

reviews, advice & information

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Volume 4 • Issue 7

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**Why Planning
For Retirement
Is So Important**

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EXCLUSIVE INTERVIEW

**JILL BALL, JOAN COLLINS
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VIPAmerica
HOME HEALTH REFERRALS

People Helping People Stay Independent

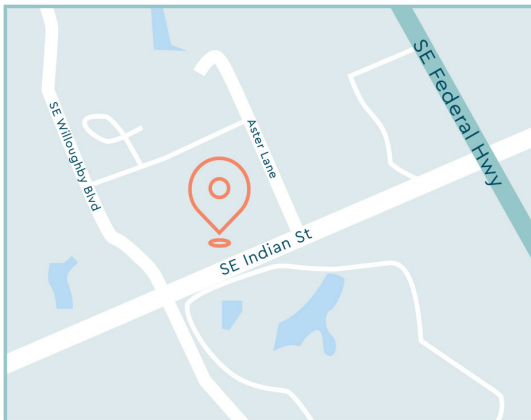
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FROM THE EDITOR

By ANGEL CHAVEZ

DO YOU NEED A PSYCHIATRIST?

I was watching the news when a respected doctor said that most people are going to need psychiatric help to be able to get free from the mask. That stuck to my spirit like bubble gum. Therefore, I continued to inquire of the Lord as what could this mean for real.

The most natural thing will be that everybody is happy to be free and breathe healthy again; otherwise, it just defies common sense...
TUNING UP YOUR ANTENNAS OR RECEPTOR?

Here is why taking off the mask is so difficult for many:

The building blocks of life come in many forms and shapes, but the raw materials for the building blocks are mixed with either faith or fear. There is nothing else in between.

You can hear the same thing from a person in authority and it will either set you free or keep you in bondage. It will depend on how you have built your receptors or antennas.

Be very careful how you hear. Most building blocks are science mixed with fear and very unhealthy. What do I mean? There is valid, helpful, and healthy information from scientists, but if the messenger is full of fear, it will deliver this important information mixed with fear which sticks to your soul or emotions, making you more afraid. Fear kills Faith. And Faith kills fear.

Same information, delivered through a messenger full of faith will make you wiser, encourage you, make you stronger, free, and healthy.

THE SOLUTION IS: BUILD YOUR RECEPTORS OR ANTENNAS. YOU CAN ONLY CHANGE YOU; YOU CAN NOT CHANGE OTHERS. HERE IS A VERY CLEAR EXAMPLE: Most of

our leaders, the media, and so-called man-made idols, are swimming in a pool of fear in their hearts and that is how they transmit their message, even when they mean well. If, you are dealing with the same feelings, it will attract you and mix your emotions with their fear till you find yourselves swimming in an ocean of fear.

I THINK THAT IS WHAT THE DOCTOR IN THE NEWS WAS TRYING TO EXPLAIN...

Jesus said: A tree is identified by the kind of fruit it produces.
Luke 6:44

IF YOU ARE A CHRISTIAN AND FEEL ATTRACTED OR TRAPPED IN THESE POOLS OF FEAR, READ YOUR BIBLE DAILY AND RENEW YOUR MIND TILL YOU FIND YOURSELF WALKING BY FAITH (BY THE WORD), NOT BY SIGHT OR FEELINGS. YOU HAVE A DIFFERENT KIND OF SPIRIT. ONE THAT IS FULL OF LOVE, POWER AND A SOUND MIND. HERE SOME BUILDING BLOCKS TO REBUILD:

For God has not given us a spirit of fear, but of power and of love and of a sound mind. *2 Timothy 1:7*

Jesus Answered "I am the way, the truth, and the life. No one comes to the Father except through Me."
John 14:6

For there is one God and one Mediator between God and men, the Man Christ Jesus, who gave Himself as a ransom for all people...
1 Timothy 2:5-6

4In him [Jesus] is life, and that life is the light of all mankind. 5The light shines in the darkness, and the darkness has not overcome it.
John 1:4-5

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PARENTING DURING SUMMER BREAK

Tips for Parenting Time During Summer Break

The long-awaited summer break is almost here, and while children and parents eagerly look forward the good weather and a new sense of freedom, that change in daily routine often adds anxiety to families of divorce. Parenting time schedules are not quite as predictable as they are during the school year. Summer break might mean long distance visitation and vacations. Children may be away from one of the parents or the primary home for a longer period of time than they are used to, and that can be stressful for them. Now is the time to make sure your plans for parenting time during summer break are firmed up and everyone is on board. This will go a long way to help your family head off any misunderstandings or unnecessary tensions. Summer should be a fun, secure, and special bonding time with your children. Early preparation can help ensure that happens!

Modification of Parenting Time Schedules

Some parenting plans are detailed about coordinating parenting time during school breaks and holidays. It's a good thing to have the original plan drafted in such a way that there is a clear understanding and defined structure. However, it is also important to understand a variety of situations do arise, children's social and recreational activities change, parents remarry, family dynamics change, and unexpected opportunities can pop up at any time. As children get older and family situations evolve, there are circumstances that would justify a change in a court ordered parenting time schedule, especially during summer breaks. In order to officially modify a schedule, a "Motion to Modify Parenting Time," will need to be filed with the Court. Don't assume that a schedule will change as your children get older, but be prepared if that does happen. Here are a few ideas to help you work around any potential conflicts and prepare for a fun-filled summer.

Plan Ahead!

- Don't wait until the last minute to schedule your summer parenting time. No matter the distance between the two parents' homes or the length of the visit, you will want to make an effort to plan around any summer school programs, sports, holidays, special events, and club activities, etc.

- It is important to plan the financial aspects of school breaks, as well. Summer camps or special activities, along with increased child care during school holidays will add expense. Whether it is during your parenting time or for an activity or event that you and your ex have agreed upon for the children, be prepared to budget appropriately.
- No one wants to be disappointed when plans are made, committed to, and then broken. If a parent has arranged vacation around agreed upon time-sharing dates, it is unfair to change those plans, especially if at the last moment. Without a valid and unavoidable reason, don't accept that being done to you, and do not do it to the children's other parent.

The Best Interests of the Children

- While you may already have summer parenting time specified in your parenting agreement, don't get laser focused on arranging only what works best for you. Give the children an opportunity to offer ideas about what they might like to do. See what creative solutions you can come up with to make their vacation time as enjoyable as possible. Always make sure to set realistic expectations.
- Be as accommodating as possible. If your children participate in sports, try to fit their games and practices into the schedule. Also remember that no matter the age of the child, it may be stressful for them to be away from the primary home especially during long-distance time-sharing. Whether you are the parent in the primary or secondary home, encourage and prepare your children for a positive experience with the other parent.
- Stick to the planned length of stay, and be prepared to develop a unified strategy with your ex about how to handle any problems that arise.
- Make the children feel welcome when transitioning between households. They need to feel they have a space to call their own.

Keep Communications Open

- Establish a communication schedule for the children and their other parent while they are with you. This should include how and when the children will be in touch, as well as the methods used. Never prevent or interfere with children's communications with the other parent.
- Don't let the children manipulate you into allowing them to participate in activities the other parent wouldn't agree to.

It is essential to be united with your ex about the rules.

- Keep open, honest, and cordial communications with your ex so you can work together when adjustments need to be made. Be flexible for the sake of the children, but get the details about arrangements and changes in writing. You don't want your ex to claim that you are being uncooperative or aren't adhering to the signed parenting time agreement. ♦





JILL BALL - PRESIDENT VIP AMERICA
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Stuart, Florida 34994
772-220-6005
www.vipamerica.com

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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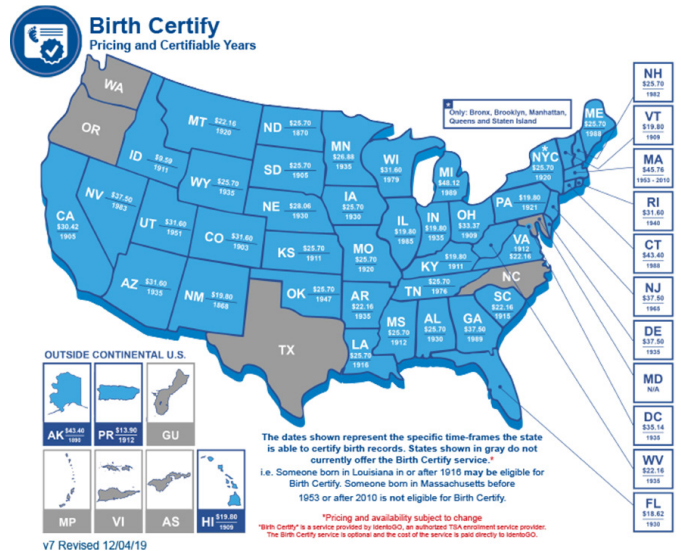
Or visit us at www.vipamerica.com.

