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# FROM THE EDITOR By ANGEL CHAVEZ

#### LIFE OVERFLOWING?

Every Christian has eternal life within, but not every Christian has "Life Overflowing".

I heard a sermon recently which is especially important to be repeated in our communities all the time. Because most opposition to "life more abundantly" comes from blindness to the true. Jesus said:

The thief comes only in order to steal and kill and destroy. I came that they may have and enjoy life, and have it in abundance [to the full, till it overflows]. John 10:10 Amplify Bible

Most Stress, struggles, frustration, oppression, depressions, pain, sicknesses, and diseases in the Christian community are self-inflicted. We suffer and get beaten when doing our own will, not God's. Life overflowing is connected to doing God's will.

"Of course, you get no credit for being patient if you are beaten for doing wrong. But if you suffer for doing good and endure it patiently, God is pleased with you.

For God called you to do good, even if it means suffering, just as Christ suffered for you. He is your example, and you must follow in his steps". 1Peter 2:20-21

Unforgiveness is a common source of suffering and a big blocker of our healing.

By not developing an unforgiven heart, we sell or lease land in ourselves to the enemy to attack our inner peace, emotions, mind, soul, and body. Many types of sicknesses have their root in unforgiveness. Which by now is a fact of Science. But more importantly it has always been a Bible Fact!

#### LIFE THAT OVERFLOWS BELONGS TO ALL CHRISTIANS.

To make sure life overflowing takes place in the life of all the Christians,

[if we don't block it] Jesus himself paid for it, making healing and lifeoverflowing our legal right as children of the Most High God.

But He [Jesus] was wounded for our transgressions, He was crushed for our wickedness [our sin, our injustice, our wrongdoing]; The punishment [required] for our wellbeing fell on Him, And by His stripes (wounds) we are healed. *Isaiah 53*:

Think about it: We are heirs of God and co-heirs with Jesus because of what Jesus did for us.

And since we are his children, we are his heirs. In fact, together with Christ we are heirs of God's glory. But if we are to share his glory, we must also share his suffering. *Romans* 8·17

Sicknesses and diseases are not part of our suffering. Why? because Jesus paid for those. Good health and life overflowing is part of our redemption benefits or rights of the family.

Only few things can block abundant life to be manifested in our lives. Unforgiveness is one of them, lack of revelation knowledge [Faith] is another.

"Our Father, who is in heaven, Hallowed be Your name. Your kingdom come, Your will be done On earth as it is in heaven. 'Give us this day our daily bread.

'And forgive us our debts, as we have forgiven our debtors [letting go of both the wrong and the resentment] *Mathew 6:* 

The implication of "as we have forgiven our debtors" is that unforgiveness blocks God's Forgiveness and most benefits from manifesting in our lives as God's children.

How lack of revelation knowledge

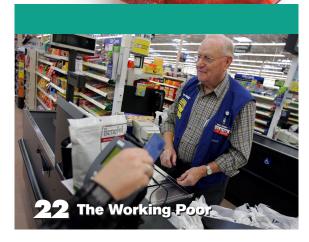
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#### AYCOCK FUNERAL HOME







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## ON OUR PAGES



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



🎗 👄 SCIENCE & TECHNOLOGY

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for online edition

*i*CareCommunity<sup>™</sup>

Magazine

KNOW YOUR LOCAL PROFESSIONALS REVIEWS | ADVICE | INFORMATION

# How to Raise Successful Kids: Follow These 7 Habits

by BILL MURPHY

1. Teach kids to take pride in their effort, not their gifts.

Of all the advice I've shared over the years, this is the habit that prompts the most replies -- not from parents who don't think it works, but from adults who realize how much sense it makes, and how much they wished their parents had practiced it.

Bottom line: Don't praise your kids for their gifts. Praise them instead for their efforts.

In other words, not this: "Sally, you're so good at math!" Or else, "Ethan, you're such a fast runner!"

Instead: "I'm proud of how hard you studied!" Or: "I could see the determination on your face as you crossed the finish line!"

There's a whole line of scientific studies that backs this up, largely stemming from the work of Stanford University's Carol Dweck.

#### 2. Get them to play outside.

Actually, it's not only kids who should get outside and play; adults like you should too, according to science. But let's focus on the kids.

Studies show that younger kids whose schools don't include outdoor recess during the day had a harder time developing good reading skills. (The results were more pronounced in boys, but it mattered for girls, too.)

And, more recently, researchers from North Carolina State University said they found a striking correlation in kids aged 10 to 18, regarding how much time they spent outdoors and their emotional well-being.

Interesting note: This study was from last year, and it's a good example of one of the scientific silver linings we'll see as a result of the pandemic: lots of chances to study and measure things for which it would have been hard to find subjects previously.

#### 3. Make sure they learn about good role models.

Kids will rarely be what they cannot see.

Researchers at New York University, Princeton University, and the University of Illinois studied the degree to which boys and girls believed that grown men and women were likely to be "really, really smart" (their phrase).

At age 5, both boys and girls believed that grown men and grown women were equally likely to be "really, really smart."

But by ages 7 and 8, girls had overwhelmingly grown to believe that men were more likely than women to be "really, really smart."

As they went through school, this incorrect belief led some girls to pursue less ambitious career goals than boys, and to avoid courses and careers in science, technology, engineering and math.

We should note that on average, girls actually get better grades than boys, have higher rates of graduation from high school. They also go on to college at higher rates. So, it's a matter of perception being the exact opposite of reality. There's a ton to unpack and remedy here, but we can point to two things:

First, the part above (#1) about praising kids for effort over gifts, and second, making an extra effort to ensure that both boys and girls have opportunities to see and study "really, really smart" women role models.

#### 4. Let them see when you fail.

Young kids sometimes seem to think their parents are gods. Honestly, let's admit it: it's not a totally unenjoyable experience.

But, let it go, because researchers at the Massachusetts Institute of Technology experimented with children as young as 15 months old, and found that the less their parents allowed them to see how much they struggled and failed at times, the less resilient their kids were.

What I found most amusing about this study is that it suggests you should struggle in front of your kids and show how incomplete your work can be--and then, the study authors themselves struggled to define it, and seemed very aware of the incompleteness of their work.

"There's some pressure on parents to make everything look easy and not get frustrated in front of their children," Laura Schulz, a professor of cognitive science at MIT, said in a press release. "There's nothing you can learn from a laboratory study that directly applies to parenting, but this does at least suggest that it may not be a bad thing to show your children that you are working hard to achieve your goals."

#### 5. Do this with their toys.

Researchers at the University of Toledo studied how young kids played with toys.

To cut to the chase, they found that kids who were given a smaller number of toys to play with found ways to expand their





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#### **Remember When?**

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

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

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

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

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# Innovation Leads to Incredible Customer Service

Covid had a huge impact on many organization's customer service. It seemed that many of them abandoned the whole concept, so we stepped our customer service up to another level. When individuals are going through rough times, that is when one needs to be more compassionate and caring. Not only were we empathetic, but we focused on providing services that were quick and simple to lower the stress level, continually using precautions to keep everyone safe and healthy. Innovations and creativity have brought our customer service to a much higher level.

### INNOVATIVE PROTECTIVE PROCESSES and PRACTICES

#### **Contactless Pin Pads**

Covid-19 has heightened our awareness for ways to safeguard our citizens and staff from contracting illnesses. We've found creative ways to protect our citizens through safe processes using contactless equipment. Our newest idea was to install contactless pin pads so germs cannot be passed from one citizen to another. We diligently sanitize our equipment and counters, and we will continue to do that, but the contactless pin pads provide another level of protection and stronger precautions. Contactless equipment is a safer option and a better way. It's another safety net. Citizen and staff's health and safety are top priority. We acquired these through the Federal Cares Program. No job and no business should take your life or your health away!

