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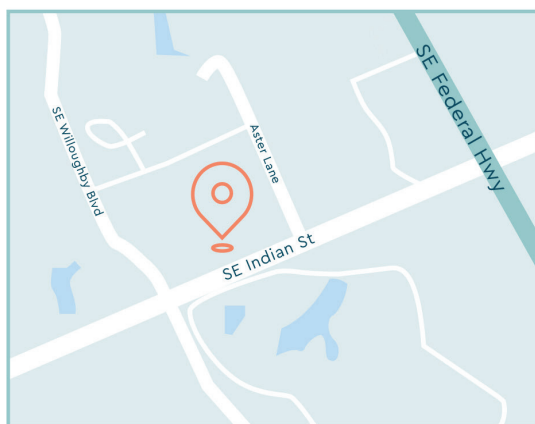


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## FROM THE EDITOR

By ANGEL CHAVEZ

### FLY EAGLES FLY!

ARE YOU GETTING YOUR  
EAGLE WINGS READ?

Believers must get ready, get  
ready, get ready...! The following  
prophetic Word covers the past,  
present, and future, it's an ongoing  
progressive word. Its fulfillment  
was activated by Jesus, and we His  
body and His Temple, must keep on  
fulfilling what is left of it.

"For this is what the Lord of  
Heaven's Armies says: In just a little  
while I will again shake the heavens  
and the earth, the oceans and the dry  
land. I will shake all the nations, and  
the treasures of all the nations will  
be brought to this Temple. I will fill  
this place with glory, says the Lord of  
Heaven's Armies. The silver is mine,  
and the gold is mine, says the Lord  
of Heaven's Armies. The future glory  
of this Temple will be greater than its  
past glory, says the Lord of Heaven's  
Armies. And in this place, I will  
bring peace. I, the Lord of Heaven's  
Armies, have spoken!" *Haggai 2:6-9*

THIS UNIQUE WORD FROM  
THE LORD AFFECTS, the heavens,  
the earth, the oceans, and dry land  
and specially all the nations, meaning  
all people and even their treasures.

So, it affects you reader and me.

The prophetic Word of the Lord is  
ongoing. And not even one letter will  
be missed in terms of fulfillment.  
It was activated by Jesus when He  
showed us what it means to be filled  
with God's Glory. All Jerusalem  
and the surrounded land saw His  
Glory and heard about his fame. He  
showed us by example what to do  
with The Glory. Eyes were opened,  
demon possessed were set free,  
people with all kind of sickness and  
diseases were made whole, the dead  
was resurrected. Get ready because  
He, Jesus said that His body will do  
greater Works.

"Most assuredly, I say to you, he  
who believes in Me, the works that I  
do he will do also; and greater works

than these he will do, because I go to  
My Father. *John 14:12*

WE GET READY BY  
SUBMITTING OUR WILL TO HIS  
AND ASKING HIM TO FILL US  
WITH HIS GLORY!

So, it is time for His body, all  
believers to be awake, take our heads  
from the sinking sand, stop clucking  
like chickens and start the eagle's fly.  
We aren't chickens, we are eagles!  
Eagles fly.

People around us are dying, and  
we have the Glory hidden. But God  
is about to do it in us, through us  
and with us, "for in Him we live  
and move and have our being", *Acts*  
*17:28*. God himself will pour out  
His Glory one more time through  
us to this needy, hard hearty dying  
world. There is so much need. And  
surrendering our wills to His, is  
absolutely necessary for Him to start  
the shaking, filling, moving, and  
flying. After all we are his body on  
earth. He is our head.

"And He is the head of the body,  
the church, who is the beginning,  
the firstborn from the dead, that  
in all things He may have the  
preeminence." *Colossians 1:18*

WHAT ELSE WE, HIS  
TEMPLE, ARE TO BE DOING IN  
PREPARING TO BE FILLED WITH  
HIS GLORY?

SIMPLE, THE WORD HAS THE  
ANSWER.

AFTER HIS RESURRECTION,  
JESUS handpicked for His body  
in every generation of believers,  
Apostles, Prophets, Evangelist,  
Pastors, and Teachers. Every  
Christian must be under the influence  
of at least one of each of the above  
list, to obtain the required maturity to  
start flying and serving and spreading  
His glory to our neighbors and  
surrounded areas of influence.

Jesus is The Head of His body-The  
believers, The only pilot under whom

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# Relationships with Parents and Families: Pre-Teens and Teenagers

## Relationships with parents and families: how they change in adolescence

Teenagers' relationships with their parents and families change during adolescence, but teenagers need parent and family support as much as they did when they were younger.

When your child was young, your role was to nurture and guide them. Now you might be finding that your relationship with your child is becoming more equal.

You're a source of care, emotional support, security and safety for your child, as well as practical and financial help. Your child still loves you and wants you to be involved in their life – even though their attitude or behaviour might sometimes send a different message.

Most young people and their families have some ups and downs during these years, but things usually improve by late adolescence as children become more mature. And family relationships tend to stay strong right through.

## Why pre-teens and teenagers need parents and families

Adolescence can be a difficult time – your child is going through rapid physical changes as well as emotional ups and downs. Young people aren't always sure where they fit, and they're still trying to work it out. Adolescence can also be a time when peer influences cause some stress.

During this time your family is a secure emotional base where your child feels loved and accepted, no matter what's going on in the rest of their life. Your family can build and support your child's confidence, resilience, optimism and identity.

When your family sets rules, boundaries and standards

of behaviour, you give your child a sense of consistency, predictability, safety and belonging.

And believe it or not, your life experiences and knowledge can be really useful to your child – they just might not always want you to know it!

Supportive and close family relationships protect your child from risky behaviour like alcohol and other drug use and problems like depression. Your support and interest in what your child is doing at school can boost their desire to do well academically too.

Strong family relationships can go a long way towards helping your child grow into a well-adjusted, considerate and caring adult.

## Building positive family relationships with teenagers: tips

The ordinary, everyday things that families do together can build and strengthen relationships with teenagers. These tips might help you and your family.

### Family meals

Regular family meals are a great chance for everyone to chat about their day, or about interesting stuff that's going on or coming up. If you encourage everyone to have a say, no-one will feel they're being put on the spot to talk. Also, many families find that meals are more enjoyable when the TV isn't on and mobile phones and tablets are switched off!

### Family outings

Try setting aside time for fun family outings – you could all take turns choosing activities. A weekend away together as a family

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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](http://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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## Renew Your Registration On Evenings, Weekends & Holidays

We've partnered with Publix to offer a self-serve kiosk that prints registrations ON THE SPOT! Our self-serve kiosk is AVAILABLE NOW at the Town Center Publix in Palm City at 2750 Martin Downs Blvd. Any resident from any Florida county may renew at this kiosk.

Renewing your registration couldn't be easier or more convenient in three easy steps and all done in less than two minutes. The machine will walk you through the process by telling you what to do.



- **First** - enter your license plate number or pin number with your date of birth
- **Second** - pay with a debit or credit card
- **Third** - print your decal and registration

The kiosk is available whenever Publix is open, so you can renew on weekends, evenings, and even holidays!

How many critical workers, especially medical personnel, reached out to us during this pandemic unable to renew their registrations because of their overwhelming work schedule?

Many people have family that live in other states, and when they have emergencies and short notice to go out of town, they may need to renew their registration immediately that evening or that weekend.

How many times do we get calls from parents that their son or daughter was home from college for only the weekend and needed their tag renewed?

How many times do we receive calls on three-day weekends, such as the labor day weekend, from individuals that didn't realize their tag expired and were now afraid to go out of town?

The answer is that we can't begin to count the number. This new service will not only offer convenience, but will surely relieve a lot of stress and help a lot of people. With the unpredictability of Covid-19, the mask or no mask, the vaccinated or unvaccinated, we've all been impacted. The stability of having the ability of renewing almost any time you need to provides comfort and eliminates the mental stress. ♦

**Visit the Martin Downs Publix in Palm City at 2750 Martin Downs Blvd and try our "nifty" new service. We continue to strive to meet the needs of the public. We're here to serve you!**





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## Homestead and Other Exemptions

### Homestead Exemption

Homestead is one way to reduce the amount of real estate taxes you will have to pay on your residential property. In the State of Florida, if you own property and make the property your permanent residence, as of January 1st of the tax year, you may qualify for the \$25,000 homestead exemption. An additional \$25,000 homestead exemption is applied to the assessed value above \$50,000.

