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Volume 5 • Issue 12

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Magazine



Good Grief, it's about coping

Members of the Fort Pierce chapter of the Treasure Coast Hospice bereavement group are shown coping with their grief by sharing their stories. (left) The group is holding a large banner. (right) The group is holding a large banner.

New hospice counseling center opening this winter in Fort Pierce



Rebuilding of Hospice House begins

Attorney Michael Fowler leading fund-raising effort to replace structure lost to hurricanes

BY TREASURE COAST HOSPICES
Posted on YourHub.com

In 2004, hurricanes Frances and Jean destroyed the Treasure Coast Hospices' House at Midway Road in Fort Pierce, and this month we have begun construction of our new Hospice House.

Michael D. Fowler, a respected community leader in St. Lucie County, will be Capital Campaign Chair to raise funds to rebuild the Hospice House.

Fowler has been a very active volunteer along the Treasure Coast. He currently serves on the Treasure Coast Hospices Foundation Board.



SAY LUMINARIES

luminaries@scripps.com



- Volunteers celebrate the opening of the Sabal Palm Plaza in Fort Pierce.
- Jim and Pat Witters with Karen Carter the information booth at a recent fun in Fort Pierce.
- Gary Castrell, CEO of St. Lucie Medical Center, a volunteer for the St. Lucie Medical Center.
- Carol Frischman and Annette Miller, Chairpersons to benefit the Hospice of the event.
- Fort Pierce Police Officer Rob Curry is paired to compete in the 4th Annual Theatre in Fort Pierce.
- Volunteers from the Humane Society Port St. Lucie's Hurricane Preparedness Plan, HSSC volunteers Charlie Dr. James Manning.



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FROM THE EDITOR

By ANGEL CHAVEZ

The True Light Which Gives Light

Every living thing including me
and you, will be out of light or life if
it wasn't for Jesus...

"In the beginning was the Word
[Jesus], and the Word was with
God, and the Word was God. He
was in the beginning with God. All
things were made through Him, and
without Him nothing was made that
was made. In Him was life, and the
life was the light of men. And the
light shines in the darkness, and the
darkness did not comprehend it..."

"In the beginning..." meaning
the beginning of our existence
because in relation to God, He has
no beginning and no end. And that,
cannot be understood because of
the limitations of our dimension
of space, time, and matter. God is
unaffected by these limitations that
He created for us. Everything else
visible and invisible comes from
Him.

There was a man sent from God,
whose name was John. This man
came for a witness, to bear witness
of the Light, that all through him
might believe. He was not that Light
but was sent to bear witness of that
Light. That was the true Light which
gives light to every man coming into
the world.

**DARKNESS CAN ONLY
AFFECT THOSE WHO TURN
AND SUBMIT THEIR WILLS
TO IT. OUR MOST POWERFUL
POSSESSION IS OUR WILL. NO
DARKNESS CAN OVERCOME IT.
THAT IS WHY DARKNESS MUST
USE LIES AND CUNNINGNESS
TO DEFEAT US. BECAUSE
LIGHT INSIDE OF US ALWAYS
DESTROYS DARKNESS IF WE
TURN AND SUBMIT OUR WILL
TO THE LIGHT.**

**JESUS IS THE TRUE LIGHT
WHO GIVES LIFE TO EVERY
MAN THAT COMES INTO THIS
WORLD FROM GOD. EVERY**

**LIVING THING CARRIES JESUS
LIGHT WHICH MAKES US
ALIVE. WITHOUT HIS LIGHT
THERE IS NOT LIFE, ONLY
DARKNESS.**

He was in the world, and the world
was made through Him, and the
world did not know Him. He came
to His own, and His own did not
receive Him.

**JUST BECAUSE EVERY
HUMAN BEING CARRIES HIS
LIGHT IN ORDER TO EXIST,
DOESN'T MAKE THEM SAFE
OR RIGHTEOUS. THEY ARE
STILL IN REJECTION MODE,
OR SINFUL STATE, THEY
MUST ACKNOWLEDGE THEIR
ADAMIC NATURE AND RECEIVE
JESUS' RIGHTEOUSNESS. THE
TRUE LIGHT.**

**THE TRUE LIGHT
TRANSFORMS US DAILY:** In the
spiritual realm there is a glorious,
resurrected Jesus maturing and
thriving inside of us Christians.
Transforming us daily from glory
to glory. We are full of His Glory,
full of His light, Full of His love,
not by the will of men but of God,
our Father, The Mighty God of the
universe, the one who is Omnipotent,
Omniscient, and Omnipresent. Our
life is totally secure, totally accepted,
and totally free. We are here but we
don't belong here...

**ARE YOU PLANNING ON
REJECTING JESUS ONE MORE
TIME OR DO YOU PREFER TO
RECEIVE POWER TO BECOME
ETERNAL?**

But as many as received Him, to
them He gave the right to become
children of God, to those who believe
in His name who were born, not of
blood, nor of the will of the flesh, nor
of the will of man, but of God.

John 1:1-13

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How to Prepare Your Kids Before They Meet Santa

'Tis the season to be jolly, but... maybe not so much when it comes time for your child to meet Santa. You might have been excited this holiday season to get that cute picture of your kid(s) sitting on Santa's lap telling him what they want for Christmas, but this may not go as planned. Many kids are afraid of Santa. As soon as it's their turn in line to meet Santa, they freak out. Well, if you want some smiles in that photo with Santa and not a meltdown, here are some key tips on preparing your little ones for a smooth, calm, and successful visit with Santa Claus...

1. Introduce Your Child to Santa Claus

Get your child excited about Santa at the beginning of the holiday season so that he already feels like he knows him. Tell stories about the jolly man who brings presents to girls and boys around the world or share memories of what Santa meant to you as a kid.

Visuals are always helpful, so watch age-appropriate movies that portray Santa in a positive light, such as the original *Santa Claus Is Coming to Town*, *The Santa Clause*, or *Miracle on 34th Street*. Read books such as *'Twas the Night Before Christmas* or *The Berenstain Bears Meet Santa Bear*. And, of course, it can't hurt to suggest that your child write a "wish list" that you can send off to the North Pole.

Remember, though, from your child's perspective, those "safe," non-threatening representations of Santa are polar opposites from standing face-to-face with a 6 foot tall, 300 pound, bell jingling, ho-ho-hoing, white hair covered "stranger." That can be scary for your little one.

2. Avoid Weekends!

If you can arrange to take your child to meet Santa at a time when there are shorter lines, fewer crowds, and a shorter wait

time, your child will have a better experience. Waiting even 10 minutes, being dragged through the maze of velvet ropes, is tough for kids.

3. Consider Your Child's Schedule

Select a time for your visit to meet Santa when your child is at their brightest, best mood. You won't want to go during nap time or close to bedtime. There are parents out there who wonder why their 3-year-old is pitching a fit about going up to see Santa at 9:30 at night. If you can arrange your schedule for a well-timed morning visit, you'll have better results.

4. Sugar High

Try to avoid sweets, ice cream, sugary cookies, candy, and sodas in the couple of hours before your visit to meet Santa. We all see how sugar affects our children's moods. An apple, crackers, or string cheese as a snack will help you have a better visit! And hungry kids are likelier to act out.

5. What NOT to Say Before Meeting Santa

Be careful not to paint a scary picture of Saint Nick ahead of time. If you prep your child by saying, "Don't be afraid, Santa's not going to hurt you," you've introduced a possibility that may never have occurred to him. Instead, talk about how fun it will be, and show your child a picture of a sibling or a cousin perched happily on Santa's lap.