There is nothing more important than safeguarding our staff and constituent's health and safety. We will continue to protect our citizens!

The new devices make the transactions just a little bit faster. When 3 minutes is shaved off the transaction process, that spread across 60 cashiers, shaves 3 hours off the entire organization's wait time. Time is money, and people do not like to wait. We pride ourselves on keeping our wait time low and serving citizens in a quick, easy, and timely manner, getting them in and out of the office and not wasting their time.

This new and innovative process, using contactless equipment, not only provides protection, but speeds up the wait time, makes the clerks job easier, faster, and much more efficient, and at the same time provides excellent customer service!

The glass barriers we built protect our workforce and customers, creating a comfortable and safe environment for both our staff and constituents. Each clerk has a microphone to speak with the constituent and three feet away the constituent has an intercom to communicate back to the clerk. There is NO face-to-face interaction and no physical contact with credit cards. •

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# Who determines the amount of taxes I pay?

There are three major phases of the real property taxation process:

#### **Property Appraiser**

The County Property Appraiser determines the value of property for tax purposes. The Property Appraiser does not determine the amount of taxes you pay. The taxes may increase or decrease depending on the tax (millage) rates set by the taxing authorities.

## Taxing Authorities

The taxing authorities determine how much money is required to provide services and establish the tax (millage) rates.

#### **Tax Collector**

The Property Appraiser is not the Tax Collector. The Tax Collector sends the tax bills in the beginning of November and collects the taxes.

#### **Property Appraiser's Office Guiding Principles:**

Make our customers feel like family.

Always give our customers the time they need.

Respect our customers through kindness and understanding.

Teamwork through cooperation, not competition.

Innovative and continually seeking efficiency.

Never-ending commitment to process improvement.



#### What is ABS

By TODD HARRIS

Many of us know that our vehicles of today have ABS brakes, but do you understand what they are and what they do? ABS is an acronym for anti-lock braking system. Early development of this system can be traced to the aircraft industry where it was used on the landing wheels of large military aircraft. The aircraft used a spinning flywheel which is similar in concept but very different then the system used on today's vehicles. We really started seeing ABS brakes in the mid nineties on passenger cars and commercial trucks.

For the most part, all systems work the same. A central computer dedicated strictly for ABS is used to monitor all four wheels spinning. This is done through actual wheel speed or miles per hour. This can get tricky because remember going around a corner the inside wheel is actually spinning slower, it is covering less distance. Also, if the tire size in the front or back is a different factory size it also will be spinning at a different speed. Think about this, if one of the wheels while braking locks up due to a wet or slippery road surface, such as ice, the speed of that will drop to zero. A skidding wheel loses speed because the brakes are holding it.

The ABS computer sees this and does something about the locked-up skidding wheel. The computer releases the brake fluid line pressure to that one wheel then quickly applies it again many times per second. This keeps happening until the computer starts to see wheel speed again. Like magic the tire is able to apply braking force to stop the vehicle. The system is much more complicated than my simple explanation. There is valving, solenoids, and sensors that measure deacceleration and forward dip of the vehicle, etc...

As the driver of a car that has an ABS event taking place, one will feel the brake pedal pulsing up and down at a very fast rate. This is the brakes releasing and reapplying like I just talked about. It is normal and supposed to do that. DO NOT PANIC. Keep the full force of your foot on the pedal and do not let up. I repeat, do not release the brake pedal if you have a scary moment of a skid or sudden stop. ABS requires regular maintenance such as a fluid exchange and possible cleaning of sensors on each wheel. Crown Car Care can help you with all your ABS repairs maintenance and questions. If your amber ABS light comes on and stays on, call us and we can help! We know our stuff! •





# HOW MANY BUBBLES ARE IN A GLASS OF BEER?

## Just in case you were wondering...

When you pour a glass of beer, a frothy cascade of fizz rises to the top; as more and more tiny bubbles coalesce, they form a nose-tickling layer of foam.

At first, that frothy stream of carbonation seems endless. But just how many bubbles can emerge from a glass of beer before it goes flat?

Gérard Liger-Belair, a professor of chemical physics at the University of Reims Champagne-Ardenne in France, had previously explored this effervescent subject in Champagne, calculating that one flute produces about 1 million bubbles. Recently, Liger-Belair peered into the depths of beer glasses and found that they produce twice as many bubbles as Champagne — with up to 2 million bubbles popping in a half-pint glass, according to a new study.

Archaeological evidence shows that people have been brewing and drinking beer for at least 5,000 years and possibly for as long as 13,000 years, Liger-Belair and co-author Clara Cilindre, an associate professor and researcher in the Molecular and Atmospheric Spectroscopy Group (GSMA) at the University of Reims, reported in the study. The beverage "is by far the most

popular alcoholic drink worldwide," with global production reaching nearly 53 billion gallons (200 billion liters) per year, and bubbles and foam are an important part of the beer experience, Liger-Belair told Live Science in an email. This is especially true of lager, the most popular type of beer, Liger-Belair said.

"It seems pertinent to us to bring some more knowledge about bubble formation, bubble size and finally about the issue of the total number of bubbles likely to form in a glass of beer along the entire natural degassing process," he said.

Beer is typically made of four ingredients — malted cereal grains, hops, yeast and water — which are then fermented. This process breaks down carbohydrates to produce alcohol, sugars and carbon dioxide (CO2). When beer is bottled or canned, additional CO2 is added, creating pressure in the container. Once the seal on a can or bottle is broken, the liquid becomes supersaturated with CO2, which is then released as tiny bubbles.

For the study, the researchers looked at beer that was 5% alcohol by volume, pouring about 8 ounces (250 milliliters) of beer at a temperature of 42 degrees Fahrenheit (6 degrees Celsius) into

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## Is Humanity Getting **Worse with Computers?**

by JOHN EISEMAN

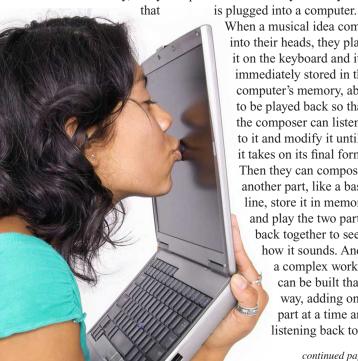
Think about Beethoven and his most complex work: The Ninth Symphony. In addition to a complete orchestra, that opus calls for a chorus with dozens of male and female voices, as well as 4 soloists. When he composed this work of art, Beethoven was already deaf. He couldn't hear a single note. Even so, he wrote out the parts for dozens of instruments and human voices so that they could read the music and perform the symphony together.

How was it possible for him to compose a piece that complex without being able to hear? When a composer imagines a melodic line, the first thing he or she thinks of is to go to a piano to play it to hear how it sounds. But Beethoven wasn't able to do that. He simply heard everything in his brain. His ability to concentrate and his talent for music were so powerful that he could mentally hear everything he was composing and write it down on paper. And the first time the Ninth Symphony was actually transformed into sound was when the sheets of music were placed in front of the orchestra for the first rehearsals.

Now consider a writer like Gabriel Garcia Márquez and his magnificent work, "One Hundred Years of Solitude." He pounded this whole book out on a typewriter, and when you look at a page of his original manuscript you'll see just a few handwritten corrections to the text, meaning that when he wrote a phrase, it was already complete in his mind.