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Traveling? Birth Certification in Minutes!



Now that most of the nation is getting vaccinations, those that have felt trapped and can't wait to travel will start traveling again. We offer a service called "Birth Certify" to our TSA clients to get their birth records certified in minutes, in order to process their TSA √. Travelers may make an appointment online or walk into our Palm City branch office whenever is convenient for them. We are open Monday to Friday, 8am - 4:30pm.

Simply find your birth-state on the map. The dates shown represent the specific time-frame the state is able to certify birth records. States shown in gray do not currently offer birth certify service. The dollar amount stamped on the state is the fee that will be charged to do the certification. Our clerk makes the phone call, you must know your mother's maiden name, and your birth record is certified instantly.

The boarding lines for TSA √ travelers are shorter. TSA √ gets passengers through the boarding lines at the airport quickly. Passengers are not required to remove their shoes, belts, empty their back packs, or have other items checked.

For those Florida-born citizens, we do issue Florida paper birth certificates at our Palm City and Indiantown offices. We began the birth certificate service when we found so many citizens could not get their driver's license issued because they didn't have their birth certificate. It was a win-win service. Now if you don't have your birth certificate, we can issue a birth certificate on the spot and issue you the driver's license.

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

Enjoy your vacation!



**MARTIN COUNTY
PROPERTY APPRAISER**
Jenny Fields, CFA

Using your mobile device's camera,
scan this QR Code and visit us on:



PROPERTY OWNERSHIP 101

Truth In Millage (TRIM Notice)

In August, a **Notice of Proposed Property Taxes** (also referred to as the **Trim Notice**) will be mailed to you. This is not a bill, so payment is not needed. This Notice proposes what your property taxes may be when you receive your tax bill in November. Please retain this Notice for your records.

The following are important sections to review:

- 1 Property owner(s) and mailing address.
- 2 Parcel #, situs address and legal description of the property.
- 3 Prior and current year Market Values and Assessed Values.
- 4 Your "Save Our Homes" and 10% cap benefits: The amount of value you do not pay taxes on.
- 5 Your approved Exemptions.
- 6 Column four (pink) is your Taxable Value: your Assessed Value minus your Exemptions.
- 7 Columns five and six (blue) represent your proposed taxes if the Taxing Authorities' budgets remain the same.
- 8 Columns seven and eight (yellow) represent your proposed taxes if the Taxing Authorities' budgets change.

In September, the Martin County Tax Authorities will host open public hearings on their proposed budgets. The dates, times and locations are listed on the back of your Trim Notice.

In October, the Martin County Tax Collector prepares your tax bill and on November 1st, it is mailed to you.

Next month, we'll look at how our **Property Tax Estimator** is a great tool for homebuyers.

NOTICE OF **PROPOSED** PROPERTY TAXES
MARTIN COUNTY TAXING AUTHORITIES
3473 SE WILLOUGHBY BLVD., SUITE 101
STUART, FL 34994
(772) 288-5608

Account # 123456
Owners SMITH, JACK & JANE

1 JACK & JANE SMITH
123 SW SAMPLE DR
STUART, FL 34997

DO NOT PAY
THIS IS NOT A BILL

2021 REAL PROPERTY
Parcel # 01-02-03-004-000-05678-9
Situs 123 SW Sample Drive
Legal Description
Sample Drive Homesites, S 40' of N 50', LOT 123, BLK 4

SAMPLE



TAXING AUTHORITY TAX INFORMATION								
TAXING AUTHORITY	PRIOR YEAR	YOUR FINAL TAX RATE AND TAXES IN PRIOR YEAR		CURRENT YEAR	YOUR TAX RATE AND TAXES THIS YEAR IF NO BUDGET CHANGE IS MADE		YOUR TAX RATE AND TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS MADE	
	COLUMN 1 TAXABLE VALUE	COLUMN 2 RATE	COLUMN 3 TAXES	COLUMN 4 TAXABLE VALUE	COLUMN 5 RATE	COLUMN 6 TAXES	COLUMN 7 RATE	COLUMN 8 TAXES
Martin County General Operations District Four MSTU (9009)	370,000 370,000	10.2770 0.0000	3,501.35 0.00	375,880 375,880	9.8959 0.0000	3,460.31 0.00	10.277 0.0666	3,593.57 23.29
School Board								
By: Local Board	395,000	2.7480	998.07	400,880	2.6550	988.12	2.7480	1,022.73
By: State Law	395,000	3.9000	1,416.47	400,880	3.7680	1,402.34	3.6990	1,376.66
Children Services Council	370,000	0.3618	123.26	375,880	0.3480	121.69	0.3618	126.51
South Florida Water Mgmt. Dist.								
Basin Tax	370,000	0.1246	42.45	375,880	0.1192	41.68	0.1192	41.69
District Tax	370,000	0.1152	38.25	375,880	0.1103	38.57	0.1103	38.57
Everglades Const.	370,000	0.0397	13.53	375,880	0.0380	13.29	0.0380	13.29
Florida Inland Navigation Dist.	370,000	0.0320	10.90	375,880	0.0306	10.70	0.0320	11.19
TOTAL AD VALOREM PROPERTY TAXES			6,145.28			6,076.70		6,247.49

PROPERTY APPRAISER VALUE INFORMATION			
	MARKET VALUE	ASSESSED VALUE APPLIES TO SCHOOL MILLAGE	ASSESSED VALUE APPLIES TO NON-SCHOOL MILLAGE
PRIOR YEAR	500,000	420,000	420,000
CURRENT YEAR	550,000	425,880	425,880

ASSESSMENT REDUCTIONS	APPLIES TO	PRIOR VALUE	CURRENT VALUE
SAVE OUR HOMES BENEFIT	ALL TAXES	80,000	124,120
NON-HOMESTEAD 10% CAP BENEFIT	NON-SCHOOL TAXES	0	0
AGRICULTURAL CLASSIFICATION	ALL TAXES	0	0
OTHER	ALL TAXES	0	0
EXEMPTIONS	APPLIES TO	PRIOR VALUE	CURRENT VALUE
FIRST HOMESTEAD	ALL TAXES	25,000	25,000
ADDITIONAL HOMESTEAD	NON-SCHOOL COUNTY TAXES	25,000	25,000
ADDITIONAL HOMESTEAD	NON-SCHOOL CITY TAXES	25,000	25,000
LIMITED INCOME SENIOR	COUNTY TAXES	0	0
TPP EXEMPTIONS	ALL TAXES	0	0
OTHER	ALL TAXES	0	0

SEE REVERSE SIDE FOR NON AD VALOREM ASSESSMENTS AND EXPLANATIONS OF THE COLUMNS ABOVE.

If you feel the market value of the property is inaccurate or does not reflect fair market value as of January 1, 2021, or if you are entitled to an exemption or classification that is not reflected, please contact the Martin County Property Appraiser's Office at:

3473 SE Willoughby Blvd., Suite 101
Stuart, FL 34994
Customer Service (772) 288-5608

If the Property Appraiser's Office is unable to resolve the matter as to the market value, classification, or an exemption, you may file a petition for adjustment with the Value Adjustment Board. Petition forms are available online at: <https://www.pa.martin.fl.us>

Petitions must be filed on or before:
September XX, 2021

MCPA-474 Rev 05/16

Website: pa.martin.fl.us • Email: info@pa.martin.fl.us • Phone: 772-288-5608

New Research Finds Negative Effects of Chemotherapy on Kids



Cancer is one of the most widely researched diseases in the healthcare industry. Despite the abundance of cancer research, seldom has the research focused on pediatric patients after cancer treatment, especially after receiving chemotherapy. Children have a five year survival rate of 64-97% depending on the type of cancer. However, patients who enter remission because of chemotherapy may have lasting neurological deficits which affect their motor skills, behavior, and memory.