Here are some words and phrases that you should try to avoid saying: "Now, don't CRY." "Don't be AFRAID." "Santa is not SCARY!"...

I suggest you do a lot of giggling, laughing, and smiling. DO say: "This is SO MUCH FUN!" "I like Santa!" "Santa is so nice."

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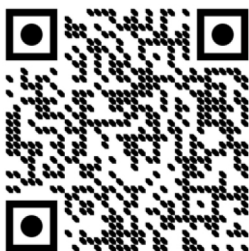
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Everything You Need To Know About Solar Energy



Solar technology's recent prevalence has seen both large organizations and individual consumers choose to integrate solar power into commercial facilities and homes nearly everywhere. Solar power's renewable, eco-friendly supply of energy isn't the only factor to consider when deciding to transition your household to a solar system, though. While the best solar companies simplify the solar panel installation process, it is still a lengthy, complex process with many factors and variables to consider.

If you're thinking about offsetting both your environmental impact and power bill by adding solar power to your home or business, our guide on solar energy's pros and con can help you decide if it'll be a sustainable option for you.

What Is Solar Energy?

Solar energy is electrical or thermal energy harvested from sunlight. Solar panels contain photovoltaic (PV) cells made up of semiconductor materials (such as silicon) to absorb elemental particles from the sun called photons. When absorbed by the panel, the photons release electrons from the atoms of the semiconductor material and the flow of these electrons within the cell creates an electric current we can direct to our circuits.

Solar panels can be placed anywhere with an abundance of sunlight, such as open fields or rooftops. The more light the panels sit exposed to, the more electricity production potential.

The sun's constant barrage of energy in the form of photons can be collected, transformed and used to power our world - but for you, the question may be more about cost-effectiveness. Is solar efficient enough to power your home or business? Below are the pros and cons of this process and what solar's availability and cost mean for consumers.

Pros of Solar Energy

▪ Decreases Use of Non-Renewable Resources

Fossil fuel remains a resource in declining supply that, when burned to create energy, releases harmful byproducts into our atmosphere. Solar power has the potential to help us minimize our use of fossil fuels and the impact we have on the environment.

▪ Reduces Power Bill

Solar energy can help most consumers power their homes as an alternative or supplement to purchasing electricity from a grid. With power prices on the rise, consumers stand to save a considerable amount on monthly power bills by switching to solar.

▪ Energy Independence

A home reliant entirely on solar power features the capacity to function entirely off-grid, especially when supplemented with a solar battery system to maintain power during non-daylight hours. These battery systems can also turn solar systems into emergency backups during power outages.

▪ Long-Term Savings

The start-up costs for a solar system represent a significant expense, but the costs are usually mitigated by savings on the electric bill. Consumers can often break even on the investment - usually within six to 10 years - and then start reaping the benefits well before the system needs replacement or considerable maintenance.

▪ Low-Maintenance

Once installed, a solar system generally requires quite little maintenance as long as it remains unaffected by environmental factors. If panels are kept clean and free of debris, they should continue to function without any additional action by the consumer for many years.

▪ Benefits the Community

A process known as net metering allows consumers to sell excess electricity their panels produce back to the utility company, further reducing utility bills. This often reduces a community's reliance on fossil fuels, as well.

▪ Diverse Uses

Solar energy is extremely versatile, and can provide power not only to our homes and appliances but to places where channeling power from a grid is impractical or impossible, such as remote, off-grid regions, satellites and boats.

▪ Rising Power Prices

The price of electricity has been on the rise for the past ten years and remains unlikely to decrease in the near future. Solar power can help the consumer keep bills low and with net metering, many consumers can even sell extra energy back to the utility company to turn rising electricity prices to their advantage.

▪ Technology is Improving and Prices are Decreasing

Technology has improved tremendously since the early days of solar power and advancements continue to be made every day. Better yet, despite these advancements, solar's ubiquity appears to have driven its cost down, making solar more accessible to more consumers. Many state incentive programs and a federal tax credit can also help consumers minimize the out-of-pocket amount they spend on a new solar system.

Cons of Solar Energy

▪ High Upfront Costs

Despite decreases in the cost of solar technology over the past ten years, a complete solar installation still requires significant investment. On average, a consumer can expect to pay around \$18,000 on a complete solar setup for a home before accounting for any incentives and the federal solar tax credit.

▪ Sunlight Dependent

Without sunlight, a system reliant on solar energy cannot produce power. This can pose a problem for consumers in areas with less-than-ideal levels of sun exposure or poor weather. Solar batteries to store excess energy can help mitigate this issue and even under constant-clouds the best solar panels will still remain cost and energy efficient enough to be worth the installation.

▪ Space Constraints

Solar panels and the associated wiring take up space. Depending on the number of solar panels needed, finding enough space with adequate exposure can be difficult, especially in less-spacious residential areas.

▪ Environmental Impact of Manufacturing

The production of solar technology has its environmental downsides, as the mining of materials and manufacturing of solar panels creates a considerable amount of greenhouse gas. The Office of Energy Efficiency & Renewable Energy issued a report revealing that solar panels pay for themselves in terms of greenhouse gas emissions within one to four years of use, so while certainly still a downside, much of the issue can be mitigated.

▪ Difficulty with Relocation

Uninstalling a solar system and moving it can be difficult, time-consuming and expensive, so the semi-permanence of the structures means panels are not often something you'll take with you from house to house. They're often best considered an investment in the structure or property they're added to.

▪ Scarcity of Materials

Sunlight may be unlimited, but the materials required to manufacture solar technology are not. The availability of the raw materials required to produce solar products may not be sufficient to meet future demand and the options for mining these materials can have significant environmental impact.

▪ Disposal/Recycling Options

Solar technology contains some of the same environmentally-harmful substances in many consumer and industrial electronics, so proper disposal is critical. At present, recycling options for solar panels remain limited.

How Sustainable Is Solar Energy?

Solar energy certainly remains more sustainable than fossil fuels, which are limited in supply and release harmful greenhouse gasses into the atmosphere when burned. The limiting factor in the sustainability of solar energy overall primarily comes from a scarcity in the raw materials required to produce solar technology, the greenhouse gasses emitted during manufacturing, and the impact of panel disposal on the environment.

The use of solar power in lieu of grid power, however, offsets the emissions and carbon footprint of production within four years of use. Additionally, solar panels are ultimately recyclable, as they're made from glass, metal and silicon. At present, we lack adequate infrastructure to collect and facilitate the recycling process on a large scale.

Who Should Use Solar Energy?

Solar energy is now accessible to both large-scale industry and individual consumers. Any consumer with the substantial means to invest in a solar system installation can benefit from the pros and long-term savings mentioned above. Solar loans also may offer solutions to those without the hefty capital required.

Is Solar Energy Worth the Cost?

Typically, yes, solar energy is worth the cost. But whether or not it's right for you depends on many variables you'll need to investigate for yourself, including your location, tax rebates and incentives and net metering availability among others. While pros significantly outweigh cons, the feasibility of a solar venture will vary based on the consumer's financial means, living situation and space constraints.

Bottom Line

The pros of solar energy considerably outweigh the cons. It may take several years, but purchasing and installing a solar system can eventually result in major savings on electricity for the consumer in addition to benefits for our environment. ♦

EATING HEALTHY Around the Holidays

This time of year is filled with festive gatherings, parties and celebrations - many of which center around food and drink. While that can be wonderful, it can also present challenges for those who attempt to eat healthy during the holidays. The good news is that planning ahead and being educated about what choices to make can alleviate potential issues.

