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Magazine

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FROM THE EDITOR

By ANGEL CHAVEZ

Merry Christmas 2023

There is a wonderful expectation in the air for the celebration of The Son of Man born at Bethlehem. Around the world Christmas is well known and active. However, there is a greater expectation in heaven waiting the Son of Man to be born in every human heart. Only then we can expect things to change in this world. WE MUST ECHO APOSTLE PAUL'S PRAYER; "My little children, for whom I labor in birth again until Christ is formed in you,..." *Galatians 4:19*

IF WE CAREFULLY LISTEN, OUR HEART WILL CAPTURE THE MARVELS DEADS OF HEAVEN AND WE WILL RESPOND IN HUMBLY OBEDIENCE: "The virgin's name was Mary. And having come in, the angel said to her, "Rejoice, highly favored one, the Lord is with you; blessed are you among women!"

Then the angel said to her, "Do not be afraid, Mary, for you have found favor with God. And behold, you will conceive in your womb and bring forth a Son, and shall call His name Jesus. He will be great, and will be called the Son of the Highest; and the Lord God will give Him the throne of His father David. And He will reign over the house of Jacob forever, and of His kingdom there will be no end."... Then Mary said to the angel, "How can this be, since I do not know a man?"

And the angel answered and said to her, "The Holy Spirit will come upon you, and the power of the Highest will overshadow you; therefore, also, that Holy One who is to be born will be called the Son of God... For with God nothing will be impossible."

Then Mary said, "Behold the maidservant of the Lord! Let it be to me according to your word." And the angel departed from her...

FAITH IS LIKE BREATHING, EVERYONE MUST DO HIS/HER OWN BREATHING, AND LEARNING TO LISTENING FROM ON HIGH IS THE BEGINNING.

"And it happened, when Elizabeth heard the greeting of Mary, that the babe leaped in her womb; and Elizabeth was filled with the Holy Spirit. Then she spoke out with a loud voice and said, 'Blessed are you among women, and blessed is the fruit of your womb!' But why is this granted to me, that the mother of my Lord should come to me? For indeed, as soon as the voice of your greeting sounded in my ears, the babe leaped in my womb for joy. Blessed is she who believed, for there will be a fulfillment of those things which were told her from the Lord."

And Mary said: "My soul magnifies the Lord, And my spirit has rejoiced in God my Savior..." *Luke 1:27-48*

Yes, Jesus the Savior of the world was conceived by The Holy Spirit on Mary's womb while she was a virgin, But, later after Jesus's resurrection, Jesus was born in Mary's heart, just as Jesus was born on everyone who receives Him.

"He [JESUS] 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. 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: 10-13*

A NEW NATURE IS THE SOLUTION FOR ALL THE PROBLEMS OF MEN, NOTHING ELSE WILL DO IT.

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COVER STORY

Dr. Paulina Pichardo, DDS
Palm City Dental Arts



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RAISING A THANKFUL CHILD

By Julie A. Riess - naeyc.org

As we enter this holiday season, we may find ourselves reflecting more often on how to raise a thankful child. At first glance, parents might think about how to teach the social scripts of thank you. Should a 2-year-old be forced to say thank you to Grandma for a gift? Should a 4-year-old sign a thank you note for a birthday present? Should a 6-year-old show appreciation for a large helping of spinach and cranberry sauce on his or her Thanksgiving plate?



Parents often have the best intentions of raising a thankful child as part of their parental job descriptions. We tend to use the social graces of please and thank you as one index of raising

a “good kid.” Indeed, manners such as these are important tools for getting along and working together with others in our society.

Even young children can be taught to say please and thank you. Giving them prompts (“What do you say?”), withholding the requested item (“You can’t have the cookie unless I hear the magic words”), and modeling (“Could you please pass the juice?”) are ways to encourage learning these manners. But is learning to say thank you the same as being thankful?

Think about something in the past year for which you are thankful. Is it a person, place, or thing? an event? a state of being? Did you say thank you? How did you express your gratitude? Did it feel sincere or more like satisfying a social grace?

The development of morality is marked in part by the emergence of the moral emotions such as shame, pride, guilt, embarrassment, and empathy. As these emotions develop, they allow children to feel a response in relationship to their own actions toward others. The emotional feedback contributes to that sense of sincerity.