The same thing could be said of journalists and essayists who wrote their material on typewriters up to 30 years ago. They didn't have the luxury of being able to make many mistakes, because correcting them was a lot of work (you had to erase the mistake and rewrite it on the paper). The sentences had to be fully formed in their heads before they typed them.

Today, many composers work directly on a keyboard



When a musical idea comes into their heads, they play it on the keyboard and it is immediately stored in the computer's memory, able to be played back so that the composer can listen to it and modify it until it takes on its final form. Then they can compose another part, like a bass line, store it in memory, and play the two parts back together to see how it sounds. And a complex work can be built that way, adding one part at a time and listening back to it.

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#### bubbles cont.

17-ounce (500 ml) glasses. The scientists determined that the overall number of beer bubbles would be mostly affected by three factors: concentration of dissolved CO2 in the glass, volume of the bubbles, and the point at which beer becomes so CO2-depleted that no more bubbles can form.

Tiny flaws in beer glasses also help CO2 bubbles emerge from the liquid, the study authors found. Dissolved CO2 would collect around pits and crevices larger than 1.4 micrometers wide, forming streams of bubbles. High-speed photography then showed the bubbles getting bigger as they rose, capturing even more CO2 from the beer. In total, a glass of beer of this volume would generate between 200,000 and 2 million bubbles, according to the study.

However, this research wasn't just about counting bubbles, the scientists said. When bubbles in a beverage pop on a drinker's tongue, they enhance subtle flavors; by studying effervescence in liquid, scientists can learn how beverages behave under different conditions and how that can affect their taste, Liger-Belair said in the email.

While the quantity of dissolved CO2 in beer is "a key parameter" for understanding this, the geometry of the glasses that hold the drink also plays an important part, "so that we can easily imagine modifying some beer and glass parameters for a better overall sensory experience," he said.

"We believe that the beer industry could benefit from more knowledge about bubble science," Liger-Belair added.

The findings were published online March 31 in the journal ACS Omega. ◆





# Some Foods Make You Happy While Others Can Make You Sad

by MOLLY DUNN

e have all heard the saying "You are what you eat."
This common phrase implies that the types of foods you consume directly correlate with your outer appearance. But your food affects your body in more ways than one.

Researchers have conducted experiments and studies to discover how foods make an impact on a person's mood. There are several main components in foods that can have a large effect on your feelings throughout the day. Some may surprise you. Here are five foods that make you happy and five foods that make you sad.

#### Let's start with the good news first.



5. Spinach
Not only
does this
leafy green
make you
strong like
Popeye,
but two

components play a huge role in boosting your mood to keep you from becoming depressed: folic acid and magnesium. Consume at least two cups of spinach to satisfy your daily folic acid needs and you'll stay focused and concentrated all day long with a good mood. You can easily add spinach to a salad, sauté for a simple side at dinner or blend into a smoothie if a vegetable smoothie is your thing.



#### 4. Walnuts

We have all heard the saying "You are what you eat." This common phrase implies that the types of foods you consume directly correlate with

your outer appearance. But your food affects your body in more ways than one.

#### 3. Seafood

Seafood is filled with selenium, which fights against anxiety and depression and helps significantly with being clearheaded, confident and composed. Not only is seafood a lean protein to consume if you're trying to eat healthier, but it helps keep you levelheaded. Add some more fish, shrimp and other shellfish to your diet to fight against being anxious or depressed.

#### 2. Green Tea

While caffeine may increase your stress level, green tea has theanine, an ingredient that keeps you calm,



cool and collected. Rather than indulging in a sugary caffeinated beverage, sit down with a cup of warm green tea to keep you relaxed. The comfort of a warm cup of tea can calm your nerves pretty quickly.

#### 1. Turkey

Although turkey gets a bad rep for making you sleepy because of the

continued next page



tryptophan, studies have shown that tryptophan increases the production of serotonin, which helps calm your brain and fight against depression as well as

other disorders associated with your mood. The added bonus of protein also keeps you alert and energetic. Of course, you don't want to calm yourself down to the point you want to take a nap, but a turkey sandwich at lunchtime isn't a bad choice.

#### Now for the foods that can make you sad.

#### 5. Caffeine

Yes, green tea is a drink that makes you happy, but other caffeinated beverages, coupled with lots of sugar, make you feel more anxious and tense. Decrease your sugary caffeinated beverages to less than two a day to stop feeling anxious or tense; you can even maintain a balanced sleep cycle.

#### 4. High-Sugar Treats

There's a reason we crash after having a lot of sugary treats like cupcakes, cakes, doughnuts and cookies. Your blood sugar goes high, giving you a headache, then you crash. Sugary treats are simple carbohydrates with a high glycemic index, making the sugar act fast, then stop, causing you to feel sluggish and tired.

The combination of sugar and white flour in foods acts like a mood depressant, so be wary of those doughnuts before work, or you'll be tired and sluggish for the rest of the day.

#### 3. Fried Foods

Many of us probably associate our comfort foods with fried chicken, fried catfish, fried Oreos or anything else that's fried. It may taste good while you're consuming it, but eating foods high in trans fats causes your brain to not work to its full potential and can increase your risk of being depressed if such foods are heavily consumed over time. Not to mention the fact that fried foods take hours to digest, so you're looking at hours of feeling sluggish.

#### 2. Alcohol

As delightful as alcoholic beverages taste going down, along with the wonderful buzz they can deliver, over time, heavy consumption of them may lead to depression. Alcohol is a depressant, after all. If you're looking for a boost in your mood, you might think about limiting or stopping your consumption of alcohol altogether. Yes, we know, but still.

#### 1. Potato Chips

We all love eating out of a bag of potato chips. However, the oils with omega-6 fatty acids that many potato chips are fried in block the omega-3 fatty acids that boost your mood and help your brain to function at optimal levels. Choose something like popcorn or baked fresh potatoes instead of the processed and fried chips that stop you from feeling happy. •

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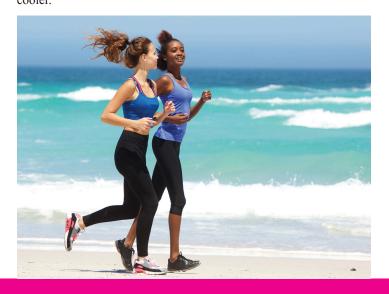
"Changing the Community One Marriage at a Time."



t may be hot and humid in South Florida right now, but you can still get exercise and stay healthy. Whether you are indoors or outdoors (yes, outdoors!) you should be aware that staying hydrated is really important. With the recent news that heart-related conditions in the U.S. are rising, exercise is especially important to men's health as well as that of women, so consider some of these temperature-friendly ideas.

#### Indoor Gym

You can still do the treadmill, weights or cycle in the cool temperatures of your favorite gym. Taking your fitness routine inside is a smart move and a great way to stay cool while not skipping those tough workouts. You can also use the indoor courts to play squash or racquetball if you enjoy outdoor tennis when it's cooler.



#### Outdoor Running, Biking and Walking

The first rule here is hydration. Drink water before, during and after your outside exercise. Take that bottle of water with you or know beforehand where you can stop for water.

According to Heart.org, you should be exercising in the morning and avoid being outside in the early afternoon. Wear lightweight clothing that is loose-fitting; consider fabrics that wick away the moisture. Wear sunglasses, a visor and a sunscreen that is sweat-resistant.