In this post we'll share common challenges and triggers associated with holiday eating, offer healthy holiday eating tips and provide information for those who may want nutritional help from a professional this season.

Why Eating Healthy is a Challenge Around the Holidays

There are several reasons why healthy eating can be difficult in the midst of holiday celebrations. Here are the most common:

Travel. Many of us have to go the distance to visit with relatives and friends for the holidays. Travel can disrupt our normal routines and pause established patterns of eating in our normal lives. Furthermore, if we're traveling by car, we're more likely to be susceptible to quick meals in fast food and casual restaurants where menu options are often higher in calories and less nutritious. Similarly, in airports and on airplanes there are limited choices available when it comes to meals.

Social gatherings. While holiday parties can be a great way to connect with family, friends and colleagues, unless you're the one hosting the party, you're likely to have little control over what is on the menu. In addition, many see the holidays as a time to splurge with more rich, indulgent meals and desserts.

Stress. Unfortunately, the holidays can be incredibly stressful for some, which can lead to "stress-eating" and snacking outside of normal meal times.



Tips for Healthy Eating Around the Holidays

Thought it may seem overwhelming, there are a variety of easy ways to combat the problem of unhealthy eating during the holidays. Here are a few:

Shift your focus. Though many celebrations are undeniably centered around food, remember how important it is to spend quality time with loved one. Instead of focusing on the menu, try to make a point of focusing on the people and the experience you're there to share. When you make it less about the food you're less likely to overindulge.

Pack your own food. If traveling, pack healthy snacks such as nuts and dried fruits; if heading to a celebration that you know won't have healthy options available, take a piece of fruit to add to your plate or fill up before you leave so you won't be tempted to eat unhealthy offerings.

Host with options. If you have the pleasure of hosting a holiday gathering, be sure to provide healthy options for yourself and your guests. If creating a platter of snacks, don't forget to include plenty of fruits and vegetables, and always have non-alcoholic options (and plenty of water) available to drink. If cooking and baking, look for creative ways to use healthy ingredients as substitutes without sacrificing flavor.

Think of your food allowance as a budget. If you're not the one hosting and are at the mercy of whomever is serving you, think of your calories as nutritional 'Budget' a normal number of calories to eat during the event and if you want to indulge in a special dish or fancy dessert, make sure to allow for it by cutting out something else.

Loop the buffet. For gatherings that are serve-yourself, make sure you see all that's available before you enter the line. That way, you can construct your meal with only what you absolutely want and not end up with extras you may feel obligated to consume.

Limit alcohol. Beer, wine and spirits can be a festive addition to holiday celebrations, but they often come with a lot of calories and sugar. If you plan to drink alcohol, just be sure to limit your amount, and drink water for hydration as well.

Eat and drink mindfully. Don't allow yourself to snack through a stressful situation and when eating for pleasure, savor every bite and sip. When you're consciously thinking about the tastes and textures of what you're experiencing, you'll enjoy it more, and chances are you won't overeat.

Take a second (or two) before you take seconds.

Even when we're making good food choices, the portions at holiday gatherings can encourage overeating. If you're enjoying the food, just give yourself ample time once you finish your first plate to digest before you go back for another helping. You may just realize you're already full. ♦

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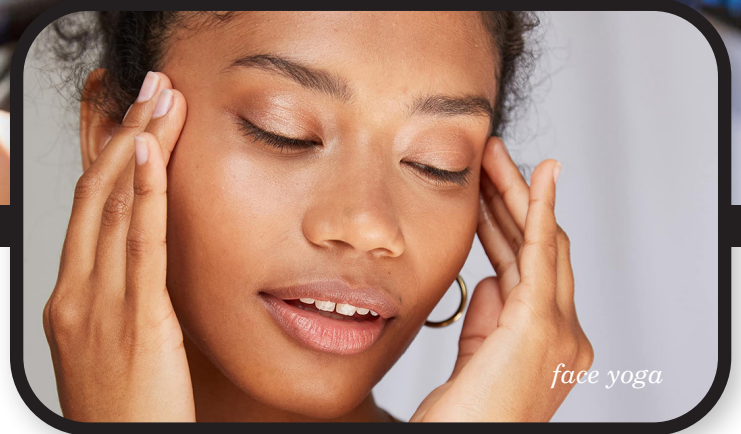
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virtual reality fitness



face yoga

3 of the Biggest HEALTH AND FITNESS TRENDS Set to Dominate in 2023

With a new year comes a whole host of health and fitness trends, and although we're not quite there yet, as 2022 heads towards a gradual close we can't resist looking ahead to see what's to come. January is traditionally the time the number of new gym membership sign-ups surges and many of us resign ourselves to a necessary health kick to counteract the excesses of the Christmas period, so in order to be ready for 'new year, new us' when the clock strikes midnight, it pays to get a head start.

In 2022, we've already seen several hints of what could be about to be the next big thing in health and fitness next year, and some of these are continuing to gather momentum. But one of the biggest takeaways has been a move away from the fad diet and unsustainable lifestyles, prioritising strength and long-term health over quick results.

The emphasis on a healthier relationship with food and fitness is set to continue into 2023, and as we become more and more immersed in the digital world as a society, it's unsurprising that this will also have an impact on the ways in which we'll be moving. Add to that some innovative and intriguing wellness techniques and it's set to be an exciting year for the industry. Here's a look at what's set to dominate.

Face yoga

Face yoga might seem like an odd concept, but in fact, the results of a regular routine can be quite impressive. Involving the massage and stimulation of the muscles and skin within the face and neck, as well as the body's lymphatic systems, in the short-term it can help to alleviate tension – but a consistent regime can help to tone and lift the face for a more youthful look over time.

This year, we've seen a growing number of new face yoga apps popping up and being widely advertised on social media, and in 2023, as more of us opt to dip our toes into the water, it's set to be a key health and wellness trend.

Virtual reality fitness

There's barely an area of our lives that virtual reality hasn't infiltrated at this point, and health and fitness is no exception. Once associated solely with online gaming, it now plays a role in everything from meditation to workout classes – and the latter is gathering momentum as we head towards a new year.

From your living room, you can tune in and find yourself placed inside a gym or studio environment, allowing you to work out in realistic surroundings, all without leaving the house. And the latest and greatest VR fitness offerings are going one better, placing users in increasingly exotic and unusual destinations to enjoy their sessions – from tropical beaches to mountaintops, and everywhere in between.

It seems our appetite for cutting-edge fitness knows no bounds, and as the development of the Metaverse continues

continued page 14

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health and fitness trends cont.

to gather momentum, we could be set to see them increasingly intersect and merge as one.

New-generation fat burners



There's no substitute for a calorie controlled diet and a regular exercise routine, but fat burners have long been a highly sought-after addition to help rev up our metabolism and ramp up calorie burn. While they won't get rid of excess fat alone, ingredients like caffeine, green coffee bean and guarana can certainly help to boost energy to help you get more out of workouts, while products that help the body to metabolise fat and carbohydrates more effectively can also help to reduce overall energy consumption.

While the first generation of fat burners to come to market left something to be desired and were associated with unwanted side effects, the discovery of new thermogenic, fat-burning compounds, backed by real clinical science, could be about to change all that.

Ingredients like macuna pruriens, which contains naturally occurring compound L-Dopa, is proving particularly popular in the bodybuilding sphere because it's a neurotransmitter that has been shown to help balance hormones and promote simultaneous fat burning and stimulation of muscle growth. Vinpocetine and oolong tea extract are also enjoying a moment in the spotlight, with the former credited for its ability to improve performance during a workout and the latter thought to have even better thermogenic qualities than green tea. ♦

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U.S. CONSTITUTION

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

Train Up A Child in the Way That HE Should Go...