A recent study has shed light on how chemotherapy can affect the psychosocial development of children, even after remission. The goal of the study was to investigate the impact of chemotherapy on the brains of pediatric cancer patients who suffered from non-central nervous system cancers. They measured brain effects using both MRI scans and behavioral tests and questionnaires.

A group of fifteen patients and fifteen control patients, which were children without previously diagnosed cancer or developmental delays, were given three different behavioral tests - **the BRIEF rating scale, Purdue Pegboard Assessment, and the N-Back Working Memory Task - as well as a MRI brain scan.** The BRIEF assessment was a questionnaire given to the patients' caregivers asking them to rate their children from 1 to 3 assessing daily functional and behavioral skills observed at home and outside of the study. The Purdue Pegboard assessment uses a pegboard to measure and assess the patient's motor dexterity, speed, and hand-eye coordination. The N-Back Working Memory task measured patients' ability to recall images they had seen on a screen. All of the behavioral exam scores were averaged to give each participant a single score.

Each participant was then asked to undergo a one hour MRI scan of their brain. The standardized behavioral scores and brain anatomy from the MRI were compared to determine if any of the

behaviors observed correlated to reduced brain matter. They had no expectations about any particular behavior, and hypothesized that there would be no connection.

Looking specifically at the behavioral tests, the group of researchers found no statistical differences in the BRIEF scores between the two groups. However, the Purdue Pegboard showed that cancer survivors had less dexterity in their dominant hands. The survivors also answered fewer image-recall questions correctly in the N-Back Working Memory Task. After looking at the MRI scans, they found that a smaller right hippocampus (a region of the brain important in learning and memory) was associated with decreased dominant hand performance in the group of cancer patients. Reduced total brain volume was also correlated to poorer image-recall in the N-Back test.

These findings support the researchers' hypothesis that children treated with chemotherapy would result in developmental delays and set-backs in the children's psychosocial neurodevelopment. These deficits could include, but are not limited to, reduced attention span, slower information processing, and poor visual and spatial awareness. These side effects make success in school more difficult.

These findings do not dispute the ability of chemotherapy to treat childhood cancer patients. The team of researchers noted that their pool of patients was rather small and that to be conclusive further studies would have to be conducted with a larger number of patients.

However, it does emphasize a need for less harmful, more localized therapies to treat childhood cancer. Research could also be extended to finding post-chemotherapy treatments to lessen the neurological effects of chemotherapy on the developing brain. ♦

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5 Portable Tech Gadgets You'll Want To Use Every Day

Electronics are getting smaller and smaller, and we all seem to have our own special must-have gadgets that we never leave home without. You undoubtedly have a smartphone with you whenever you leave the house, but that's not to say there couldn't be a few more conveniences. If you're in the market for some new tech or a few cool add-ons, we've rounded up a large handful of palm-sized devices to add to your EDC loadout. If you know where to look, you can get affordable prices on key finders, SD cards, car USB chargers, wireless earbuds, portable speakers, and more.

Below are some of our favorite portable tech deals going right now, from a folding keyboard to a cheap smartwatch. Not only do these deals fit in your pocket, but they're also generally cheap enough that you can fit them into your budget, as well.

Tile Mate Item Finder 4-Pack Combo - \$60



The one major drawback with cool tiny gadgets these days is that they can easily get lost. If you need some help keeping tabs on the small stuff, Tile Mate item finders are just the ticket. The keychain-sized Tile Mate is a diminutive 1.3 inches long and is just 0.2 inches thick. Simply attach a tracker to any item and you can use the Tile companion app to locate it virtually

anywhere. Even without the app, you can still find nearby items by remotely making the Tile vibrate, flash, or ring.

A single Tile costs around \$22, but this four-pack of Tile Mate trackers is available from Amazon for around \$60 with free shipping. Also, be sure to take a look at some of the best Bluetooth trackers for more options.

Anker PowerCore 10,000mAh Power Bank - \$25



If the palm-sized portable chargers whet your appetite for cool gadgets but you want something with a bit more juice, the Anker PowerCore 10,000 is another excellent pocket-friendly power bank. Its 10,000mAh battery can charge your iPhone multiple times,

even though this PowerCore is barely larger in length and width than a credit card.

Like other Anker power banks, this unit also boasts Anker's proprietary PowerIQ and VoltageBoost technology, which optimizes charging speed for different devices, ensuring that you're not waiting around too long for your gadgets to recharge. This very practical charger rings in below \$30 on Amazon.

Anker PowerDrive Speed 2 Car USB Charger - \$22



Another great gadget from Anker isn't necessarily one you'll carry in your pocket all day, but it is nonetheless something you don't want to leave home without: a speedy car charger. The PowerDrive Speed 2 USB charger plugs right into your car's 12V outlet and features two high-speed

USB ports that pump out 30 watts of combined power for juicing up your tech.

Anker's IQ2 technology allows this handy charger to detect and automatically optimize the power output for compatible devices, letting it power many phones up to 80 percent in about 35 minutes. You can score the PowerDrive Speed 2 car charger for \$20 or less.

Tesla Coil USB Rechargeable Lighter - \$16



Need a light? Electric lighters like this one put a whole new spin on old-school designs. Fluid lighters can be messy and can run out of fuel quickly - the famous Zippo, while an all-American classic, is notorious for this - not to mention that lighter fluid and butane canisters are an extra expense. The Tesla Coil arc lighter, on the other hand, uses an internal rechargeable battery to project a windproof electric arc that is produced instead of a flame. The design is environmentally friendly and delivers up to 300 lights on a single charge.

When it needs more juice, simply plug it in and power it up via the included USB charging cable. No wicks, flints, fluid, or gases to fuss around with. You can score this unique tech gadget for just \$17 from Amazon.

Amir Clip-On Smartphone Camera Lenses - \$17



If you love to take pictures with your phone but find the camera's capabilities a little bit limiting, then this top tech gadget is for you. The Amir clip-on camera lenses feature sturdy aluminum-and-glass construction. The bundle contains a 180-degree fisheye lens, a 0.4x super wide-angle lens, and a 10x macro zoom lens for detailed close-up shots. The metal housing is also water- and dust-resistant.

The universal clip-on design works with most popular brands of Android phones as well as the latest Apple iPhones. The Amir smartphone camera lenses come in at under \$25 on Amazon. With most smartphones already sporting a high-resolution camera, this awesome attachment is a great piece of EDC gear for any burgeoning photographer — though it's not that good for selfies. ♦

Foods to Fight Fatigue Naturally and Boost Energy Levels

With the new normalcy of work from home continuing due to the ongoing pandemic, a recent survey found that 35% of employees reported feeling tired or having little energy even while working remotely. Well, we may be spending more time at home, but our minds are still wandering from one problem-solving test to another. Whether you are anxious about the coronavirus or concerned with online classes of your children or worried about keeping you and your family member safe or a combination of all these issues can make you easily overwhelmed, which can lead to fatigue. Well, when fatigue sets in during the day most of us reach for caffeinated beverages and fast carbs for an instant energy boost. Yes, these foods may deliver you with a quick burst of energy, but hours later may leave you feeling exhausted, brain fogged, and craving for more carbs. Restoring to refined foods laden with sugar for energy will only make you feel worse. A good lot of natural foods can confer you with the needed boost to keep you feel light and active all through the day, without the crash.

Maintaining a steady supply of energy levels requires you to eat less of easily digested carbs like sugar, bread, pasta, and more of proteins and healthy fats. The goal is to prevent rapid blood sugar variations that steal your energy. Fresh seasonal fruits and veggies, nuts, and seeds packs a chock full of nutrients such as vitamins, minerals, and antioxidants that fuel your body with nutrients and help you counteract fatigue and sustain throughout the day.

Here are a few best practices on how to eat and you will be on your way to feeling much better and active in no time.

NEVER SKIP BREAKFAST

Several pieces of evidence reveal that people who eat breakfast perform much better at work, eat lesser calories and miss fewer days of work and school than those who do not.