Our gut reactions may highlight a comparison of manners vs. morals. While both reflect an aspect of how we treat others, children can use manners just by learning a script. The problem in learning scripts for manners for a child too young or separated from meaning is that children satisfy the social grace without experiencing the emotional response or acting upon their own intent. For example, 4-year-old Beth runs to greet her grandmother. “Thanks, Grandma!” she says, grabbing the present

out of her grandmother’s hand. She opens the box to find six pairs of white socks. Crestfallen, she says, “Thank you, Grandma, for my socks.” Beth’s first thanks is genuine appreciation for receiving a present, but her second thank you is the script that she is supposed to say.

Teaching manners is a fine art of modeling but not always the making of meaning. Raising thankful children is a fine art of helping them make their own meaning. Maybe it is a crumpled, crayon-scribbled card. Maybe it is a fresh bouquet of dandelions (and a few other weeds) from the back yard or local park. Maybe it is just a warm hug after a cold ice cream treat.

Children express some sense of thankfulness and desire to be appreciated all the time. It is our role as parents to model appreciation and reflect those genuine feelings back to the child. With a warm smile and a sincere voice, we can say, “Thank you for my beautiful card. I can tell you worked hard on it. You used so many different colors! It makes me feel really good and happy inside. I’m going to put it up right here on the refrigerator so our whole family can enjoy it.”

Thankfulness also emerges from children raised with the Golden Rule: “Do unto others as you would have them do unto you.” Like adults, children need to be exposed to genuine appreciation and to feel appreciated.

Many years ago on our family vacation, my 8-year-old daughter saved some of her carnival money and schemed a way to buy me a small candle and matching stand. The gift brought tears to my eyes, and we both knew our appreciation was genuine. And yes, I said thank you. ♦





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The Martin County Tax Collector is a Florida state constitutional office and as such is independent of county and local government. The Tax Collector represents the Florida Department of Revenue in the collection and distribution of property taxes. The amount of the tax is based on the assessed value of the property that is set by the Property Appraiser and the millage rate, which is set by local taxing authorities. Tax Collector does not determine how much to collect and has no control over millage rates or assessments. The Tax Collector also acts as agent for other state departments including the Department of Highway Safety and Motor Vehicles and the Florida Fish and Wildlife Conservation Commission.

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Supported by Fees Collected

The Martin County Tax Collector is financed with revenue earned by fees collected for providing services making each of our branch offices an income-producing entity. The Tax Collector's budget is regulated and approved by the Florida Department of Revenue. All net income earned by our office above operating costs through increased efficiencies and streamlined operations is distributed to the taxing authorities of Martin County.

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- The collection of Tourist Development Tax
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- Issuance of business and pet licenses according to Board of County Commissioners ordinances
- Issuing hunting and fishing license for Florida Fish and Wildlife Conservation Commission
- Issuing birth certificates for the Florida Department of Vital Statistics
- Issuing SunPasses for the Department of Transportation
- Processing new applications and printing renewal concealed weapon permits for the Department of Agriculture and Consumer Services
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Attention Martin County voters, in the state of Florida, you have three ways to cast your vote:



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hours. When mailing your voted ballot, it is recommended to place your ballot in the mail at least ten days before Election Day. Vote by Mail ballots must be received by 7PM Election Day when the polls close.

Choice #2 -- Vote Early – Early voting allows you to cast your vote 8 to 14 days prior to the election at any early voting location. To find an early voting location most convenient for you, call the Elections Office at 772-288-5637 or visit www.MartinVotes.gov.

Choice #3 -- Voting on Election Day- Election Day is your last opportunity to vote! Polls will be open from 7am-7pm. Visit www.MartinVotes.gov or call the Elections Office at 772-288-5637 for your assigned polling location.

I look forward to seeing you at the polls in 2024! ♦

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Does Your Dashboard Light Up Like A Christmas Tree?

The 5 most common dashboard lights and what they mean.

By TODD HARRIS



The most dreaded of dashboard lights is the check engine light. It could be something simple like a loose gas cap to potentially severe engine issues. This should be checked ASAP!



The engine temperature light indicates your vehicle is probably overheating. A broken water pump or a leak in the radiator is often the culprit of this light. Have it serviced promptly as to not cause damage to the engine.



Any time the oil light goes on, it is cause for concern. It indicates that your oil pressure is low which means that there isn't enough oil in the system or the oil pump isn't circulating enough oil to keep everything lubricated. Oil is the lifeblood of your vehicle so get to the shop fast!

When the battery light comes on when you are driving, it is a warning that your recharging system that keeps your battery juiced up is having issues, your engine could stall as the battery could be drained due to the problem with the recharging system. It is normal to see this light turn on and off when starting your vehicle.



When the tire pressure monitoring system light comes on, it could indicate a puncture in your tire, or a faulty tire pressure sensor. Colder weather can also cause tires to lose pressure gradually. To be safe have your tires inspected.