What is the most significant work we can set our hands to do presently?

Martin Luther warned us: "I am afraid that the schools will prove the very gates of hell, unless they diligently labor in explaining the Holy Scriptures and engraving them in the heart of the youth."

Benjamin Franklin warned us: "A nation of well-informed men who have been taught to know and prize the rights which God has given them cannot be enslaved. It is in the region of ignorance that tyranny begins."

Voddie Baucham warned us: "We cannot continue to send our children to Caesar for their education and be surprised when they come home as Romans."

One of my favorite historians, Rosalie Slater writes, "American Christian education was the foundation of our nation's great growth, progress, and success... The colonists brought with them a tradition of Biblical scholarship and the fruition of the Reformation - the Scriptures in English. And with their Bibles they brought a determination to continue the individual study and practice of the Christian verities contained therein. Because of their sincere desire to teach their children to read the Scriptures they established schools."



Isaiah 54:13-15 promises us: "All your children shall be taught by the Lord, and great shall be the peace of your children. In righteousness you shall be established; you shall be far from oppression, for you shall not fear; and from terror, for it shall not come near you. Indeed, they shall surely assemble, but not because of Me. Whoever assembles against you shall fall for your sake."

Let's do everything we can to raise our children for Him and trust Him to move Heaven and Earth to help us. He is our Waymaker!

"A good man leaves an inheritance to his children's children..." ~ Proverbs 13:22 NKJV

Please let me know if I can help you. ♦

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Margarita Chavez is the wife of iCare Editor Angel Chavez. We have been married over 35 years. Margarita has been waiting for a Kidney Donor for over 10 years.

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Treasure Coast Hospice

40 Years of Caring

The volunteers who came together 40 years ago to establish Treasure Coast Hospice wanted their family, friends and neighbors to have access to compassionate, quality end-of-life care from a locally-based hospice provider. Their work, fueled by a deep commitment to help others, brought hospice care to a small but growing Treasure Coast community.

During the past four decades, Treasure Coast Hospice has cared for generations of families in Martin, St. Lucie and Okeechobee counties. Thanks to the generosity of many supporters, Treasure Coast Hospice expanded its programs and services, forged new partnerships, and embraced innovations in hospice care to meet the growing needs of the community.

In preparation for the 40th Anniversary celebration, volunteers and staff members looked through hundreds of archived files, newspaper clippings, and photo albums. The “walk down memory lane” revealed many organizational milestones. More importantly, it shined a light on the many lives touched by Treasure Coast Hospice over the years. Some of the most heartwarming stories were the ones where special memories were created for patients and families or when programs brought hope and healing to those who were grieving.

Among the many stories chronicled in Treasure Coast Hospice’s history, here are a few favorite memories:

An Afternoon of Fishing



Tecla Shaw & Charlie

In October 1989, Tecla Shaw, one of Treasure Coast Hospice’s founders and a patient visitor volunteer, learned that one of her patients, 83-year-old Charlie, loved fishing. Always one to encourage her patients to “get up, get out and enjoy life,” Tecla drove him to the beach. Charlie caught a 16-pound barracuda with Tecla’s help. Tecla described the fishing adventure this way: “We drove back to the TCH office to show everybody the fish. We had fun! You can’t see it in the picture, but I was soaking wet and I didn’t care.” Less than two months later, Tecla delivered the eulogy on that same beach surrounded by Charlie’s fishing buddies.

Wedding Ceremony



James McGill & Tammy Sparks

Wedding bells rang at Treasure Coast Hospice’s St. Lucie Inpatient Unit on July 8, 2013, as more than a dozen staff and residents gathered to watch patient James McGill marry his longtime girlfriend Tammy Sparks. The newlyweds had met 11 years earlier but his illness kept the couple from marrying. McGill proposed to his long-time sweetheart on July 4th. Four days later, Chaplain Kristen Bjorn performed the wedding ceremony, fulfilling one of McGill’s final wishes. As the special afternoon came to a close, McGill said “I’ve been waiting for a while to marry her and now she’s mine!” This was only one of many wedding ceremonies arranged for patients over the years.

Finding Happiness Once Again



Nicky Campbell & Lifeguard

In 2018, Grief Support client Nicky Campbell shared her story of finding happiness again after losing her husband of 54 years. Upon the advice of her grief counselor to “find something to do every day to make you happy,” Nicky started going for walks along Stuart Beach. Along the way, she befriended lifeguards and surfers, who taught her to bodysurf. Paddling and beach jaunts helped the 76-year-old become fitter than ever. Nicky credited Treasure Coast Hospice’s counseling services, which “lifted me from the depths of despair and I’m now enjoying some of the happiest days of my life.”

The Treasure Coast Hospice story even boasts a few “celebrity” connections over the years, including an MTV star donating his Jeopardy winnings, the “Today Show” filming at the Stuart office, and a special Zoom call between a patient and Pat Boone.

From Founder Tecla Shaw’s fishing adventure with a patient to Nicky Campbell’s story of finding happiness again, Treasure Coast Hospice’s history is filled with stories of kindness and compassion, reflecting the organization’s dedication to its mission.

Today, thanks to the vision of its founders and the incredible support of volunteers, donors, businesses, community partners, and staff, Treasure Coast Hospice serves more than 4,000 patients annually. Looking forward, the organization will continue

to embrace new technologies, seek advancements in clinical education, and usher in exciting new therapies such as virtual reality experiences in order to make the end-of-life journey the best that it can be. Regardless of the changes and care innovations to come, Treasure Coast Hospice will remain dedicated to its mission and to the legacy of its founders: to provide holistic patient-centered care and comfort to patients and families at the end of life. To learn more about the Treasure Coast Hospice story, visit www.TreasureHealth.org/40thAnniversary.

Treasure Coast Hospice Founders

Wade Aycock • Cecelia Furey, R.N. • Pat Green
Marjorie G. Harrington, LCSW • Carol Pendelton, R.N.
Josephine Roach • Tecla Shaw • Agnes Anderson Weeks
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How To Live A Healthy Life In The Modern Age



What if you could transform your life today and start feeling better tomorrow? What if it wasn't that big of a deal to do so? And what if you didn't need to spend a fortune to get there either? You know what would also be nice? If you could transform not just your physical appearance, but also the way you think about yourself and your life. This can seem like an overwhelming commitment at first, but once you break it down and think about it as a holistic process rather than a giant leap, it seems much more achievable. After all, we're talking about 5 minutes per day. That's all it takes!

Exercise daily

Exercise is the ultimate way to increase your metabolic rate and burn fat while improving your health and well-being. Whether you choose to go to the gym, run around the block, or climb a tree, the most important thing is to do something. The best part is that even if you aren't that great at it, doing something will give you a sense of accomplishment and increase your confidence. There's really no excuse for not being active. All you need is a pair of comfortable shoes and about 30 minutes a day. There are so many benefits to being active, including: Better Sex, Increased Energy, Improved Mood, Improved Mental Health, Lower Risk of Heart Disease, Increased Immunity, Greater Sex Drive, Stronger Bones and Stronger Muscles.