Please file your homestead application by coming into Martin County Property Appraiser's Office or online at [www.pa.martin.fl.us](http://www.pa.martin.fl.us).

### Other Exemptions Available for Homesteaded Property Owners INDIVIDUAL AND FAMILY EXEMPTIONS:

- Limited Income Senior Exemption for Persons 65 and Older (Your total household adjusted gross income did not exceed \$31,100 in 2020).
- Limited Income Seniors Who Have Lived in Their Current Home for 25 Years or More
- Widows and Widowers
- Granny Flats
- Paraplegics, Hemiplegics, Quadriplegics, Legally Blind or Totally and Permanently Disabled Wheelchair Bound Disabilities

### VETERANS AND ACTIVE DUTY MILITARY EXEMPTIONS:

- Disabled Veteran and Veteran's Widow/Widower
- Total and Permanent Disability for Veterans and Veteran's Widow
- Veterans 65 or Older with Combat- Related Disabilities and Veteran's Widow
- Deployed Military Exemption
- Surviving Spouse of Military Veteran Who Died in the Line of Duty

### OTHER

- Total and Permanent Disability for First Responders
- Surviving Spouse of First Responders

### Protect Your Homestead

By law, a homestead exemption is not transferable to your new home. If you move, you must file a new application for your new residence.

Property taxes may be affected with change in ownership. When buying real estate property, you should not assume that property taxes will remain the same. Whenever there is a change in ownership, the assessed value of the property may reset to the full market value, which could result in higher property taxes. Please use the Property Tax Estimator available on our website to approximate your new property taxes. ♦

## THE Inside TRACK

## 5 Best Car Maintenance Tips

### #1 Engine Warning Light

If you see an engine light burning in car, then understand that there is a problem with the engine of your car. Whatever the reason, you should immediately check the engine of the car. If you want, you can also take it to the service center immediately.



### #2 Problems in braking

We do not have to tell you how important braking is to the vehicle. This is very important for your safety as well as the car. The biggest thing is that the brake pads of the wheel start to crumble after a while, so if you feel a bit stuck then take your car to the service center immediately.

### #3 Lack of power

If the car experiences power loss during driving, it may be due to low engine compression, a jammed fuel filter, or something like that. In any case, a decrease in the power of the car affects the functioning and safety of the car. In such a situation, do not ignore this kind of problem, then immediately show it to the mechanic.

### #4 Leaking

Leaking inside the car happens many times that you see water, engine oil, coolant, or anything else under your car. In such a situation, if you see it then it can be a big problem. If the car starts, take it to a mechanic immediately.

### #5 Different Sounds While Driving

If you hear a strange sound while driving or driving a car, find out where it is coming from. Sometimes it can be harmless, but sometimes it can be very serious. If you can't fix it, take the car to a service center. ♦

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# BITCOIN FOR BEGINNERS:

## Here's what to know before you invest in crypto

by JEANNE SALAMADI

Let's be honest, the advice to "invest in what you know" is hard to heed when you're trying to build a diverse portfolio.

So even if you're someone who can't define blockchain to save your life, you still may be wondering if you should have at least a little exposure to crypto in your portfolio.

After all, institutional investors and big banks have started taking it seriously. And it's hard to miss news of the meteoric rise in prices for bitcoin and other digital currencies over the past several years.

Had you bought bitcoin in early April 2017, for example, you could have seen a 3,700% return in just four years.

But there also have been plenty of price plunges along the way. If you'd bought in mid-April of this year, you would have lost more than half your investment in just four months.

So if you're tempted to invest, here's what to consider before taking the leap.

### It is a highly speculative investment

Generally speaking, there is no intrinsic value underlying most cryptocurrencies.

Unlike a stock, for instance, they don't track the growth potential of a real-world company selling real-world products and services. Nor do they track the value of a natural resource the way a traditional commodity does.

(One exception are so-called stablecoins such as tether, USD Coin and binance USD. These are cryptocurrencies pegged to the value of the US dollar, euro and other forms of fiat money, which make them less volatile than non-pegged cryptocurrencies.)

Also, none are accepted as legal tender anywhere, except in El Salvador, which in early September adopted bitcoin as a national currency alongside the US dollar.

So by investing in a digital currency today, "your sole source of a return is betting that someone else will be willing to pay more for [it] in the future than you did," said Minnesota-based certified financial planner Matt Elliott.

That might be a fair bet given growing mainstream interest in crypto, especially with some of the bigger currencies like bitcoin, which has a market cap worth nearly half the total crypto universe, according to Charles Schwab.

But it's just as fair a bet to assume that many crypto currencies will flame out, much the way so many companies did in the dot-com era, noted New York-based chartered financial analyst Ryan Sterling.

"On the upside, we could see a 10x return in the next five years. That said, we would not be surprised if they were worthless in five years," he said.



### Don't bet what you can't afford to lose

While he's not a huge fan of crypto, Sterling sees it as something that, in very small doses, might help clients get more diversification, since it performs so differently from stocks and bonds.

Sterling advises interested clients to invest no more than 2% of their liquid portfolios in digital currencies. In other words, they should only invest a small percentage of the money they have above and beyond their home equity and their retirement and education savings.

"By investing 2% they feel like they're participating, but not so much that it creates problems," Sterling said.

Elliott suggests having no more than 5% of your overall portfolio dedicated to speculative investments of all kinds, including crypto, but only if you have little to no debt and are willing to accept the risk of losing what you put in.

Arizona-based certified financial planner Christine Papelian thinks direct exposure to crypto is too volatile for her clients, who are primarily investing for retirement.

But she said she reminds clients that they may already have some indirect exposure to crypto assets through investments in tech companies that invest in blockchain technology, which makes it possible for the crypto trading universe to function. Or investors may have exposure through actively traded mutual funds and exchange-traded funds, which themselves may have crypto or crypto-related companies, like Coinbase, in their portfolios, Papelian said.

### There are very few protections

Another factor to consider: Direct ownership and transactions with crypto assets are mostly unregulated and offer very little consumer protection.

"We just don't have enough investor protection in crypto finance, issuance, trading or lending. ...[I]t's more like the Wild

*continued next page*

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West...This asset class is rife with fraud, scams and abuse in certain applications,” SEC Chairman Gary Gensler noted in written Congressional testimony.

The rules for how to report and pay tax on crypto assets are also in the very early stages. But the regulations that currently exist get particularly cumbersome if you ever decide to buy something with the crypto you own.

Rules and regulations are likely to increase in the foreseeable future. And that could affect prices positively or negatively.

### Easier ways to get exposure

Unless you’re comfortable with buying a cryptocurrency directly and storing it in a secure digital wallet, there are easier ways to get access.

Sterling typically invests his clients’ money in bitcoin and Ethereum trusts run by Grayscale, currently the world’s largest digital currency asset manager.

If you’re not working with a financial adviser, you also can get indirect exposure by buying shares in Grayscale funds and other third-party investment crypto products in the over-the-counter secondary market through some large retail trading platforms, such as Schwab.com and Fidelity.com.

The company’s most popular fund -- the Grayscale Bitcoin Trust (GBTC) -- will likely become an ETF, if and when the SEC approves bitcoin ETFs in the United

States. But in the meantime, it will adhere to the same SEC reporting and disclosure requirements that ETFs operate under today, said Grayscale CEO Michael Sonnenshein.

In either case, mind the fees, which are far higher than index fund fees.

Should the SEC eventually approve bitcoin ETFs, expect to see big players offering them, like Fidelity, which has already filed an application to launch one.

