 5th grade students have been a part of a program that has raised close to \$ 1.5 million across Florida State. Over the last two years, the Kids TAG ART program in Martin County has attracted, amongst the others, the local chapter of the Arts Council and the Children's Museum to produce new initiatives: An Activity Booth for the children during the Art Fest, and Civic Sessions which are a part of the summer camp programs at the Children's museum. ♦



JENNY FIELDS, CFA
MARTIN COUNTY PROPERTY APPRAISER
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www.pa.martin.fl.us

Tax Savings Exemption for Business Owners - Important: April 1st filing deadline

As a business owner in Florida, you are required to file a Tangible Personal Property (TPP) tax return with our office by April 1st. On the TPP return, you should report all your tangible assets that help you run your business. Filing this return qualifies you for a \$25,000 exemption, which is an average of a \$400 tax savings each year. Following are a few common questions asked about TPP. Please call our office with questions at (772) 288-5608, or email at tpp@pa.martin.fl.us.

What is tangible personal property?

Tangible personal property is everything used in a business other than inventory and items of real estate. Known also as business personal property, it includes machinery, equipment, furniture, fixtures, signs, window air conditioners, supplies, leased equipment and furnishings in rental units.

Who is required to file a tangible personal property tax return with the Martin County Property Appraiser?

Anyone in possession (owner or lessee) of assets on January 1, who has a proprietorship, partnership, corporation, or is a self-employed agent or contractor, must file each year.

What if I file after the April 1 deadline?

After April 1, Florida Statutes require penalties be applied at 5% per month or portion of a month that the return is late. A 15% penalty is required for unreported property and a 25% penalty if no return is filed. If you file late, please attach a letter with your return explaining why and the penalty may be waived.

What happens if I do not file?

The Property Appraiser's office is required by law to place an assessment on the tax roll. An estimated assessment, based on the best information available, will determine the value. In addition, failure to file a return may result in a maximum 25% penalty fee. The exemption does not apply in any year that a taxpayer fails to timely file a return.

What is the Tangible Personal Property Exemption?

It is a \$25,000 exemption off the value for tangible personal property. The tangible personal property return is your application for the exemption.

Please be aware that failure to file a return constitutes a failure to apply for the exemption and the account will not be eligible for the exemption. Once you file your initial return, and if the value of your tangible personal property remains less than \$25,000 in subsequent years, you are not required to file another return because your exemption will be automatically renewed by our office.

Please be aware that failure to file a return constitutes a failure to apply for the exemption and the account will not be eligible for the exemption. Once you file your initial return, and if the value of your tangible personal property remains less than \$25,000 in subsequent years, you are not required to file another return because your exemption will be automatically renewed by our office. ♦

THE Inside TRACK

Wishing & Hoping for my "DREAM CAR"

By TAMARA HARRIS

The first thing I did on the morning of my 16th birthday was look out the window expecting to see a VW Rabbit Convertible with a big red bow. I was sadly disappointed that the car of my dreams was not sitting in the driveway for me. Looking back, I don't know why I thought my parents would surprise me with my dream car. Instead, the old Monte Carlo with the giant front end and "old school" grille was handed down to me. There it sat, right where my VW Rabbit was supposed to be. It didn't have the flair of the VW rabbit, but I was just grateful to have a car. After I had been driving for a year, I saved some money from my after-school job at the mall, I started looking for a car that would better fit my style.

One of my favorite cars at the time was the Fiero GT. I went to a dealership that had a bright blue used Fiero GT that was owned by a mechanics daughter. Wow, I thought...this is perfect and because it was owned by a mechanics daughter it means it shouldn't have any problems. Surprisingly, the salesman took a copy of my license and let me drive it home to show my parents. My parents were shocked to see me come home in a little blue sports car. My dad had preached to me that I had to have saved \$1,000 before I could get a car as I would need to pay for my own insurance. I would also have to have money saved for repairs. I had not yet reached the \$1,000 savings but I figured since the Fiero was owned by the daughter of a mechanic, it meant nothing would be wrong with it and it would be a while before I would have to have anything repaired. My parents squashed that idea and I sadly drove the car back to the dealership and drove the Monte Carlo for a few more years.

My father's wise words coupled with being married to an expert car mechanic for the last 25 years have served me well. I have learned that no matter how well you take care of and maintain your car, the unexpected can happen and it is best to be prepared!

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DIET AND EXERCISE CAN SHAPE HOW YOUR MIND AGES

By JULIANA DIGIACOMO

Dementia is a condition that many of us are all too familiar with within friends and family. Dementia itself is a blanket term that describes several conditions including a decline in thinking skills, memory loss, and altered behavior, feelings and relationships. In contrast, Alzheimer's disease is the most common cause of dementia and occurs in 10% of people over the age of 65(1). What makes this even more troubling is the proverbial "Silver Tsunami" which lays on the horizon. The "Silver Tsunami" refers to the ever-growing swell of adults over 55 in many developed countries as a result of improved life expectancy. Riding with this wave are the 82 million people worldwide which are expected to be diagnosed with dementia by 2030 and 152 million by 2050.

With the wave of dementia cases at hand, research on preventative measures is now more important than ever. This holds especially true for preventative measures for individuals with a history of dementia or those beginning to experience subjective cognitive decline or SCD. SCD is the self-reported experience of worsening or more frequent confusion or memory loss. A report by The Lancet International Commission on Dementia Prevention and Care suggested that between one-third and one-half of all cases of Alzheimer's disease are directly correlated to an individuals lifestyle earlier in life.

This spurred a recent 2020 study at the Centre for Research on Ageing, Health and Wellbeing (CRAHW) in Canberra, Australia which aimed to investigate how lifestyle changes of those in the

early stages of dementia could curb the trajectory of the condition. The study consisted of an 8-week lifestyle modification program which attempted to reduce dementia risk for people experiencing cognitive decline. Participants were from Canberra, Australia, older than 65 and diagnosed with or reported SCD.

Over the 8-weeks, all study participants completed several online educational modules about dementia prevention. The educational modules taught participants about the known mental benefits of cognitive engagement, the Mediterranean diet, physical activity.

Cognitive engagement includes a wide range of activities from "reminiscing with a person about the good ol' days" to playing the piano and has long been acknowledged by doctors to combat advancing dementia. The idea of 'use it or lose it' has become very popular in the study of retaining brain function with age. The claim is that to maintain your cognitive ability, you must use your cognitive abilities.

