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## FROM THE EDITOR

By ANGEL CHAVEZ

# Happy Mother's Day!

"Love is patient and kind. Love is not jealous or boastful or proud or rude. It does not demand its own way. It is not irritable, and it keeps no record of being wronged. It does not rejoice about injustice but rejoices whenever the truth wins out. Love never gives up, never loses faith, is always hopeful, and endures through every circumstance".

*1 Corinthians 13:4-8*

When we think about real, unfailing, unconditional love on earth, we have to go with mom's love. In this Issue, it is my desire to praise and exalt every mother in the world. Mother's day should be every month and every day. They all deserve it! I want to especially recognize, honor and praise the mothers of our communities in the Treasure Coast.

It's been said that the love of a mother is the closest to God's love. That is probably because a mother's love is unconditional and genuine. So much so, we can feel and touch its power.

I remember this feeling when I was about 12 years old. This was the age when I left my parents and Paucamarca – the only town I ever knew. It was my dad's decision – along with my mom's painful approval -- to let me go. You see, in Paucamarca, Peru (where I was born) there was no high school. Therefore, a decision had to be made. I was either going to stay in Paucamarca and farm for a living, growing corn, potatoes and other vegetables or leave to pursue the world's boundless opportunities.

It was very hard to see my mother cry her heart out while Dad took me to San Marcos, the nearest town. There, a big truck full of sheep and pigs would take me to Lima, Peru's capital, where my brother Celso was working during the day and going to school at night. And from Lima

to Cerro de Pasco, where my older brother Santos was studying to become a mining engineer.

The very first time I ever saw my dad cry was when he said "Good bye my son." It was then, as he turned around, that I noticed he was crying. It was awkward to me because I remembered the countless times my father would say to my brothers and I, "Men don't cry".

While traveling on this big truck, I saw so many new things. Soon I forgot -- at least for a while -- about Paucamarca and my dogs, horses, chickens, pigs, sheep, cats, and singing birds back home. Not to mention, the view of the mountains that surrounded Paucamarca from my home's balcony. At night it seemed as though I could almost touch every star floating in the dark sky.

Well, I soon found out that Cerro the Pasco, a state in the center of Peru where silver mining is predominant, was the coldest region of Peru. My mom wasn't there and I never saw my brother Santos, since he would work all day as a teacher and then go to the University at night. But, because father said to me so many times that "Men don't cry," I wouldn't cry -- awake that is. In my sleep I would cry all night and would wake up crying. I would not let my brother see me crying, because like I said, "Men don't cry".

I love my mother and father, with a unique love I know everyone can relate to. But mother was very special to me, to my eight brothers and also to about a dozen of "brothers and sisters" that my mother took under her wing from their stressed families. Like, Jose Marciano, Mavila, Apolinar, and Julio. Not to mention, the poor and local beggars. They were the ones that my mom personally took care of like Aurora Huanga, a

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# Top 10 Good Parenting Tips – Best Advice

Parenting is not easy. Good parenting is hard work. These 10 **good** parenting tips will help.

by CYNTHIA VEGAS

## What Makes A Good Parent?

A good parent is someone who strives to make decisions in the best interest of the child.

What makes a great parent isn't only defined by the parent's action, but also their intention.

A good parent doesn't have to be perfect. No one is perfect. No child is perfect either... keeping this in mind is important when we set our expectations.

Successful parenting is not about achieving perfection. But it doesn't mean that we shouldn't work towards that goal. Set high standards for ourselves first and then our children second. We serve as important role models for them.

Here are 10 tips on how to be a better parent, learn good parenting skills and avoid bad parenting. Many of them are not quick or easy. And probably no one can do all of them all of the time.

But if you can keep working on the tips in this parenting guide, even though you may only do part of these some of the time, you will still be moving in the right direction.

## #1 BE A GOOD ROLE MODEL

Walk the walk. Don't just tell your child what you want them to do.

The best way to teach is to show them.

Human is a special species in part because we can learn by imitation. We are programmed to copy others' actions, understand

them, and incorporate them into our own. Children, in particular, watch everything their parents do very carefully.

So, be the person you want your child to be - respect your child, show them positive behavior and attitude, have empathy towards your child's emotion - and your child will follow suit.

## #2: LOVE THEM AND SHOW THEM THROUGH ACTION Show your love.

There is no such thing as loving your child too much. Loving them cannot spoil them.

Only what you choose to do (or give) in the name of love can - things like a material indulgence, leniency, low expectation, and over-protection. When these things are given in place of real love, that's when you'll have a spoiled child.

Loving your child can be as simple as giving them hugs, spending quality time with them, having family meals together, and listening to your child's problem seriously.

Showing these acts of love can trigger the release of feel-good hormones such as oxytocin. These neurochemicals can bring us a deep sense of calm, emotional warmth, and contentment, from these the child, will develop resilience and not to mention a closer relationship with you.

## #3: PRACTICE KIND AND FIRM POSITIVE PARENTING

Babies are born with around 100 billion brain cells (neurons) with relatively few connections. These connections create our thoughts, drive our actions, shape our personalities and basically determine who we are. They are created, strengthened, and "sculpted" through experiences across our lives.

Give your child positive family interaction, especially in the early years. They will then have the ability to experience positive experiences themselves and offer them to others.

But if you give your child negative experiences, they won't have the kind of development necessary for them to thrive.

Sing that silly song. Have a tickle marathon. Go to the park. Laugh with your child. Give them positive attention. Ride through an emotional tantrum with them. Solve a problem together with a positive attitude.

Not only do these positive experiences create good neural connections in your child's brain, but they also form the memories of you that your child carries for life.

When it comes to discipline, it seems hard to remain positive, especially when you're dealing with behavior problems. But it is possible by using positive discipline and avoiding harsh discipline.

Being a good parent means you need to teach your child the morals of what is right and what is wrong.

Setting limits and being consistent is the golden rule to good discipline. Be kind and firm when you set rules and enforce them. Focus on the reason behind the child's misbehavior. And make it an opportunity for them to learn for the future in a positive way, rather than to get punished for the past.

## #4: BE A SAFE HAVEN FOR YOUR CHILD

Let your child know that you'll always be there for them by being responsive to your child's signals and sensitive to their needs. Support and accept your child as an individual. Be a warm and safe place for your child to explore from and return to.

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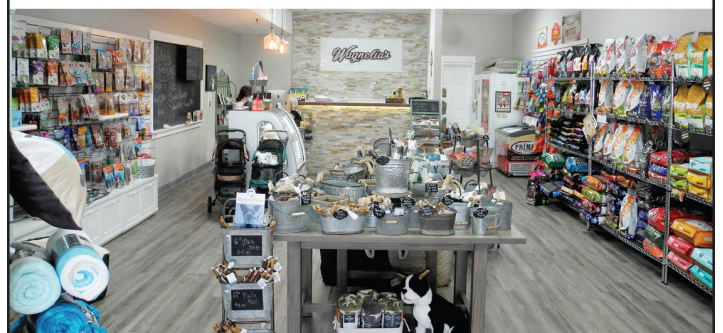


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### Here are some important facts, about voting by mail:

- Vote by mail requests are only valid through the next general election
- Vote by mail ballots cannot be forwarded. To mail a vote by mail ballot to a different address, a note which contains the voters signature and date of birth is required
- To request a vote by mail ballot visit [www.MartinVotes.gov](http://www.MartinVotes.gov) or call 772-288-5637
- When requesting a vote by mail ballot, you will have to verify your drivers license number, or the last four digits of your social security number; whichever one is of record with the Supervisor of Elections
- You can verify your ballot was received at [MartinVotes.gov](http://MartinVotes.gov), click on 'Track Your Ballot' or call the Elections Center at 772-288-5637
- All vote by mail ballots are counted, regardless if an election has a close race or not
- Florida is a no excuse state. Voters do not need a reason to request a vote by mail ballot
- All vote by mail ballots must be in the Elections Center by 7 p.m. on Election Day

To request a vote by mail ballot for the August 23 primary election, call 772-288-5637 or visit us online at [www.MartinVotes.gov](http://www.MartinVotes.gov). ❖

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## Law Change for Limited Income Senior Exemption

If you qualify for the Limited Income Exemption for Persons age 65 and Older and/or the Limited Income Seniors Who Have Lived in Their Current Home for 25 Years or more, there is a change to Florida Statute 196.075 which applies to you and your 2022 renewal.