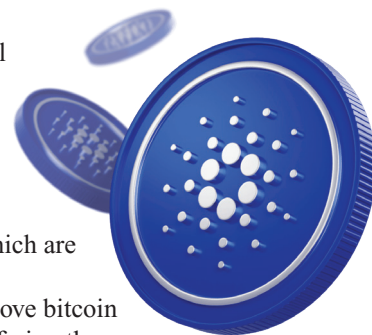
### Talk with your spouse before taking the leap

If you’re married, don’t let crypto come between you.

“The most challenging client conversations I’ve had involving cryptocurrency investment are with spouses, usually with one or two children, and no tech background,” said New Orleans-based certified financial planner Mike Turi.

Even when such couples are unified in having a high risk tolerance, one spouse may prefer to risk money on a more tangible speculative investment, such as a small-cap biotech company or a friend’s startup, he explained.

His best advice? “Planning always prevails. Start with a client’s plan and end with how cryptocurrency investing affects their current track. In my experience, this is the best way for spouses to make an informed, joint decision. A lot more powerful than beginning with the question - ‘Is bitcoin a good investment?’” ♦



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# 7 GOOD, TRUSTED SUPPLEMENTS FOR YOUR HEALTH

By ADAM BORNSTEIN

**What supplements are best for your health? Read a nutritionist's guide for a list of 7 good, trusted supplements for your health, fat loss, and muscle gain.**

## *"What supplements should I take?"*

It's easily one of the most common questions being asked during the past 12 years, as supplements transformed from a niche market into a perceived quick fix for everything from fat loss to increasing your strength 1.675%.

And while the supplement industry clearly doesn't need any help selling their products - *they make an estimated 25 billion dollars*, consumers clearly need more help deciphering what they really need.

That's why we went to nutritionist Dr. Chris Mohr, one of the leaders in the industry. Chris developed Dietary Supplement U to become a trusted source on supplements to help you find the information you need, so that you could make more informed decisions.

Here are 7 supplements that are worth your money, according to Dr. Mohr.

### **Fish Oil**

While the human body can produce many vitamins and minerals naturally, fish oil is something we can't make naturally,

so you need to supplement to supply your body with what you need. Which is why Mohr calls fish oil a supplement "you must take." And while you can receive some from eating fish, you'll have to eat a lot of fish consistently. For most people, eating fish 1 to 2 times per week will not do the job, which means you need to supplement.

The key is making sure you're taking more omega 3's. You see, most people's diets are higher in omega-6 fats, which are inflammatory. You want more omega 3s, which have anti-inflammatory benefits. Increasing intake of a high quality fish oil, can reduce triglycerides, reduce the risk of heart disease, help with recovery from exercise, brain health, potentially diabetes and may even help with losing body fat. The key is getting a high ratio of EPA to DHA (these are 2 of the 3 omega-3's), so look for brands that offer a high concentration and aim to get a minimum of 2 g EPA + DHA daily.



### **Greens products**

While not quite a replacement for fruits and vegetables, these are a good "insurance" policy. Greens supplements can help improve a diet that is low in fruits and vegetables, says Mohr. That's because less than 1 percent of men and 4 percent of women ages 18 to 24 eat the recommended 5 servings (or more) of fruits and vegetables each day. And for people ages 25 to 34, those percentages on jump to 6 percent and 9 percent, respectively.

Again, your best bet is to just eat more fruits and vegetables. Food is always a better option than supplements. But if you're not going to eat them, or you're not going to eat enough, it's better to supplement with greens than completely neglect this essential part of your nutrition.

### **Cinnamon**

Cinnamon might seem like an odd addition, but this spice is actually loaded with antioxidants, which as most people know help with everything from fighting disease to protecting your body against the effects of aging. But maybe more



importantly, studies have shown that cinnamon may improve insulin sensitivity, an important hormone that plays a key role in the process of storing fat. And the more you improve your insulin sensitivity, the more you can control your blood sugar and enjoy carbohydrates.

Most studies have shown 1 g (about 1/2 a teaspoon if adding your own) daily is sufficient.

### Turmeric (curcumin)

Turmeric is a spiced commonly used in Indian dishes. One component of turmeric is called curcumin and with 100's studies and counting, it is gaining some serious traction in the supplement world, says Mohr. A 2010 study suggested curcumin has anti-cancer, anti-viral, anti-arthritis and anti-inflammatory properties.

Here's the caveat: Several of these studies have been done for with animals and for specific clinical situations (Alzheimer's disease, cancer, inflammatory bowel disease, etc), but there seems to be one undeniable major benefit of turmeric that can help you even if you are disease free; turmeric has strong anti-inflammatory benefits. And if there's a point to be driven home, it's that the more you can fight inflammation, the better your body will respond and the healthier you'll be.

### Probiotics

We all eat (a lot) of food every day, and yet we really pay attention to our digestive system. Healthy gut bacteria plays an important role in overall health, digestion and immune system, says Mohr. More specifically, probiotics can help replenish and nourish our internal supply of good bacteria. What does this mean for you? Possibly less gas, bloating, abdominal pain, and inflammation. You see, there are millions and millions of different strains of bacteria in our guts. Probiotics help keep a healthy GI "ecosystem" and keep things in balance.

Are these the only supplements you should take? Honestly, it depends on your diet. In fact, some people need to take very few supplements, while others will benefit more to make up for deficiencies in their diet. And there are several other supplements not listed here - such as creatine - that have a long line of research supporting their benefits and safety.

Your best bet is usually to take a minimalist approach to supplements, and instead focus on improving the foods you eat and not looking for a cure-all pill or powder.

Make it count! ♦



## DIET AND CANCER

### OVER 1/3 OF CANCER RELATED DEATHS ARE DUE TO WHAT WE EAT

Recent reports from the National Cancer Institute and the American Cancer Society say that there are a number of factors that may increase or decrease our risk of getting cancer. What we eat is one of them. In fact, it has been estimated that 35% of all cancer deaths may be related to what we eat. How should we change our diets? Consider a diet high in fiber and low in fat with plenty of fresh fruits and vegetables, whole grains and cereals.

### FATS

Studies suggest that a high intake of dietary fat is a risk factor for colon, breast and prostate cancers. You can visit [cancer.org/healthy/eat-healthy-get-active/take-control-your-weight/low-fat-foods.html](http://cancer.org/healthy/eat-healthy-get-active/take-control-your-weight/low-fat-foods.html) for a list of low fat foods.

### VEGETABLES

Some studies show that people with cancer of the stomach, colon, esophagus, lung, breast or larynx eat fewer vegetables than the rest of the population. Certain vegetables (called cruciferous) seem to be especially useful.

These include broccoli, cauliflower, cabbage, brussels sprouts, bok choy, collards, kale, mustard greens, rutabaga, turnips and turnip greens.

### VITAMINS A & C

Scientists have found some relationship between a lack of vitamins A & C and cancer. For example, diets low in vitamin A have been linked to cancers of the prostate, cervix, skin, bladder and colon. On the other hand, studies indicate that vitamin A and vitamin C may help protect the body from some types of cancer. **Supplements are not recommended.** You can get all the vitamin A and C your body can use if you choose from two servings daily of dark green vegetables, yellow-orange vegetables and yellow-orange fruits.

### FIBER

Dietary fiber or roughage may help prevent colon cancer. Americans eat roughly 15 grams of dietary fiber per day. It's better if we eat about 25-35 grams per day. Don't go overboard, too much fiber isn't good either. Eat whole grain breads and cereals, a variety of raw fruits and vegetables (with the skin), beans, peas and seeds.

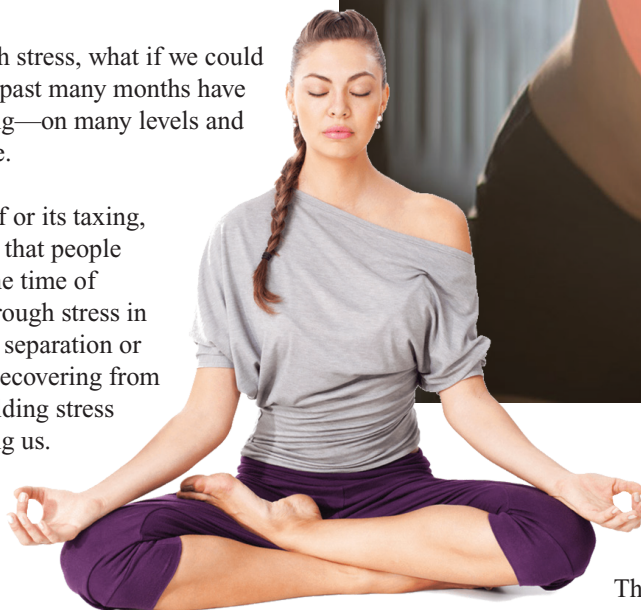


# COPING THROUGH STRESS TO FLOURISH

**R**ather than just coping through stress, what if we could leverage it and flourish? The past many months have been exceptionally disquieting—on many levels and with perfect storm magnitude.