Eat healthy

Eating healthy is crucial for boosting your metabolism, building strong bones and teeth, and preventing heart disease and many cancers. It's also essential for maintaining a healthy weight, and for keeping your energy levels up too. It can be difficult to know what to eat, especially when you're throwing yourself a party. This is why it's important to have a healthy diet that consists of a variety of fresh produce, wholegrains, lean proteins, and low-fat dairy products. You should also limit your intake of sugary drinks, processed foods, saturated fats, salt, and sugary snacks. There are so many healthy food options that you can choose from, such as: Fresh Fruit, Nuts and Seeds, Low-Fat Dairy Products, Lean Proteins and wholegrains

Learn something new

If you think about it, we're all in this thing called life for a reason: to learn, grow, and experience new things. There's no way you're going to be able to do that if you're constantly worried about money and your bills. The best way to learn new things and expand your knowledge is by getting inspired by other people and what they've achieved. There are so many different ways you can do this. You can watch documentaries, read blogs, attend seminars, or simply listen to what other people have to say. The more you do this, the more you'll realize how much you don't know and how

continued next page

much there is still to learn. This will boost your confidence, give you the ability to understand new concepts, and make you feel more optimistic about the future.

Sleep better

Sleep is essential for regulating hormones and building memory. Not sleeping well can lead to poor diet, fatigue, and a lack of confidence. While it can be difficult to change the number of hours you sleep, it's much easier to adjust the amount of sleep you get. Try and keep a regular sleep schedule so that your body is conditioned to expect the amount of sleep it needs. You should also try to reduce stress in your life and make sure you're not eating anything that's going to keep you up at night. If you're feeling anxious, try and identify what's causing it and try to eliminate it from your life. Make sure you have a regular time to relax and take care of yourself, like when you're sick or when you're just out of the blue feeling down.

Connect with people

The modern world is incredibly isolating, which isn't great for your mental health or your relationships. You don't have to put yourself out there in a big way either. Just make sure you're grabbing coffee with a friend every now and then, sending a quick text message, or saying hi to someone on the street. Doing this will not only boost your social confidence, but it'll help you get to know the people around you better. It'll also help you to make new friends when you move cities or even just when you decide to open up a little more. It's always good to have a few people in your life that you can connect with, whether it's a close friend, family member, or even a stranger.

Take a deep breath and relax

Life is happening really quickly. You have to make decisions quickly and try to find time for everything. It can be really easy to get hurried, anxious, or stressed out. This is never going to get you anywhere so try to put the brakes on it. Take a few deep breaths, try and identify what's stressing you out, and try to work out a way to deal with it. This doesn't mean that you have to do something that you don't want to do, but you have to have some kind of plan in place. Then, when you're feeling rushed and short of time, you can use that plan to help you to calm down. This doesn't mean you have to let everything get to you. It just means that you have to let yourself have a little more control and that you don't have to be rushed all the time.

Stay positive

Finally, it's important to remember that you're not going to get anywhere if you're not having fun. If you're feeling down, try and find the funny side of things and try to look at it from a different perspective. This doesn't mean that you shouldn't take things seriously and work hard, but try and find a happy medium. It can be really easy to get trapped in a negative spiral where you're constantly worrying about the things that are stressing you out. You have to find a way to anchor yourself and stop that spiral from continuing. There are many ways you can do this, like writing them down, visualizing them, or talking to a friend or family member. There are many different ways you can anchor yourself and stop the negative spiral from continuing. This will help you to stay positive, optimistic, and relaxed while you're navigating life's challenges. ♦

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10 Things You Can Do When You Love Your Family... But They Drive You Crazy During The Holidays



Do any of these words describe your family: Aggravating, Irritating, Dysfunctional, Crazy, Weird? I'm betting that most of us can circle one that fits at least some of the time.

"We put the 'fun' in dysfunctional" is a popular saying around this time of year. Truth be told, it would be difficult to find the family that is without their own unique set of problems and quirks.

This year may pose some added stress in light of the recent political situations. The Holderness Family, known for their creative Youtube parodies on family life, created a video about that describes how to avoid political conversations during the Holidays.

Though I wouldn't suggest to "drink away your feelings" (in fact, avoiding alcohol in these tense situations is best!) or suppressing your anger, creating a list of topics to talk about other than politics or other subjects that get emotions running high is a great idea.

The video is just for a little fun to lighten the mood, but we do have 10 practical tips for dealing with family. In a few days, many of us will travel to be with family and celebrate. It's typical that many of us will see our families a bit more during the holidays than at other times of year and that can lead to stressful situations.

Though we are with people we love (keep reminding yourself of that!), these get togethers can be a struggle for many and may

bring up painful reminders of the past. Family relationships are often some of the most difficult and tender relationships that we have. It takes work to be Christ-like to our family members, but it is important that we show mercy and sow love within our own families.

1. Prepare with Prayer

As with everything in the Christian life, prayer comes first. Make it a priority to pray for your family beginning today. Pray for peace and joy in your home during this season. Pray for yourself. Ask the Holy Spirit to be your guide and to fill you with His gifts so that you can best represent Christ to those you love the most, even when it is difficult to do so. Spend time in front of the Blessed Sacrament as often as you can to help strengthen your spirit.

2. Selfless Acts of Love

When you arrive at your family gathering, commit to serving. Do the jobs that no one else wants to do. Let others go first in the food line. Talk to your great uncle that everyone else ignores. Play some games with the kids so that other adults can relax. There are

continued next page

countless opportunities to serve with the love of Christ. Let your actions be your witness.

3. Don't be a Sensitive Sally

Does this sound harsh? Most of us need to toughen up just a bit. We live in a culture that takes everything personally. Yes, sometimes your relatives might say things that are offensive ("Looks like someone had a lot of ice cream in 2016," "So, when was the last time you went on a date?" "Still can't find a job, huh?").

We have to learn to let these slightly infuriating comments roll off our backs. Check out this post for some tips. These statements often have nothing to do with us and everything to do with the insecurities of the person making them. It's not worth getting upset over. In the words of a famous Disney princess, Let it go. Let it go.

4. Perfect your balancing act

The holidays are often about finding a balance so that you don't become too stressed or overwhelmed in one place. If you're married, this is especially important. You need to spend time with your own family as well as your spouse's family and also find time for your marriage. Creating boundaries and establishing traditions can be very helpful.

Just as it can be difficult to be around family, it can be even more difficult to be apart from them and spend time with your in-laws. It is necessary that you don't allow one family to occupy all of your time and that you make the sacrifices necessary to be with your spouse's family. Remember, now that you are married, they are your family too.

5. Take a Hike (or a bubble bath or coffee break or...)

In addition to creating time to be with both sides of your family, take time for yourself. What is it that allows you to unwind and clear your mind? Go for a run, read a good book. Whatever it is that gives you a chance to regain composure and start over again, make time to take care of yourself.

6. Leave the political debates for the candidates.

The holidays are not the appropriate time to engage in political or religious debates. Often there are people within our own families whom we strongly disagree with, but if you feel the need to engage in a battle, refrain out of courtesy for everyone else.

If you are convicted that the Holy Spirit is prompting you to say something or stand up for your beliefs, invite that relative out for coffee or dinner, and pick a time and place away from the family meal. A simple, "You are probably already aware that I don't agree with that, but let's talk about it another time", can show the other person that you are not going to discuss the subject further.

7. Honor thy Father and Mother

It can be so difficult to come back home to Mom and Dad's. They often fail to realize that you have grown into an adult and might revert to treating you as a child. Though honoring them doesn't mean you have to give in to all their demands, remember that this duty is so central that God gave us a Commandment: love and honor our parents.

prepare your kids cont.

"Look at all the pretty lights!" If you are going to "program" your child, do it with positive concepts that set the tone for the impending visit.