Before this law changed, owners who applied and qualified for these exemptions would have to provide our office with a financial affidavit each subsequent year. Now the law has been changed to say that once an owner initially applies and qualifies for these exemptions, they no longer need to file a financial affidavit and the exemptions will automatically be renewed each year.

Our Office is still required to notify you about the new income limitation amount, which you will receive in March each year. Upon receipt of this letter, if you determine that your total household adjusted gross income exceeds the new annual threshold amount, you must notify our office.

To qualify for 2022, the limitation for your total household adjusted gross income for 2021 cannot exceed \$32,561. If your total household adjusted gross income exceeds this threshold, please contact our Office no later than May 1 at (772) 288-5608 and ask for the Exemption Department. You can also contact our Office by email at [hx@pa.martin.fl.us](mailto:hx@pa.martin.fl.us). ❖


## Additional Homestead Exemption for Seniors



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- Never-ending commitment to process improvement.





# UNDERSTANDING CRYPTOCURRENCY

Since Bitcoin's development in 2009, cryptocurrency has continued to increase in popularity over the years. Today, thousands of different cryptocurrencies are being traded, and new ones are constantly being created. Crypto is traded on the blockchain, which is a decentralized platform that publicly records digital assets. After over a decade of its existence, cryptocurrency has quickly become widely used and traded amongst people globally.

## How the Blockchain Works

The blockchain is a digital ledger technology, or DLT. It allows the assets being processed to be fully transparent via cryptographic hashing and decentralization. It stores encrypted data on blocks that are linked together, forming a chain that needs each piece to be held together. This is crucial to ensuring the protection of private information.

The blockchain consists of blocks, nodes, and miners. Every block contains its respective data along with a nonce, or a randomly generated number needed to create a block header hash. This hash is a 256-digit number that is led by many zeros. Once the initial block is created and the cryptographic hash is attached to it, the data is permanently connected to the assigned numbers unless mined. Mining is complex and requires special software to reveal the nonce that is connected to a hash. Since the hash is such a large number, there are billions of combinations that can be tried before the correct one is located. Once it is, the miner's block is added to the chain, and the change is accepted by the network. Due to the difficulty of this process, it's not easy to manipulate the blockchain.

A node is any electronic device that consists of copies of the blockchain. Nodes are what keep the network functioning and decentralized. Anything that is mined needs to be approved by the algorithm in order for the chain to be updated. Everything that happens on the ledger can be easily checked, so any attempted suspicious activity is evident. This eliminates the need to trust the system, as its transparency and intricate network assure the security of data contained in any block. The blockchain is most commonly used for cryptocurrency, as every transaction is publicly recorded making it impossible to refute any single one.

## Bitcoin, the First Cryptocurrency

Bitcoin was first mined a little over two months after its developer, known by the alias Satoshi Nakamoto, proposed the idea of a decentralized digital currency. The first real-world transaction didn't take place until over a year later, in 2010, when two pizzas were purchased for 10,000 Bitcoin—what is now valued at over \$100 million. In its infancy, the cryptocurrency didn't have much true monetary value. It was still trying to find its footing in a new realm of possibilities. When other networks began development, the idea of cryptocurrency slowly became more mainstream as a realistic form of currency. The availability of Bitcoin on exchanges allowed the token to be easily purchased by a larger variety of people, acting as the beginnings of how we manage cryptocurrency trading today. Since its inception, the price of one Bitcoin has gone from mere cents to tens of thousands of dollars.

Bitcoin has paved the way for digital currency, and as crypto continues to develop and grow, the future of money has new potential.



## Owning Crypto

Your cryptocurrencies live in your digital wallet, which has a wallet address. This is a series of numbers and letters attached to your personal wallet, which you need to send and receive funds. There are several applications you can use to store your wallet. You can use a brokerage account like Webull to buy and access your crypto as well. Once you have your wallet set up and/or an account open, you can send, buy, and receive crypto with your wallet address. While you will need to use USD to make an initial purchase, some cryptocurrencies can only be bought with other tokens. You may be able to add funds by making a wire transfer, using a debit card, or connecting your bank information. Once you have coins in your wallet, you can make new purchases or cash out. It's important to note that when making a transaction on the Ethereum blockchain, you will be subject to gas fees. These are fees you pay when buying another coin with ETH. Just like the price of a token can fluctuate throughout the day, the gas fees can as well.

## Risks

As with any investment, crypto comes with risk. You should be fully aware of all possible risks before investing and prepared to lose anything you put into cryptocurrency. Depending on the coins in which you chose to invest, different risk factors may apply to you.

- **Scams: Beware of scams.** It's not unusual to come across crypto scams, so it's necessary to look out for them just as you would any other type of online attack. These can include but are not limited to phishing scams, manipulative trading, and scam exchanges. Make sure to do your research before investing in a particular token or using a trading platform.
- **Volatility:** Crypto is not regulated by the US government, and the value of any given coin is constantly fluctuating. The price of a coin can rise just as fast as it can drop. Crypto is volatile, and you are potentially risking loss when you invest.
- **Transactions:** Paying with crypto is not as safe as paying with USD via credit or debit card, as there is no protection for your purchase if something goes wrong. When you buy something online with a debit card, it is typically easy to acquire a refund if needed. If you pay for something with cryptocurrency, it's unlikely to receive your funds back, unless the person you paid sends it back to you.

Investing in crypto, like any investment, comes with risk. While the above outlines a few major risks, there may be others. To know if buying a cryptocurrency is right for you, it's crucial to do your research on any exchange, wallet app, and coin you are hoping to use or purchase. ❖



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# AND NUTRITION

## Why are nutrition plans important?

Nutrition plans help keep blood sugar levels steady. They also help delay or prevent complications of diabetes, such as diabetic kidney disease.

## How do I create a nutrition plan?

A dietitian will help you create a nutrition plan to meet your needs and your family's needs. He or she may explain a plan such as the Dietary Approaches to Stop Hypertension (DASH) eating plan or the Mediterranean diet. The goal is for you to reach and maintain healthy weight, blood sugar, blood pressure, and lipid levels. You should meet with the dietitian at least 1 time each year. You will learn the following:

- How food affects your blood sugar levels
- How to create healthy eating habits
- How to make food choices based on your activity level, weight, and glucose levels
- How your favorite foods may fit into your plan
- Foods that contain carbohydrates (sugars and starches), including simple and complex carbohydrates
- How to keep track of all carbohydrates
- Correct portion sizes for each food
- Changes you can make to your plan if you get pregnant or are breastfeeding

## What are some tips to do until I meet with the dietitian?

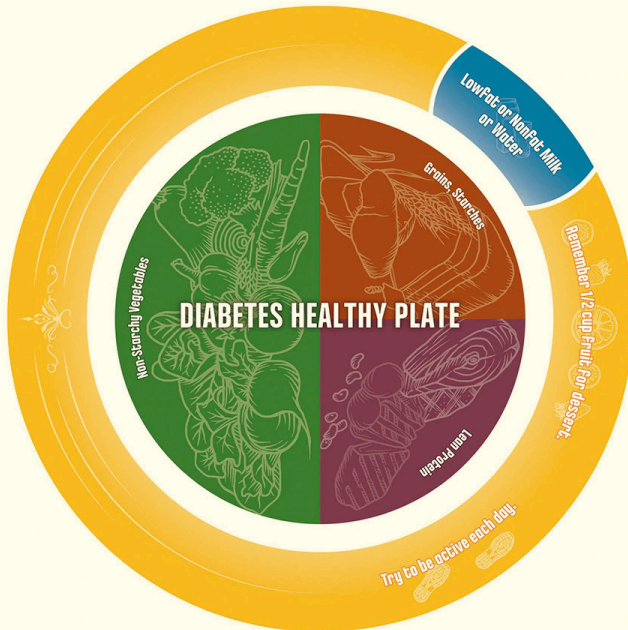
- Do not skip meals. The goal is to keep your blood sugar level steady. Blood sugar levels may drop too low if you have received insulin and do not eat.
- Eat more high-fiber foods. Examples include fresh or frozen fruits and vegetables, whole-grain breads, and beans. Fiber helps control or lower blood sugar and cholesterol levels. Choose whole fruits instead of fruit juice as much as possible. Sugar may be added to juice, and fiber may be removed.
- Choose heart-healthy fats. Foods high in heart-healthy fats include olive oil, nuts, avocados, and fatty fish, such as salmon and tuna. Foods high in unhealthy fats include red meat, full-fat dairy products, and soft margarine. Unhealthy fats can increase

your risk for heart disease, increase bad cholesterol, and lower good cholesterol.