Why the Mediterranean diet? They modeled their experiment after several previous studies. One of those studies had positive results from the diet in cardiovascular disease and another had positive results in patients with cognitive decline. If you haven't heard of the Mediterranean diet, Mayo clinic describes it as mostly plant based foods with the inclusion of fish, poultry, beans and eggs, but little red meat. Physical activity was included in this study because they found in their background reading that it had not been studied enough in patients with cognitive decline.

One group of participants was used as a baseline where they engaged in nothing else except for the online program. The other group, the intervention group, completed the same online educational modules and took part in activities including meeting with a dietitian and exercise physiologist and completing brain





training. These practical components were designed to assist the participants in actually implementing changes into their lifestyles.

After the 8-weeks of intervention, the scientists continued 6 months of follow-ups in which they conducted several tests of cognition including decision making, logic, and speech. Over these 6 months, the scientists found even though the members of this study were already experiencing the beginnings of cognitive decline, the short period of intervention significantly improved overall cognition scores. The baseline group showed improvement, but to a much lesser extent.

The crux of this study is the importance of professional support in helping individuals to fight dementia. Education alone did not significantly help the control group avoid decline. When this control group was presented with ways to curb cognitive decline on a silver platter, we don't see the striking improvements in cognitive performance that we do in the intervention group. The difference is the inclusion of professionals in the prevention process. Dementia is not a battle to be fought alone. Although cognitive decline is not clearly preventable in all cases, taking advantage of professional support through dietitians, exercise physiologists, or structured brain training led to drastic change. Importantly, even patients already experiencing symptoms have the potential to improve. While the "Silver Tsunami" still appears daunting, tangible lifestyle changes may itself be the necessary life preserver for an aging population. ♦

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7 WAYS TO LOSE LOWER BELLY FAT WITHOUT COUNTING CALORIES

By ROBBIE WILD HUDSON

If you want to lose weight then re-prioritising your nutrition is the essential first step. Here is how to get started.

By knowing what to and what not to eat, you will maximize your efforts trying to lose belly fat. The seven tips below will guide you on your way to proper nutrition and efficient weight loss.

1. Cut Sugars and Starches

The most crucial part to cut off in your diet when trying to lose weight is carbohydrates (starches). To give you a little bit of a background, insulin is responsible for storing your fat. Insulin-release is also stimulated when you eat too much sugar that comes from starch or carbohydrates.

The more sugar you eat, the more your body releases insulin, and the more it stores fat. But when insulin goes down, you don't give your body a lot of chance to store up on fat, making it burn more to fuel your body instead.

Another benefit of lowered your insulin

level is that it allows your kidneys to do what they are supposed to do – and that is to get rid of excess sodium and water in your body. Excess sodium causes you to bloat up and store the water as weight excess. As soon as you get rid of carbohydrates on the first few weeks of your diet, you will notice you are losing more weight than expected.

2. Eat Vegetables, Complex Carbohydrates, Healthy Fats and Protein

Taking away many of the more commonly understood sources of carbohydrates (pasta, white rice, bread etc) does not mean you can't have them anymore. Carbohydrates from vegetables sources can provide the recommended range of 20 to 50 grams per day. You can get your daily requirements of carbohydrates through eating vegetables like cauliflower, broccoli, brussels sprouts, cabbage, and swiss chard for example. Sweet potato is an excellent source of carbohydrate as well.

Healthy protein sources can be found in tofu, beef, chicken, turkey, eggs, lamb

Fish (also rich in omega 3 – an important antioxidant needed by your body). Aside from that, eating proteins and healthy fats is a must. Healthy fats can be obtained by including fish oil, avocado, olive oil, peanut oil and alike.

By constructing your daily meal in these components, you help better boost your metabolism. The best part about eating these kinds of healthy fats is it doesn't raise the risk of you getting any kind of heart disease.

3. Lose Belly Fat - Add Strength Work into your Training

Yes, it's possible for you to lose weight without exercise, but getting your body active is always recommended for better results. Going to the gym at least 3 times a week to warm up, stretch out and lift some weights is beneficial in speeding up your weight loss. Lifting weights allows you to burn more calories and increase muscle mass when done properly.

Remember, muscle metabolism takes up a lot of calories. When done right, you will most likely gain weight because of

the gained muscle mass, but lose fat because your body had converted it to supply the energy it requires for using your muscles. It is also essential that you replenish your body and recover properly after training.

4. Lose Belly Fat – Make Time for A Cheat Meal

Deprivation is usually the cause why so many people falter on their weight loss journey. Allow yourself to indulge at least once a week.

But just because you're allowed a cheat meal doesn't mean you can eat as much as you can. Pick a reasonable size portion and eat the food that you've been fantasizing about. This will help you to stay on track and maintain discipline the rest of the time.

Overdoing it will cause you to fall behind on the results you want to achieve. This is the time you can eat something unhealthy, but make sure you do it to satisfy your taste buds and not your appetite.

5. Lose Belly Fat - Control Portions and Calories

Without proper nutrition knowledge, calorie counting will be both exhausting and somewhat useless. The truth about it is calorie counting becomes unnecessary when you stick to the protein – healthy fat – low carb vegetables plan.

Sticking to that diet alone tells you that you're already hitting the kind of nutrition you need in order to lose weight. But if you still want to count your calories to make sure you're sticking to the plan, by all means, go right ahead.

Using a calorie counter or a calorie calculator is the best option if you're not into keeping a food journal.

6. Drink Plenty Of Water

Always remember that your body needs the proper hydration to make sure that all metabolic processes are working like a well-oiled machine. Water can make you feel fuller, help you reduce cravings, and hydrate

your cells and skin. Water is also a great way to help flush down the excess sodium in the body.

Remember when we said too much insulin can stock up on sodium? Well, as soon as you cut back on your simple carbs, and lower down your insulin, your body is going to need the right hydration to help eliminate the excess salt that's causing you to keep your water weight. So, drink up like there's no tomorrow!

7. Lose Belly Fat - Sleep Properly

The body regenerates cell repair faster while you're sleeping. If you think your exercise routine has gotten you feeling completely sore, a good night's rest will help heal the torn tissues caused by working out. You can also relieve pain by bathing in warm water. Every movement in the body causes wear-and-tear, so if you want to naturally get rid of the pain, sleeping will help hasten the healing. Many top CrossFit Games Athletes sleep 8 – 10 hours a night. ♦



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The Truth About Burning And Storing Fat

Have you ever met a person who seems to be able to eat anything and everything and stay slim? You probably wondered what it takes to be so blessed. On the other side, we have the person who walks past a bakery, takes a deep breath, and gains five pounds. Unfortunately, in our society, the latter is becoming more the norm.