Don't panic if any of these lights appear while driving. The best thing to do is to have these issues checked out as soon as possible. At Crown Car Care we have all the latest technology and tools to quickly diagnose and repair your vehicle. ♦

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CAN YOU DIE FROM LAUGHTER?

Is there any truth to the phrase “I’m dying of laughter”?

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A side-splitting joke might spur, between tears and gasps for air, the age-old exclamation: “I’m dying of laughter!” Although the expression is an obvious exaggeration, is there any truth behind it? Can people actually die of laughter?

Although it’s highly unlikely, it’s technically possible — and there have been documented cases of laughter-related deaths in the past, doctors told Live Science.

There are a few ways laughter could trigger a negative effect on the body. One of the most vulnerable of these pathways is via the heart. In rare cases, an especially hearty chuckle can cause something called “laughter-induced syncope,” a condition that causes a person’s blood pressure to drop rapidly during an exaggerated laugh. This triggers a heightened response from the autonomic nervous system — the network of nerves that regulates involuntary physiological processes — leading to a temporary dip in the amount of blood that flows to the brain, which can result in a loss of consciousness.

“When you laugh, you’re moving your chest up and down, and it changes the pressure in the thoracic cavity [chest] and it can affect what’s called the vagus nerve,” which carries signals between the brain and most of the internal organs, Dr. Todd Cohen, chief of cardiology and director of medical device innovation at the New York Institute of Technology, told Live Science. “It can cause you to become lightheaded, [or] even — very, very, very rarely — pass out, especially when it’s very exaggerated.”

The first documented case of laughter-induced syncope was in 1997, when a 62-year-old patient with hypertension and other heart-related issues fainted multiple times while roaring with laughter at the television show “Seinfeld,” leading to the condition’s nickname “the Seinfeld syncope.”

The patient did not die from the condition, and this type of syncope usually just causes a person to pass out for less than a few minutes before coming to, Cohen said. Although it is technically possible for laughter-induced syncope to cause the heart to stop, the bigger risk from these fainting spells is that they could happen in dangerous situations, he added.

“It is possible that somebody can have this condition [and] fall and hit their head, or fall down a flight of stairs, or fall off the subway terminal into a train and die,” he said, stressing that it’s incredibly unlikely.

In other cases, laughter can affect the amount of air that gets to the heart, lungs and brain. For example, high emotions, such as deep amusement, can increase breathing rates and trigger flares of asthma symptoms, which can be further exacerbated by the unusual breathing associated with laughter. In a 2009 study,

researchers surveyed 105 patients with asthma and found that more than 40% experienced laughter-induced asthma. In severe cases, asthma attacks can be fatal if someone does not have access to their inhaler.

In theory, laughter could also trigger a sudden spasm of the vocal cords — a condition known as a laryngospasm — or asphyxiation if a person does not get enough oxygen between laughs. But chances of these causes of death are slim, according to Dr. Megan Kamath, a cardiologist at UCLA Health and an assistant clinical professor of medicine at the David Geffen School of Medicine at UCLA.

“While there have been reported cases of death from laughter due to asphyxiation or cardiac arrest, it remains an overall unlikely cause of death for healthy individuals,” she told Live Science in an email.

In fact, laughter is harmless — or even beneficial — to your health in the vast majority of situations, Cohen said.

“I think laughter and humor can help [patients] going forward with their condition and put a different perspective on their medical problem and keep them more present in the moments and enjoying life,” he said.

Studies show that laughter can reduce anxiety by significantly lowering a person’s levels of the stress hormone cortisol while increasing the release of dopamine, the brain’s “feel-good” chemical. Additionally, laughing could help increase oxygen flow throughout the body and reduce inflammation in patients with coronary artery disease, according to a not-yet-peer-reviewed study presented at the European Society of Cardiology in Amsterdam in August.

“I believe laughter is the best medicine, and it’s very unlikely to kill someone — but it’s theoretically possible,” Cohen said. ♦



Achieving Operational Excellence through Tech

Achieving operational excellence through technology can be a daunting task for any organization. With the ever-changing demands of today's business world, it is essential to stay ahead of the curve by utilizing the most up-to-date technology. Implementing the right tools and processes can help organizations streamline their operations, increase efficiency, and reduce costs. In this article, we'll discuss best practices for leveraging technology to achieve operational excellence.

First, businesses should consider automation. Automating manual processes is one of the most effective ways to improve operational efficiency. Automation can reduce time consuming tasks, reduce human errors, and enable employees to focus on higher value activities. Automation can also help businesses better manage their data, as well as enable better decision making.