- Choose complex carbohydrates. Foods with complex carbohydrates include brown rice, whole-grain breads and cereals, and cooked beans. Foods with simple carbohydrates include white bread, white rice, most cold cereals, and snack foods. Your plan will include the amount of carbohydrate to have at one time or in a day. Your blood sugar level can get too high if you eat too much carbohydrate at one time. Blood sugar levels do not spike as high or drop as quickly with complex carbohydrates as with simple carbohydrates. Choose complex carbohydrates whenever possible.
- Have less sodium (salt). The risk for high blood pressure (BP) increases with high-sodium foods. Limit high-sodium foods, such as soy sauce, potato chips, and canned soup. Do not add salt to food you cook. Limit your use of table salt. Read labels to have no more than 2,300 milligrams of sodium in one day.
- Limit artificial sweeteners. These may be found in food or drinks, such as diet soft drinks or other low-calorie beverages. Artificial sweeteners are low in calories. They may help you lower your overall calories and carbohydrates. It is important not to have more calories from other foods to make up for the calories saved. Artificial sweeteners do not have any nutrition. Eat whole foods and drink water as much as possible. Your plan may include beverages with artificial sweeteners for a short time. These can help you transition from high-sugar beverages to water.
- Use the plate method for each meal. This method can help you eat the right amount of carbohydrates and keep your blood sugar levels under control.
- **Draw an imaginary line down the middle of a 9-inch dinner plate.** On one side, draw another line to divide that section in half. Your plate will have one large section and 2 small sections.
- **Fill the largest section with non-starchy vegetables.** These include broccoli, spinach, cucumbers, peppers, cauliflower, and tomatoes.



- **Add a starch to one of the small sections.** Starches include pasta, rice, whole-grain bread, tortillas, corn, potatoes, and beans.
- **Add meat or another source of protein to the other small section.** Examples include chicken or turkey without skin, fish, lean beef or pork, low-fat cheese, tofu, and eggs.
- **Add dairy products or fruit next to your plate if your meal plan allows.** Examples of dairy include skim or 1% milk and low-fat yogurt. If you do not drink milk or eat dairy products, you may be able to add another serving of starchy food instead.
- **Have a low-calorie or calorie-free drink with your meal.** Examples include water or unsweetened tea or coffee.



#### What do I need to know if I choose to drink alcohol?

- Alcohol can cause health problems. Alcohol can cause hypoglycemia (very low blood sugar level), especially if you use insulin. Alcohol can cause high blood sugar and BP levels, and weight gain if you drink too much.
- Hypoglycemia can happen hours after you drink alcohol. Check your blood sugar level for several hours after you drink alcohol. Have a source of fast-acting carbohydrates with you in case your level goes too low. You need immediate care if you have signs or symptoms of hypoglycemia, such as sweating, confusion, or fainting.
- Limit alcohol as directed. Generally, men 65 or older and women should limit alcohol to 1 drink within 24 hours and 7 within 1 week. Men 21 to 64 years should limit alcohol to 2 drinks a day and 14 within 1 week. Your healthcare provider can tell you how many drinks are okay for you within 24 hours or within 1 week. A drink of alcohol is 12 ounces of beer, 5 ounces of wine, or 1½ ounces of liquor. Always have food when you drink alcohol. Your blood sugar may fall to a low level if you drink when your stomach is empty.
- Always have food when you drink alcohol. Your blood sugar may fall to a low level if you drink when your stomach is empty.

#### Why is it important to maintain a healthy weight?

A healthy weight can help you control your diabetes. You can maintain a healthy weight with a nutrition plan and regular physical activity. Ask your healthcare provider what a healthy weight is for you. Ask him or her to help you create a weight loss plan, if needed. Together you can set weight loss and maintenance goals. For example, your goal may be to lose at least 7% of your extra weight in the first 6 months.

#### Call your local emergency number (911 in the US) if:

- You have any of the following signs of a heart attack:
- Squeezing, pressure, or pain in your chest
- **You may also have any of the following:**
- Discomfort or pain in your back, neck, jaw, stomach, or arm
- Shortness of breath
- Nausea or vomiting
- Lightheadedness or a sudden cold sweat

#### When should I seek immediate care?

- You have a low blood sugar level and it does not improve with treatment. Symptoms are trouble thinking, a pounding heartbeat, and sweating.
- Your blood sugar level is above 240 mg/dL and does not come down within 15 minutes of treatment.
- You have ketones in your blood or urine.
- You have nausea or are vomiting and cannot keep any food or liquid down.
- You have blurred or double vision.
- Your breath has a fruity, sweet smell, or your breathing is shallow.

#### When should I call my doctor or diabetes care team?

- Your blood sugar levels are higher than your target goals.
- You often have low blood sugar levels.
- You have trouble coping with diabetes, or you feel anxious or depressed.
- You have questions or concerns about your condition or care.

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# Physical Fitness May Promote School Success

**C**hildren who are physically fit absorb and retain new information more effectively than children who are out of shape, a new study finds, raising timely questions about the wisdom of slashing physical education programs at schools.

Parents and exercise scientists (who, not infrequently, are the same people) have known for a long time that physical activity helps young people to settle and pay attention in school or at home, with salutary effects on academic performance. A representative study, presented in May at the American College of Sports Medicine, found that fourth- and fifth-grade students who ran around and otherwise exercised vigorously for at least 10 minutes before a math test scored higher than

children who had sat quietly before the exam.

More generally, in a large-scale study of almost 12,000 Nebraska schoolchildren published in August in *The Journal of Pediatrics*, researchers compiled each child's physical fitness, as measured by a timed run, body mass index and academic achievement in English and math, based on the state's standardized test scores. Better fitness proved to be linked to significantly higher achievement scores, while, interestingly, body size had almost no role. Students who were overweight but relatively fit had higher test scores than lighter, less-fit children.

To date, however, no study specifically had examined whether and in what ways physical fitness

might affect how children learn. So researchers at the University of Illinois at Urbana-Champaign recently stepped into that breach, recruiting a group of local 9- and 10-year-old boys and girls, testing their aerobic fitness on a treadmill, and then asking 24 of the most fit and 24 of the least fit to come into the exercise physiology lab and work on some difficult memorization tasks.

Learning is, of course, a complex process, involving not only the taking in and storing of new information in the form of memories, a process known as encoding, but also recalling that information later. Information that cannot be recalled has not really been learned.

Earlier studies of children's learning styles have shown that most learn more readily if they are tested on material while they are in the process of learning it. In effect, if they are quizzed while memorizing, they remember more easily. Straight memorization, without intermittent reinforcement during the process, is tougher, although it is also how most children study.

In this case, the researchers opted to use both approaches to learning, by providing their young volunteers with iPads onto which several maps of imaginary lands had been loaded. The maps were demarcated into regions, each with a four-letter name. During one learning session, the children were shown these names in place for six seconds. The names then appeared on the map in their correct position six additional times while children stared at and tried to memorize them.

In a separate learning session, region names appeared on a different map in their proper location, then moved to the margins of the map. The children were asked to tap on a name and match it with the correct region, providing in-session testing as they memorized.