We will try to shed some light on this “weighty” subject. Covert Bailey made himself a very wealthy and famous man by writing the book; *Fit or Fat* back in the '70s. The premise of the book is: how you store food depends on whether you are “fit” or “fat”. I prefer using the terms “fit” or “unfit”. I have seen people who would be looked at as fit by the amount of exercise they can do, but they still appear to be “too fat”.

However, the general concept Bailey detailed is very valid. If you eat a candy bar, where will the calories go? If you're fit, they tend to head more to the muscles to be stored as muscle glycogen, which is simply glucose in muscle storage to be used at a time of need. The more you exercise, and the more muscle you have, the more muscle glycogen you can store. On the other hand, the unfit counterpart will tend to store excess calories in the fat cells.

Certainly, genetics play a role. If your parents are both very lean, you probably won the genetic lottery for staying thin. Those who have obese parents will have a greater potential for being obese themselves, although neither case is absolute. When you overeat, even the genetically thin person can start to add fat, just as the child of obese parents can remain thin through proper lifestyle.

When an overweight, out of shape person goes on a walk with a very trim, fit person, the one who is fit will burn up to five times as much fat as the overweight person. You might be thinking “that’s just not fair”. What we have to keep in mind

is this: That’s why the person is thin and fit, because their body burns fat, instead of storing it.

The more fit you become, the quicker your body will tell the fat cells to release fatty acids, or in Bailey’s vernacular; “release the grease”. A fit person will start burning fat by just thinking about exercise. I know someone reading this will think: “that’s what I’ll do, I’ll “think” about exercising”. The problem with that is; you have to be fit and have actually exercised for that to work.

To quote Bailey one more time, if you want to be a “better butter burner”, start exercising! ♦



The 5 best stretches for improving flexibility

Online classes are hard on not only your eyes but also your muscles! If you've felt the excruciating aches and pains of sitting in front of your computer today, you're not alone. In this article, I'll share five great stretches that you can try out in between those long hours of lectures and tutorials to help increase your mobility and provide some much needed relief.

Neck semicircles

This stretch is quite simple, but it addresses some muscles that you may otherwise neglect: the trapezius and your neck's flexors and extensors. To do this quick stretch, all you have to do is stand or sit in a posture that feels comfortable for you. Next, bring your chin close to your chest and move your neck from shoulder to shoulder at a slow pace.

Downward dog

This classic stretch is one that you're probably familiar with, and it is absolutely great for flexibility. To do a downward dog stretch, you should be starting on your hands and knees - with your arms a shoulder's width apart. Then, descend your head into your arms as you slowly raise your hips. Hold for as long as you're comfortable and release - you'll have done a great downward dog. This stretch is great for your calves, hip, and hamstrings.

Standing hamstring stretch

In this stretch, you're basically trying to fold yourself - not too complicated right? To get started, you should stand up, place your feet at a hip's width, keep your arms stationary, and bend your knees just a



continued page 21



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5 YOGA POSES TO PRACTICE DAILY

By JEN CASPERSON

It's difficult to make room in your busy schedule for fitness, let alone an activity like yoga that requires peace and quiet! However, these five quick and easy yoga poses barely take any time at all.

Do them right when you wake up to center and prepare yourself for the day, or do them right before bed to reflect on a long day.

This pose is perfect for stretching out your lumbar muscles.

COW POSE

Step 1: Begin on all fours on your mat with your hands just under your shoulders and feet under hips. Spread your fingers and tuck your toes to stretch your feet. Center your head in a neutral position with a flat back and soften your gaze downward. **Step 2:** Inhale as you drop your belly towards the mat. Lift your chin and chest, and gaze up toward the ceiling. Take a deep breath, and on your exhale, return to starting position.

This pose is similar to Cow Stretch, but this time you get to embrace your inner fierce feline.

CAT STRETCH

Step 1: Begin on all fours on your mat with your hands just under your shoulders and feet under hips. Spread your fingers and tuck your toes to

with under and feet. Spread your and tuck your stretch your feet. Center your head in a neutral position with a flat back and soften your gaze downward. **Step 2:** Inhale as you draw your belly to your spine and round your back toward the ceiling. The pose should look like a cat stretching its back. Release the crown of your head toward the floor, but don't force your chin to your chest.

Step 3: Take a deep breath, and on your exhale, return to starting position.

COW POSE



CAT STRETCH



WARRIOR 1



DOWNWARD F



WARRIOR 1

Don't forget to breath deeply when performing this pose. You'll feel it in your entire body.

Step 1: Separate your feet in a parallel split stance (about 4-5 feet away). Turn your back foot out pointing away from your body. Keep your hips and torso rotated forward towards your front foot.

Step 2: Take a deep breath and on your exhale, bend your front knee into a 90-degree angle. Raise your arms, forming a straight line at shoulder height and keep your gaze at your fingertips in front of you, or raise your arms straight above your head.

DOWNWARD FACING DOG

For a little mommy-and-me fitness, you can even get your kids to do this one with you! Or not... the point of yoga is for some peace and quiet, after all!

Step 1: From standing position, bend over, placing your hands on the floor. Walk your hands out until both your hands and your feet are completely touching the mat. You should resemble a downward "V."

Step 2: Take your legs out to shoulder-width apart and spread your fingers apart. Press through your palms and keep your hips pushed back. Keep your neck relaxed and hold this position.

CHILD'S POSE

You can definitely get your kids in on this one! Child's pose is the perfect finishing pose; you can center and prepare yourself for everything coming your way.

Step 1: Start by kneeling on your hands and knees and separate your knees about hip-width apart.

Step 2: Slowly sink your hips down towards your ankles, lengthening your back as you rest your forehead on the mat.

Step 3: Breathe deep and focus on relaxing your muscles so that your stretch is elongated with each breath. ♦

FACING DOG



CHILD'S POSE



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Always smiling, Van welcomes you into her boutique Shop at Harbor Bay Plaza like you are family. You will experience an immediate sense of happiness as you walk through the doors, fun music playing in the background and an extravaganza for your eyes of gasp inspiring merchandise!