Those with cardiovascular disease, diabetes, and other chronic disease should check with their doctor before beginning an outdoor exercise workout. There are certain medications or supplements that can make you feel even hotter, such as beta-blockers, calcium channel blockers, ace inhibitors, ace receptor blockers and diuretics, so be aware of this.

If you do decide on outdoor fitness, such as running or biking, do it with a friend to be extra safe, while adding to the fun. Also, limit the time you spend outdoors in hot weather.

Watch out for signs of heat exhaustion when exercising in hot weather. If you notice any of these, get hydrated, stop exercising and get out of the heat.

- Nausea or vomiting
- Muscle cramps
- Fatigue
- Weakness
- Headache
- Dizziness or feeling light-headed

continued next page



These are just some of the symptoms. Even if you are playing a game of basketball or walking, you want to prevent heat-related illnesses.

#### Water Fun

Those who enjoy the water can learn a water sport, such as windsurfing, standup paddleboarding (SUP) or kite surfing. You don't need a boat for these sports and you can always jump or fall in the water to cool off.

Mornings are the best time to get out there before the sun gets hot. Take lessons if you haven't done these sports

before and always wear a safety vest. If possible, do these fun activities with a buddy.

You can also kayak or row to get morning exercise on the water while exploring new waterways and discovering nature. The sight of birds and beasts can take your mind off the temperatures.

The more adventurous can learn diving, where staying cool underwater is a given.

Both women's and men's health can benefit from exercise when the thermometer rises. As far as staying fit during the summer months, there is no reason to sit at home and ignore your fitness routine when the weather is hot unless you have

a home gym.

Indoor yoga, dance and other activities can get you moving about while having fun. Enroll in a daytime dance class, such as Latin dancing, to increase your skills and participate in the high-energy nightlife that southern Florida offers.

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#### **U.S. CONSTITUTION**

by DR. BRENDA MACMENAMIN, DCE High School American History American GOV & Economy Online TeachingHisStory.com

FLAG DAY

#### June 14th is Flag Day

Did you know that America's first flag was not red, white, and blue? It was actually white, had a pine tree on it, with "An Appeal to Heaven" underneath. Where did the founders get the idea of an appeal to Heaven? From a Christian philosopher who was well respected and quoted among the first American statesmen, John Locke and his Biblical wisdom in "Of Civil Government."

"... for when there is no judicature on earth to decide controversies among men, God in heaven is the judge. It is true that God alone is the judge of what is right. But every man is judge for himself, in this case as in all others, of whether another man has put himself into a state of war with him, and whether he should appeal to the Supreme Judge... If that way of settling the matter is turned down by the king, or whoever is administering the government, the only court of appeal is in heaven. What we have here is properly a state of war, in which the only appeal is to heaven..."

After King George III had subjected the fledgling Americans to the Sugar Act, the Stamp Act, the Townshend Revenue Acts, the Boston Massacre, the Intolerable Acts, and requiring the colonists to quarter his troops in their homes, Patrick Henry urged his peers to conviction in his stirring address on March 23rd, 1775:

"... Sir, we have done everything that could be done, to avert the storm which is now coming on. We have petitioned; we have remonstrated; we have supplicated; we have prostrated ourselves before the throne and have implored its interposition to arrest the tyrannical hands of the ministry and Parliament. Our petitions have been slighted; our remonstrances have produced additional violence and insult; our supplications have been disregarded; and we have been spurned, with contempt, from the foot of the throne. In vain, after these things, may we indulge the fond hope of peace and reconciliation. There is no longer any room for hope... An appeal to arms and to the God of Hosts is all that is left us!"

We see this desperate appeal again in our Declaration of Independence:

"In every stage of these Oppressions we have Petitioned for Redress in the most humble Terms: Our repeated Petitions have been answered only by repeated Injury... We, therefore, the Representatives of the United States of America... appealing to the Supreme Judge of the World..."

That is how America won her freedom from the mightiest military power on Earth at that time. That is Supernatural and gives Glory to our Father in Heaven! ◆

#### **Humanity** cont.

And what about me? I'm here writing this text on a computer, so I don't have to formulate complete ideas in my mind. I can simply start writing and see how it looks, changing things and moving parts around until the text becomes something I'm satisfied with. The computer has become part of my brain. I depend on it to create a text.

And if I had to write this on a typewriter? Could I do it? Honestly, I don't know if I would be able to formulate complete sentences in my head that didn't need to be adjusted. I think it would be much difficult.

What is the conclusion we can draw from this reflection? People were more competent in the old days? The human species has deteriorated since the arrival of computers?

No. What happens is that human beings have an incredible ability to adapt to the circumstances in which they find themselves. Musicians or writers in the old days simply didn't have the tools to temporarily save their work, so that they could reflect on what they had done and make changes to it. They were obliged to imagine the things fully formed before they wrote them down, therefore they had to perfect it in their minds to the best of their ability. Today, we no longer have to do this, so we don't have this skill much developed.

If there were to be a world-wide power failure, and all computers stopped working, humanity (or the small part of humanity that managed to survive) would probably develop these mental capabilities again.

A world-wide permanent power failure would probably force the survivors to develop again abilities of old.

But meanwhile, let's just take advantage of the facilities the computer offers. •



# AYCOCK FUNERAL HOME

an interview with Laura Barbone - General Manager



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#### Hi Laura, please give us a short introduction.

I am the area general manager for the Aycock Funeral Home locations on the Treasure Coast. We currently have six locations to serve our families, along with two local cemeteries. With well over 200 years of combined experience in funeral service, our funeral home team helps families plan unique and memorable services that honor and celebrate people's lives. Whether you are planning for yourself or have an immediate need, we are dedicated to serving you and your family.

### When did Aycock Funeral Home get established on the Treasure Coast?

G. Wade Aycock opened his first Aycock Funeral Home in Stuart, Florida, in 1968, quickly establishing a reputation for providing fine funeral, memorial, burial and cremation services. It is a tradition we carry to this day. We are now a member of the Dignity Memorial® network of funeral, cremation and cemetery service providers. When you choose Aycock Funeral Home, you receive both the compassionate care you expect from a locally run funeral home, which we are, but with the benefits you deserve from North America's largest and most trusted network of funeral, cremation and cemetery providers.

#### Please tell us about your businesses principles.

Our core values are Honor, Respect and Dignity. We truly believe in honoring every family because each funeral service should be as special as the life it celebrates. Our difference is in the details because we pay attention to those little things that some might overlook. Once a family walks through our doors, they immediately become a part of our family and having families trust us with their loved ones is the highest honor. When someone experiences a loss, it could easily be the worst day of their lives, and it is up to us as funeral professionals to be with our families every step of the way with honor, respect and dignity.

#### What do you love about what you do?

I love what I do because I truly believe in what we stand for as funeral professionals. I am so proud to be a part of the Aycock Funeral Home family. Not only do we have a team dedicated to providing the best funeral service possible, we also have a team of family service counselors to help plan for future events. I love that Aycock has professional teams on both sides to take exceptional care of the families we serve. Love and kindness go a long way in our profession and we sure do have a lot to give.

### Give a short story about how your business has helped people.

Aycock Funeral Home has proven to be one of the top community supporters throughout the Treasure Coast. On any given weekday or weekend, you will either see George Seliga, myself or another member of our family at some community event. We love giving back to our community, because building trust and relationships starts in our community.