A day later, all of the children returned to the lab and were asked to







correctly label the various maps' regions.

The results, published last week in PLoS One, show that, over all, the children performed similarly when they were asked to recall names for the map when their memorization was reinforced by testing.

But when the recall involved the more difficult type of learning — memorizing without intermittent testing — the children who were in better aerobic condition significantly outperformed the less-fit group, remembering about 40 percent of the regions' names accurately, compared with barely 25 percent accuracy for the out-of-shape kids.

This finding suggests that “higher levels of fitness have their greatest impact in the most challenging situations” that children face intellectually, the study's authors write. The more difficult something is to learn, the more physical fitness may aid children in learning it.

Of course, this study did not focus specifically on the kind of active exercise typical of recess, but on longer-term, overall physical fitness in young children. But in doing so, it subtly reinforces the importance of recess and similar physical activity programs in schools, its authors believe.

If children are to develop and maintain the kind of aerobic fitness that amplifies their ability to learn, said co-author Charles Hillman, a professor of kinesiology at the University of Illinois and a fellow at the university's Beckman Institute for Advanced Science and Technology, they should engage in “at least an hour a day” of vigorous physical activity. Schools, where children spend so many of their waking hours, provide the most logical and logistically plausible place for them to get such exercise, he said.

Or as he and his co-authors dryly note in the study: “Reducing or eliminating physical education in schools, as is often done in tight financial times, may not be the best way to ensure educational success among our young people.” ❖



## How to Get Rid of Muscle Soreness Fast!

Just a few days ago, I participated in the Ironman Triathlon World Championships in Kona, Hawaii... and boy, am I ever sore!

So what does a guy like me do to bounce back as fast as possible from soreness (especially when he wants to enjoy a few good days on the Hawaiian beaches)? Here are the most effective methods I've been using lately (and here's how to know whether you should actually feel sore after your workout):

**1. Hot-Cold Contrast Showers:** These increase blood flow and help to shuttle inflammation out of muscle. Just take a 5 minute shower, and alternate between 20 seconds cold and 10 second hot. See also [How to Use Cold Weather to Lose Weight](#).

**2. Curcumin:** In high doses, this tasty ancient Indian spice

is actually a potent anti-inflammatory. I take over a gram a day for several days after a really hard workout. I use a capsule, since using that much curry on food would be a bit much! And I definitely avoid ibuprofen – here's why.

**3. Massage:** Since it can be time consuming and expensive, I rarely go out of my way to hunt down a long sports massage. But after a very hard workout or race, I make an exception. Just one good massage can make an enormous difference, and is far more effective than a foam roller if you really, truly are beat up – (since a foam roller takes quite a bit of energy to use properly). ❖

**Do you have questions about how to get rid of soreness fast? What about your own soreness beating tips to contribute? Then leave a comment at [icaretown.com](#).**



## Parenting Tips cont.

Children raised by parents who are consistently responsive tend to have better emotional regulation development, social skills development, and mental health outcomes.

### #5: TALK WITH YOUR CHILD AND HELP THEIR BRAINS INTEGRATE

Most of us already know the importance of communication. Talk to your child and also listen to them carefully. By keeping an open line of communication, you'll have a better relationship with your child and your child will come to you when there's a problem.

But there's another reason for communication. You help your child integrate different parts of their brain, a critical process in a child's development.

Integration is similar to our body in which different organs need to coordinate and work together to maintain a healthy body. When different parts of the brain are integrated, they can function harmoniously as a whole, which means fewer tantrums, more good behavior, more empathy, and better mental well-being.

To do that, talk through troubling experiences. Ask your child to describe what happened and they felt to develop attuned communication<sup>7</sup>.

You don't have to provide solutions. You don't need to have all the answers to be a good parent. Just listening to them talk. Ask clarifying questions using simple words will help them make sense of their experiences and integrate their memories.

### #6: REFLECT ON YOUR OWN CHILDHOOD

Many of us want to parent differently from our parents. Even those who had a good upbringing and a happy childhood may want to change some aspects of how they were brought up.

But very often, when we open our mouths, we speak just like our own parents did.

Reflecting on our own childhood is a step towards understanding why we parent the way we do. Make note of things you'd like to change and think of how you'd do it differently in a real scenario. Try to be mindful and change your behavior the next time those issues come up.

Don't give up if you don't succeed at first. It takes practice, lots of practice to consciously change one's child-rearing methods.

### #7: PAY ATTENTION TO YOUR OWN WELL-BEING

Parents need relief too.

Pay attention to your own well-being.

Oftentimes, things such as your own needs or the health of your marriage are kept on the back burner when a child is born. If you don't pay attention to them, they will become bigger problems down the road. Take time to strengthen your relationship with your spouse.

Stressed-out parents are more prone to fighting. Don't be afraid to ask for parenting help. Having some "me time" for self-care and stress management is important to rejuvenate the mind.

*continued page 30*



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## U.S. CONSTITUTION

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

### Happy Revolutionary Mother's Day!

As we continue to pray for our nation's return to the Lord and His Ways, let's look at how important the Founders considered the contributions of the mothers of their day:

"The venerable Major Spalding of Georgia, writes, ... respecting the revolutionary women of his state: 'I am a very old man, and have read as much as anyone I know, yet I have never known, and never read of one—no, not one!—who did not owe high standing, or a great name, to his mother's blood, or his mother's training. My friend Randolph said he owed everything to his mother. Mr. Jefferson's mother was a Randolph, and he acknowledged that he owed everything to her rearing. General Washington, we all know, attributed everything to his mother. Lord Bacon attributed much to his mother's training...'"

"How warmly Mrs. Warren espoused the cause of her country—how deeply her feelings were enlisted—appears in her letters.... This rich correspondence has been preserved by her descendants.... It includes letters, besides those from members of her own family, from Samuel and John Adams, Jefferson, Dickinson, Gerry, Knox and others. These men asked her opinion in political matters, and acknowledged the excellence of her judgment...."

"Patriotic mothers nursed the infancy of freedom. Their counsels and their prayers mingled with the deliberations that resulted in a nation's assertion of its independence. They animated the courage, and confirmed the self-devotion of those who ventured all in the common cause. They frowned upon instances of coldness or backwardness; and in the period of deepest gloom, cheered and urged onward the desponding. They willingly shared inevitable dangers and privations, relinquished without regret prospects of advantage to themselves, and parted with those they loved better than life, not knowing when they were to meet again."

To present day mommies across America, Happy Mother's Day! Keep up the great work; continue the Revolution!

"Behold, children are a heritage from the LORD, The fruit of the womb is a reward. Like arrows in the hand of a warrior, So are the children of one's youth. Happy is the man who has his quiver full of them; They shall not be ashamed, But shall speak with their enemies in the gate." ~ Psalm 127 (NKJV) ♦

**For His Glory!**

**Dr. Brenda MacMenamin, DCE**

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# VIP AMERICA

## *People Helping People Stay Independent* Three Generations Helping Families Find Excellent Home Care Through Referrals

**At VIP America our goal has been about people helping people stay independent for the past 22 years and now spanning 3 generations.**

**Joan Collins, B.A. R.N. N.D., Co-founder & CEO**

“In 1997, I founded VIP America, LLC, along with my husband Jim and daughter Juli. After working in the health care and home health care industry for more than 40 years it had long been my vision to start a companion/homemaking business, helping people stay independent and in their home. I feel that home care should be more than meeting the physical needs of the client but their psychosocial needs as well. Helping someone find the right person or persons to provide their home care is important. It is not a ‘one size fits all’ when we talk about finding that person a client can be comfortable

with day in and day out to meet their needs of daily living. In 2008 my husband started receiving in home care because of Parkinson’s. Several of those caregivers were with us until he passed in 2018. We understand the importance of hiring credentialed people with the necessary skills, who fit in well within our household and with whom my husband was comfortable.”