LIMIT COFFEE

A cup or two of coffee is fine, however, going overboard makes you feel tired and fatigued later in the day. On top of that,

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5 Powerful Foods To Beat Fatigue



Avocados

Avocados packed with vitamin E, antioxidants and healthy fats boost metabolism and uplift energy



Almonds

Laden with protein, fibre and B vitamins, almonds help to combat muscle fatigue and improve endurance



Dates

Dates heaped with iron, calcium, magnesium and carbs boost energy instantly and enhance stamina



Bananas

Imbued with potassium, vitamin B and fibre, bananas offer you with steady supply of fuel and fight fatigue



Chia seeds

Chia seeds being rich in protein, fats and magnesium trigger energy levels and keep you active





HEALTHY EATING

MAINTAINING A HEALTHY WEIGHT

Source: NATIONAL INSTITUTE ON AGING

Maintaining a healthy weight is important for overall health and well-being.

As you grow older, if you continue eating the same types and amounts of food but do not become more active, you will probably gain weight. That's because your metabolism (how your body gets energy from food) can slow with age, and your body composition (amount of fat and muscle) may be different from when you were younger.

The energy your body gets from the nutrients in the food you eat is measured as calories. As a rule of thumb, the more calories you eat, the more active you have to be to maintain your weight. Likewise, the reverse is also true - the more active you are, the more calories you need. As you age, your body might need less food for energy, but it still needs the same amount of nutrients.

How Can I Keep a Healthy Weight?

Many things can affect your weight, including genetics, age, gender, lifestyle, family habits and culture, sleep, and even where you live and work. Some of these factors can make it hard to lose weight or keep weight off.

But being active and choosing healthy foods has health benefits for everyone - no matter your age or weight. It's important to choose nutrient-dense foods and be active at least 150 minutes per week. As a rule of thumb:

- To keep your weight the same, you need to burn the same number of calories as you eat and drink.
- To lose weight, burn more calories than you eat and drink.
- To gain weight, burn fewer calories than you eat and drink.

Tips for Maintaining a Healthy Weight

- Limit portion size to control calorie intake.
- Add healthy snacks during the day if you want to gain weight.
- Be as physically active as you can be.
- Talk to your doctor about your weight if you think that you weigh too much or too little.

continued page 21

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Fitness for Mental Wellness

Have you ever wondered about one magic activity that could reduce the brain fog that comes with age, prevent depression, stress, lowers blood pressure and lowers the odds of having heart problems, or simply makes you feel and look beautiful? Well there is definitely one such activity that covers it all: Exercise.

Exercise is the physical activity that is planned, structured and repetitive intended to improve or maintain physical health. Generally in exercise you work up to sweat, with increased breathing rate and heart rate.

WHO recommends adults aged 18-64 should do at least 150 minutes of moderate-intensity aerobic physical activity throughout the week or do at least 75 minutes of vigorous-intensity aerobic physical activity throughout the week or an equivalent combination of moderate- and vigorous-intensity activity. Muscle-strengthening activities should be done involving major muscle groups on 2 or more days a week. CDC and NHS recommends the same amount of exercise for people 65 and above if they are generally fit and have no limiting health conditions. In case if we are restrained by our health, we can at least try to be as physically active as our abilities or the health conditions allow.

Moderate intensity Exercise includes brisk walking, dancing, riding a bike, hiking. While hiking uphill, energetic dancing, jogging or running, swimming fast will race up our heart rate and will be termed vigorous intensity Exercise. Muscle strengthening is an important aspect in maintaining a healthy body and should not be ignored. CDC states that stronger muscles help reduce the risk of falling and improve the abilities to perform the daily tasks of life. Carrying heavy shopping bags, yoga, doing Exercises that use our own body weight like squats, and push-ups can help make our muscles strong.

So, what really happens to our body when we Exercise?

Recent research has suggested that the Exercise we do to improve our body also helps our brain. When we do high intensity Exercise our heart rate increases, supplying more blood flow to the brain. The increased heart rate also increases

our breathing, making us breathe harder and faster. As a result more oxygen is supplied in our blood stream, more oxygen reaches our brain. This leads to neurogenesis, which is the production of neurons. Research has indicated that physical Exercise increases neurogenesis in the hippocampus, brain area important for learning and memory. Additionally, Exercise also influences the neurotrophins, it's the family of protein that aids in neuron survival, development and function. This leads to greater brain plasticity and as a result better memory and learning. Regular physical activity lowers the risk of developing cognitive impairment, such as dementia, including Alzheimer's disease. This improvement from the exercise is for people with normal and also impaired cognitive health, including people with ADHD, schizophrenia, multiple sclerosis, Parkinson's disease, and stroke.

Additionally, exercise also modulates the secretion of major neurotransmitters dopamine and serotonin which are linked with treating depression. Indirectly, Exercise improves mood and sleep, and reduces stress and anxiety. Trouble in these aspects of our life frequently causes or contributes to cognitive impairment.

Despite all this knowledge we often find ourselves not doing the required amount of Exercise. I am sharing the following tips that may help to make Exercise a habit:

- First and foremost is to choose a workout that you enjoy. You don't have to go to the gym and sweat it out, it could be any place or form that you enjoy. You can dance, bike ride, swim. Doing



something you enjoy will change your outlook towards Exercise. It will no longer be an activity on your to-do list that needs to be checked or pushed forward. It will rather become a highlight of your day that you will look forward to, in order to relax your mind and soul.

- Keep diversity. No matter how much you enjoy your workout, if you keep doing the same thing over and over again you will lose interest. Keep trying different activities that you enjoy. Change the scenery instead of always going to the gym, go outdoors.

Set out a time for Exercise. Most of the time we keep pushing the need to Exercise over something that we prioritize more. So setting a particular time and treating them as appointments will help.

- Take baby steps. Usually when people start Exercising they go overboard on their first few days. It puts lots of stress on the body and makes you feel burned out. And hence it seems as an unpleasant activity which you don't want to continue anymore. It's much better to start with 15-20 minutes, taking it nice and slow and gradually increasing. Making the body adjust to it, so that it feels good and grows organically as your lifestyle.

- Set out a plan for your workout. Don't just go and do what everybody is doing. Focus on your own body and listen to it. You can focus on one muscle group at a time and if possible you could take the help of a trainer who will guide you on your fitness journey.

Having a workout buddy for moderate intensity exercise could be helpful and fun. This will make you accountable to each other and will help you stick to the routine.

- Set up a Goal. Setting a goal keeps us motivated and encourages us to carry on. Setting clear goals and small ones will make you work towards them. For example, saying that you want to tone your body is a very abstract target to achieve. On the other hand, getting strong enough to lift a particular weight, or fit enough to run a marathon, are more specific and clear goals. It is also helpful to set a time by which you want to achieve them. This kind of goal setting will help you be accountable to yourself.

- Go shopping!! Yes you heard me right. Getting clothes just for your workout will set your mindset to do your part. Also wearing something that makes you feel nice will set a positive attitude towards the activity that you are going to perform. The right set of clothes and shoes can also help in preventing injuries.

- Focus on the frequency of workout and not about giving A+ performance. On those dull days when you think that you can not really do much are the days that you should definitely go and workout. Studies have shown that Exercise acts as a mood enhancer. So go for a small walk and reap the benefits of Exercise.

Enjoy your workouts. Move more, sit less, stay fit. Exercise will not only improve your brain and body but will make you one step closer to the person you want to be in life. It's gonna upgrade the overall quality of life. ♦

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U.S. CONSTITUTION

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

Our Freedom and Happiness Depends on our Personal Declaration and Commitment!

As we celebrate the Fourth of July for America's Declaration of Independence, let's look at this document a little closer? Do you see the amazing introduction?

"When in the Course of human events, it be-comes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.

We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness..."

The well-respected William Blackstone under-stood and taught our Founders that God's law is so evident in nature that man can see His glory and follow Him. He said in his Commentaries, published in 1765: "He has so intimately connected, so inseparably interwoven the laws of eternal justice with the happiness of each individual, that the latter cannot be attained but by observing the for-mer; and, if the former be punctually obeyed, it cannot but induce the latter..."*

In other words if we obey God's law man is happy. If we disobey Him, "that action is destructive to man's real happiness, and therefore that the law of nature forbids it."*

As Blackstone says later, "'that man should pursue his own true and substantial happiness.' This is the foundation of what we call ethics, or natural law."*

As We the People seek Him now and His Law for our Happiness surely, He will hear us and save our nation! Will you join me this year as we celebrate our Declaration of Independence from all that would bind and be destructive to our real happiness, that we would seek Him, as our Founders did at the end of the Declaration of Independence. As we are "appealing to the Supreme Judge of the world" to save America, may we covenant with our Founders: "And for the support of this Declaration, with a firm reliance on the protection of divine Providence, we mutually pledge to each other our Lives, our Fortunes and our sacred Honor."