#### What are the future plans for Aycock Funeral Home?

We are constantly evolving as one of the national leaders in funeral service. We were the first funeral home provider in the area to introduce Life Well Celebrated which allowed our families to fully celebrate the life of their loved one. Now we are introducing "Every Detail Remembered" because, as I mentioned before, the difference is in the details. We will also continue to support our local community charities in every way we can, as well as continue to support our local Hospices, Churches, and Treasure Coast Chambers. Our plans definitely hinge on the respect and trust our families give to us, and we look forward to what the future will bring us together.

#### What is the philosophy of Aycock Funeral Home?

We really do believe in treating our families the way we would want to be treated. At no point should anyone that is experiencing a loss not have 100% confidence in their funeral home. When you choose us, you are not only getting our undivided attention to every little detail, you are choosing a celebration of life defined by professionalism and compassion that is second to none. We vow to get everything exactly right and stand behind this promise.  $\spadesuit$ 

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# 6 Great Benefits of Meditation

editation is an ancient Buddhist practice that has existed for centuries as a way to center the mind and body. A consistent meditation routine can be beneficial to your overall wellness, helping to improve your mental, physical, and spiritual well-being.

Many different meditative practices can help improve both your mental and physical health, leading to a better quality of life and overall feeling of zen. Here are some of the health benefits associated with meditation:

#### 1. Daily meditation can improve mental health.

Meditation can help prevent the mind from wandering into negative or traumatic territory by promoting self-awareness and existence in the present moment. Mindfulness meditation techniques can help you learn to deal with the mental stressors that permeate daily life. According to neuroscience studies, meditation can potentially reduce the stress hormone cortisol, alleviate symptoms of depression and anxiety disorders, and boost your immune system and mood.

#### 2. Meditation programs can improve physical wellness.

Studies show that regular meditation practice can reduce your heart rate and lower blood pressure. According to Harvard Medical School, meditative mindfulness practices can encourage heart-healthy behaviors, reducing the risk of heart disease or other cardiac issues over time.

#### 3. Meditation sessions can improve sleep quality.

Meditation can increase the production of the sleep hormone melatonin, which can alleviate insomnia symptoms and improve your quality of sleep. Poor sleep quality can lead to issues with your overall health, and meditation is just one of many ways to improve your sleep hygiene.

#### 4. Meditation training can help with pain management.

Progressive or body scan meditation involves mentally combing through your body for physical sensations, drawing more attention to them, and allowing your mind to process your feelings. Giving your brain time to recognize and analyze pain can help you further understand it. Some research shows that certain types of meditation, like relaxation-response, can alleviate the bloating and pain associated with digestive issues.

#### 5. Loving-kindness meditation can raise self-esteem.

Also known as Metta meditation, this form of meditation centers compassion, directing the meditator to feel love and kindness towards everyone in their lives, even those they consider their enemies. The meditation's goal is to cultivate positive emotions that can erase the negative thoughts and feelings that cause stress. Raising your self-worth through meditation can also increase your compassion and reduce your aggression, improving your relationships with others.

#### 6. Meditation can help with coping.

Regular meditation courses can alter the way you cope with stimuli, leading to healthier default choices. Scientific studies have shown that meditation sessions can produce structural changes that may underpin such seemingly ethereal benefits: calm, focus, and contentment. In another Harvard study, researchers found that a few weeks of Mindfulness-Based Stress Reduction (MBSR) therapy increased cortical thickness in areas of the brain responsible for memory, learning, self-referential processing, and emotional regulation, along with decreases in the cell volume of the amygdala, the part of the brain responsible for anxiety, stress, and fear.







olf for stress relief is even suggested by some doctors. Many ardent golfers would argue that the four or so hours spent each weekend out on their favorite course is their way of putting (or putting) themselves back together again for the week ahead.

There is fresh air to breathe, some walking (even for cart users), time spent in nature, and even meditation involved if you count focusing attention on a little white ball. And golf is most likely one of the most zen sports there is with it's "less is more" scoring method.

At the same time, there are more websites on the internet offering information for golfers on how to overcome stress caused by golf than there are sites exuding the benefits of golf for stress reduction.

Is golf to blame for creating more stress than it cures? I think not! It really has less to do with the game and a lot to do with the player! For some, golf is indeed a relaxing and stress relieving pastime. For others, its a way to crank up the stress level even higher than it was at the office during the week.

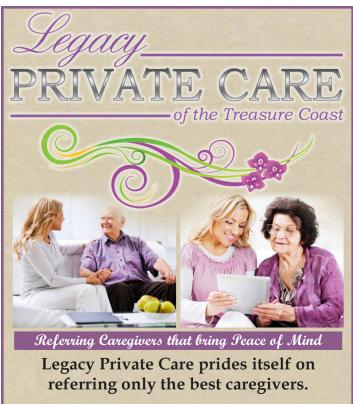
You can learn a lot about a person by playing a round of golf with them. Their true personality will be revealed.

If you are a golfer here are some questions to ask yourself to see if golf is good for you as a stress reliever.

- **1.** When you golf do you curse a lot? Or mutter to yourself when you make a bad shot?
- **2.** Do you ever throw your club or bang it hard on the ground when you duff?
- **3.** Do you ever find yourself saying things like "I'll never play this stupid game ever again!"
- **4.** Do you do ever cheat a little (or a lot) to improve your score? Like giving you ball a little kick to get a better lie?
- **5.** Is shaving strokes off your handicap one of your most important goals in life?

If you scored a "NO" on all of the above, golf is most likely a great way for you to de-stress.

If you a "YES" to two or more of the above questions you probably experience some stress when golfing. If all five questions got a "YES" from you, not only is golf stressful for you but you could be addicted to both golf and stress. However, you probably won't quit and do something different to relieve your stress, so be sure to carry that asprin in your golf bag, just in case. •



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# How to Breathe Easy Throughout Florida's Allergy Season

While Florida may avoid the winter freeze felt by the rest of the country, that doesn't mean that residents can give all seasonal problems the cold shoulder. In fact, the state's warm climate results in very high levels of pollen, which can lead to severe allergy symptoms. Florida's year-round warmth means that the state suffers from a prolonged and more powerful allergy season than the rest of the United States. So along with more sun and balmy breezes, Florida residents also face more sneezing, wheezing, and congestion. But when the allergy forecast shows signs of trouble, MD Now has some helpful suggestions for surviving seasonal allergies with ease and with barely a sneeze. And if you're unsure about whether you are prone to allergy symptoms, MD Now offers quick and convenient allergy testing to prevent any seasonal sneezing surprises.

Different times of the year bring different allergy triggers. For instance, December through May is the season for pine and oak pollen, while grass pollen poses a problem from April through October. But don't think that people with allergy symptoms must be housebound all year long. It's possible to enjoy the warm weather throughout the year with the proper planning and protective measures.

#### Be Proactive to Stay Active

According to allergy specialists, the key to basking in all of Florida's outdoor glory at any time of year is knowing how to keep allergy symptoms under control both before and during allergy season.

That's why experts strongly recommend that people go for allergy testing to discover the types of pollen can trigger allergy problems for them. Then, it's possible to track the current pollen count to minimize exposure and be prepared with the required allergy medicine at high-risk times of the year.

If pollen poses too much of a problem, allergy shots are available and can greatly improve allergy symptoms. Yet there are also allergy medicines on the market that can help you handle allergy season. Experts advise beginning allergy shots or taking allergy medicines before allergy season starts for best results.