**Jill Collins Ball, President**

“Wanting to move closer to our extended families, my husband and I moved our young family from Miami to the Treasure Coast in 1990. We have nine children and have homeschooled eight of them through high school. Together we also own a door and window installation company since 2006. My work background is business administration and I have worked for

### EXCLUSIVE INTERVIEW





VIP in the administration and claims departments over the years. In 2017, I became Vice President and was soon promoted to President. In life what is important to me is my relationship to my Lord and Savior Jesus Christ, my family, and my community. Treating our seniors with respect and dignity is one of my core beliefs and what we strive to do every day. What I love about what I do is that I am using my specific talents and resources to help others and being part of a business that puts control of home health care in the hands of the consumer.

### **Ashley Ball Skipper, Vice President of Operations**

"I'm a Florida native, having spent a majority of life here on the Treasure Coast. In 2008 I was given the opportunity to take part in the family business and came to VIP America as the recruiter, registering and credentialing independent contractors. I knew absolutely nothing about nurse registries and home health except that my grandparent's and aunt began the business out of their beloved family home off Salerno Road in Stuart. That all changed fast as I went from recruiting to client services and worked my way up, learning all I could about this business my grandfather had loved so much. My philosophy on business and life is that one should be intentional in all you do, especially in your relationships and how we can best serve others. I believe that ties so heavily into what we do in referring caregivers to assist families in keeping their loved ones at home. One of the things I love about being in the position I'm in now is being able to participate in community outreach like the Valentine's Day event we did called Love Notes & Roses. VIP, with the help of our local communities, collected over 800 cards and roses to donate to seniors who may not have had anyone to let them know how special and valued they are!"

### **About VIP America**

VIP America is very thankful to the Treasure Coast community for allowing our company to refer caregivers to care for so many families and their loved ones. For over 22 years, we have been proudly referring properly credentialed and quality caregivers on the Treasure Coast for personal care, respite care, companion care, homemaking, escort, transportation, shopping and live in's. These are certified nursing assistants, home health aides, companions and homemakers. Additionally, we refer skilled and high-tech nurses for skilled nursing services, wound care, IV therapy, and pain management.

The co-founders of VIP America, a licensed nurse registry, are Jim, Joan and Juli Collins. Jim brought his business, financial and psychology background to the company; Juli had extensive client and caregiver relations experience; and Joan, a registered nurse with over 30 years' experience, knew every aspect of home care. After 2 years as a companion/homemaking company, VIP obtained its nurse registry license in order to extend its type of referral services. Living on the Treasure Coast, the family identified that the area needed a quality community-based company that addressed the needs of the elderly population. They recognized that residents needed home care through qualified caregivers that could assist individuals who were stricken with debilitating diseases such as Alzheimer's and Parkinson's. Jim retired in 2008 because of Parkinson's and Juli with disability in 2014.

Since our beginning in 1997, VIP America has embraced our founding principles and commitment that our services make every effort to touch the lives and improve the well-being of each person we serve. We are licensed by the Agency of Health Care Administration and are overseen by this governing body to ensure our company abides to these standards. All the caregivers we refer have a level 2 background, proper credentials and trainings for their skill set requirements, health screenings, and liability insurance.

With health care for seniors and others being a prominent need in our community, we strongly believe and are dedicated to the service our business provides to both our clients and the caregivers we serve. In order to refer exceptional caregivers, we work hard to recruit and maintain an extensive pool of registered caregivers. Clients have access to pre-screened caregivers who have been credentialed, background checked, health certified, and have the certifications for specific client needs. Caregivers can be contracted for short or long terms. When working with us, you are in control of when, where, and what type and cost of services are provided. You have the convenience of our 24-hour on call service to give you access to qualified caregivers.

Our team is dedicated to exceeding your home care expectations. We make getting started with home care easy whether it is for an immediate need or sometime in the future! We have done all the hard work of qualifying and registering the caregivers. Our client liaisons will sit with you to learn about your needs and expectations and walk you through the complimentary registration process. We refer not only to senior citizens but to disabled individuals of any age, people of any age suffering from long-term illnesses, those of any age who need short-term care following surgery, hospital or outpatient procedures.

Our company accepts diverse payment methods to care for residents of the Treasure Coast. This includes private pay, long term care insurance, Medicaid managed care assistance, Veterans Aid and Attendance assistance, workers compensation carriers, Florida Medicaid and some Medicare plans.

From our family to yours, VIP America Home Health Referrals looks forward to being a small part of your life by making it better through our services. For more information call 772-220-6005 or visit our office at 2500 S Kanner Hwy., Ste 1, Stuart, FL 34994.



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# NATURAL WAYS TO DETOX:

## total home body cleanse

*Are you ready for the most cleansing, full body detox?*

Detoxing happens when the amount of inflammatory foods and drinks put into our mouth reduces, and the liver has an opportunity to work through built-up toxins. As Dr. Mark Hyman states, “Detox is necessary when the metabolic waste from normal human metabolism, environmental pollution, and what has become known as the Standard American Diet (or SAD) has exceeded the threshold for what the body’s innate detoxification system can tolerate.”

While this may sound like a simple physiological process, detoxing affects both the body and mind.

Psychologically speaking, it takes the average person, one to two weeks to process alcohol, sugar and wheat, and have them completely removed from your system. (That is, of course, if you are not adding additional sugar, wheat and alcohol to the body during the detox process.)

Removing these foods and beverages from your diet for two weeks is a great way to cleanse your system. In addition, here are eight other things you can do to turn your food cleanse into a full body detox.

### 1. DRINK WATER

LOTS and LOTS of H<sub>2</sub>O! Water for the liver is like gas for your car. With small amounts of gas, your car can only run efficiently for a short period of time. Likewise, if you want your liver to perform at its highest potential in processing toxins, water is essential. For the average adult, 1 gallon of water (preferably filtered, if possible) will be most beneficial.

Tip: One glass of warm water with fresh lemon squeezed in it, is a sure fire way to jumpstart your morning into the detox process.

### 2. PEE

This will come automatically by adopting the 1 gallon of water per day challenge. Why peeing? Sweating and peeing are the only two methods a person physically removes fat from the body, and fat is where most of our toxins are stored. The more you pee, the more fat and toxins you eliminate from the body.

### 3. SWEAT

As mentioned above, sweating and peeing are powerful methods to remove fat, and therefore stored toxins from the body. Two of the most beneficial methods of sweating, through the detox process, are through Bikram yoga (a form of hot yoga) as well as through partaking in infrared saunas. Both methods allow a person to relax while sweating, maintaining a healing environment in the body, unlike intense exercise which may allow you to sweat, but can actually create acute inflammation.

### 4. MOVE YOUR BODY

Think restorative movement and exercise such as yoga, Pilates, walking, or MELT. The goal here is to simply get the blood flowing, which helps to transport toxins out of the body. Often the thought post New Years is to exercise long and hard. However if a person is detoxing, intensive exercise is counter-







productive as it actually inflames the body reducing the amount of inflammation from food and drink that the body can process during the detox period.

#### 5. EAT CLEAN, WHOLE FOODS

Ideally, you are removing sugar, wheat and alcohol from your diet. This will stop the majority of inflammation going into the

body so that the liver can focus on processing the inflammatory foods from the holidays. The most simple and effective foods to eat are those that do not come in a box, bag, can or jar. Essentially, whole foods plucked right from our earth.

#### 6. REST

Most of us have been working on overdrive between traveling to, or hosting Thanksgiving, holiday shopping, cooking, attending festive parties, and playing Santa. There has been little time for rest and relaxation the past 6 weeks, so seize the opportunity to throw your feet up, go to bed a couple hours early each night, or carve out time for a nap during day. The liver processes the most amount of inflammation when the it is in sleep mode, so allow yourself a few extra hours each day while you move through the detox process.

#### 7. DRY BRUSH

Dry brushing increases the circulation in your body, encourages new cell renewal by helping to shed dead skin cells, improves vascular blood circulation, encourages lymphatic drainage and more. That's a lot of good stuff for something as easy and simple as this self-care act. Check out a step-by-step guide on how to dry brush here.