Whether it's been the pandemic itself or its taxing, multidimensional fallout, it's fair to say that people are exhausted. And it's not just life in the time of COVID-19. We can all recall coping through stress in our lives, be it the death of a loved one, separation or divorce, illness of a child or parent, or recovering from an injury. Such repeated bouts of unyielding stress can flatten even the most resilient among us.

Have hope and take heart: We can learn to regulate our stress levels with a practiced approach to prevent it or manage it well through behavioral shifts and coping strategies.



## The Science: Acute Versus Chronic Stress

Put very basically, the body's stress response promotes cell homeostasis. When all is right with the world, it keeps variables such as blood glucose, blood pH, oxygen levels, electrolyte composition, metabolic waste, blood pressure and core body temperature in check. Our bodies are protectively wired to deal with "on-the-spot" acute stress (think heart pounding, fight-or-flight in the face of danger). However, the Center for Studies on Human Stress points to evidence that humans are not designed to deal with repeated exposure to situations that cause surges of stress hormones such as cortisol, adrenaline and norepinephrine, among others. When our fight-or-flight response stays engaged over extended periods, that's when we step into the concerning territory of chronic stress.

During chronic stress, sustained release of stress hormones can ultimately corrode human health and deregulate system homeostasis. When the stress response "on switch" gets stuck, it increases sugars in the bloodstream, raises heart rate and blood pressure, and interferes with healthy regulation of metabolism and immunity.

The physiologic and behavioral changes of chronic stress can do the body and mind harm while impacting systems such as

immune, nervous, endocrine and digestive. It can woefully impact sleep, which robs us of critical repair and rejuvenation time.

The domino effect of such system breakdowns can cause weight gain, fat storage, depression, anxiety, cognitive impairment (brain fog), fatigue, stomach ulcers and cardiovascular disease, among many other troubles.

## Beyond Coping Through Stress: 8-Point Stress-Busting Plan

So how do we get beyond simply coping through stress before it gets the upper hand? San Diego behavior science consultant and transformational coach Michael Mantell, PhD, sees a lot of this in his patients.

First, he recommends simply preventing stress. After all, he says, "why manage and contain what you can fully prevent?" He suggests starting with a medical checkup if you have any doubts or concerns about your health. If you are good to go, focus on the following checklist.

- Exercise, move, be active—every day.
- Cut back on caffeine and remember Michael Pollan's advice, "Eat food (not too much), mostly plants."
- Meditate and become mindfully accepting of the here and now, the present, for as little as 10-15 minutes daily. This will help you observe your thoughts without judging them.

*continued next page*

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- Really breathe, inhaling rest and exhaling tension. Try this guided meditation focused on the breath.
- Catch, challenge and change (key steps in stress-free thinking). For example, catch your invented predictions—your “this could happen”—then challenge and dispute these “going to” exaggerations. Finally, choose a more realistic focus and set of thoughts that are in the present.
- Rid yourself of “demanding” thoughts, “awful” thoughts, “I can’t bear it” thoughts, and “other self-deprecative” thoughts.
- Become a “nevertheless” or “regardless” thinker who is confident that whatever happens, “I’ll handle it.”
- Contact a transformational coach to be your “battle buddy.” This coach will help you shift your current, self-disturbing and irrational thinking to make room for the healthy, happy, worry-free life you desire.

### Thriving Instead of Coping Through Stress

Many people are focused on “resiliency.” Mantell defines this as “the psychological mechanism that keeps people going and allows them to thrive instead of just survive. It helps them to see every setback as a setup for a stronger comeback.” An apt analogy he gives from physical training is that to build a muscle, first we must break down the muscle.

Mantell explains that the building blocks of resilience consist of three components: a) “I have” b) “I am” and c) “I can.”

“I have” means you have support around you such that you have the ability to trust the world and people in it. Successful people are able to let people get close to them without fear of

*continued page 19*

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## U.S. CONSTITUTION

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

### America Will Never be a Socialist Nation

Remember that Thomas Paine wrote Common Sense in January of 1776. It rallied the patriots to unite in their efforts to resist the tyranny of King George III. But first he needed to clarify the difference between society and government: "Some writers have so confounded society with government, as to leave little or no distinction between them; whereas they are not only different but have different origins. Society is produced by our wants, and government by our wickedness; the former promotes our happiness positively by uniting our affections, the latter negatively by restraining our vices... Society in every state is a blessing, but Government, even in its best state, is but a necessary evil."

Have we also confused what we should expect government to do, with what we are responsible to do for ourselves in society?

In The Law, Frederick Bastiat defined socialism as: "But on the other hand, imagine that this fatal principle has been introduced: Under the pretense of organization, regulation, protection, or encouragement, the law takes property from one person and gives it to another; the law takes the wealth of all and gives it to a few - whether farmers, manufacturers, shipowners, artists, or comedians... But how is this legal plunder to be identified? Quite simply. See if the law takes from some persons what belongs to them, and gives it to other persons to whom it does not belong... Now, legal plunder can be committed in an infinite number of ways. Thus we have an infinite number of plans for organizing it: tariffs, protection, benefits, subsidies, encouragements, progressive taxation, public schools, guaranteed jobs, guaranteed profits, minimum wages, a right to relief, a right to the tools of labor, free credit, and so on, and so on. All these plans as a whole - with their common aim of legal plunder - constitute socialism."

Can we end this tyranny of socialism if we are looking to "the government" for any of the items in the above paragraph? Do we have the courage to say NO to the seductive offers of an out-of-control, bankrupt government so that we can save our nation for the next generation? Can we individually honor the Declaration of Independence and refuse to be bribed by the "free" handouts that are bankrupting and enslaving us?

Let's be supernatural. God is waiting for us to turn from the wicked covetous ways of socialism and turn fully to Him as He invites us in Deuteronomy 8:18-20: "And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day. Then it shall be, if you by any means forget the Lord your God, and follow other gods, and serve them and worship them, I testify against you this day that you shall surely perish. As the nations which the Lord destroys before you, so you shall perish, because you would not be obedient to the voice of the Lord your God."

Let's trust that God Almighty really is Jehovah Jireh, our provider, as the colonists did. He will provide and make a Way for us again! ♦

Dr. Brenda MacMenamin, DCE  
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# Treasure Coast Hospice

## In Pursuit of Excellence Hospice and Palliative Care Certification

*“Excellence is the gradual result of always striving to do better.” - Pat Riley*

The value of professional certification is important in many fields because it indicates a profession's official recognition of achievement and knowledge in a specialized area by accrediting agencies or specialty organizations.

For healthcare professionals, certification is a process that validates one's expertise in a specialty area, indicating mastery of a defined body of knowledge.

Treasure Coast Hospice VP of Clinical Operations April Price, RN, MSN, MBA, CHPN, oversees all clinical programs to ensure that the organization is providing cutting edge and evidence-based care. “For nurse practitioners, registered nurses, licensed practical nurses and nursing assistants working in hospice, certification represents a mastery of knowledge and skills needed to demonstrate the performance of safe, consistent, industry-leading, compassionate end-of-life care.”

### Commitment to the Profession

In 1992, the National Board for Certification of Hospice Nurses was formed with the goal of introducing a certification process for hospice clinicians. Visionaries developed the certification exam based upon their

expertise and early research of hospice nursing, offering the first exam in 1994.