While the shop walls are a gallery of Van's unique paintings, there are many other wonderful things available for sale in the boutique, many of which were created by Van and/or embellished with her artistry.

Hi Van, Please tell us a little more about yourself and your business.

"I was born in Vietnam, Ho Chi Min City (Saigon). As a child I always dreamed of becoming a famous painter. Not sure if that would happen, I attended night school focusing of a business degree and the art of Feng Shui. While attending school my former husband and I started Southern Book Publishing, which he still operates. Shortly after that I worked to build an extraordinarily successful medical supply company. My family operates that company in Vietnam. In 2013 I was hired by a California based Semi-Conductor company to represent them in Vietnam. I was responsible for sales in Vietnam. My job brought me to California for training. I traveled between California and Vietnam for several years.

"I fell in love with this county during my training and knew I wanted to make it my second home. While working for the semi-conductor company in 2015 I was able to open an Art Gallery in California, I traveled back and forth from Vietnam to California allowing me to establish myself in the Art community. In 2017 I left my sales job to focus on my art. Through my Art Gallery I met a beautiful Vietnamese woman from Key Largo, she invited me to come to Florida. While in Key Largo I met a wonderful, kind man. He became my business partner and graciously helped me open a Gallery in Stuart. I found the perfect location in Sewalls Point and the Gallery opened in 2018. My gallery, STAR ART offers my Feng Shui paintings carrying my one-of-a-kind ART. I apply Feng Shui to my paintings. In addition to the beauty of color and originality my paintings are meaningful, good fortune and happiness are bestowed to the owner. I incorporate US paper money and coin currencies in my original oil paintings adding to the value of my whimsical creations. I also carry beautiful jewelry and a complete line of hand embroidered clothing and accessories. Handbags, scarfs and jackets all hand embroidered.



When COVID came my business focus changed I started designing beautiful fashion embroidered masks. I also do print LOGO masks as well. I can do name embroidering and logo designs for staff uniforms, team uniforms, health care uniforms, Dr. and lab technician's lab coats. I also offer logo polo shirts, logo hats and logo visors. Just about anything that you need a name or logo on I can do it quickly. I have done beautiful, printed masks for many companies: Alfa Romeo Car Co., Sewalls Point Police Department, Martin County Sheriffs Department, St. Lucie



Sheriffs Dept, Anderson Middle School, Kyle G's Restaurant, Conchy Joe's, Dolphin Bar, Jan's Place, Pietro's, Josephine's several nonprofits like Treasure Coast Food Bank, and many others. I am a proud Chamber of Commerce member. I just received the Jensen Beach Chamber 2020 Entrepreneur of the Year award. I am very honored to receive this recognition.

My business focus in 2021 is on expanding my business to include a full line of uniforms. Also expanding my embroidery and printing business to include wholesale for companies that need large quantities of logo masks, polo shirts, hats and uniforms both professional and sports related. Since COVID I have received many orders for my embroidered and screen print logo masks. For my embroidery, I just brought in a machine that allows me to do embroidery special orders right here in my boutique. I can now accommodate any special-order requiring embroidery. I can accommodate weddings, showers, graduation and birthday special requests, just bring me your request and I can help you design your one-of-a-kind treasure.

I invite everyone to stop by my boutique and see my work. I would like to help all businesses, county offices, schools, medical facilities spread their good name with a shirt, mask, hat or uniform.

VAN NGUYEN

Please see our ad on page 27

ONE IN EIGHT COVID-19 PATIENTS DIAGNOSED WITH MENTAL ILLNESS WITHIN MONTHS

One in eight people who have recovered from COVID-19 are diagnosed with their first psychiatric or neurological illness within six months of testing positive for the bug, according to a new study.

Researchers who surveyed 236,379 coronavirus survivors found that the numbers rose to one in three when people with a previous history of psychiatric or neurological illnesses were included, the Guardian reported.

In addition, the study found that one in nine patients also were diagnosed with conditions such as depression or stroke despite not having gone to a hospital when they were infected, according to lead author Dr. Max Taquet of the Department of Psychiatry at the University of Oxford.

The study, which has not yet been peer-reviewed, used electronic health records to evaluate hospitalized and non-hospitalized US patients with a confirmed COVID-19 diagnosis who recovered.

The subjects were compared with a group diagnosed with influenza, and another diagnosed with respiratory tract infections between Jan. 20 and Dec. 13, 2020, according to the news outlet.

Their analysis accounted for factors such as age, race, gender, socio-economic status and any underlying physical and mental conditions.

According to the results, the likelihood of a COVID-19 survivor developing a psychiatric or neurological illness within six months was 33.6 percent; almost 13 percent of the survivors did, in fact, receive a diagnosis in that time frame, the study found.

The researchers also discovered that most diagnoses were more common after bouts with the coronavirus than after the flu or other respiratory infections — including stroke, intracranial bleeding, dementia and psychotic disorders.

Overall, COVID-19 was linked to increased risk of these diagnoses, but the incidence was greater among those who required hospital treatment, and significantly so among patients who developed brain disease, the Guardian reported.

When asked how long these conditions might last after diagnosis, Taquet told the outlet, “I don’t think we have an answer to that question yet.”

He added: “For diagnoses like a stroke or an intracranial bleed, the risk does tend to decrease quite dramatically within six months ... but for a few neurological and psychiatric diagnoses, we don’t have the answer about when it’s going to stop.”

Although the study does not prove that COVID-19 is directly behind the psychiatric and neurological conditions, research suggests the bug can have an impact on the brain and the central nervous system.

Dr. Tim Nicholson, a psychiatrist and clinical lecturer at King’s College hospital who was not involved in the study, said the results would help researchers decide which neurological and psychiatric complications required further careful study.

“I think particularly this raises a few disorders up the list of interests, particularly dementia and psychosis... and pushes a few a bit further down the

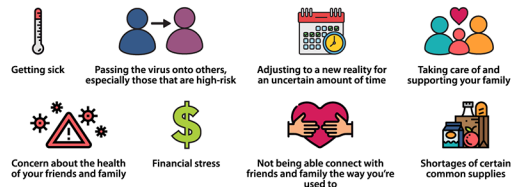
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COVID-19 AND YOUR MENTAL HEALTH

While we are familiar with viruses like the common cold and the flu, the coronavirus (COVID-19) is new and presents a situation that none of us could have imagined a few short months ago. The fact that it is extremely contagious has resulted in business closures, social distancing, and quarantine measures which have disrupted our daily lives. It is more important now than ever to pay attention to mental health during this time of isolation and uncertainty.