As our Founders cried out to God, we are doing the same. Surely, He will hear our cry, forgive us our sins as we turn from our wicked ways and heal our land. He is faithful! He is Super-natural and so is America.

Thank You, Lord for our Heritage and for healing our land!! ♦

* Hall, V. M. (2006). The Christian history of the Constitution of the United States of America. Christian self-government (Founders Edition, Vol. 1, p. 142). San Francisco: Foundation for American Christian Education.

from the Editor cont.

Whoever believes in the Son has eternal life, but whoever rejects the Son will not see life, for God's wrath remains on them. *John 3:36*

"Come to me, all you who are weary and burdened, and I will give you rest." *Matthew 11:28*

"...and whoever comes to me I will never drive away."
John 6:37

You, dear children, are from God and have overcome them, because the one who is in you is greater than the one who is in the world. *1 John 4:4*

DAILY DECLARATION:

The Greater One, Jesus of Nazareth lives in my heart, I am full of His love, Power, and sound mind. I operate from my heart every day, not from my flesh. I am a spiritual being, my spirit is full of light [The WORD], and darkness or anything of the enemy instantly dissolves against my new nature. The light in me kills every germ or anything that comes against me. My soul is forgiven and cleansed by the blood of Jesus.

My mind is being renewed daily with the word of God, [Must read your Bible daily], I am free because I belong to the Kingdom of God. And the merit is always to Jesus. Nothing of the enemy can touch me. The Greater One, Jesus, lives in me. He has destroyed Satan, and all his works.

The greatest Name on heaven, earth and under the earth belongs to me to use against all forces. In His name, In the Name of my Lord Jesus, I destroy all the works of the enemy in my body, including fear, pain, sickness and diseases. I destroy every thought that is mixed with fear. I inhale His life into my whole being, in The Mighty Name of Jesus!

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Hot Weather and Car Batteries

By TODD HARRIS

Do you ever think about your car battery dying in the heat? The hot weather we experience in Florida does a number on your car battery. When the heat makes you uncomfortable, it makes your battery uncomfortable too.

When it is 90 degrees outside, it is probably about 140 degrees under the hood. This heat causes battery fluid to evaporate and leads to internal damage that can cause your battery to fail sooner than it is supposed to. On average, Car batteries are supposed to survive an average of two years or 30,000 miles. Heat will shorten the life of a battery more than the cold. The extreme heat we experience won't cause your battery to die immediately but can jump start the deterioration and decrease the average lifespan.



Here are some steps you can take to protect your battery:

- Check the battery condition and connections – make sure cables are tight and brackets are secure.
- Park in the shade
- Avoid draining the battery- don't have all your electricity-dependent devices all running/charging at the same time.
- Clean car battery regularly – grime that builds up around your battery can trap heat and act as a conductor. Take a rag and wipe down any grease or dirt on a regular basis.

To prevent being stranded, watch for signs of a weakening battery.

- headlights and interior lights appear dimmer than usual
- In-car accessories fail to operate
- The "check engine" or "battery" light is illuminated.

At Crown Car Care, we offer free car battery tests to put your mind at ease or let you know it's time for a new battery. It's much more convenient to replace a dying battery than to get stranded somewhere once the battery dies ♦



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VIP AMERICA

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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 homecare 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.

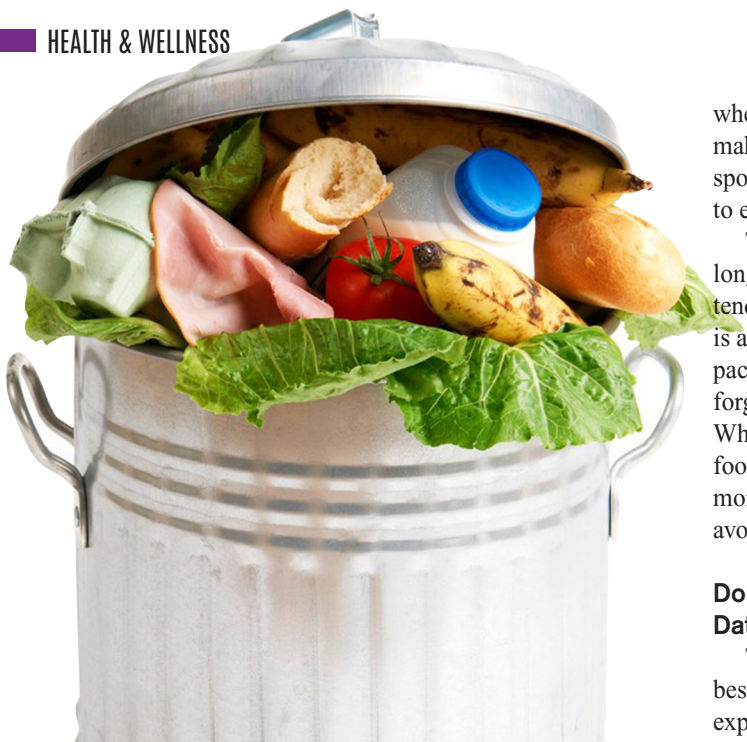


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SOME WAYS CONSUMERS CAN REDUCE FOOD WASTE

It's a well-known fact that Americans waste a lot of food. We can't help it. Our portion sizes are enormous, and our stomachs can only hold so much. So, unless you're training for an extreme eating competition, you'll likely waste a little bit of food. Aside from our tiny stomachs, other factors that contribute to our food waste include shelf life. We've all had that moment where we buy that carton of strawberries from the grocery store only to get home and realize that some of them have already spoiled. Nothing is more irritating than that!

Finding ways to reduce food waste is easier than you think, and with just a few simple tweaks to your food behavior, you can save yourself from extra trips to the grocery store and keep whoever is in charge of the household budget happy. Here are seven tips on how to reduce food waste.

Make More Trips to The Grocery Store

Most families make a weekly trip to the grocery store. You might even stretch it to a biweekly outing if you have a lot on your plate. Who isn't juggling a lot in these crazy economic times?

Still, the longer you wait between grocery store visits, the more you end up packing into your shopping cart

when you do finally go. It also makes it more likely your food will spoil before you've had the chance to enjoy it.

That's because when we wait a long between trips to the store, we tend to buy in bulk. Buying bulk is acceptable unless you buy 15 packages of chicken breasts and then forget to put them in the refrigerator. Whoops! So, your first tip to reduce food waste is to buy less and make more frequent trips to the store to avoid overbuying.

Don't Fall for Those Best by Dates

The FDA fools us all with their best-by dates. We see that food is expired, and we throw it out. We assume that once it's gone past its expiration date, it must have gone bad, right? Wrong! Most food is good well past the expiration date, so before you toss your food out, try the smell and look test. Does the food look bad? How does it smell? If your chicken smells like feet, then please, don't eat! But if it smells fine and looks fine, then it probably is. Taking a second look at your food can help you reduce food waste and keep you from spending too much on groceries.

Make a List

Ever hear the advice, don't go grocery shopping on an empty stomach? Well, that advice comes from a long list of people who've ended up with too many bags of Cheetos in their shopping cart. When you don't make a grocery list, you make impulse purchases based on your current mood. This often causes you to waste food because you're buying things you likely won't cook later. Meal planning and creating grocery lists are a great way to make sure you only buy what you need.

Store Your Food Properly

Everything has a place in your kitchen. Don't believe us? You wouldn't store your coffee pot in the fridge, would you? The same goes for your food. You can get

the most extended shelf-life out of certain products by storing them correctly. There's also lots of wrong information getting passed around about how and where to store specific food items. Here are just a few wrongs we want to right:

- Milk spoils quicker when it's stored in the fridge door. For best results, keep it in the back of the refrigerator.
- Tomatoes don't belong in the fridge. I know, crazy, but they go bad quicker in your refrigerator than they do on the counter.
- You shouldn't store them in a bowl together either, no matter how pretty it looks, because when one spoils, they all spoil.
- Bread sprouts fuzz two times as quickly when stored in the fridge.
- Avocados should only be moved to the refrigerator once they are fully ripe.
- Onions get soggy in the crisper drawer; they belong in a cabinet that's cool and dry.
- Olive Oil turns rancid when you store it near your stove. While it might be convenient, the heat is what makes it turn. Keep it in the cabinet where it belongs.