#### Sniff Out Ways to Survive Allergy Season

- 1. Try to only take part in outdoor activities when the allergy forecast is favorable, such as in the evening, at times with lower pollen counts, and after it rains.
- 2. Always shower after spending time outdoors to remove any residual pollen.
- 3. Don't let clothing or bedding air dry outside.
- 4. Have the air conditioning on to continuously filter the air.
- 5. Keep allergy medicine on hand to help alleviate allergy symptoms.
- 6. Consider allergy shots if your seasonal suffering is severe. ◆



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#### Successful Kids cont.

imaginations and use them more creatively than kids who were given larger numbers of toys.

So, don't get your kids so many toys? Is that the advice? (I can hear the rumbling of millions of kids rising up in righteous anger over this one.)

No, not really. Instead, the idea is, especially with younger children, to rotate their toys, and design play spaces that encourage them to focus on the toys they're playing with, rather than being distracted by other options.

People love choices but they hate decisions. It sort of applies to young kids, too.

This also provides a little bit of backup to a parenting truth we all learn very quickly:

Often, the more a kid insists that he or she absolutely, positively, must have one specific toy, the more likely it is to wind up gathering dust before long in the corner.

#### 6. Limit their screen time to this many hours.

Is there a more contentious issue regarding kids in the 2020s than screen time?

Our parents didn't know how good they had it, when they could tell us to go outside and play (see #2 above), without worrying that we'd bring tiny screens with access to basically the world's entire output of entertainment and information.

Now, it would be counterproductive and probably impossible to try to limit kids' screen time entirely.

But to summarize, researchers from San Diego State University and the University of Georgia combined a series of previous data sets to find the sweet spot of realistic digital use: between 1 and 2 hours a day.

We should also add a trend that the researchers found: It's that measured happiness and well-being among kids in middle school and high school has steadily declined since about 2012.

What happened around 2012? That's basically the rough point when U.S. kids started to get their own smartphones, along with unlimited data plans.

#### 7. Stay close, but not too close.

Speaking of sweet spots (and we were, in the last section), the last habit to include in today's installment has to do with hovering.

We have two main sources to draw on here. First, the experience of Julie Lythcott-Haims, the former dean of freshmen at Stanford University, who has described helicopter parenting as one of the scourge of successful kids.

I'm summarizing of course -- she has a whole book on the subject, called How to Raise an Adult -- but her overall lessons learned include things like letting kids try things and fail, making sure you don't get so invested that you wind up fighting all their battles for them, and the like.

That's good advice. But I want to mention it in the context of a survey of other studies that showed, basically: When in doubt? Run to their side.

Granted, these two conclusions conflict to some degree. But, if there's one thing I know you already know as a parent: Nobody ever said this would be easy. The fact that you've read this far tells me you're on a road to figuring it out.





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# **WORKING POOR**

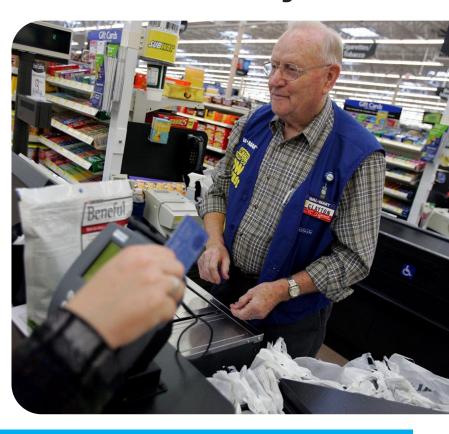
# Over 55 and the Elderly

e understand times get tough. There is a neighborhood organization that helps seniors get access to the financial and educational resources that they need. Many people think retirement age is the time to rela

Many people think retirement age is the time to relax and live the good life. This is the case for some, but not all. Seniors are living longer and traditional models of work and retirement have not kept pace with inflation. Those who have worked their entire lives have found themselves facing 2008 financial crisis where many lost half of their retirement, or more. Some were never really able to recover before COVID-19 hit in spring of 2020 when a second financial hit occurred to many seniors IRA accounts.

In addition to the financial struggle mobility is a very real issue for our seniors. Everyday objects, homes and communities not originally designed with longevity in mind often become obstacles to movement, safety, independence and socializing. Remaining safe and mobile are top priorities for older adults.

The health care journey can be particularly complex and fragmented for older adults, two-thirds of whom have at least two chronic conditions. This adds a second layer of financial hardship for seniors who pay excessive costs in medication and treatments. •



#### What you may not know...

Over the past century in the United States alone, the proportion of persons aged 65 years or older increased more than threefold, from 4.1% to 12.9%. According to a 2018 U.S. Census Bureau report, in 2035 "there will be 78.0 million people 65 years and older compared to 76.4 million under the age of 18." This is estimated to account for 20% of the population. Is the medical community prepared for this? Are these people even going to be able to afford medical care with the ever increasing costs?

According to a Statement from the National Senior Citizens Law Center, poverty among older adults disproportionately impacts women, especially women of color, with twice as many older women as men living in poverty in 2012. Poverty rates were even higher for black (21.2%), Hispanic (21.8%) and Native American (27.1%) women 65 and older. Over 25 million American senior citizens are living at or below 250% of the federal poverty level (\$29,425 per year for a single person). The elderly struggle with rising housing and health care bills, inadequate nutrition, lack of access to transportation, diminished savings, and job loss.

Its no secret that we have a medical epidemic in this country, especially for seniors. Approximately 80% of senior citizens have at least one chronic disease, and 77% have at least two. Having four chronic diseases such as heart disease, cancer, stroke, and diabetes—statistically cause almost two-thirds of all deaths each year. According to an article on CNBC—"A 65-year-old couple in good health will need \$387,644 to pay for health-care costs for the remainder of their lives, according to HealthView Services, a provider of health-care cost projection software."

#### Now More Than Ever, Your Help Is Needed!

Donate now to help the working poor/ over 55 get access to financial assistance and educational resources. Your donations go towards helping senior citizens get access to medical care, aid in their mobility, provide food and necessary items they might not be able to afford, and strengthen your community! Neighbors Helping Neighbors.

Visit www.theindigofoundation-us.org and make a donation today!

# **AGING IN PLACE:**Growing Older at Home

"The stairs are getting so hard to climb."

"Since my wife died, I just open a can of soup for dinner." "I've lived here 40 years. No other place will seem like home."

These are common issues for older people. You may share the often-heard wish - "I want to stay in my own home!" The good news is that with the right help you might be able to do just that. Staying in your own home as you get older is called "aging in place." This article contains suggestions to help you find the help you need to continue to live independently.

#### How to Plan Ahead to Age in Place

Older woman and her caregiver giving her a mealPlanning ahead is hard because you never know how your needs might change. The first step is to think about the kinds of help you might want in the near future. Maybe you live alone, so there is no one living in your home who is available to help you. Maybe you don't need help right now, but you live with a spouse or family member who does. Everyone has a different situation.

One way to begin planning is to look at any illnesses, like diabetes or emphysema, that you or your spouse might have. Talk with your doctor about how these health problems could make it hard for someone to get around or take care of him - or herself in the future. If you're a caregiver for an older adult, learn how you can get them the support they need to stay in their own home.

### What Support Can Help Me Age at Home?

You can get almost any type of help you want in your home - often for a cost. You can get more information on many of the services listed here from your local Area Agency on Aging, local and State offices on aging or social services, tribal organization, or nearby senior center. **Personal care.** Is bathing, washing your hair, or dressing getting harder to do? Maybe a relative or friend could help. Or, you could hire a trained aide for a short time each day.

Household chores. Do you need help with chores like housecleaning, yard work, grocery shopping, or laundry? Some grocery stores and drug stores will take your order over the phone and bring the items to your home. There are cleaning and yard services you can hire, or maybe someone you know has a housekeeper or gardener to suggest. Some housekeepers will help with laundry. Some drycleaners will pick up and deliver your clothes.