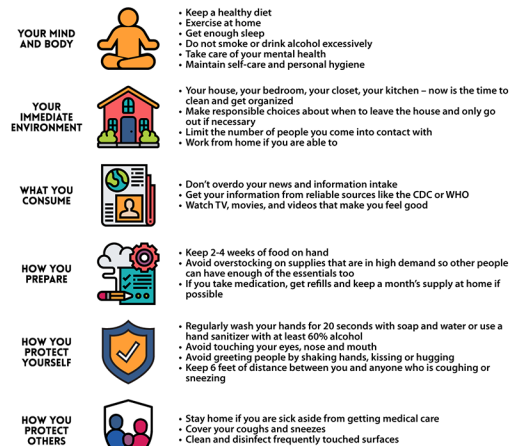
YOUR CONCERNS ARE VALID

There are many reasons that you might be concerned or worried about COVID-19. Some of the most common are:



REALIZE WHAT YOU CAN CONTROL

One of the most frustrating things about COVID-19 is that so much about the virus and the limitations on where you can go are out of your control. However, there are things that you can control, and focusing on those things can provide you with some comfort. Some of the things you can control include:



SIGNS OF ANXIETY

It is normal to be worried and stressed during times of crisis. While worry is a part of anxiety, people with anxiety tend to experience more exaggerated feelings of worry and tension. Some common symptoms include:



In extreme cases of anxiety, people may experience a panic attack. Panic attacks are often mistaken for heart attacks at first, but usually go away when people are able to talk to someone else to calm their fears and practice deep breathing.

MANAGING ANXIETY

There are small things that everyone can do while practicing social distancing or self-quarantine to help reduce the amount of anxiety they are experiencing.



WHEN ANXIETY WON'T LET UP

If you're taking steps to manage worry and anxiety during the COVID-19 crisis but they don't seem to be helping, there are additional resources you can take advantage of.



Find more information and resources about COVID-19 and mental health at mhanational.org/covid19.





list of potential importance, including Guillain-Barré syndrome,” he told the Guardian.

Meanwhile, another study has found that the coronavirus may remain inside the brain of severely ill patients and trigger relapses among those who thought they had recovered.

Researchers at Georgia State University discovered that infecting the nasal passages of mice with the virus led to a rapid, escalating attack on the brain that triggered severe illness.

Assistant professor Mukesh Kumar, the lead researcher, said the findings have implications for understanding the wide range of symptoms and severity of illness among people who contract the illness.

“Our thinking that it’s more of a respiratory disease is not necessarily true,” Kumar said. “Once it infects the brain, it can affect anything because the brain is controlling your lungs, the heart, everything. The brain is a very sensitive organ. It’s the central processor for everything.” ♦

That study has been published in the journal Viruses.

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STRESS

More and more women are overworked, overwhelmed, and overwrought. The bigger problem: They're proud of it! Learn how to break the unhealthy, addicted-to-high-anxiety lifestyle.



When you think about it, stress is a mysterious thing: You can't see it or touch it, but you definitely know it's there. And its enigmatic nature just might be preventing us from fully realizing the damage stress can do - to our minds, bodies, and spirits.

According to the American Psychological Association, more than half of all women say they're "highly stressed," an increase of 25 percent from just four years ago. But very few do anything to chill out. In fact, many seem to be saying "bring it on!" because somewhere along the line being stretched to the limit turned into a badge of honor.

That's how it was for Meredith Bodgas, 28, of Forest Hills, New York. Before switching to a lower-key Web job, Bodgas worked until 9 p.m. most nights. "I figured anyone who left before 7 p.m. simply wasn't as valuable," she says. She subscribed to the same misguided belief adopted by so many modern women: Stress is synonymous with success - and if you're not totally fried, you may not be doing enough. "I loved it when people would ask me 'How do you do it?'" admits Bodgas, "even though I suspect what some of them really meant was 'Why do you do it?'"

Stress Appeal

Turns out, high anxiety may be, well, an actual high. "Some people think they need to be stressed all the time in order to really feel alive," says Patt Lind-Kyle, author of *Heal Your Mind, Rewire Your Brain: Applying the Exciting New Science of Brain Synchrony for Creativity, Peace, and Presence*. They

become hooked on the rush they get from stress, which stimulates hormones such as adrenaline, dehydroepiandrosterone (DHEA), and especially cortisol. The tension can become addictive—and as with most addictions, it can usher in an unhealthy craving.

The ready willingness to put out a welcome mat for stress also stems from myriad social and cultural pressures. While you'd think the feminist movement would have moved women way past this by now, "many still feel driven to prove they can be just as successful as their male counterparts," says stress researcher KaMala Thomas, Ph.D., an assistant professor of psychology at Pitzer College in California.

"In fact, studies show that women expect to juggle multiple roles from an early age. The result is that they end up thriving on stress and feeling guilty if they're not multitasking. They get used to the adrenaline rush and eventually interpret stress as a drive to be productive rather than a potential source of long-term health problems."

Compounding this is the possibility that women embrace stress because, somewhere along the way, they came to believe that the more frazzled they are, the better person they are. "Many young women think if they're not working every second of every day, they're lazy," says Steve Orma, Psy.D., a clinical psychologist in San Francisco.

"They are ashamed of taking breaks and feel they're not a 'good' enough person if they aren't pushing themselves to the absolute limit. It has become a moral issue."

continued next page

STRESS cont.

Plus, a lot of women are willing to forgo sleep and sanity for an implied payoff. In Bodgas's case, she figured the more hours she clocked - and the higher her stress meter continued to soar - the greater her reward would be. "I felt as if I were one of those pledging frat guys who tells himself that the fraternity must be amazing if he has to go through so much horrible stuff to get in," she says.

No Rest for the Weary

Sometimes stress does have a higher purpose. For example, cortisol surges during critical times of acute angst - say, when an important work file goes missing - because it kicks your brain and butt into gear (Oh, you left it in Julia's office!). The problem begins when stress becomes a steady state of being. "After your cortisol rises, it's supposed to come right back down and not stay elevated," says Pamela W. Smith, M.D., author of *What You Must Know About Women's Hormones*. "When you're stressed for a long time, your body's stores of cortisol become too low and you don't have enough for your body to run at its optimal level." What's more, once cortisol stays elevated for longer than 24 hours, certain nutrients (such as B vitamins) get depleted, and cholesterol, blood pressure, and blood sugar levels can skyrocket. Coursing cortisol can also trigger free radicals that could eventually damage neurons, affecting your short-and long-term memory and your ability to think clearly.