#### 8. THINK ELEGANTLY

Detoxing is not just about the physiological process. The ego or mind, shows itself in full force, creating thoughts based of fear, disappointment and doubt. She will lie, cheat and steal in order to convince you of these negative thoughts, and it is in full force while detoxing. How do we defend ourselves from it?

Be mindful of your thoughts. Know the negative thoughts will appear, and recognize that they are not your thoughts, but rather the ego's thoughts. Remind yourself of this constantly. Use the two weeks to create a habit of journaling gratitude in your life, for all things no matter how small and minute they may seem. When we are thinking positively, there is less space for negative thoughts. Carve out 5 minutes a day to meditate simply by putting attention on your breath. This calms the mind and gives you a break from the spinning detox mind.

Whichever elegant thinking method your choose, use it with vengeance throughout these two weeks and you will find that not only are your surviving the detox process, but you are thriving! ❖



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# AM I DEPRESSED OR JUST LAZY?

By JOHN M. GROHOL, PSY.D.

## **I'm often asked, "Am I depressed or just lazy?"**

It's a legitimate question, in that many people who suffer from clinical depression will initially feel like they're just being lazy, not wanting to get off the couch or out of bed. On the surface, the two — laziness and depression — appear to share some similarities.

But dig just a little deeper and you can quickly determine whether you're depressed or just being lazy.

Depression is a serious, debilitating mental illness that impacts millions of Americans each year. It not only causes distress for the person suffering from it, but also for their loved ones and friends. For employers, it results in millions of hours, and billions of dollars, of lost productivity.

## **The Key Differences Between Depression & Laziness**

The key point about clinical depression is that people don't want to feel that way. It is completely out of their control. They didn't do (or fail to do) something that brought about the depression. While episodes of feeling depressed may be brought about by increased stress, generally most people with this condition can't trace it back to anything in their life.



That's what so aggravating about depression. It hits a person from out of the blue, for no reason at all. (If there was a reason, at least maybe it would make some sense.)

Laziness, on the other hand, is a clear and simple choice. Whether we admit it or not, when we're being lazy, we're simply choosing not to do things in our life. "Oh, cleaning the apartment? I'll get around to that tomorrow..."

Meanwhile, those people who suffer with depression don't even notice their apartment is messy or in disarray. It doesn't enter into the equation. The last thing they are thinking or worrying about is the cleanliness of their apartment. Or themselves.

### So I Guess I'm Lazy?

Being lazy isn't a crime. But it shouldn't be confused with serious mental illness either. Just because you're feeling particularly unmotivated one day to get out of bed, go to class or work, and do what's expected of you doesn't mean you're depressed. It's likely just a passing case of the "blahs."

Depression doesn't just last for a day or two. For clinical depression to be diagnosed, it requires you to feel that same, unmotivated way for at least 2 weeks (according to the American Psychiatric Association). Most people who suffer from this condition go weeks — and sometimes even months — feeling horrible, unmotivated, lonely, and in despair before ever seeking treatment.

That's a key difference. Usually, if you're just feeling lazy, it's a passing mood that within a day or two, will pass. Soon enough, you get up, you go to class or work, you clean the apartment. You do what's needed, and you have the ability to do so.

People with depression don't have that ability. They've lost all concept of meaning in their life, of time, of responsibilities. It just doesn't matter. Nothing matters.

### How Can I Tell if I'm Depressed or Lazy?

You can quickly and easily tell the difference between depression and laziness by taking either our long depression quiz (takes about five minutes for most people to complete) or our quick depression test that takes just a minute or two to complete.

If either of these scientific quizzes suggests you may be suffering from depression, that's likely a sign that it is not just laziness. Instead, it may be a sign of actual depression — something you should find a mental health professional to check out more thoroughly.

Being lazy once in awhile is normal — we all are. But when that laziness appears to span weeks — or even months, it may be a sign of depression. Please have it checked. ♦

## The Adult Activity Center of the Treasure Coast ...

welcomes your loved one to participate in our daily activities and socialize with other seniors. Our Senior Day Care Center is designed to provide gentle loving care and companionship for older adults who need assistance or supervision during the day. Providing a safe and stimulating environment works for all involved in the aging process. Aging in place rather than placing seniors in assisted living facilities or nursing homes is our main focus.

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# Habits That Make You Age Faster

With the possible exception of teenagers, just about everyone wants to look younger. That's why the age-defying industry - which includes everything from skin creams to fruit smoothies - has become so massive in recent years. These days, it seems that no one actually wants to look their age.

That said, many of the products people spend hundreds, even thousands of dollars on each year to make themselves appear younger won't make much of a difference. The reality is that the age one appears to be depends far more on one's everyday habits.

So, which habits should you avoid in order to look younger and healthier?

## SMOKING

It's no surprise, perhaps, that smoking regularly is a good way to make yourself look years older than you actually are. That's because cigarettes and cigars contain chemicals that, once released into the air in the form of smoke, tend to stain everything

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they come into contact with - include skin, teeth, eyes, and even hair.

Of course, that's not even considering the fact that excessive smoking can result in one developing a range of serious health problems affecting parts of our body beyond the surface. For example, smoking can do serious damage to the mouth, throat, and lungs in a way that can make one sound a lot older than they are.

## NOT SLEEPING ENOUGH

Failing to get a reasonable amount of sleep each night - for an adult, about seven hours; for a child, roughly eight - can make us look and feel a lot older than we are. For one, not getting enough sleep robs us of the mental and physical energy we need to get through a typical day, to the point where it can make it very difficult for one to thrive in their personal or professional lives. Second, failing to get enough sleep is hard on our bodies, including our most vital organs, like the brain and heart.

The bottom line is that not getting a sufficient amount of sleep makes us look and feel years older than we are while making it difficult to carry out the tasks that give us a chance to grow, personally and professionally. For example, if you only got four hours of sleep, what are the chances you'll feel like working a bit late to impress the boss, staying out a bit later to enjoy your hot date, or going to the gym to work out?

## EATING JUNK FOOD

The sad thing about eating a lot of junk food - from candy and cookies to fast food hamburgers and french fries - is that it puts one into a vicious cycle. First, you eat fast food, which may taste good but leaves you feeling bloated, tired, and generally a bit lousy. Next, because you feel terrible, you avoid doing the things that can boost your mood and energy, like playing sports or going to the gym.

The cycle then repeats. In time, one gains weight, stops caring about their appearance, and struggles to eat food that isn't filled with fat, sugar, and grease. Before you know it, the idea of exercising regularly and eating healthy becomes a completely foreign concept and you look a whole lot older as adults.

## YOU CAN'T SAY 'NO' AT WORK

Focusing on your career above all else - like your physical health or home and family - can help you climb the corporate ladder, but it comes with a cost. Put simply, taking on as much as possible at work in order to advance your career might net you a promotion, but is it worth looking and feeling a lot older?

Problems arise when one begins working an excessive amount of overtime. Add 10 or 20-hours to a 40-hour work week and suddenly there isn't a lot of time for exercising, relaxing with friends and family, or even sleeping. Working extra hours can also make it tough to eat well, with many workaholics resorting to fast food in order to get by. It's a situation that leaves many people one or two steps ahead in their careers but far, far behind in every other part of their lives.

*continued next page*

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**habits** cont.**YOU DON'T EXERCISE REGULARLY**

Keeping in reasonable physical shape is perhaps the most important step in maintaining the look and feel of a younger, healthier person. For most people, that requires following a healthy diet - based on the consumption of lots of fruits, vegetables, lean protein and whole grains - and exercising regularly.

"Regularly" is key here. Some people exercise only when they begin to feel guilty about their appearance or because an important social event - such as a wedding - is approaching. This can make exercising a) particularly difficult, and b) a real chore. In contrast, exercising regularly helps us maintain both our appearance and our energy levels, meaning there's never a need to cram in physical activity in order to boost our self-esteem or look our best for a big event.