6. Go at a Slow Pace/ Your Child's Pace

Allow your child to get warmed up to this situation of meeting Santa on their terms. This may mean a couple of pre-visits (watching Santa from afar) before your child willingly gets up onto Santa's lap. That's fine! Your goal is slow and steady, with no trauma. However long it takes your child to get seated is not a reflection of you being a good/bad parent. Every child is different. Every Santa is different. Bells, lights, Christmas music, and this huge, red-suited, hairy guy are holiday traditions that our families taught us all. It's very unfamiliar territory to your little one, though, so enjoy the process!

Also, children's perception of time is very different from ours, so walk away, do some window shopping and return 20 minutes later... To a child, it's now a whole new day! Try again. Perhaps your child will get close enough for a "high 5" or a fist bump this time rather than just watching from afar. Keep working at it! Get a little closer each time.

7. Be Santa's Helper

Talk to Santa one-on-one to help your child grow more accustomed to him. Have your spouse, a family member, or a trusted friend distract your child for a moment while you have a little chat with Santa. Explain your child's fears and offer suggestions on how he can reassure your child. Tell him the name of your family pet or your child's favorite toy or activity so that he can bring it up in conversation. He can say something like, "Your mom told me you've been doing so well in soccer this year," or "Mommy said you have a dog named Barkley. Tell me about him."

8. Parents & Siblings

If you have older children, allow your little ones to watch their older siblings as they visit with Santa. Let your child assimilate the concept that "visiting with Santa is fun" on their own. If you do not have older children, when you get to the front of the line, ask if your child can watch a few other children as they visit Santa before you and your child take your turn.

9. Be a Good Example

Let your child watch as YOU go up and greet and hug Santa. Sit next to Santa for a moment, so your child understands you are signaling this is a "safe" situation. Call your child onto your lap. Place your child on the far knee, away from Santa, using you as a safety buffer between your child and Santa. Perhaps getting the candy cane treat is the next great achievement. Take the candy and say your goodbyes. Success at this stage may be having a shorter, happy experience. That's fine! Next time the child may even go up alone as long as they see a parent's reassuring face is close by. By age 4, most children will go willingly to Santa as they understand the request & receive concept by then. ♦

Top 5 Concerns Facing Seniors Today



Those entering their golden years have a lot to look forward to, and seniors today are grasping more opportunities than ever before. However, it is important that we look at the multitude of challenges that come with aging to ensure they are appropriately addressed, and the golden years remain golden. Some of the most prominent concerns facing seniors today include healthcare costs, physical aging, financial security, and more. These issues become more difficult to deal with as patients age, but there are ways we can help seniors through these concerns.

Healthcare Costs

In 2021, the average healthcare cost for an individual 65 years of age and older was \$11,300. This number was almost three times that of a working-age individual, who on average cost \$7,153. Older adults, a lot of whom are retired and no longer work must sustain the financial burden of aging.

Managing a multitude of diseases and conditions over the course of a lifetime can present an enormous financial burden to seniors. In fact, medical debt is the leading cause of bankruptcy in the United States. While in older age Medicare may cover some healthcare expenses, it does not cover everything. Even when considering Medicare coverage, on average 15 percent of an individual's spending will go to healthcare costs by age 75.

Older adults may also struggle with how to pay for long-term care, whether it be in a home, hospital, nursing home, or assisted living facility. Personal care can be an expensive undertaking, and many Americans do not plan for it when looking towards retirement. Long-term care can be expensed through various modalities, including personal funds, private financing options, and government programs.

Individuals must finance most home-based care options themselves.

continued next page

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Therefore, if seniors do not have a strong social support system with caregivers, they will likely have to pay out of pocket to get support at home. Individuals must also fund costs associated with assisted living facilities or retirement homes, though in some states Medicaid may alleviate some of the cost. Investigative Journalist, Marshall Allen, joined ChenMed's Faisel and Friends podcast to explain how patients can fight the healthcare system and win. Read more here.

Physical Aging

With age comes changes in the body. Older adults are at higher risk for certain diseases and may be juggling multiple chronic conditions at once. In fact, 85.6 percent of individuals 65 years and older have at least one or more chronic conditions. Over half of adults this age have at least two chronic conditions. By age 85, 80 percent of individuals experience multimorbidity.

Outside of chronic conditions, older adults may experience normal signs of aging that interfere with daily functioning. Vision and hearing loss are some of the many physical changes seen in normal aging. Seniors are also at increased risk of falls, which can lead to broken bones, head injuries, and a slew of other health complications.

Seniors may also be concerned with their decline in cognitive function. With normal aging, one can expect to have reductions in processing speed, executive cognitive function, and working memory. Additionally, age-related conditions can increase the rate of neuronal dysfunction and loss, causing reduced cognition. If cognition declines enough, seniors may be unable to sustain their functional ability.

The several changes that come with physical aging can oftentimes impair a senior's ability to maintain independence. With this loss of independence, seniors can experience lowered self-esteem and depression. It's important for seniors to maintain mobility through exercise and movement to avoid any injuries or disabilities.

Physical Assistance

With increased morbidity comes increased disability, and physical aging can decrease an individual's ability to remain independent in their home. Seniors may require more assistance performing activities of daily living, such as eating or bathing. The percentage of individuals requiring assistance increases with age, with roughly 40 to 53 percent of individuals over the age of 85 needing such assistance.

Unfortunately, not all seniors have reliable family or friends to act as caregivers. While convenient and oftentimes more comfortable, older adults may feel they are burdensome to their loved ones. The transition from being a fully independent adult to suddenly needing support can damage a senior's self-esteem. Encouraging the involvement of caregivers, for those seniors that have them, is crucial to providing the assistance and quality care they deserve. The lack of a caregiver can prevent older patients from attending doctors' appointments, receiving the medical treatment they need, and improving their mental health.

Some seniors may require full or part-time care but do not have personal resources. These individuals have additional considerations when it comes to physical assistance. Assistance

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"For what you
plant will always be
the very thing you
harvest."
Galatians 6:7



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Retirement Ideas for Those That Want to Keep Busy

Many individuals think that retirement is your opportunity to slow things right down. You can relax, unwind and enjoy life without any commitments. However, for some, the idea of that seems kind of boring. Life is full of adventures, and just because you no longer “have to work” doesn’t mean you can’t fill your time doing other things. Just think of all that you could accomplish!

In this article, we are going to discuss some different retirement ideas for those that want to keep busy. Interested? Then keep on reading!

Moving Abroad

While retiring abroad to another country is certainly not an easy choice, it can be an excellent decision for those that want to live out their retirement in a completely different way. Not only can it be a much more affordable style of living, but you can explore new destinations, enjoy cultural changes, and take time to enjoy all the little things that you couldn’t before. Portugal, Panama, Costa Rica, Mexico, and Spain are just a few of the most popular countries for retiring expats, but the list goes on and on.

Travel

If you don’t want to move your whole life abroad, then you should still consider traveling as much as possible. Now that you don’t need to work, you can explore unique and beautiful destinations without being stuck to a specific time limit. Pack up a van and head around the states, or fly overseas for a few months to see all the wonders of the world. The options are endless, and there are so many attractions and experiences you can enjoy along the way. From bustling cities perfect for shopping to endless beaches that you can snorkel and dive. There is something for everyone!

Volunteer

If you want to spend your retirement doing something that genuinely makes a difference, then you might look into volunteer work. There are so many different organizations that need help with their programs; you can spend your days helping others while supporting a cause that you care about. You may even look into overseas groups that need help in small schools, orphanages, or animal shelters. You would be amazed at the difference you can make while exploring the world around you.