Today, the Hospice and Palliative Credentialing Center (HPCC) offers specialty exams for many levels of nursing:

- Advanced Practice Registered Nurses (ACHPN)
- Registered Nurses (CHPN)
- Pediatric Registered Nurses (CHPPN)
- Licensed Practical/Vocational Nurses (CHPLN)
- Nursing Assistants (CHPNA)

In addition, HPCC maintains two interdisciplinary certification programs for hospice administrators (CHPCA) and perinatal loss professionals (CPLC) for those who were certified when these certification examinations were offered.

Hospice and palliative care professionals who commit to the preparation and testing involved in the certification process demonstrate:

- Achievement and proven competency across the spectrum of hospice and palliative care
- Increased knowledge of hospice and palliative care





April Price, RN, MSN, MBA, CHPN  
Treasure Coast Hospice VP of Clinical Operations

“The nation’s aging population will further increase the need for healthcare and quality end-of-life care, contributing to a demand for hospice and palliative care professionals.”

- Commitment to excellence and expertise in their specialty practice
- Dedication to professional and career development

Price has observed how certification boosts the confidence level of her peers. “Certification provides all levels of hospice nursing professionals with knowledge targeted toward objective interventions that impact patient care outcomes. Certified staff become more confident in their abilities, often taking on the role of a mentor to ensure best practices among the care team.”

Collaboration among members of the interdisciplinary team is unique to hospice. Observational learning occurs as members of the team work together, sharing and applying best practices of hospice care.

### Commitment to Patients

Professionals pursue certification for many reasons, including career development and higher compensation. However, the most intrinsic reward is one that has historically drawn clinicians to the specialty of hospice work – the ability to effectively care for patients at the end of life.

“Hospice work can be emotionally and mentally challenging due to extensive regulatory requirements and the complexities of coordinating care for patients facing a life-limiting illness,” said Price. “Our clinicians are passionate about their work and deeply committed to our patients and families. Certification elevates hospice to the specialty that it is so that our team can help more people reach their end-of-life care goals.”

As the public continues to gain a better understanding of hospice and advanced care planning, board-certified clinicians

will be called upon for their clinical experience, evidence-based practice and education in order to deliver quality care. At Treasure Coast Hospice, staff who serve as senior preceptors take on the role of training, setting the bar for what patient-facing care should look like. They are required to be certified and, along with other board-certified clinicians on the team, help create a “culture of excellence” that continually strives to improve patient care.

According to the U.S. Census Bureau’s 2017 National Population Projections, beginning in 2030, all baby boomers will be older than 65 years of age or 1 in every 5 people.

“The nation’s aging population will further increase the need for healthcare and quality end-of-life care, contributing to a demand for hospice and palliative care professionals,” said Price. “There has never been a better time for hospice and palliative care clinicians to embrace certification and life-long learning opportunities that can distinguish them from their peers.”

To encourage staff to pursue certification, Treasure Coast Hospice sponsors review courses and reimburses staff for costs associated with certification and recertification. Price, who serves as an elected board member of the Hospice and Palliative Credentialing Center, wants to continue to find ways to highlight and honor staff members who become certified.

“We are proud of the team members who have achieved their hospice and palliative care certification,” said Price. “Treasure Coast Hospice is committed to helping staff pursue excellence through continuous education and certification because it will help ensure our organization is prepared to meet the growing needs of our community.” ♦

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# Understanding Social Media Use and Balance

**S**ocial media can be a fun way to stay connected to the people in our lives. But the more time we spend on social media, the less time we are likely to spend connecting face-to-face with friends and family, enjoying our hobbies, and paying attention to work or school. Excessive social media use can have negative effects on our physical and mental health, so it's best to cultivate healthy social media habits that balance time online with in-person connections and healthy hobbies.

## How Social Media Use Can Impact Our Mental Health

It's all too easy to compare ourselves to others on social media. We may feel a pressure to appear "perfect" in what we post publicly, no matter what we're struggling with inside. As we see our friends or family members post pictures of fun vacations or major life events like graduations, we may feel a "fear of missing out" (or "FOMO") on events or milestones.

While it is enjoyable to check in on what people we follow are doing on social media, it can sometimes feel easy to assume that someone else's life is better or more successful than ours because of what they are sharing. This is natural, but can take a toll on our sense of self and wellbeing.

Using social media to compare ourselves to others, can negatively affect mental health by increasing risk of anxiety, depression, and loneliness. In some cases it may even lead to issues with body image and disordered eating. Feeling stressed about social media can also have an impact on our physical health: research shows that higher social media use—especially when the interactions are negative—is linked to difficulty with falling asleep and staying asleep.

Spending less time on social media can decrease these risks, and free up time for activities that are good for your mind and body.

*continued page 20*





## coping through stress cont.

harm. They have mentors they respect, and in whom they have confidence. By trusting others to help, successful people avoid feeling sad, angry and vulnerable in the face of impending failure.

**"I am"** means you have encouragement in developing the inner strengths of confidence, unconditional self-acceptance and responsibility. Successful people, free of the inner fears of failure, believe themselves to be autonomous, independent and free to make their own decisions, including their mistakes.

**"I can"** means you have acquired the interpersonal and problem-solving skills to take action. Successful people are free of the psychological blocks that get in the way of developing initiative. They are able to work diligently at a task free of negative thinking.

### Be Kind to Yourself

Self-compassion is linked to positivity, happiness and health, none of which are part of the stress equation. "We need 'me' time

"Compassion requires that we notice suffering, in others and in ourselves, with no judgment."

for our happiness to unwind, allow time for self-discovery, reboot our brains, improve our focus and promote our relationships," Mantell says. "Compassion requires that we notice suffering, in others and in ourselves, with no judgment. Compassionate people understand humanity is filled with imperfection and take no pity. They simply recognize that suffering is a common, shared, human occurrence. Mindfully bring this comforting understanding to yourself without over-identifying with your negative thoughts or feelings."

An eloquent way of advising us to give ourselves grace. Stop stressing out over that which you cannot control.



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## social media cont.

### Social Media Use and Cyberbullying

There is also a link between cyberbullying and internet usage, including constant social media usage. Research shows that half of teens who are near-constant internet users say they have been called offensive names online, significantly more than their peers who use the internet less frequently. Cyberbullying can have serious negative consequences for our mental health, so being balanced with social media usage can help us avoid getting into conflicts online and cope with the negative effects of cyberbullying.

### How Do I Know If I Need Social Media Balance?

Healthy social media use differs for everyone depending on your personal circumstances. You may depend on social media to maintain professional connections for your job or to connect with peers for a school project. You may be involved in community groups that meet online, or you may want to keep up with family members who live far away from you.

While social media can have a place in our lives in these ways, checking social media while we're at work or in class, can have a negative impact on performance. And being on social media at the family dinner table or while we're out with friends can hurt our relationships. If you find yourself in the habit of checking social media when you shouldn't be, it may be time to consider a more balanced approach.

Quitting social media altogether is also an option, but has pros and cons. Many people who stay away from social media report having better communication with their friends and partners. Taking breaks from social media can also decrease the risks to mental health that come from social comparison. But quitting may not be the best option for everyone—some people feel “out of the loop” on important events, and others feel they would miss valuable networking opportunities, especially as virtual learning and working become more common.

For most of us, it's best to find a balance that emphasizes the good and minimizes the bad of social media.

### Can Social Media Be Addictive?

Social media addiction isn't classified a true addiction the way a substance use disorder is. Even so, people do report feelings similar to an addiction, like the urge to constantly check or use social media and experiencing discomfort or anxiety when they can't access it as often as they want.

If you're experiencing any discomfort or anxiety around social media use, or if you think your mental health is getting worse because of your use, it's a good idea to keep track of how often you use social media and notice how using it makes you feel. If you notice you're anxious when you're away from your phone, it's a sign that it's time to start limiting your social media use.

### Tips for Finding Social Media Balance

Once you've decided to create healthy social media habits, a great way to start is to set goals that are attainable and use tools to help you stay on track.