Today, two-thirds of all office visits to primary-care physicians are related to stress. "Elevated stress can suppress the immune system, increase appetite, impact sex drive, affect fertility, and on and on," explains Shawn M. Talbott, Ph.D., a biochemical nutritionist in Salt Lake City and author of *The Cortisol Connection: Why Stress Makes You Fat and Ruins Your Health - and What You Can Do About It*.

"It can also lead to behavioral changes such as excessive drinking, smoking, and bingeing on 'comfort' food, as well as lack of motivation."

And it turns out that all that ill-advised, frenzied one-upmanship - especially in the workplace - might be futile: The number one reason employees go on disability leave? You guessed it: Stress.

Getting an Attitude Adjustment

To step off the stress hamster wheel, you need to start making a conscious effort to catch yourself in the act of gloating, "I'm so stressed out." Similarly, you may think that responding to a friend's stress bravado with a play-by-play of your own overwhelming schedule is akin to being supportive. It's not. Stop being an enabler and lose the one-upping in favor of a softer, healthier approach, says Orma. Try saying something like, "Wow, it sounds like you have a tough week ahead. What will you do to take care of yourself?" Says Orma: "Gently encouraging a harried pal to take some downtime will be more helpful to both of you than swapping stress stories."

Next, get real about your overflowing agenda and try to edit out unnecessary and time-consuming activities (good-bye, IM). Taking small steps toward whittling your to-do list can put you back in control of your life—a position that delivers just as much euphoria as a stress high. ♦

Best Stretches cont.

little. Now, bend forward at the hips, bringing your head to the ground, and grab your calves with your hands until you feel ready to stop - 45 seconds to two minutes is a good interval. Finally, stand up again, bending your knees along the way. Feels good, right?

Ankle rolls

No, this is not the excruciating injury you get when you think you can play basketball in Vans. Here's a great stretch that is extremely simple to follow. Sit and lift up your foot onto your lap and slowly roll your ankle in a clockwise circle before going counter-clockwise. It's as easy as it sounds!

Frog stretch

You know, I thought after the Shrek workout article in the last issue that swamp creatures and fitness would never crossover again - yet here we are.

Just like the aforementioned downward dog, this one starts on your hands and knees, except now you want to stretch your knees further than shoulder width apart, resting the inner part of your feet on the ground. Pull your hips toward your heels and make sure you keep your hands adjacent to your arms. Once you're in position, you should look quite literally like a frog. Hold for 30 seconds and you're ready to go!

This one's good for your hip and groin region, parts of your body that can be ignored as you watch your lectures at two-times speed to convince yourself you're being extra productive. ♦



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Loneliness

AND THE ELDERLY

Loneliness in the elderly population is a growing health concern among families and physicians. According to the 2010 US Census Bureau, more people were 65 years of age and older in 2010 than in any other previous census. There were 40.3 million people who were 65 and older, which is an increase of 5.3 million since the 2000 census. The result is more lonely senior citizens. Many people experience loneliness as a result of living alone, lack of close family relationships, and age related losses.

One definition of loneliness is: "A complex and usually unpleasant emotional response to isolation or lack of companionship. Loneliness typically includes anxious feelings about a lack of connectedness or communality with other beings, both in the present and extending into the future. As such, loneliness can be felt even when surrounded by other people. The causes of loneliness are varied and include social, mental, emotional, and spiritual factors."

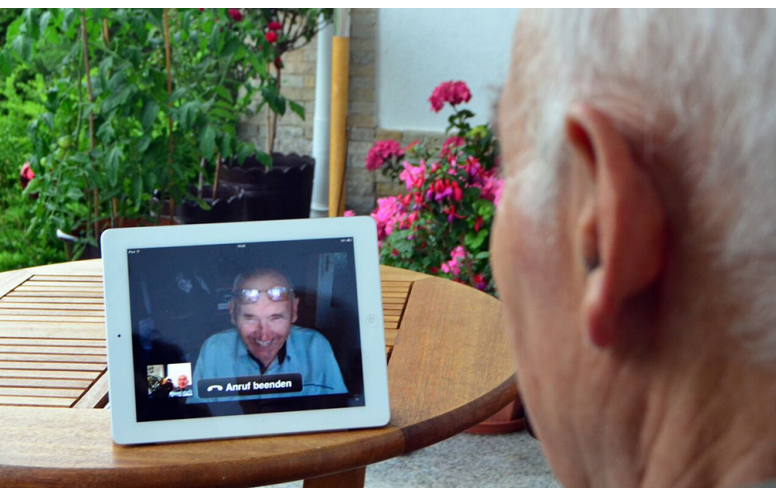
Aging Parents are Lonely for Family

Large portions of the elderly's children live more than an hour's drive from their aging parents. Over 80% of children who have moved away have done so due to the job market, which makes it hard for them to visit parents regularly. Today's lifestyle does not permit for spending time with senior family members. Studies have shown that parents whose children do not visit at least twice a month suffer greater loneliness than those who do see their children more often. Additionally, older people who live alone have less face-to-face contact than those who live with a spouse. Adding to loneliness is the fact that aging inhibits mobility, therefore, the elderly tend to see less and less of their friends / acquaintances and are less likely to participate in community events.

Health Impacts of Elderly Loneliness

Loneliness, as a result of this lack of social contact, is a leading cause for poor physical and mental health among the elderly leading to early death. When loneliness sets in it can increase the risk of high blood pressure, over eating, under eating, excessive drinking, depression, heart disease and other debilitating diseases such as arthritis, osteoporosis and glaucoma. People who are lonely are twice as likely to experience a decline in daily activities. Seniors who had been placed in a nursing or assisted living facility experience disorientation and loneliness as well. Health deterioration in the elderly who live alone and have few visitors is less likely to be noticed and followed up with medical attention.