Meals. Worried that you might not be eating nutritious meals or tired of eating alone? Sometimes you could share cooking with a friend or have a potluck dinner with a group of friends. Find out if meals are served at a nearby senior center or house of worship. Eating out may give you a chance to visit with others. Is it hard for you to get out? Ask someone to bring you a healthy meal a few times a week. Meal delivery programs bring hot meals into your home; some of these programs are free or low-cost.

Money management. Do you worry about paying bills late or not at all? Are health insurance forms confusing? Maybe you can get help with these tasks. Ask a trusted relative to lend a hand. Volunteers, financial counselors, or geriatric care managers can also help. Just make sure you get the referral from a trustworthy source, like your local Area Agency on Aging. If you use a computer, you could pay your bills online. Check with your bank about this option. Some people have regular bills, like utilities and rent or mortgage, paid automatically from their checking account.

#### Be careful to avoid money scams.

Never give your Social Security number, bank or credit card numbers, or other sensitive information to someone on the phone (unless you placed the call) or in

continued next page



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**SE HABLA ESPANOL** 

#### Aging in Place cont.

response to an email. Always check all bills, including utility bills, for charges you do not recognize.

Even though you might not need it now, think about giving someone you trust permission to discuss your bills with creditors or your Social Security or Medicare benefits with those agencies. Learn more about legal and financial planning for older adults. **Health care.** Do you forget to take your medicine? There are devices available to remind you when it is time for your next dose. Special pill boxes allow you or someone else to set out your pills for an entire week. Have you just gotten out of the hospital and still need nursing care at home for a short time? The hospital discharge planner can help you make arrangements, and Medicare might pay for a home health aide to come to your home.

If you can't remember what the doctor told you to do, try to have someone go to your doctor visits with you. Ask them to write down everything you are supposed to do or, if you are by yourself, ask the doctor to put all recommendations in writing.

#### Be Prepared for a Medical Emergency

If you were to suddenly become sick and unable to speak for yourself, you probably would want someone who knows you well to decide on your medical care. To make sure this happens, think about giving someone you trust permission to discuss your health care with your doctor and make necessary decisions. Learn about healthcare advance directives. Talk with your doctor about whether you should get a medical alert ID bracelet or necklace.

#### **Common Concerns About Aging in Place**

If staying in your home is important to you, you may still have concerns about safety, getting around, or other activities of daily life. Find suggestions below to help you think about some of these worries.

Getting around - at home and in town. Are you having trouble walking? Perhaps a walker would help. If you need more, think about getting an electric chair or scooter. These are sometimes covered by Medicare. Do you need someone to go with you to the doctor or shopping? Volunteer escort services may be available. If you are no longer driving a car, find out if there are free or low-cost public transportation and taxis in your area. Maybe a relative, friend, or neighbor would take you along when they go on errands or do yours for you. To learn about resources in your community, contact Eldercare Locator at 1-800-677-1116 (toll-free) or www.eldercare.acl.gov.

Finding activities and friends. Are you bored staying at home? Your local senior center offers a variety of activities. You might see friends there and meet new people too. Is it hard for you to leave your home? Maybe you would enjoy visits from someone. Volunteers are sometimes available to stop by or call once a week. They can just keep you company, or you can talk about any problems you are having. Call your local Area Agency on Aging to see if they are available near you.

continued next page





Safety concerns. Are you worried about crime in your neighborhood, physical abuse, or losing money as a result of a scam? Talk to the staff at your local Area Agency on Aging. If you live alone, are you afraid of becoming sick with no one around to help? You might want to get an emergency alert system. You just push a special button that you wear, and emergency medical personnel are called. There is typically a monthly fee for this service.

Housing concerns. Would a few changes make your home easier and safer to live in? Think about things like a ramp at the front door, grab bars in the tub or shower, nonskid floors, more comfortable handles on doors or faucets, and better insulation. Sound expensive? You might be able to get help paying for these changes. Check with your local Area Agency on Aging, State housing finance agency, welfare department, community development groups, or the Federal Government.

**Getting help during the day.** Do you need care but live with someone who can't stay with you during the day? For example, maybe they work. Adult day care outside the home is sometimes available for older people who need help caring for themselves. The day care center can pick you up and bring you home. If your caretaker needs to get away overnight, there are places that provide temporary respite care.

#### Resources to Help You Age in Place

Here are some resources to start with: Reach out to people you know. Family, friends, and neighbors are the biggest source of help for many older people. Talk with those close to you about the best way to get what you need. If you are physically able, think about trading services with a friend or neighbor. One could do the grocery shopping, and the other could cook dinner, for example.

**Learn about community and local government resources.**Learn about the services in your community. Healthcare providers and social workers may have suggestions. The local

Area Agency on Aging, local and State offices on aging or social services, and your tribal organization may have lists of services. If you belong to a religious group, talk with the clergy, or check with its local office about any senior services they offer.

Talk to geriatric care managers. These specially trained professionals can help find resources to make your daily life easier. They will work with you to form a long-term care plan and find the services you need. Geriatric care managers can be helpful when family members live far apart. Learn more about geriatric care managers.

**Look into Federal Government sources.** The Federal Government offers many resources for seniors. Longtermcare. gov, from the Administration for Community Living, is a good place to start.

#### How Much Will It Cost to Age in Place?

An important part of planning is thinking about how you are going to pay for the help you need. Some things you want may cost a lot. Others may be free. Some might be covered by Medicare or other health insurance. Some may not. Check with your insurance provider(s). It's possible that paying for a few services out of pocket could cost less than moving into an independent living, assisted living, or long-term care facility. And you will have your wish of still living on your own. Resources like Benefits.gov and BenefitsCheckUp® can help you find out about possible benefits you might qualify for.

Are you eligible for benefits from the U.S. Department of Veterans Affairs (VA)? The VA sometimes provides medical care in your home. In some areas, they offer homemaker/ home health aide services, adult day health care, and hospice. To learn more, visit www.va.gov, call the VA Health Care Benefits number, (toll-free) 1-877-222-8387, or contact the VA medical center nearest you. ◆



# Should I Upgrade My Countertops Before I Sell My House?

So, you have decided it is time to move and you need to prep your home to put on the market. There is so much involved with that and you want your home to really stand out amongst the crowd. Before you start clearing out the clutter, staging each room and making it show ready and presentable for your potential buyers, it is a good idea to add in some upgrades and do a few renovations to make it more appealing to those who walk through.

Of course you should fix any damage or replace old or broken pieces of your home, but the next step is to do some minor updates. You don't want to do major renovations, since you may not get the money back in your home, but minor upgrades not only increase the value of your home, but they are a great tool to bait homebuyers. In this competitive market, you need all the help you can get to not only sell your home quickly, but get the most value from your home.

#### Upgrades that pay off

Landscaping your yard, adding a fresh coat of paint and replacing old flooring are a few things that can really pay off in the end, but two areas potential homebuyers pay the closest attention to are the kitchen and bathrooms. In these two areas, minor upgrades give you the highest yield for your return. Buyers are the most picky in these areas of the home. They want the upgrades, they desire the fresh trends and if your kitchen or bathrooms are outdated, it does not bode well for resell.

Granite is one of those upgrades that grabs the attention of home buyers. "Brand new formica countertops" will not make anyone happy. Why? They do not last, they are easily damaged and they are hard to take care of. However, if a homebuyer sees "brand new quartz and granite countertops," this piques their





attention. Granite and quartz countertops are hot items. They are easy to maintain and look beautiful for many years.