### How to Limit Social Media App Usage

- **Use an app tracker** to track the amount of time you're spending on social media apps. Some apps have built-in timers that can help you track your time and set reminders to exit the app.
- **Set your phone to grayscale.** Phone apps are meant to be eye-catching and exciting. Changing your phone settings to grayscale during times you'd like to stay off your phone is a quick and easy trick.
- **Delete social media apps** from your phone to make it harder for you to access them at all times. If you don't want to delete apps entirely, moving them into a folder or away from your main home screen can help decrease your time on them.
- **Turn off push notifications.** Notifications are designed to get us to check apps, which increases the likelihood that we start scrolling. Turning them off can help you stay off apps.
- **Create “No Phone Zones”** in your space. Make rules based on the use you're trying to cut down. For example, no checking your phone in bed at night or first thing in the morning, or no phones at the dinner table.

### How to Spend Your Time Differently

- **Start small.** Starting with a goal of decreasing social media usage by 30 minutes a week will give you 30 more minutes every week to do things that are good for your mind and body.
- **Prioritize face-to-face connections.** Any time you choose to spend time talking to a friend or family member face-to-face over scrolling through social media is a step in the right direction.
- **Stay informed.** If you typically get your news from social media, expand your media diet by subscribing to trustworthy publications or watching TV news.
- **Exercise.** Walking, running, swimming, or even stretching are great ways to stay active and spend time away from screens.
- **Get outside.** Get fresh air and stay off your phone with a picnic in the park, a nature hike, a day at the beach, or even just a walk around the block.
- **Find your creative side.** Explore ways of expressing yourself like journaling, creative writing, painting, singing, and dancing.

Once you have a comfortable balance with social media, you can combine your hobbies with your social media use. For example, if you work out with a screen by following workout videos, turn off push notifications. If you take a hike with friends, take photos to share your memories. If you see a new dance making the rounds on social media, give it a try yourself!

Finding balance between social media use and activities like these will help you take care of your mental health and set you up to maintain healthier habits for online interactions in the long term. ♦



## relationships cont.



can also build togetherness. Our article on teenagers and free time has more ideas for things you can do as a family.

## One-on-one time

One-on-one time with your child gives you the chance to stay connected and enjoy each other's company. It can also be a chance to share thoughts and feelings. This might be as simple as going for a walk together, watching a movie, or cooking together.

## Celebrate your child's accomplishments

Celebrating your child's accomplishments, sharing their disappointments, and supporting their hobbies sends the message that your child's interests are important to you. You don't have to make a big deal of this – sometimes it's just a matter of showing up to watch your child play sport or music, or giving them a lift to extracurricular activities.

## Family traditions

Family traditions, routines and rituals can help you and your child set aside regular dates and special times. For example, you might have a movie night together, a favourite meal or cooking session on a particular night, a family games afternoon or an evening walk together.

## Household responsibilities

Agreed household responsibilities give children and teenagers the sense that they're making an important contribution to family life. These could be things like chores, shopping or helping older or younger members of the family. It helps to give your child some say in which responsibilities they take on.

## Family rules

Agreed-on rules, limits and consequences give teenagers a sense of security, structure and predictability. They help your child know what standards apply in your family, and what will happen if they push the boundaries. When your child is involved in making your family rules, they're more likely to see them as fair and stick to them.

## Family meetings

Family meetings can help to solve problems. They give everyone a chance to be heard and be part of working out a solution.

## Extra support

If you feel that your family really isn't connecting, you might find a family counsellor or other family support service helpful. ♦



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# LIFE IS BETTER AFTER 60!

**T**he surprising fact is that while people frequently complain about aging and the fact they can't do things with the same intensity and vigor they had in their youth, most mature adults actually report that they are happier now than at any other time in their adult lives. Through the years we accumulate maturity, experience, knowledge of oneself and how to cultivate relationships with others, among many other coping skills we just didn't have earlier in life. This leads to a greater sense of peace in life and as one approaches retirement, there also comes greater freedom and new opportunities. There is a reason they call these the "golden years"!

## RELATIONSHIPS IMPROVE

One of the most important skills, gained throughout our lifetime of aging, is how we learn about ourselves, and how to have effective relationships with others. Relationships become more meaningful as we get older and we tend to let go of the ones that aren't working.

Rather than holding back, we are more open about our weaknesses so that our relationships may continue to grow. We

also learn to appreciate loyal friendships. We tend to seek deep and meaningful relationships as opposed to superficial one. These truer relationships often tend to make our later years the best years of our lives. These relationships bring joy, happiness, contentment, and a feeling of mutual respect and love.

## YOU'RE TOUGHER THAN YOU USED TO BE

As the years go on, the knowledge you obtain from various experiences prepare you for the many challenges along the way. Surviving the death of a loved one is surmountable because you have learned how to mourn and move on.

You know that you will be able to get through a financially tough situation because you've probably dealt with financial hardships in your earlier years. You know you will be able to handle a family argument or break up because you have lived through these situations. From your past obstacles you gain your coping skills to handle multiple struggles. You have become tough, and you have become well-equipped. By being able to handle these issues more efficiently as they arise, you will have more time to enjoy life, relax as you wish, and be happy.

*continued next page*



## BEING A GRANDPARENT

The relationship with grandchildren is completely different than the relationship with your own children. You have more time to share minus all the parenting responsibilities. Many people (jokingly) think having grandchildren is the reward for not killing your own children.

As a parent, you are learning how to be a good parent by keeping your children safe and healthy while also trying to create schedules and routines. As a grandparent, you have already learned how to be a good influence, a loving supporter, and protector, but you do not have to be the disciplinarian. You get to enjoy your grandchildren's achievements, along with your own sense of achievement for being a part of their life. You get to spoil them with affection (and gifts), and you also get to serve as a role model. Being a grandparent is one of the best reasons why life gets better as you get older.

## HANDLING DECISIONS

As we age, we understand the difficulties life tends to throw at us. We learn to endure hardships, and overcome obstacles. Gradually, the hard-earned benefits of hindsight start to add up. We see where we went wrong earlier in our lives, allowing our past mistakes to inform our current situations. We can assess the pros and cons of complex choices on the basis of our past experiences, rather than having to guess about the implications of taking one path rather than another.

Being of a certain age comes with many benefits, and having the foresight to control or handle certain situations is a great advantage. There is a reason the phrase to the "with age comes wisdom" because when you're older you have a certain insight as a result of past accomplishments as well as past failures.

## LESS OBSESSION WITH LOOKS

How someone looks on the outside should never be as important as how they are on the inside. However, the importance of vanity is often stressed in our younger years. Furthermore, our culture and surroundings tell us it is critical to look great.

The popularity of the "selfie" is proof of this. People trying to take flattering photos of themselves is common on almost every social media network. People often strive for the flawless photo even though you couldn't possibly maintain that kind of perfection on a regular, daily basis.

Once you are older you don't place as much importance on constantly trying to look your best. People focus on your inner beauty and appreciate all the earned wrinkles. When you and your older peers can pay less attention to having the perfect appearance, it will take less time and work to look good at 60, and beyond. Less time to worry means more time to live a meaningful life.

## RETIREMENT

All of our lives are spent constantly trying to reach goals. Whether it means obtaining a high ranking position within a company, making an impact on the world or just becoming an independent adult.

There comes a time, however, when you no longer wish to keep striving for something greater. Instead, we dream of retirement; to leave the status quo behind, and be rewarded for our life's work.

*continued next page*

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**better after 60** cont.

Of course, there are both advantages and disadvantages of waiting longer to retire. Realistically we all want to retire as soon as possible, but sometimes hitting 60-plus is not the time to stop working, as you can save more and spend less.

If you are in a comfortable financial position and have mentally checked out of the office, retirement opens up a whole new world. Maybe you've always wanted to buy a house by the beach, or maybe you just enjoy relaxing at home for the rest of your days.

**LIFE IS A GIFT**

As we grow older so do our peers, and eventually the people that have surrounded us our whole lives pass on. Friends' parents pass, your own parents pass, and then friends pass on, too. We'll encounter tragedies that serve as constant reminders about how limited our time is, and there's no guarantee we'll see tomorrow.