The impact of loneliness on a loved one's health and well-being can be a great influence on the cost of their health care. Investing our time and supporting organizations that offer companionship will help





to play a greater role in the lives of their elderly loved one. Some training or introduction of electronic ways to connect may help bridge the gap to younger generations. ♦

Risk Factors for Elderly Loneliness

- Women are more likely to experience loneliness
- The older the individual is, the more lonely they may be
- A person living alone
- Poor economic situation
- Poor outlook on health
- Infrequent contact with relatives and friends
- Adult children not living in close proximity
- Not able to use modern communication like Facebook, Email, Skype, etc.

Dealing with Loneliness

Below are some ideas for ways to encourage social interaction between a senior and others. Not all of these require a lot of time or money but can really help take the edge off loneliness:

- Learn programs like Skype to communicate with family and friends
- Keep socially active by joining senior center activities
- Daily exercise can ward off depression
- Keep ongoing communication even if it is just a daily 5 minute call
- Take up a hobby
- Adopt a pet – pet ownership can reduce feelings of isolation
- Ask friends and family to visit or call on a schedule so there is some contact every week
- Go on outings near other people: movies, shopping, restaurants, library, etc.
- Have more family get-togethers

alleviate the rising cost of health care and improve their quality of life. Such agencies as Area Agency on Aging can help to locate services such as Meals on Wheels or forms of transportation to be able to participate in community centers. Many church organizations offer senior programs as well.

As reported in Medscape Today News, a Dutch study reveals that people who feel lonely are significantly more likely to develop clinical dementia over a period of 3 years as compared to those who do not feel lonely.

Technology Gap of Elderly

While the younger generations are staying well connected with all of today's high tech gadgets the elderly are often left out. Older family members need to feel connected, wanted, and loved. Friends can play a vital role and new friends can be found through senior centers. Families and communities need

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The Perks of Getting Older

Retirement doesn't have to be your one-way ticket to a sedentary life. Learn about senior programs and services that can help you stay vital and stimulated.

Your senior years can be one of the most enjoyable and fulfilling times of your life. As the baby boomer generation gets older, the number of senior citizens in the United States is rapidly increasing, and seniors are finding ways to be more active and involved.

There are more seniors today than ever before. In 1900, 3.1 million Americans were age 65 and older; by 1994, this number had grown to 33.2 million. Researchers estimate that by 2030, 20 percent of the U.S. population will be senior citizens.

So what are some of the key trends in this age group?

- Better economic position. Thanks to improvements in Social Security and Medicare, the number of seniors below the poverty level has dramatically decreased, from 35 percent in the early 1960s to about 10 percent today.
- Higher education. More seniors than ever before have completed high school, and it is becoming increasingly common for seniors citizens to have earned a bachelor's degree or higher.
- Lasting marriages. The majority of senior citizens younger than 85 are married. Since women tend to live longer than men, older men are twice as likely to be married as elderly women.



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- Longer life expectancy. People are living longer today than in the past, and the number of people who live until age 100 is growing.

Better Services and Programs for Senior Citizens

In generations past, people felt that old age was a time to take it easy and slow down. But today senior citizens know that staying active is one of the most important parts of healthy aging.

Some of the services available to help senior citizens remain vital include:

- Fitness programs. A number of local community centers, churches, fitness centers, and senior centers offer exercise programs specially designed for older adults. Regular exercise helps you stay functional and healthy.
- Job placement services. You don't have to stop working at 65. Senior citizens today are working long after that age, and many people who retire from one job end up going back to work in another capacity. Programs like Civic Ventures and the American Association of Retired Persons WorkSearch program help older people find ways to get back into the workforce.
- Volunteer organizations. An estimated one-third of volunteers in the United States are senior citizens. Volunteering can be a great alternative for your time after retirement. There are many organizations, including the Experience Corps and Senior Corps, with programs that help match senior citizens to volunteer opportunities.
- Lifelong education. Staying mentally active is an important part of healthy aging, since researchers are finding out that when it comes to your mind, you have to use it so you don't lose it. One way you can stay mentally challenged as you grow older is to enroll in adult education courses. Ask your local college, university, or public library if they offer education programs especially for seniors.
- Travel programs. Retirement is a great time to explore the world through travel. The Elderhostel Institute Network is a program that provides travel opportunities for people age 55 and older. The U.S. Department of the Interior offers U.S. citizens 62 and older a Senior Pass, with lifetime access to government-recognized recreation areas for just \$10.

- Senior discounts. In addition to the Senior Pass, there are numerous senior citizens discount programs everywhere. If you are a member of AARP, for instance, you can save up to 60 percent when you shop online at the Everyday Savings Center, which features retailers like Target and Sony Electronics. In addition, many local movie theaters, museums, and restaurants often offer discounted rates for seniors. Ask around to find out what kinds of senior discounts are available in your area.

One of the best ways to stay in good mental and physical shape as you age is to get out and enjoy yourself. Take advantage of the programs and services offered to senior citizens so you can make the most of life. ♦



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Finding Your Decorating Style



Do you find yourself saving home décor inspiration on social media that's all over the board? Or maybe you struggle with purchasing new furniture or art pieces for your home. With so many different trends and styles to pick from, we know it can be a challenge to figure out just which direction to take. Especially when buying or building a new home, decorating can be exciting, but also overwhelming. Here are a few tips in determining your decorating style:

Get Magazine Inspiration

While print might sometimes seem like a thing of the past, a home décor magazine can be a good place to start in identifying the styles that you like. While Pinterest and other sites can be helpful, there is such a wide variety of images that it is often hard to narrow down on particular designs. You might start by choosing a magazine and tearing out any pages that you are especially drawn to. Then analyze what the common elements and themes

are in the pages that you chose. This will help you to identify what styles you are drawn to.

Take Interior Design Quizzes

There is a plethora of interior design quizzes that you can take online to see if you are headed in the right direction in finding your decorating style. Take a few different quizzes and compare your answers. Do your answers line up, or do you need a little more help identifying your style? Either way, read on!

Assess Your Wardrobe

It might seem odd to think that there may be a correlation between the way you dress and your home décor style. But the truth is, that our clothes are often one of the greatest ways in which we express ourselves. Do you dress more daring or conservatively? Are you drawn to bold patterns and bright colors or do you

continued next page

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stick to the neutrals? You should dress your home like you dress yourself! Establish what colors you are most comfortable with and what style matches your personality – elegant, classic, whimsical, etc.