Be Thrifty

Did you know that we throw away a lot of food that doesn't need to be thrown away? When you cook celery or broccoli, you cut off the stems



and toss them, right? However, you can use vegetable scraps to make homemade vegetable broth. Are you a pumpkin lover? Use the whole pumpkin. Make a pie with the flesh and cook the seeds. Finding ways to use all the parts of the food you buy

continued page 21



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Foods to fight fatigue cont.

drinking coffee late in the day may lead to sleepless nights and even more exhausted the next day.

AVOID SIMPLE CARBS

Carbohydrates offer you much-needed energy for the body. But simple refined carbs like white bread, candy, and sweet laden baked stuff can lead to a carb crash making you feel dizzy or even sleepy. For a steady supply of energy, go for unrefined carbs and foods packed with fibre.

POWER-UP WITH PROTEIN

Protein-rich foods take longer to digest and absorb. When you have a meal or snack combined with protein and carbs, it slows the release of sugar and offers you sustained energy.



Try to include some of these foods for a boost of natural energy and combat fatigue. ♦

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I got to tell you...Mom is really struggling... but thanks to Maya, she will be just fine! She is taking care of Sally like a total professional. ~ David R.

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USE YOUR SUNSCREEN!

Who should use sunscreen?

The short answer is everyone! Men, women and children over 6 months of age should use sunscreen every day. This includes people who tan easily and those who don't - remember, your skin is damaged by sun exposure over your lifetime, whether or not you burn.

Babies under the age of 6 months are the only exceptions; their skin is highly sensitive. Stay out of the sun; shade structures and sun-protective clothing are the best ways to safeguard infants.

What type of sunscreen should you use?

With so many choices, how do you pick a sunscreen that's right for you? The Skin Cancer Foundation believes that the best sunscreen is the one you are most likely to use, so long as it provides safe and effective protection, and is broad spectrum with an SPF 15 or higher. Learn about your options to make an informed choice that best suits your needs. The happier you are with your sunscreen, the more consistently you'll use it.

SUNSCREEN INGREDIENTS

Sunscreen includes active ingredients that help prevent the sun's UV radiation from reaching your skin. Here's how the two types of sunscreen work for you:

Physical (mineral) sunscreen ingredients (including the minerals titanium dioxide and zinc oxide) block and scatter the rays before they penetrate your skin.

Chemical sunscreen ingredients (like avobenzone and octisalate) absorb UV rays before they can damage your skin.

All active ingredients in sunscreen are chemically derived. Some people may think of physical sunscreens as more "natural," or even "organic," but they're actually inorganic mineral compounds. The sunscreens many people call "chemical" are actually "UV organic filters."

What level of SPF do I need? If you're inside most of the day with just short intervals in the sun, you can use a sunscreen or cosmetic product with an SPF of 15 or higher. If you spend a lot of time outdoors, especially when and where the sun is strongest, you need an SPF 30 or higher, water-resistant sunscreen. More about SPF.

No matter the SPF, reapplication every two hours is key. Sunscreen must also be reapplied immediately after swimming or sweating.

Broad-spectrum protection

In the past, most sunscreens only included information on product labels about protection against UVB - the rays that cause sunburn, and not UVA - the rays that cause tanning

and premature aging. Now that UVA dangers are well known, broad-spectrum sunscreen provides clear information on product labels about protection against both UVB and UVA.

CHOOSING A SUNSCREEN:

Broad spectrum: Protects your skin from both UVA and UVB rays.

SPF 15: Ideal for every day, occasional exposure, like walking your dog, or driving to work. Look for our Daily Use Seal of Recommendation

SPF 30 or higher: Necessary for extended outdoor activities, including distance running, hiking, swimming and outdoor sports. SPF 30 is a must if you work outdoors. Look for our Active Seal of Recommendation.

Water resistant and very water resistant: For swimming or intense exercise. No sunscreen is waterproof; they all eventually wash off. Sunscreens labeled water resistant are tested to be effective for up to 40 minutes of swimming, while very water resistant sunscreens stay effective for up to 80 minutes in the water. ♦



Healthy weight cont.

What Should I Eat to Maintain a Healthy Weight?

Choose foods that have a lot of nutrients but not a lot of calories. NIA has information to help you make healthy food choices and shop for food that's good for you.

How Much Physical Activity Do I Need?

Aim for at least 150 minutes of moderate-intensity aerobic activity each week. You don't have to do that all at once - break it up over the whole week, however you like. If you can't do this much activity right away, try to be as physically active as you can. Doing something is better than doing nothing at all.

The benefits of exercise aren't just about weight. Regular exercise can make it easier for you to do daily activities, participate in outings, drive, keep up with grandchildren, avoid falls, and stay independent.

Tip: Physical Activity

Most older people can be moderately active. But, you might want to talk to your doctor if you aren't used to energetic activity and you want to start a vigorous exercise program or significantly increase your physical activity. You should also check with your doctor if you have health concerns like the following:

- Dizziness
- Shortness of breath
- Chest pain or pressure
- An irregular heartbeat

- Blood clots
- Joint swelling
- A hernia
- Recent hip or back surgery

Your doctor might have some safety tips or suggest certain types of exercise for you.

You don't have to spend a lot of money joining a gym or hiring a personal trainer. Think about the kinds of physical activities that you enjoy - for example, walking, running, bicycling, gardening, housecleaning, swimming, or dancing. Try to make time to do what you enjoy on most days of the week. And then increase how long you do it, or add another fun activity. ♦

Food waste cont.

can be a great way to reduce food waste and save you money overall. Who wants Swanson's broth when you can have homemade?

There's No Such Thing as Too Ripe

Okay, this one isn't entirely true; some things really can over-ripen. But many fruits and vegetables still have use after they've over-ripened. An excellent example of this is bananas. When cooking with bananas, the browner they are, the better they are in baked goods. Have you ever tried to make banana bread with a yellow banana? It just doesn't taste the same. So, next time, show some love to your over-ripened produce and vegetables. It might just reduce food waste and put a smile on your face. ♦

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Money Moves You Should Make in Your 50s

Your 50s are a pivotal decade. Capitalize on these years by firming up plans and feathering the nest for a secure retirement.

Your 50s are a pivotal decade. You are near enough to retirement to feel its hot breath on your neck, and that can be a good thing.

It sharpens your focus at a time when you may still have 10 or 15 years of work left, so there's time to fatten your savings and watch the money grow.

If children finally are on their own, household expenses are lighter than they have been in decades. Rather than spend this freed-up money, sock away savings and pay off debt, which will bring you closer to the retirement you hoped for.

Following are some critical financial moves to make in your 50s.

1. Map out your strategy

Spend a weekend gathering your financial information — savings, investments and other assets as well as your debts and bills. Then, map out your strategy for retirement.

Seeing all of the details of your finances and setting goals for your life beyond work will expose any gap between your plans and savings. It will also spur you to close that gap while you still can.



2. Meet with a fee-only financial planner

This is a good moment to make sure you haven't missed any crucial piece of planning. Even people who comfortably manage their own investments can profit from one or two meetings with a fee-only financial planner.

It's important that the person you see charges an hourly fee with no commissions or products to sell, so he or she can objectively review your numbers, assumptions and plans.

3. Use retirement calculators, but with caution

Online retirement calculators are a good, if inexact, way to estimate the monthly or annual income you'll receive from savings and other sources.

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Two problems with calculators: They require you to make impossible guesses about the future rate of return on your investments, and sometimes they fail to accurately account for taxes.

Because of these issues, it's a good idea to play around with several different calculators. Here are a few:

- **Vanguard Group's Retirement Nest Egg Calculator**
- **The Flexible Retirement Planner from Random Walk Ventures**
- **The AARP Retirement Calculator**

4. Supercharge savings

If life's demands have made it hard to save for retirement, your 50s offer a good chance to catch up.

Shoot for saving 20% of your income. If that's too big a change, choose a lower percentage to start with and then increase it over time.