If we take care of our health and well-being it's certainly possible to live well into our 80's and 90's, but it's not definite. As we grow older this realization becomes more apparent and we see how delicate and precious the remaining years will be. We "take in" all the small occurrences, as well as the big ones, and rejoice in them because we learn how beautiful life can be. We may be more fulfilled by minor activities because we feel more blessed just to be alive, and to have all that has been given to us throughout our lives.

**WE ACCEPT OURSELVES**

As we become older, we may be less likely to struggle to resist or control our circumstances. We let go of trying to control what we cannot.

An Australian study found that acceptance of what cannot be changed is a significant predictor of satisfaction in later life. Psychoanalyst Ken Eisold wrote, "As we age we have the opportunity to accept who we are, instead of focusing

on who we feel we need to become." We relax into being ourselves.

That acceptance brings diminished anxiety and a higher degree of enjoyment. Life becomes better for us all around, and we sit back and enjoy the time we have left. Knowing that what will come about will, no matter what we do.

**FINANCIAL STABILITY**

We start out life by learning to walk and talk. Then, we move on through school to gain knowledge, and continue schooling to have a career. In fact, work is what we do most of our lives. If we're lucky, we have enjoyed our jobs at some point, but mainly we work to obtain a financially sound life.

As we age, we become more skillful in our career and financial struggles go away. At some point, most people are able to retire and stop worrying about earning the next pay check to pay the bills. Because of the ability to collect social security and tap into retirement savings, financial stability is more easily attained and issues with money fade.

**LIVING YOUR LIFE FOR YOU**

You have one life (assuming there is no afterlife) and it is filled with the circumstances you have created. You make your choices and you keep them. When you're younger, you often think about what others might think about the decisions you've made — who will like or dislike your lifestyle, and so on.

As you get older, you make more choices based on logic and practicality. You also make decisions on what brings you personal joy at the time. You no longer base decisions on how others may judge them. The opinions of others affect you less and less. Arriving at the ripe age of 60 allows you to live your life just for you, so you pursue choices that will bring you happiness in the time you have left. ♦

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# Being Sleepy During the Day Could Be a Warning Sign of Alzheimer's

Researchers know that a condition as complicated as Alzheimer's can't be traced to a single or simple cause. Genetic factors contribute to the degenerative brain disorder that robs people of their memory, and biological process related to aging play a role as well.

But in recent years, scientists have uncovered some behaviors that may also influence Alzheimer's risk. In the latest study published in JAMA Neurology, a group of them report how sleep- daytime sleepiness, in particular - may be an indicator of Alzheimer's.

Prashanthi Vemuri, an associate professor of radiology at the Mayo Clinic, and her colleagues wanted to address a puzzling problem in the field. Studies showed that people with Alzheimer's disease tend to have disrupted sleep, which made sense: biological studies have recently revealed that while the brain sleeps, it clears away deposits of amyloid, the protein that builds up and eventually strangles nerve cells in Alzheimer's disease. But it wasn't clear whether the amyloid plaque deposits led to the disrupted sleep, or whether changes in sleep habits contributed to the buildup of the protein.

To find out, Vemuri and her team took advantage of a long-running study of nearly 3,000 older people in the Mayo Clinic Study of Aging, all of whom were recruited from Olmsted County, Minn. For the study, Vemuri selected 283 people without dementia who were over 70, who answered questions about their sleep habits and agreed to have several brain scans for amyloid over the seven-year study period.

Among the people in the study, 22% reported problems with daytime sleepiness, a sign of disordered sleep. When Vemuri compared the brain scans of all of the volunteers from the start



of the study to the end, she found that people who reported excessive daytime sleepiness at the start of the study were more likely to show increases in amyloid in their brains as the study progressed. These people also tended to show faster deposition of the protein than those who did not report daytime drowsiness. What's more, the amyloid was heaviest in two regions of the brain: the anterior cingulate and cingulate precuneus, which typically show high levels of amyloid in people with Alzheimer's.

"We found that daytime sleepiness was causing more deposition of amyloid in people who are already amyloid positive, so it was influencing the rate of deposition over time," says Vemuri.

While the study went to great lengths to try to track how amyloid levels in the brain change over time in people with and without daytime sleepiness, it still does not provide a definitive answer about whether sleep disruptions contribute to amyloid buildup or whether sleep problems emerge as amyloid starts to pile up. But the findings reinforce the importance of good sleep in keeping the brain healthy.

"I would hope that people understand that good sleep habits are important to have a healthy brain, since it can prevent amyloid, which is one of the primary proteins underlying Alzheimer's disease," says Vemuri.

Researchers are already studying whether improving people's sleep habits might have an impact on amyloid buildup. But they realize these studies need to begin when people are in their 40s and 50s, since the buildup of amyloid begins at least a decade, if not more, before cognitive symptoms start to become obvious. That means that if sleep is going to be one way to delay or even prevent Alzheimer's, people will need to get in the habit of getting a good night's sleep as early and as often as possible. ♦

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# Find The Right Contractor For Your Project

Although most homeowners don't realize it, renovating your house will be a huge project, no matter if you're planning on changing a single room or the whole structure of it. Of course, if you'll only be painting walls and adding fixtures, you could opt for a DIY project, however, if you'll be overhauling entire rooms, you may want to hire a general contractor.

But, if you did some digging online, you probably learned that there are hundreds of contractors that you could hire, which might have left you confused. Luckily, choosing a suitable organization doesn't have to be complex, especially if you choose to follow this list of tips for finding a suitable contractor for the project:

## 1. First Things First, Determine What You Wish to Change

Before you can do anything else from our list, it's quite important that you sit down and determine what you want to change in your home. Why is this important? Well, all general contractors will ask you about the work that has to be done, and if you cannot answer this question, it's highly possible that you won't be able to get precise estimates. Remember, you need to be specific, hence, think about the materials you'll want, as well as what you would like to change in your home.

## 2. Ask For References & Make a List

In most situations, your family members, friends, neighbors, as well as coworkers might have done such projects in the past, which is why you should ask them for references. Once you find out more about a particular company, make a list.

You could also do some research online and make a list as well, especially if you didn't get any references. By making a list, it'll be easier for you to compare things between different companies, hence, the entire choosing process will be less daunting.

## 3. You Must Read The Reviews

One of the easiest ways to eliminate some contractors from the list you made is to read the reviews left by their previous clients. By doing so, you'll be able to learn whether or not other people had a pleasant experience by hiring them.

Of course, if there are more negative testimonials than positive ones, you should scratch them off your list and move on to the next organization. Additionally, you should check the reviews on independent sites as well, mostly because they tend to be more honest.

## 4. They Might Not Be Available Right Away

Even if you found a really good organization, their availability will entirely depend on the season, as well as where you reside. However, this can help you opt for a general contractor, mostly because experienced and good ones will have continuous work. Also, you should know, the best ones will use programs such as



sure-bid.com that they can use for quickly telling you whether or not they have an available time frame in their schedule.

## 5. Ask Whether or Not They Work With Subcontractors

As mentioned at the beginning of our article, if you're planning on renovating your entire home, a general contractor might have to hire subcontractors such as ones that are specialized in plumbing, electrical work, and, for example, carpentry. You'll want to know who will be in your home, but by learning whether or not they work with subcontractors, you'll also be capable of finding out if they're licensed, which leads us to our next point...

## 6. They Must Be Licensed!

If there is one thing that you must take away from this article, it's the fact that all general contractors – as well as subcontractors that they might work with – must be hired. Of course, the licensing procedure will be different in each state, nonetheless, they must have it.

If the license isn't displayed on their website, you can ask them for a copy or you could check the BBB. If they aren't licensed, you shouldn't hire them, mostly because they might not do a good job and you might not pass the inspections later on as well.

## 7. Were There Any Complaints Made?

We're all humans, hence, we all do make mistakes - and the same can be said for a contractor. However, since they might be working on the structure of your home, it's incredibly important that they know how to do it properly. This is why you must check your local disciplinary board, BBB, and court papers if there were any complaints made about a particular company. By doing so, you can ensure that you opt for someone experienced.