Look at Home Exteriors

Having a hard time deciding how to describe yourself? Another way to find the answer to this question is by looking at what home exteriors make you the most excited. When you drive around what homes do you just love? Some people are drawn to traditional older brick homes, others keep their eye on minimalist or modern homes. Knowing what you like on the exterior of a home can help inform the decorating decisions you make on the inside.

Inventory Your Current Décor

Lastly, take a look at the décor you already have. There is a chance that your taste has changed over the years. But what are the items that you still like and what are the things you wish you could replace? Use the existing décor that you like as a starting point for designing the room or your entire home.

No matter your style, your home design should reflect you! So, don't be afraid to try new things and make your space somewhere you enjoy being. We hope this article is helpful in pinpointing your own home décor style. Now it's time to get started! Whether you're building or buying, your new home is a blank canvas. ♦



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Is It A Good Time To Buy A House?

Consider current market conditions as well as your personal and financial readiness.



If you're wondering whether it's a good time to buy a house, ask this instead: Is it a good time in my life to buy a house?

Current economic indicators and the state of your local housing market give important context for your decision. But

whether this is a good time for you to buy a house also depends on your financial situation, life goals and readiness to become a homeowner.

Here's what to consider.

Mortgage rates are at historic lows these days, which makes buying a home more affordable than when rates are higher. The average percentage rate for a 30-year fixed-rate mortgage was 2.88% in December,

down more than one percentage point from December 2019.

Current market challenges for home buyers

Here are some of the factors that can make buying a home challenging now.

Competition among buyers

Demand for homes is high, but inventory is low, making this a seller's market in many areas of the country. A seller's market happens when there are more prospective buyers than homes for sale.

The stiff competition for homes means fewer choices, higher prices and quicker sales. Seventy percent of existing homes sold in December 2020 were on the market for less than a month, according to the National Association of Realtors.

Higher home prices

The median existing home price was \$309,800 in December, up 12.9% from December 2019, according to NAR. Prices rose year-over-year in each of the four major regions of the country.

Social distancing logistics

The COVID-19 pandemic has also changed some of the logistics of buying a home. Depending on where you live, be prepared for an adapted process, such as video home tours.

Stricter lender requirements

Since the pandemic began, lenders have set stricter criteria for mortgages, which means it may be harder to qualify if you have a credit score in the 500s or low 600s.

Of purchase loans that closed in December 2020, 6% were for borrowers with credit scores of 600 to 649, according to mortgage data provider Ellie Mae. Less than 1% of purchase mortgages that closed in December were for borrowers with credit scores under 600.

Your readiness to buy a home

Ask yourself these questions to explore whether you're ready to buy a home.

Prepared to put down roots?

Think about your life goals, relationships and interests. How long can you see yourself living in this location?

Ideally you'd want to remain in the home long enough for rising property values and your equity to exceed the costs of buying and selling, including real estate commissions and mortgage closing costs. That will typically take a number of years.

You could also be subject to capital gains taxes if the home appreciates in value and you sell it after less than two years.

How's your job security?

A mortgage is a big commitment and can become a stressful burden after a job loss, so it's not a good time to buy a home if you think you'll get laid off.

Wait until your employment is stable before thinking about buying a house.

Are you financially prepared?

Evaluate these 3 main ingredients:

SAVINGS

You'll need money for a down payment and mortgage closing costs, and for moving and other expenses after you buy the home. The down payment requirements vary by the type of mortgage and the lender. The more you put down, the lower your monthly mortgage payment.

CREDIT

Lenders generally offer the best mortgage rates and terms to borrowers with credit scores of 740 and above, although you can qualify for a mortgage with a score in the 600s. The options are much slimmer with a score in the 500s.

The average FICO credit score for all closed mortgage loans in December 2020 was 751, up from an average of 735 in December 2019, according to mortgage data provider Ellie Mae.

If your credit is marginal, it might make sense to postpone buying a house and use the time to work on building your credit.

DEBT

Lenders look at your debt-to-income ratio, or DTI, to help determine whether you qualify for a mortgage. Your DTI is the percentage of your monthly gross income that goes toward monthly debt payments, including housing costs, as well as car, student loan, credit card and other debt obligations. Lenders like to see a DTI of 36% or below. The lower your DTI, the better your chances of qualifying for a mortgage. ♦

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from the Editor cont.



many things from many physicians. She had spent all that she had and was no better, but rather grew worse. When she heard about Jesus, she came behind Him in the crowd and touched His garment. For she said, "If only I may touch His clothes, I shall be made well."

Immediately the fountain of her blood was dried up, and she felt in her body that she was healed of the affliction. And Jesus, immediately knowing in Himself that power had gone out of Him, turned around in the crowd and said, "Who touched My clothes?"

But His disciples said to Him, "You see the multitude thronging You, and You say, 'Who touched Me?'"

And He looked around to see her who had done this thing. But the woman, fearing and trembling, knowing what had happened to her, came and fell down before Him and told Him the whole truth. And He said to her, "Daughter, your faith has made you well. Go in peace and be healed of your affliction."

Mark 5:25-32.

THIS CERTAIN WOMAN BECAME A DAUGHTER BY HER FAITH. WAS SHE OPERATING UNDER EXTREME PAIN AND WEAKNESS? I THINK SHE WAS. DID SHE FIGHT THE CROWD DESPITE HER CONDITION? YES, SHE DID.

WHY WAS JESUS WAS SO CURIOUS ABOUT THIS SUCCESFULL FIGHT OF FAITH? BECAUSE JESUS WANTED TO ELEVATE THIS "CERTAIN WOMAN" INTO A DAUGHTER STATUS AND ESTABLISH HER SUCCESS FOREVER.

"But may the God of all grace, who called us to His eternal glory by Christ Jesus, after you have suffered a while, perfect, establish, strengthen, and settle you. To Him be the glory and the dominion forever and ever. Amen."
1 Peter 5:10,11.

This certain woman, because of her successful fight of faith, was not a certain woman anymore, but became a DAUGHTER who got perfected, established, and strengthened by Jesus Himself.

BECOME A DAUGHTER OR SON, LETS PRAY: Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law: "That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation" *Romans 10:9-10.*

If you made this prayer, email me at: icarepublications@gmail.com I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. www.iCareTown.com >Free Subscription. ♦

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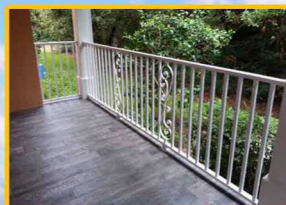
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