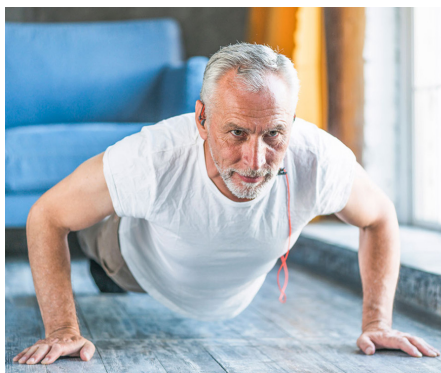
**BLASTING THE VOLUME**

Many of the other items on this list focus on our physical appearance, but there's more to feeling and acting older than that. Maintaining good hearing is also an important part of feeling and acting younger. Let's face it, no one who constantly asks their friends, family and colleagues to repeat themselves comes across as young and healthful.

That's why, if you're set on appearing younger than you are, it's important to keep the volume down when listening to music or watching television or movies. This is especially important when earbuds or headphones are involved, as they have the potential of doing significant damage in a short amount of time. Noise-canceling headphones can help, as your music won't have to compete with outside sounds to get your attention.

**NOT EATING ENOUGH VEGETABLES**

In a perfect world, we would all love the taste of the healthiest foods, and particularly vegetables like broccoli, carrots, and kale. But in a world where the most accessible (and in many cases,



flavorful) food tends to be the least healthy food, it can be tough for many people to fit vegetables into their daily menu.

And that's a problem because vegetables are packed with the vitamins and minerals we need to look and feel healthy. Vegetables are a particularly good source of fiber, which can help keep us "regular" - an important part of maintaining relatively high energy levels. The key is to find vegetables that you enjoy eating and to work them into your diet however possible - even if that means hiding your kale in smoothies or sauces.

**BINGE DRINKING**

Drinking alcohol in moderation probably won't present serious problems for your health or appearance. But many people struggle to check their drinking at one or two alcoholic beverages a night; in fact, today many people both young and old spend their weekends (or even weeknights) binge drinking, or drinking three, four, or even more alcoholic drinks in an evening.

That can make us look a lot older than we are because drinking alcohol, and especially drinking to excess, dehydrates our bodies. This can rob our skin of its moisture, causing it to appear rough, dry, and sore. On top of that, few people struggling through a hangover will come across as personable, energetic, or youthful. Realistically, it's silly to expect people to completely avoid binge drinking, but it's important that individuals make these "once in a while" experiences rather than everyday activities. ❖

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## from the Editor cont.

seemingly crazy woman that would show up every once in a while with a different baby every time. My mom's heart was so big; she would feed and clothe them all personally.

My mother lived to be 95. She died in Cajamarca, city and capital of the Cajamarca region. I was amazed at all the people – some I knew and even more I didn't – who showed up for her funeral. We carried her body for about 40 blocks, so everybody had a chance to hold her for one last time. The police were there. I remember this strong man in a police uniform that came up to me and said "Mr. Chavez, can I hold Dona Shebita (my mom's nickname) one more time, please?" I just owe her so much. Every time I would pass by her house, she would offer me something to eat and encourage me to send something to my kids back home in another town.

My father chose a beautiful location for my mom's final resting place. It's full of gardens and has a beautiful 360 degree view. I remember commenting to my dad how beautiful it was and he said, "Yes it is, my son. It is so beautiful that I am making reservations to move myself there permanently." About a year and half later, he was there- next to my mother. After over 70 years of marriage, there they are- together. Their bodies that is because their souls, along with their memories, are with the Lord waiting for their nine kids, grandkids, plus all the other adopted kids they raised together.

In my book, every mother is a hero! One way or another. Their lives -- even their memories -- give us strength to overcome the challenges life presents us. Their correction inspired by love, reminds us that such a discipline was meant for our own good so we wouldn't lose our way.

"Children, obey your parents because you belong to the Lord, for this is the right thing to do. Honor your father and mother. This is the first commandment with a promise: If you honor your father and mother, "things will go well for you, and you will have a long life on the earth."

Fathers, do not provoke your children to anger by the way you treat them. Rather, bring them up with the discipline and instruction that comes from the Lord." *Ephesians 6:1-4*

I love my mom and dad – just as surely you do yours. Happy Mother's Day!

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

If you made this prayer, email me at: [icarepublications@gmail.com](mailto:icarepublications@gmail.com) I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you known as a testimony of your faith. ❖

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# Home values shot up by \$72,000 on average in South Florida, dwarfing what many workers make in a year

Homeowners saw their homes make more money than the typical salary in Florida, a new report from Zillow shows.

Home values in South Florida on average grew by \$72,000 in the course of a year, a larger amount than what the typical salary is in the area, according to the report.

“In most areas, the typical home made more money in appreciation than the typical worker made in that area,” said Nicole Bachaud, economist with Zillow. “It’s another way of looking at how crazy home values have risen.”

Though it’s a nice stat for homeowners, it could mean that it’s even more difficult for potential buyers to be able to attain homeownership. Higher home prices mean a higher down payments, which is increasingly difficult in a market where rents are soaring, making it harder for renters to save.

“For a lot of potential buyers, the realities of homeownership are slipping further away as the prices for homes rise, especially as interest rates rise,” she added. “The affordability calculations for households is shifting and it’s becoming unrealistic for people to afford to buy homes.”

Renting in South Florida isn’t necessarily a great option. Rents in the

region increased more than any other metro area studied, with the typical lease increasing by \$7,104 over the course of a year.

“We are probably going to see more demand in the rental market because they either can’t afford to buy or there aren’t enough housing units,” Bachaud said. “We will probably see a lot of pressure on renters because rents are so high that it’s going to make it even harder to save.”

The Zillow report looked at how much home values grew between December 2020 and December 2021 in 38 metropolitan areas in the country by evaluating the median or typical home value growth in the area.

In most cases, as in South Florida, homes value rose more in a year than what the average worker makes in a year. The median pre-tax income in South Florida was \$40,000, meaning homes made about \$30,000 more during that time frame than the median salary for a worker in the area.

“People’s homes were really working for them,” Bachaud said.

Overall, housing costs have increased at a faster rate than salaries in our area. Wages increased by 6% over the past year in the South Florida area, according to statistics from the U.S. Bureau of Labor, while housing values have increased by at

least 30%.

But many homeowners who saw their equity grow over the past year haven’t been able to take advantage of it, as the current housing market makes it difficult for them to find a new home, as prices are astronomically high and there’s a severe lack of inventory.

There’s been a growing affordability crisis in South Florida as the housing market takes off. Few homes are available to many homebuyers. Out of all homes available in region, only 22% are affordable to households in the \$50,000-\$74,999 income bracket, according to an affordability report released by the National Association of Realtors.

Miami emerged as the most unaffordable housing market in the country. And recently, the city announced a housing emergency due to rising prices and lack of affordable units.

South Florida fell in the middle in terms of overall home growth value out of the 38 metro areas evaluated in the country. Regions such as Los Angeles saw home values grow by \$131,979 and the San Jose metro area had home values increase by \$229,277. ♦





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# ESTATE PLANNING

Estate planning is the process of determining what will happen to your affairs and assets when you pass away or become incapacitated. Good estate planning will ensure that your assets are appropriately allocated and that your loved ones will continue to be taken care of in the event something happens to you. Involved in the estate planning process are such undertakings as: writing out a will, setting up trusts, establishing power of attorney, and other important steps.

## Wills and Trusts

Estate planning means preparing for the disposition of your estate. Legal wills and trusts are among the most common tools used for this purpose. A will is a legal document that you draft in order to dictate how your estate (property, assets, etc) will be distributed when you are gone. When drafted well, a will can enable you to avoid the intestate process altogether (i.e. – the process in which a court of law dictates how your assets are distributed when you are gone).

Trusts are legal documents that are used to transfer property and assets from one person to another person (or entity). There are many different types of trusts, including living trusts, irrevocable trusts, family trusts and more. Though each is a different legal instrument, the common

thread is that they are all designed to let you direct ownership of your assets, rather than letting the courts send assets to outside parties like creditors or the government (via inheritance taxes and the like).