5. Maximize retirement plan contributions

If your employer matches a portion of your workplace retirement plan contributions, take advantage of the free money - no matter your age. If your employer matches up to 3%, for example, save at least 3% to capture that gift.

Additionally, the Internal Revenue Service has special rules designed to encourage older savers to ramp up their savings for retirement. For example, savers age 50 and older may contribute an additional \$6,000 to their 401(k) plan - or an extra \$1,000 to an IRA - in 2019.



6. Decide whether to pay off your mortgage

Money Talks News founder Stacy Johnson says that putting money in a tax-deferred retirement account often offers a better return than putting that money toward paying down a mortgage faster.

At the same time, you can't discount the psychological value of owning your home free and clear in retirement.

7. Pay off debt aggressively

Once you retire, interest payments on debt can eat up your limited income, making it difficult to pay off loan balances. So, now is the time to aggressively eliminate nonmortgage debt, from credit card balances to auto loans and other obligations.

Don't let pride stop you from getting help if you need it. You owe it to yourself and your family not to stick your head in the sand.

8. Keep a portion of savings invested in growth

Playing it safe is a natural inclination at this stage in life. You want to protect your hard-earned savings. But if your savings don't at least keep up with inflation, you'll lose spending power.

Consider keeping a good portion of your retirement savings invested in the stock market. Because retirement is a stage of life that can last 20 or 30 years, there should be time to recover if some of your investments lose value.

9. Make sure both spouses are on board

If finances are the realm of just one spouse in your family, it's time to correct that. Both members of a couple should understand

continued page 25



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How We Make The World A Better Place for Seniors!

Source: FAMILY FEATURES EDITORIAL SYNDICATE

By 2050, the senior population (adults age 65 and older) will be more than double that of the world's youngest citizens, and the number of people living beyond age 80 is expected to triple over the next 30 years.

As the aging population increases, some 11.3 million seniors are living alone, according to the Institute on Aging. In addition, women are twice as likely as older men to live by themselves.

Without proper support, seniors may face a wide range of issues including limited mobility, chronic conditions, improper nutrition and feelings of loneliness. For example, older adults can have problems chewing or may take medications which interfere with their appetites. However, research shows lack of companionship may be the biggest challenge.

In fact, an AARP survey found 1 in 5 adults over the age of 40 were "socially disconnected," which can impact health. People who reportedly experienced loneliness and isolation had lower mental well-being scores, and those who were dissatisfied with their level of social engagement were more likely to report a decline in cognitive function, as well.

While anyone can benefit from a kind gesture, seniors are some of the most in-need members in many communities. There is likely a wide range of opportunities to enhance the lives of

seniors in your area. Numerous programs and agencies exist to help you determine the best way to make a difference.

One example is Ready to Care, an initiative from Home Instead Senior Care that challenges people to complete weekly care missions. Each activity guides members through various ways to give to senior-related causes, learn about the aging crisis and issues impacting seniors, and serve seniors through small actions of kindness.

Most care missions are simple acts, such as opening a door, learning about Alzheimer's or helping with a chore. Each week, a new mission is delivered to participants' phones via text message.

Small gestures, like these simple acts of kindness, can go a long way toward improving a senior's day.

Physical assistance: Most seniors are eager to retain their independence, but everyday tasks can pose fall risks or require exposure to harsh weather conditions that can be dangerous to older adults.

- Offer to bring in the daily newspaper or mail.
- Mow their lawn or offer to help with other yardwork.

- Lend a hand in caring for pets, such as taking a dog for a walk or helping clean up waste from the yard.
- Offer moral support and a sense of physical safety by volunteering to join them on a walk.

Social support: Loneliness is common among seniors, especially those who live alone. Show seniors in your area they have a meaningful place in the community and options for companionship.

- Offer a friendly wave and say hello when you see them out.
- Invite them to dinner, either at your home or at a restaurant.
- Have your children or kids you know in the area draw pictures or write letters.
- Make a date for an afternoon or evening of entertainment, such as cards, a movie or board games.

Practical solutions: For various reasons, some seniors may be unable to complete everyday tasks. Offer a helping hand in their daily routines when possible.

- Lend your time to take them to run errands.
- Deliver baked goods or a home-cooked meal to improve access to nourishing foods.
- Help arrange for professional assistance and services, such as an audit to ensure homes are safe.

To find more ways you can care for the seniors in your community, visit imreadytocare.com.

How You Can Help

Consider these simple ways you can help the aging population by taking action and learning about issues impacting seniors:

- Lend your voice. Be an advocate for change in public actions and medical research for the aging society. If you're an expert by experience, share your knowledge about senior related issues and public policy measures.
- Give from your heart. Less than 1% of charitable donations go to organizations that help seniors. Find senior-focused non-profits to give your next charitable donations to, such as one dedicated to raising awareness, inspiring change and accelerating progress in Alzheimer's care and research.
- Get prepared to care. Educate yourself on issues that impact seniors and complete small acts of kindness for seniors in your life. Sign up for weekly care missions and find additional information to better equip yourself to care for seniors at imreadytocare.com.
- Give your time. Volunteer with local non-profit organizations that help seniors or offer support related to senior-affiliated issues. ♦

Money moves cont.

their debts, savings, investments and plans so that the survivor can take over the financial reins if necessary.

10. Consider dropping life insurance

One place to cut expenses could be your life insurance premiums. But drop life insurance only if you find that it no longer benefits your family.

11. Decide if you want long-term care coverage

Long-term care insurance helps pay costs should you become unable to care for yourself. Your 50s are a great time to buy. Wait much longer and premiums become prohibitively expensive. Also, you could develop health problems that could disqualify you for coverage.

Long-term care insurance is often a good idea, but it isn't always necessary.



12. Practice living on less

You'll save more by reducing spending. But there's another reason to get a good grip on your outflow: Living on less gives you information about where your money goes and how much you truly will need in retirement. It's a reality check for your planning. ♦

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DIY Or Hire It Out?

Summer Home Maintenance Projects

The three Ts of home maintenance, says Dan DiClerico, home expert for Home Advisor, are: Time, Tools and Talent.

“To do a project yourself, you have to have all three,” he says. “It used to be that time was the factor we didn’t have. Now that many of us are at home, not traveling or going to the office, we have a lot more time. Obviously, doing it yourself is a good way to save money.”

The average annual cost of home maintenance and improvement is \$9,000 per home; a kitchen renovation or bathroom addition will raise that number considerably. As DiClerico points out, a homeowner who has a basic understanding of how the home’s systems and parts work can more intelligently decide whether a project needs professional help or not.

“Even if you don’t do the work yourself, you have a good idea of how it’s done, and can hire it out more intelligently.”

Still, some essential summer maintenance projects require professionals. DiClerico provides a list of those, as well as the ones that can be tackled by the homeowner who has the time, the tools and the talent.

Hire It Out: Service the heating system

Summer is the best time for this annual chore, when the system is not in use and maintenance companies are not as busy as during the winter.

“Don’t wait until fall. This is especially important in 2020,” says DiClerico. “If we get a second wave of COVID-19, we will be again be isolated in our homes and companies won’t be able to send out staff.”

The cost of an annual heating system tune-up is a few hundred dollars, depending on the complexity of the system. It is well worth it: a serious repair costs \$1,200 and upwards; a new furnace will set the homeowner back \$4,000 and up.

Hire It Out: Gutter maintenance

Safety considerations dictate that this should be done by professionals, says DiClerico.

“If you have a single-story ranch house, where you can easily reach the gutters, then maybe this could be a DIY project,” Dan says. “But for two-story houses and more, this is for the experts.”

A thorough annual inspection and repairs to the gutters and downspouts is essential to make sure that water keeps moving away from the house. Especially in the verdant northeast, leaves lodge in the gutters and need to be cleared away.

Hire It Out: Tree trimming

This is one home maintenance project that should never be undertaken by the homeowner.

“There is science and a considerable level of training to learning how to trim dead limbs, etc.,” says Dan DiClerico. “The safety considerations are overwhelming, even if you’re not climbing the tree. Leave this to the experts.”

Do It Yourself: Painting

The tools are fairly basic and readily available and, with proper surface preparation, even a relatively talent-less homeowner can get a professional finish. Time is the important element.