## 8. Double-Check The Contract

Another important thing that you must do is to double-check the contract that you may be given. Hence, ensure that it highlights all the processes that need to be finished, which can include things such as the length of the project, the payment requirements, the materials that'll be utilized, the number of people that'll be working on your house, and so on. If it isn't detailed enough, you might want to ask for some changes or you might want to scratch them off that list you previously made.

*continued page 30*





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# How to Stop Living From Paycheck to Paycheck

**W**hen you live from paycheck to paycheck, you are constantly scrambling to make ends meet or running out of money before the end of the month. It can be stressful, because you feel that you never have quite enough to cover all your bills and buy those things you need or want each month. When you live from paycheck to paycheck, it is nearly impossible to get ahead financially. You might not be able to handle even a \$500 emergency. Often, you end up overspending and running up more debt each month.

If your employer is paying you with a prepaid debit card, it may be even more difficult to stop living from paycheck to paycheck, but it can be done. These steps can help you start thriving financially so you can begin reaching your financial goals.

## Learn to Budget

The biggest thing you can do is to learn to budget effectively. Anyone can write down a monthly budget. However, writing down a budget and living on it are two totally different things. When you budget effectively, you track your spending, and you stop spending when you run out of money.

A budget that actually works has all of your expenses built into it so that you will not be surprised when your car registration and taxes are due, or when you have to pay your insurance premiums. It also helps you deal with fluctuating bills, such as higher heating bills in the winter and higher air conditioning bills in the summer.

This is the biggest step you can take to stop living from paycheck to paycheck. It can also help stop you from having periods when you go crazy with spending and end up blowing all of your money for the rest of the month.

## Cut Back on Your Spending

Once you have established a working budget, you need to cut back on your spending. That will free up money to help enable you to get out of debt, and you can put it into an emergency fund. Once you pay off your debt, you will have more money to spend each month. The challenge in the beginning (when you have more cash in the bank) is to find ways to save in nearly every category

(from food costs to entertainment to family vacations). As you get better at saving, you will be able to find even more ways to save.

The key to cutting back is to challenge yourself to spend \$50 less per week on groceries or an amount that is line with your budget. If you work on cutting back in increments, it is more manageable and you are more likely to be successful. Instead of completely slashing one category, try reducing spending in several categories by as little as \$10 or \$20 a month. These extra savings will add up quickly and you can try to cut back more the next month.

## Set Money Aside Each Month

The best way to stop living from paycheck to paycheck is to have money in the bank. You can do that by taking money out of each paycheck. For your initial emergency fund, you should have the equivalent of one month's pay in the bank.

Once you're out of debt, you can begin building a larger emergency fund. One good rule of thumb is to save at least three to six months' worth of expenses in an emergency fund. This emergency fund is the key to stop living from paycheck to paycheck in the long term. When you have a year's worth of expenses in the bank, you feel better equipped for life's unexpected challenges. Even if you start with just \$50 per paycheck, you will start to feel more confident about managing your finances.

Just be sure you don't dip into your savings after you begin setting it aside. If you know that you will be tempted, consider making it harder to do that by opening an online savings account or putting the money in a separate bank. If you know that it will take two or three days (or an extra trip to a bank) to access the money, it can help curtail your impulse purchases. You should also consider putting some money in an account that you can't touch at all, like a three-month CD.

## Get Out of Debt and Stop Using Your Credit Cards

Another thing you can do is get out of debt. Your debt is eating up a portion of each paycheck and can hold you back from doing the things you want to do the most. Logically, you won't get out

*continued page 30*





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## from the Editor cont.

each of us must fly and do His Works.

Pray that God himself, picks for you, these 5 gifts that your life requires, to properly mature. [Every Gift of each generation, must agree with, and be accountable to the written Word, The Bible.]

But we cannot do this with a chicken's mentality.

"There is one body and one Spirit, just as you were called in one hope of your calling; one Lord, one faith, one baptism; one God and Father of all, who is above all, and through all, and in you all.

But to each one of us grace was given according to the measure of Christ's gift. Therefore, He says:... He who descended is also the One who ascended far above all the heavens, that He might fill all things. [Jesus] And He Himself gave some to be apostles, some prophets, some evangelists, and some pastors and teachers, for the equipping of the saints for the work of

ministry, for the [e]difying of the body of Christ, till we all come to the unity of the faith and of the knowledge of the Son of God, to a perfect man, to the measure of the stature of the fullness of Christ; that we should no longer be children, tossed to and fro and carried about with every wind of doctrine, by the trickery of men, in the cunning craftiness of deceitful plotting, but, speaking the truth in love, may grow up in all things into Him who is the head - Christ - from whom the whole body, joined and knit together by what every joint supplies, according to the effective working by which every part does its share, causes growth of the body for the edifying of itself in love.

*Ephesian 4:4-16."*

GET YOUR EAGLE'S WINGS BY PRAYING LOUD: 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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## paycheck to paycheck cont.

of debt if you continue to use your credit cards. You need to stop using your credit cards until you are completely out of debt, even if you believe the rewards are worthwhile. That will help you to control and monitor your spending. If you lack willpower, cut up all of your credit cards but one, and put all of your credit on that - and pay it off each month, no matter what.

Avoid taking out a car loan or other types of loans until you have paid off your debt completely. Your emergency fund

can help you pay for car repairs and cover other unexpected expenses so that you no longer have to rely on credit cards to get out of a tight situation. If you want to speed up paying off your debt, you may want to take on a part-time job. Take all of the money you make from that job, and put it toward paying down your debt. Once you are debt-free, maybe you can quit your second job and be in a better financial situation.

### Don't Rely on Bonuses to Get By

When your company offers regular bonuses, you may begin to rely on your bonus as part of your budget. Because it is not guaranteed income, and your company can stop giving out bonuses at any point, you should never rely on your bonus to cover your expenses. Instead, you should create a spending plan for your bonuses. You can use them to pay down debt more quickly or to increase your emergency fund. ♦

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## contractor cont.

### 9. Don't Give More Than 15% Down Payment

No one wants a builder to use their funds before they finish a project, hence, you shouldn't pay more than 15% of the price before the work in your house is done. So, when you're reviewing the contract, focus on the payment schedule and make sure that you won't be paying for their services if they're behind schedule. Of course, if you're planning on using costly materials, you might have to give a deposit upfront, but otherwise, don't.

### 10. Communicate Often

Last on our list, but an equally important tip is the fact that you must

communicate with the company you hire often, so, when you're looking for someone that you'll hire, ask them how you'll communicate, but more importantly, by what means. If you do this, you can ensure that you know everything that is going on with your project - which is something that could help you with the stress you might be feeling.

### Conclusion

As you were capable of learning, choosing a general contractor could be worth the additional money. After all, they're experienced in building and remodeling projects, and they could also help you with obtaining all

the permissions you need, but more importantly, they'll be able to secure all the equipment, materials, tools, and workforce that you require. By hiring an organization that is licensed, you won't only ensure that the entire remodeling project goes smoothly, but you could also ensure that you pass all the inspections that might happen if you're planning on making changes to the structure of your house. Thus, don't lose any more time, instead, start looking for a reliable and experienced company that'll complete the project in no time! ♦



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- Place an online ad through our digital marketing platform which is integrated into the Google Display Ad Network and delivers digital impressions on over 2 million websites and 650,000 apps (i.e. Google,

### did you know...

that in 2020, digital advertising is now the #1 marketing channel worldwide, beating even TV?



Facebook, LinkedIn, Forbes, Instagram, YouTube, all major news and entertainment networks, etc.) online within a set radius of your business address. Get full analytics when you link your ad to one of our landing pages.

- One post per week on our growing Facebook page
- Recognition in our bi-weekly email "Get to Know Your Local Professionals" section.

### HAVE QUESTIONS? CONTACT US!

Angel Chavez: 772.521.5111 • [admusa@hotmail.com](mailto:admusa@hotmail.com)

Kari Keener: 772.444.6973 • [kari@icaretown.com](mailto:kari@icaretown.com)

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## Professional Advertising Sales Executives Wanted!

Print advertising experience is preferred but not necessary. Come and join the team at iCareCommunity Magazine™ and walk with us on our journey to bringing the community a great source of reviews, advice and information.

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