## Other Estate Planning Methods

Depending on the size of your estate, you will need to consider various alternatives for your estate plan. Think through your options and set up legally effective arrangements that meet your specific wishes. Good estate planning is more than just a simple will. Estate planning can also minimize taxes and fees, as well as set up contingencies to make sure your wishes regarding health care treatment are followed. For instance, if you ever become unable to give the directions yourself, someone you select could do that for you.

For more information on estate planning, or for help creating a will or trust arrangement, consult with an estate planning attorney. The benefits of hiring an experienced estate planning lawyer can vastly outweigh the costs when you consider what will happen to your home, your investments, your business, your life insurance, your employee benefits (such as a 401K plan), or other property after you pass away. ♦

# WHY HIRE AN ESTATE PLANNING ATTORNEY?

Estate planning attorneys are specially educated and trained to draft wills in accordance with a particular state's laws. With the bombardment of ads from companies offering do-it-yourself wills, many people wonder whether it is actually necessary to hire an attorney. For some families, a do-it-yourself will may suffice, but for most people an attorney should be consulted. Whether hiring an attorney is the right approach to creating a will depends on a number of factors such as assets, business ownership, medical matters, or whether children are involved.

## Amount of Assets

While every state is different, all states have a minimum asset requirement for probate. So, if the family member has already given away all of their assets, especially cars and homes, or has been living in an assisted living home for some time, it is unlikely that their total assets will be sufficient for probate. What this means is the only likely items that require attention are personal items that can be divided between immediate family members according to the person's written wishes.

On the other hand, if the person still owns a home or an expensive car, the estate will be required to enter probate. In order for the probate process to be smooth, the will must meet the state's specific legal drafting requirements and the best person to ensure that happens is an estate planning professional.

## Business and Portfolio

Owning or participating in a joint business is a complex process. Even more complex is distributing business assets or transferring ownership once the original owner is deceased. While some businessmen will specify in their business filings what course of action should be taken should the owner die, many businesses lack that guidance. In order to

*continued next page*



accurately dispose of a business through a will and make sure that the person's intent is honored, there are very specific legal phrases that must be present. The best source for this information is an attorney.

Additionally, both businesses and investment portfolios require specific paperwork to be drafted and submitted for distribution. While a responsible family member could assist in acquiring and completing the paperwork once the person is deceased, an estate planning attorney can also be of great assistance. An attorney will have all the necessary documentation on file with the various investment agencies and any necessary paperwork accessible in the same location as the will, making the transition smoother for the family.

### Other Matters

It's a common misconception that wills attorneys only draft legal documents for asset distribution. In fact, estate planning lawyers also help clients determine burial wishes and, if necessary, draft powers of attorney and medical care wishes. One decision that many families have difficulty with once someone passes away is determining their wishes regarding their remains. By having this specifically drafted into the will, those issues are addressed.

Additionally, legal and medical documents differ from state to state, so forms obtained from national websites cannot guarantee accuracy or acceptance

by the courts. An estate planning lawyer will know the specific state requirements and which of these documents is necessary to ensure all the client's wishes are met.

### Children

Estate planning is not just for the elderly. Many young families neglect this important process not realizing that they must put guardianship decisions into writing to ensure proper care is taken of their children. While these documents can be drafted by parents, there are more complicated issues than simply naming a guardian that may need to be considered including a trust for the care of the children. Additionally, it may be necessary to name one guardian for the care of the children and another for future assets that will be given to the children. These more complicated issues should always be handled by an attorney to ensure that in the event that something does happen, any concerns regarding minor children are met.

### When a DIY Will Works

Not everyone needs to hire an estate planning attorney, just like not everyone



needs to hire a divorce attorney. If someone wants to draft their own will and they are educated and capable of conducting research, they can write their own will. Additionally, if someone rents their home and car and only has a small bank account, there is no reason to have an attorney draft their will as this person has few assets. Finally, if all assets are locked into 401(k)'s and other private accounts that utilize a beneficiary, a will of any kind is not necessary, instead the person can create a simple list with account information.

Hiring an estate planning attorney is a serious and expensive decision. However, when a person has complex assets, the guidance a well-drafted will offers is generally worth the money. ♦

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## Parenting Tips cont.

How parents may take care of a child physically and mentally will make a big difference in their parenting and family life. If these two areas fail, your child will suffer, too.

### #8: DO NOT SPANK, NO MATTER WHAT

No doubt, to some parents, spanking can bring about short-term compliance which sometimes is a much-needed relief for the parents.

However, this method doesn't teach the child right from wrong. It only teaches the child to fear external consequences. The child is then motivated to avoid getting caught with inappropriate behavior.

Spanking your child is modeling to your child that he/she can resolve issues by violence. A child who is spanked, smacked, or hit is more prone to fighting with other children. They are more likely to become bullies and to use verbal/physical aggression to solve disputes.

Later in life, they are also more likely to result in delinquency and oppositional behavior, worse parent-child relationships, mental health issues, and domestic violence victims or abusers.

There are a variety of better alternatives to discipline that have been proven to be more effective, such as positive discipline (Tip #3) and positive reinforcement.

### #9: KEEP THINGS IN PERSPECTIVE AND REMEMBER YOUR PARENTING GOAL

What is your goal in raising a child?

If you're like most parents, you want your child to do well in school, be productive, be responsible and independent, be respectful, enjoy positive relationships with you and others, be caring and compassionate, and have a happy, healthy and fulfilling life.

But how much time do you spend working towards those goals?

If you're like most parents, you probably spend most of the time just trying to get through the day. As authors, Siegel and Bryson, point out in their book, *The Whole-Brain Child*, instead of helping your child thrive, you spend most of time just trying to survive!



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To not let the survival mode dominate your life, next time you feel angry or frustrated, step back. Think about what anger and frustration will do for you or your child.

Instead, find ways to turn every negative experience into a learning opportunity for them. Even epic tantrums can be turned into invaluable brain-sculpting moments if you focus on teaching your child, not trying to control them.

Doing these will not only help you keep a healthy perspective, but you are also working on one of your primary goals in parenting - building a good relationship with your child.

### #10: TAKE A SHORTCUT BY UTILIZING FINDINGS IN LATEST PSYCHOLOGY AND NEUROSCIENCE RESEARCH

By shortcuts, I don't mean shortchanging your child with tricks. What I mean is to take advantage of what is already known by scientists.

Parenting is one of the most researched fields in psychology. Many parenting techniques, practices, or traditions have been scientifically researched, verified, refined, or refuted.

For best advice for raising a child and information that are backed by science, here is one of my favorite science-based parenting books, **The Science of Parenting**.

Using scientific knowledge is of course not a one-size-fits-all strategy. Every child is different. Even within the best parenting style, there can be many different effective parenting practices you can choose according to your child's temperament.

A good example is using spanking to discipline. There are many better alternatives, e.g. redirection, reasoning, time-in, etc. You can choose a non-punitive discipline method that works best for your child.

Of course, you can also choose to use "traditional" or "old school" parenting styles (e.g. punishing or spanking) and may still get a "similar" outcome.

Differential susceptibility has shown us that children with different temperaments react to the quality of parenting differently.

Those who are more susceptible to parenting quality will have better outcomes under good parenting but worse outcomes under bad parenting.

Those who are less susceptible may "turn out fine" no matter how tough their parents treat them. But it doesn't mean those practices are good. These children are simply lucky. They can thrive despite bad parenting, not because of it.

Why take a chance with sub-par parenting practices when you can use well-researched, better ones?

The importance of parenting cannot be underestimated. Taking science-based parental advice may not be the easiest way to parent. It may require more work on your part in the short term but can save you lots of time and agony in the long run.

### Final thoughts on parenting

The good thing is, that although parenting is hard, it is also very rewarding. The bad part is the rewards usually come much later than the hard work. But if we try our best now, we will eventually reap the rewards and have nothing to regret. ❖



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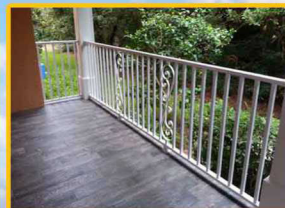
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