Hobby Turned Business

Just because you have stopped working doesn’t mean that you can’t continue your own business adventure. If you have a hobby that you enjoy, such as knitting, fixing cars, or even making candles, why not try making a profit? Now with online websites, you can even set up a store without having to leave your home!

Writing

A popular choice that many expats who want to keep busy follow is to try and have a crack at writing your own book. While this certainly isn’t for everyone, if you enjoy educating others or even creating your own unique poems, it can certainly be a great way to pass the time. You might even consider starting your own blog or writing short e-books using your expertise. It can keep you occupied and earn you money at the same time.

Retirement Communities

Choosing housing after retirement can certainly be one of the most challenging parts. But one idea to consider is moving to a specialized retirement community. This way, you are surrounded by like-minded individuals while having access to a variety of different amenities. With dining options, golf clubs, wellness activities, and more. There is something for everyone.



continued next page

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top 5 concerns cont.

has a hefty price tag; be it from an in-home aid, hospital, nursing home, or assisted living facility. Older adults may have concerns about being able to fund such long-term care.

Financial Security

Many older adults are retired or plan to retire. While most hope to enjoy their retirement in relaxation and leisure, some seniors experience financial hardship during this time.

While financial security is one of the most important aspects of retirement, it is one that is not always considered or prepared for appropriately. Today, individuals can expect to live longer than previous generations. This increased life expectancy, while positive, can be a stress point for seniors who may be concerned about funding these extra years.

Healthcare and living costs continue to add up with increased age, while funds in a retirement account continue to dwindle. Currently, approximately one-third of current workers ages 55 through 65 are likely to be poor in retirement. For those who did not adequately save and prepare, a single medical event or emergency can disrupt financial security. As such, many seniors fear they will be unable to support themselves financially into their later years.



Loneliness

As seniors age, so does everyone else around them. Distance, disease, and death can all contribute to a smaller social circle. Older age can often be accompanied by isolation, causing seniors to have concerns and feelings of loneliness.

Seniors may have families who have moved away or started families of their own. Older adults may also move to retirement homes, assisted living facilities, or nursing homes for long-term care. Distance, coupled with the hustle and bustle of life, can create a greater divide between older adults and their loved ones.

Grief is a large part of life but is even more prominent in the later years of life. Older adults may find themselves losing friends to death or disease. Older companions and partners may suffer from cognitive decline, thus unable to provide the same social and emotional support they once did. As one's social circle gradually dwindles, seniors may have feelings of isolation and depression.

Conclusion

While the list of potential concerns facing seniors is endless and can often be daunting in nature, ensuring that this population is well-supported can significantly ease these apprehensions. This, in turn, ensures that as little stress as possible is placed on those entering this age so that they can enjoy it to the best of their ability. ♦

retirement ideas cont.

Learn New Skills

Another great way to keep busy during your retirement is to take the time to try learning a skill that you have always wanted to try. It could be something like another language, an art style, or even an instrument. Not only will it pass the time, but you can watch yourself improve and smash goals one at a time.

Alongside this, you should continue to participate in hobbies that you enjoy, such as swimming, gardening, golfing, crochet, etc. Never stop doing what you love!

Teach Others

While you are learning new skills yourself, why not teach others some of your existing ones? Whether it be helping train others in a particular field or even hosting some cooking classes for your neighborhood friends, assisting others can be greatly rewarding. You may even consider tutoring online! You would be surprised at how many young people out there are willing to take on your expertise.

Track Down Family

Throughout our lives, there is no doubt that we get separated from much of our family. People move away, fallouts can happen, and sometimes we just get carried away in our own lives. A great way to spend your retirement is to take some time to track down your family. You might even try starting a family tree and see how far back you can go! It can be fascinating to see your history and what has become of all of your relatives! Ancestry.com, MyHeritage, and FamilySearch are a few great websites to help you start!

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TOP MODERN CHRISTMAS DECORATING IDEAS

Have you been putting off getting your home ready for Christmas? Or maybe your house is already decorated, but it just doesn't seem to have the same spirit it used to. Well it's probably time for a Christmas decorating pick-me-up, especially if you've been putting out the same old decorations year after year. Now's the time to give your Christmas decor a modern twist, and we've got just the inspiration to get you started. With several new pieces and in just a few simple steps, you can give your house a fresh new look for the holidays.

Indulge Your Sweet Tooth

During tough economic times, we often seek solace in the smallest pleasures. And what's more indulgent than a small, sugary treat? Well, this year you can indulge your sweet tooth and decorate at the same time. Adorn your Christmas tree with real candy (we love the whimsy of ribbon candy), or trim it with delicious-looking ornaments shaped like cupcakes and other delicacies. You can also fill clear glass candy jars with small Christmas ornaments to give the illusion of colorful confections.

Include Flowers

Add color and fragrance to your Christmas tree by trimming it with flowers. You can create a garland of dried flowers that you drape around your tree, or simply stick fresh cut flowers randomly throughout your Christmas tree's ornaments. They'll add a nice hint of fragrance, as well as unexpected colors and textures to your traditional ornaments and lights. Your local florist should be able to help you find the perfect variety for your color scheme and budget. They may even throw in a few extra water tubes if you tell them about your modern idea and how you plan to use the flowers. Just be aware that fresh flowers will likely only last a day or two, so consider adding them right before you throw a holiday party or on Christmas Eve.



Display Christmas Cards as Art

In today's virtual world, there are few things as exciting as receiving a Christmas card. Breaking the sealed envelope to find a friendly, hand-written note inside makes you feel like a kid again. It also makes it even harder to throw that special card away when the holidays are over. Luckily, we've uncovered several innovative ideas for saving these little treasures. Pick out the most beautiful and touching cards, and display them as art for the holidays, or string them with ribbon to use them as a window or mantel



garland. You can also tack them along your banister, or cut out the decorative art and turn them into next year's gift tags.

Add Unexpected Pops of Color

This year, ditch the holly because Christmas isn't just about red and green anymore. Our apologies to your grandmother, who will probably disagree, but we assure you that decorating with colors other than red and green will give your holiday home a fresh, modern feel. There are a plethora of colors that go great with the holidays, but we love pairing purple with raspberry, and brown with periwinkle or sage. If you're still not sold on the idea, consider using one unconventional color and incorporate it with your regular decorations throughout your home.

Create a Winter Wonderland

Dreaming of a white Christmas? Let your dreams inspire your decorations by creating a beautiful and elegant winter wonderland. Leave color out of the picture all together. Instead, focus on white, metallics and clear glass. You can even find inspiration in your backyard by gathering fallen branches and acorns. Decorate with them as is, or spray paint them silver for some extra pizzazz. You can place branches in clear glass vases and decorate them with silver, white or glass ornaments. If you want to add a touch of color, go for subtle shades of blue. ♦



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8 Ways to Bulletproof Your Finances Ahead of a Likely Recession in 2023

Alarm bells are sounding on the US economy and recent modeling by Bloomberg economists found a 100% likelihood of a recession next year.

That means it's probably time to take action to protect your finances.

Here is what five personal finance experts say are the key steps to help you bulletproof your finances ahead of a rocky 2023.



1. Build an emergency fund

The experts advised building up an emergency fund to cover your expenses if you lose your job. Such a fund would ideally cover three to six months' worth of expenses, they said.

The average American household spent nearly \$67,000 on expenses - things like housing, food, and transportation costs in 2021, according to the Bureau of Labor Statistics. So, for the average household, the emergency fund would need to be between \$16,750 and \$33,500.

Jeremy Schneider, founder of the Personal Finance Club, a website which sells financial education courses on budgeting and investing, said if you don't have three to six months' worth of expenses saved up, you're going to need to spend less and save more to get there.