Granite and quartz countertops are also the most popular countertop types on the market and can match any style and color of cabinets. Swapping out old countertops for new countertops will give your kitchen and bathroom the updated, beautiful look your buyers will appreciate.

#### **Updating bathroom countertops**

A statistic from HGTV estimated that minor bathroom upgrades deliver a 102% return. Slap on some paint, replace that tub and install beautiful, granite countertops and watch that investment shine when the appraisal comes through. Stone, quartz or granite countertops bring an air of sophistication, elegance and class to your bathroom. Even if that is the only upgrade you add to the bathroom, it makes a major difference, adding an element of beauty that all can appreciate.

#### Updating kitchen countertops

The kitchen is an area that can be a black hole of renovation and when you are upgrading, it is easy to get sucked into one project, then another and another. Soon, it can be a very expensive and you need to be careful so you get the most return for your dollar. A minor kitchen remodel can yield 98.5% of what you put into it. Upgrading the countertops is never a bad idea. It is a low cost that ups the value of your house and attracts buyers. Replacing old, dated countertops and updating kitchen countertops with new granite, quartz or stone pieces adds instant appeal and pizazz. You really cannot lose.

#### Mavit Stone Services has the best selection around!

Whether you are wanting to add value to your home or simply create a more beautiful space, granite, stone, marble or quartz countertops are the way to go. All of these options are easy to maintain and perfect for your kitchen or bathroom. Countertops in these areas can take a beating and you want a material that will last and look fantastic for many years to come. Take a look at our well stocked showrooms for the latest trends in quartz and granite countertops. Our friendly staff is excited to help you find the perfect countertops for your home. •

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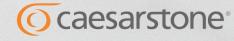


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## **INFLATION ALERT!**

# Gas and used car prices are over 20% above their levels last year

While overall inflation is not at Great Recession levels, prices for some items have risen sharply over the past year. Used car prices rose 10% from March, the largest one-month increase since data began in 1953.



#### What is inflation?

Inflation is defined by the Bureau of Labor Statistics as the general upward price movement of goods and services in an economy. There are many ways of measuring inflation, but one of the most common measures is the Consumer Price Index for Urban Consumers (CPI-U). The CPI shows changes in the prices paid by urban consumers for a "representative basket of goods and services," or the most common goods and services purchased on an average month based on detailed surveys of what Americans spend their money on. The urban consumer group represents about 93% of the total US population.

There are four major categories of purchases covered in the CPI-U: food, energy, commodities like cars and clothes, and services like rent and healthcare. Not all categories are considered equally when generating the overall measure of inflation - each category is assigned a "relative importance" based on its proportion of all expenditures. Services typically are

given the highest relative importance (in May, 59 on a scale of 100), followed by commodities (about 20), food (about 14) and energy (about 7).

The overall CPI, also known as "headline" CPI, is measured by the percent change in these CPI categories from one period to another. Since food and energy categories are typically much more volatile than the other parts of the CPI, economists often focus more on a metric called the "core" CPI which excludes these two categories.

The Federal Reserve aims to keep long-term inflation around 2% to balance its dual mandate of maximizing employment while keeping prices stable. The Federal Reserve typically focuses more on another measure of inflation called the Personal Consumption Expenditures (PCE) price index which is somewhat more stable than the CPI-U. Inflation as measured by the core CPI-U is typically about half a percentage point higher than the PCE index.

continued next page



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#### Is inflation going up?

When looking at the percent change in the core CPI-U from 12-months before, inflation has largely been below the Federal Reserve's target rate for the past five years, which would generally adjust to around 2.5% for the core CPI-U. However, overall prices in April were up 4.2% from a year earlier and 0.8% from March.

While overall inflation has not reached the levels seen during the Great Recession, prices for some purchases have seen volatile changes throughout the pandemic. For example, gas prices are 50% up from a year ago, and used car prices are up 21%.

Average gas prices from a sample of about 900 gas stations across the country were \$2.94 a gallon in May, over a dollar above the average price last year at this time, according to data from the Energy Information Administration. Used car prices hit their highest price levels since the data for the CPI-U began in 1953.

Price changes have not occurred at the same pace across the country. For example, in May 2021, the St. Louis and Detroit metropolitan areas saw a 5.4% increase in CPI-U from March, nearly twice as high as the rate of 2.9% in the Baltimore area.

#### Will inflation start to climb faster?

USAFacts does not conduct its own forecasts or projections. However, the government does produce its own measure of expected inflation called the "breakeven" inflation rate. The breakeven inflation rate is created using the Treasury yield curve, which represents the spread between long- and short-term yields on Treasury securities (e.g. between 10- and 2-year Treasury notes). The breakeven inflation rate is the future inflation rate during a period of five or ten years that, if realized, would be equal to the return obtained from nominal Treasury securities and Treasury Inflation-Protected Securities (TIPS). In this way, it measures how much investors expect inflation to rise in a period of time based on their appetite for certain types of securities. •









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#### from the Editor cont.

or Faith, blocks our receiving, not only of our healing but everything else, that belongs to us?

Nobody gets save by behaving good. Salvations is only by God's Grace. A sinner cannot stop sinning before he gets save and be cleansed by the blood of Jesus.

The same way, we can't ask for healing based on our own behavior.

Yes, we have the right to be transformed by the Holy Spirit from Glory to Glory, but we must never come to God our Father in Prayer asking for our healing or deliverance bragging on our own behavior or holiness. Our right to get healed comes from Jesus's redemption alone. The merit is always his, never ours. "So, anyone who eats this bread or drinks this cup of the Lord unworthily is guilty of sinning against the body and blood of the Lord. That is why you should examine yourself before eating he bread and drinking the cup. For if you eat the bread or drink the cup without honoring the body of Christ, you are eating and drinking God's judgment upon yourself. That is why many of you are weak and sick and some have even died." 1Corinthians 11:

By not studying, and receiving revelation knowledge, from the Father, then our only option is to ask without real faith. And without faith it is impossible to please God. Jesus's sacrifice for us before the cross, during the cross and after the cross is the

only thing that God counts as worth payment to grant us everything we need to live an overflowing life, including healing. Never our own merits.

Revelation knowledge equals faith: Many pulpits teach and preach the Bible intellectually, emotionally, psychologically, etc. But only revelation knowledge will produce faith that can set us free. Jesus said to Peter:

"My Father in heaven has revealed to you... and upon this rock I will build my church, and all the powers of hell will not conquer it." Mathew 16:

# REVELATION KNOWLEDGE IS OUR ROCK. DIRECTLY FROM GOD'S SPIRIT TO OUR SPIRIT.

As you can see, we individually need to receive revelation from the Father to be able of destroying the works of the enemy. Jesus went through to all what He went through for our benefit. To prepare a Church without spot or wrinkle.

He [Jesus] did this to present her [the Church] to himself as a glorious church without a spot or wrinkle or any other blemish. Instead, she will be holy and without fault. *Ephesians 5:27* 

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

"That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation" Romans 10:9-10

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



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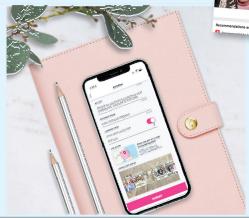
#### first things first...

What is digital advertising (also called digital marketing), anyway?

According to Wikipedia, the definition of digital advertising/digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium.











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#### **HAVE QUESTIONS? CONTACT US!**

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