“Summer is a great time to paint,” DiClerico says.

He points out that having a 2,300 square foot house professionally painted costs between \$4,000 and \$11,000, so a homeowner with the time and the will to do it can save quite a bit of money.

Do It Yourself: Kitchen cabinet refinishing

Giving the kitchen cabinets a new surface finish is a great way to refresh the kitchen, and summer is the best time to do it.

“For the best results, this is a time-consuming project with multiple steps,” DiClerico says. “Ideally, you want to take off the cabinet doors and refinish them outdoors.”

Do It Yourself: New flooring

A homeowner can save several thousand dollars by putting new flooring down instead of hiring it out.

“The skill set for this is higher than painting,” says Dan DiClerico. “Precision cutting is time consuming, but it can be done. Stay with resilient flooring like vinyl or laminate. Those materials have gotten much better looking, and are fairly easy to work with. Stay away from solid wood or tile, which require a high level of skill.”

Do It Yourself: Deck restoration

A great way to breathe new life into an old deck is to clean it.

“You need a few specialty tools, like a pump sprayer to apply cleaner, easily found at the hardware or home maintenance store. Typically, you don’t have to do any sanding; a good cleaning is all that’s needed,” DiClerico says.

Do It Yourself: Seal your home’s air leaks

The materials you need are simple: caulk, expandable foam sealer and weather stripping. Apply them around windows, outlets, plumbing pipes, or anywhere else air intrudes.

“To find the leaks, on a windy day, take a lit incense stick and hold it to windows, doors, etc.,” says Dan DiClerico. “The draft will blow the smoke so that you can see where it is coming from.” He adds that a whole-house fan helps with this exercise, but is not essential.

“An energy audit costs between \$300 and \$800,” DiClerico says. “That can be money well spent: it finds a wide range of energy leaks all over the house, including appliances, windows and insulation. Utility companies sometimes do them for free or offer rebates.”

His final point is that home maintenance projects are not always either/or DIY or Hire it out but can be a combination of both. ♦



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Why Retirement Planning is so Important



Retirement planning helps to lead a peaceful and stress-free life. With having investments that earn regular income during retirement leads to a worry-free life. Retirement is the age where one has to relax and reap the benefits of all the hard work.

What is retirement planning?

Retirement planning is the process of determining retirement income goals, and the actions and decisions necessary to achieve those goals. Retirement planning includes identifying sources of income, sizing up expenses, implementing a savings program, and managing assets and risk.

What is the best retirement plan for a 20 year old?

While traditional and Roth IRAs both offer a tax-advantaged way to save for retirement, a Roth may make the most sense for 20-somethings. Withdrawals from a Roth IRA are tax-free in retirement, which is not the case with a traditional IR.

Is 20 percent enough for retirement?

Savings Needs If you start saving for retirement in your 20s, the general rule of thumb says that you can get away with saving only 10 percent to 12 percent of your take-home pay. If you're starting in your forties, the general rule of thumb says you need to increase your savings rate to 15 percent to 20 percent.

Where should I start saving for retirement?

- A Roth IRA is possibly the best way young people can save for retirement.
- A Roth IRA is funded with after-tax money, which means that 40 years from now when you start taking withdrawals, you won't have to pay taxes on it.

- The most you can contribute to an IRA in 2017 and 2018 is \$5,500.

What age should you start saving for retirement?

In your 20s.

Why saving for retirement early is important?

Saving for retirement early allows for more financial freedom, reduced income taxes, and higher likelihood of investment growth. Most people retire in their 60s, meaning they likely have 20 to 30 more years with no working income. During retirement, most people expect to live off of their Social Security.

How much savings should I put away each month? Many sources recommend saving 20% of your income every month. According to the popular rule, you should reserve 50% of your budget for essentials like rent and food, 30% for discretionary spending, and at least 20% for savings.

How much should you have in your 401k at 50? You'll likely need more money than you think. By 50, you should aim to have at least six times your salary saved for retirement in order to be on track to retire at 67, according to calculations from retirement-plan provider Fidelity. If you earn \$50,000 a year, you should aim to have \$300,000 put away by 50.

continued page 30

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Retirement planning cont.

How much money should you have in your 401K at age 55? According to these parameters, you may need 10 to 12 times your current annual salary saved by the time you retire. Experts say to have at least seven times your salary saved at age 55. That means if you make \$55,000 a year, you should have at least \$385,000 saved for retirement.

What is a good amount to have in your 401K when you retire? If you are earning \$50,000 by age 30, you should have \$50,000 banked for retirement. By age 40, you should have three times your annual salary. By age 50, six times your salary; by age 60, eight times; and by age 67, 10 times. 8 If you reach 67 years old and are earning \$75,000 per year, you should have \$750,000 saved.

How much money should a 50 year old have saved for retirement? At age 50, retirement is closer than you think and it's time to get serious about saving, if you haven't already. It might seem ambitious to save up to seven times your annual salary, but meeting this goal could set you up for success. If your salary is \$50,000 or higher, you should have at least \$350,000 saved.

What is the 4 percent rule in retirement? One frequently used rule of thumb for retirement spending is known as the 4% rule. It's relatively simple: You add up all of your investments, and withdraw 4% of that total during your first year of retirement. In subsequent years, you adjust the dollar amount you withdraw to account for inflation.

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- Earn money with food delivery.
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- Sell knowledge.

How much do I need to invest to make 100 a month? To make \$100 a month in dividends you need to invest between \$34,286 and \$48,000, with an average portfolio of \$40,000. The exact amount of money you will need to invest to create a \$100 per month dividend income depends on the dividend yield of the stocks. ♦

from the Editor cont.

I am the Temple of the Holy Spirit, Jesus is light, the light in me cancels any darkness, its effects, and representatives. In Jesus Name. Amen!

Behold, I give you the authority to trample on serpents and scorpions, and over all the power of the enemy, and nothing shall by any means hurt you. *Luke 10:19*

And these signs will follow those who believe: In My name they will cast out demons; they will speak with new tongues; they will take up serpents; and if they drink anything deadly, it will by no means hurt them..." *Mark 16:17-18*

Read your Bible daily and meditate on it [till God's word becomes one with your flesh], Know who you are, whom you are, and what you have in CHRIST JESUS.

If you do not know Jesus, he is waiting for you, lets Pray: Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life.

Now my name is written in the book of life, guaranteed by the following written law: "That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved.

For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation." *Romans 10:9-10*

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INNOVATIVE NEW HIGH SCHOOL COMING TO ST. LUCIE COUNTY!



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At Tradition Preparatory High School, they are committed to helping students discover their passions and developing these passions through academic programming and extra-curricular opportunities which prepares students for college, career and life. These college, career and life skills are taught through Tradition Prep's WISH Model which focuses on wellness, innovation, science and health.

WELLNESS

The school will feature:

- On-site health and wellness programs.
- Diverse physical education and personal health curriculum.
- Internationally acclaimed social and emotional learning curriculum called Attitude is Altitude.
- Extracurricular activities and competitive sports program options.
- College guidance and support for students and families that include college prep workshops, summer camps and continual college/career guidance.

INNOVATION

The WISH model pushes the boundaries of traditional high school by incorporating innovation and technology throughout the educational experience. The state-of-the-art facility is designed like no other high school in the area. Students will have 1:1 technology and unlike traditional high schools, students and families will be interviewed as part of the onboarding process and throughout the student's journey to ensure alignment between our students' passions and their school schedule and opportunities.



SCIENCE & HEALTH

Tradition Prep High School will provide a number of academic and career-focused opportunities for students to explore science and medical pathways that help them succeed personally, academically and professionally. Accelerated course options will be available to provide opportunities for student to earn over 40 college credits as well as career certification and internship opportunities, in areas such as Biomedicine through Career and Technical Education (CTE) programs and partnerships. Principal, Teresa Brown, has stressed that Tradition Prep will tailor an education that focuses on stage not age and promotes a project-based teaching approach that encourages collaboration, creativity and critical thinking. Tradition Prep is a tuition-free, 9-12 public charter high school, now enrolling grades 9 and 10. There are not any limits to zoning or neighborhood restrictions. All 9th and 10th grade students who live in the Treasure Coast area are encouraged to apply online at traditionprep.org.

For any questions or additional information please email info-tradprep@traditionprep.org