Getting a budgeting app might be the best way to do that, according to Steve Chen, founder of Call to Leap, an educational investing site. These can help you better visualize and prioritize your expenses.

2. Trim your regular outgoings

Thinking hard about everyday expenses can help you find savings. Such an exercise often requires the least effort and bears the most fruit, said Cameron Huddleston, an author and director of Carefull, a security service for elderly people's finances.

Bundling your car insurance and home insurance together, finding a cheaper cellphone or internet plan, reducing the number of streaming subscriptions you have, and making your own coffee and lunch rather than buying them every day can prove to be easy wins for cutting regular spending.

Paying off your highest-interest credit cards in a time of rising rates can be the most effective way of paying down debt before it's too late, Chen said.

3. Reign in major expenses and squeeze more out of your home

Cutting costs like streaming subscriptions can lead to small and worthwhile savings, but expenses such as these nonetheless pale in comparison with the core drains on your finances.

continued next page

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The cost of running a car is usually higher than it needs to be, Schneider said, and can be a key source of indebtedness for many. If there are two vehicles in your household, now might be the time to consider getting rid of one and joining a car-sharing club, buying a bicycle or scooter, taking public transport, or walking, Chen suggested.

Emilie Bellet, founder of educational finance site Vestpod and host of the Wallet Podcast, tells people to scrutinize their spending habits: “When we recognize what specific emotions drive our impulsive spending, we can then be more mindful about our decisions.”

Still, housing is the biggest expense for most people and can seriously move the dial on your financial resilience, the experts said.

Huddleston advised homeowners to think about renting out spare rooms, or opening them up to AirBnB.

Schneider said: “Your problem is your \$650 payment on your truck that’s sitting outside. Your problem is your \$2,000 rent. So the options are things like getting a roommate, or downgrading your car.”

Income can also be found from unwanted possessions around the home. “Looking around your house and saying ‘what can I sell for money?’ is another way of getting some cash for little work,” Huddleston said.



4. Look for side-hustles

Ahead of a likely downturn, it could be worth taking advantage of a strong labor market that still has plenty of jobs.

If you have the time, finding additional employment is the quickest way to bring in extra income, the experts said. For example, Schneider said, a bar shift that pays \$100 could garner an extra \$800 of income per month if you’re able to do two a week.

Dog-walking, babysitting, answering paid online surveys, and gardening can also help bring in extra cash in times of need, the experts said.

In an age of “over-employment,” remote working, and quiet-quitting, Chen said people are increasingly able to find the time to take on additional jobs and side-hustles from home.

5. Find sources of passive income

Passive income streams are the holy grail for financial independence - but it takes a fair amount of groundwork to put them in place.

“Drop-shipping” - acting as an intermediary between a supplier and customers - affiliate marketing, and earning advertising income from websites are some ways you can build passive income streams. Some people have bought vending machines and rented property.

Olamide Majekodunmi, founder of All Things Money, a financial education blog for millennials, said it’s important not to sink too many up-front costs into passive income streams in the hope they’ll bear fruit.

And Chen said it still takes lots of work to get to a point where you can enjoy passive income. He makes money uploading old videos to social media.

6. Upskill

The negative effects of a recession, like falling income and higher unemployment, may not become evident until some months into the downturn. That leaves plenty of time to build up a new monetizable skill, Schneider said.

Learning search engine optimization, content-writing, and user experience design, for example, are skills that are in demand from companies and offer lots of freelance opportunities, Huddleston and Schneider both said.

“There’s so many free online courses now that allow you to bolster those skills,” Majekodunmi said.

7. Transfer extra income into a hard-to-reach savings account

Once your finances are on a better footing, you should begin automatically transferring additional income into a savings account you can’t easily access, to stop the temptation to spend, Huddleston said.

“Have that amount, the total amount that you’re saving from all these ways that you’re going to trim your expenses in half, that automatically transfers to a savings account,” he advised.

8. Don’t panic!

The worst thing you can do with a downturn on the horizon is act rashly, the experts told Insider. Now is the time to ensure your finance fundamentals are on the right track - and not necessarily to pull money out of investments.

“If you’re already an investor, it’s important not to panic and keep your mind focused on long-term goals,” Bellet said. “Continue investing. Remember, investing regularly over a long period of time works.”

Don’t try to pack in all these suggestions at once, for risk of getting overwhelmed, Chen said. “Start by downloading a budgeting app this week, then in two weeks, pay off a credit card. The rest will follow.”

Schneider said households must try to keep expenses below income, and to boost savings regardless of how the wider economy is faring.

“A habit of what wealthy people do is they don’t think about this week,” he said. “They think about six months, or a year, or five years from now.” ♦

from the Editor cont.

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

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

retirement cont.

Relax

Lastly, while "relaxing" is not exactly keeping busy, it's still important to take some time out to yourself. Take a walk on the beach, practice yoga and meditation, or just sit down and binge-watch your favorite television show. Taking care of your mental wellbeing will help you stay sharp so that you can keep doing what you love. Combine this with all of the above, and you'll have an incredible retirement full of excitement.

And that's it! These were some retirement ideas for those that want to keep busy. While everyone has different ideas of how they want to spend their days, it's important to remember to follow your heart. This is the time to do everything that you've always wanted! ♦



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10 things cont.

This looks different for adults than it does for children, but they do deserve our respect and we are instructed by our Church to care for them as they age. Pray about ways that you can show your parents honor.

8. Look for the good

It can be so easy to focus on the negatives – your grumpy aunt, your annoying little cousin, or your overbearing mom. However, there are things that you love about these people. When you find yourself getting aggravated, play a mental game.

Look around the room and think of one positive thing about each person there. Do this as often as necessary. God has put these specific people in your life for a reason. What is He trying to teach you through each one of them?

9. Forgive

Of course, forgive those who have hurt you in the past. You are only hurting yourself when you hold on to grudges and can't let go of things that happened long ago. If you struggle with forgiving someone, seek the counsel and wisdom of a priest. Offer it up in prayer. Remember that you also need to forgive yourself.

In stressful times, we often make mistakes. You might say something you don't mean to a family member or act in a way you didn't intend during the holidays. If this happens, seek God's forgiveness in the Sacrament of Reconciliation and be refreshed.

10. Be thankful

There are so many people in the world who are spending the holidays alone. Be grateful that you are not one of them. God has blessed you with many gifts, including family, food, and shelter. Offer up your sacrifices for those who lack these basic gifts. Praise God for His goodness.

At the root of most of these tips is the virtue of humility. When we begin to practice humility, we will find that all of our relationships grow. Truly, taking on the humble heart of Christ will be a great witness to our families. Strive to live in a way that points others to heaven. Our prayers are with you and your families during this Christmas season. ♦



patty d

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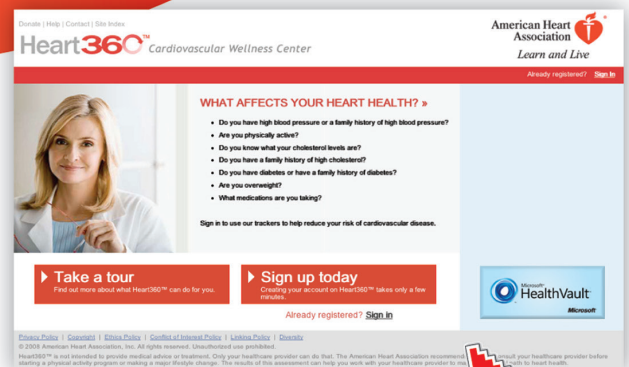
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