Second, organizations should look into using analytics to improve their operations. Analytics can provide valuable insights into customer behavior, sales trends, and other key performance indicators. By leveraging data driven insights, businesses can make more informed decisions, leading to improved operational efficiency.

Third, businesses should consider investing in cloud computing. Cloud computing is a great way to reduce costs and improve scalability. Cloud computing can also enable businesses to quickly deploy new applications and services, helping them stay competitive. Additionally, cloud computing can help businesses better manage their operations by providing real-time insights into operations.

Finally, organizations should look into using artificial intelligence (AI). AI can help automate and optimize processes, reduce costs, and improve customer service. AI can also help businesses make better decisions by providing valuable insights into customer behavior and trends.

By leveraging technology to achieve operational excellence, organizations can increase efficiency, reduce costs, and improve customer satisfaction. Automation, analytics, cloud computing, and AI can all be powerful tools for improving operational efficiency. By taking advantage of the right tools and processes, businesses can streamline their operations, stay competitive, and gain a competitive edge. ♦



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HYPERTENSION

Eating the right diet to lower high blood pressure

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Hypertension - more commonly known as high blood pressure - is one of the most common diseases in industrialised countries. 40% of people over the age of 25 are affected by the disease, which, in turn, is a major risk factor for cardiovascular and renal diseases. A plant-based diet is suitable for both the prevention and treatment of hypertension.

The cardiovascular system

The cardiovascular system is one of the most important organ systems in the human body. It allows blood to distribute all necessary nutrients, hormones, the oxygen we breathe, and many other chemical compounds from and to all cells and organs in the body. In this way, it also helps with regulating, stabilising, and maintaining body temperature and pH, as well as fighting diseases. The cardiovascular system consists of the blood, heart, and blood vessels. Blood pressure is one of the body's key vital signs and describes the pressure of the circulating blood on the walls of the blood vessels. Normal blood pressure is considered to be less than 120/80 mmHg.

Systolic and diastolic blood pressure

The muscle activity of the heart can be divided into two phases: in the systolic phase, blood is pumped from the heart chambers into the body's and the lungs' circulatory system; in the diastolic phase, the heart chambers fill with blood again. Both phases of muscle activity can be mapped using a blood pressure monitor. The first reading indicates the maximum pressure the heart exerts when it beats (systolic). Diastolic blood pressure refers to the pressure in the arteries between heartbeats.

What is hypertension?

Hypertension is a cardiovascular disease. High blood pressure is defined as systolic blood pressure above 130 mmHg or diastolic blood pressure above 80 mmHg. Blood pressure is commonly measured in millimetres of mercury (mmHg). Depending on the cause of the disease, a distinction is made between primary (essential) and secondary (symptomatic) hypertension. About 90% of all patients suffer from primary hypertension, which – unlike secondary

continued next page



hypertension – is not caused by another underlying disease.

Classification of Hypertension

High blood pressure is divided into one of two categories, depending on the severity of the condition. It should be taken into account that systolic blood pressure increases with age. The reason for this is that the elastic walls of our blood vessels become more rigid as we grow older. If blood pressure values are elevated (that is, above 120/80 mmHg) there is a high risk of hypertension developing. Values above 130/80 mmHg, meaning systolic blood pressure higher than 130 and diastolic pressure of more than 80, are considered to be the markers of high blood pressure.

Frequency of hypertension

Hypertension, also called ‘the silent killer’, often develops slowly and is sometimes asymptomatic. Worldwide, four out of 10 adults over the age of 25 are affected by arterial hypertension – high blood pressure in the arteries. According to the Global Burden of Disease (GBD) study, hypertension is the second most common risk factor for premature death worldwide. The World Hypertension League (WHL) estimates that approximately 10% of 2016’s global healthcare costs were due to high blood pressure and its complications. In low and middle-income countries, the treatment of people with high blood pressure could save 4.7 million lives over the course of a decade.

Effects and symptoms of hypertension

Hypertension poses several health risks. It is estimated that the risk of dying from cardiovascular disease doubles with every 20 mmHg added to systolic blood pressure or every 10 mmHg increase in diastolic blood pressure. The increased pressure on the arteries can lead to them becoming damaged or constricted. This, in turn, can be a risk factor for arteriosclerosis. In addition, aneurysms (bulges in the arterial walls) may develop. In the worst-case scenario, an aneurysm will tear and cause internal bleeding. People suffering from high blood pressure are also at greater risk of vascular dementia, strokes, nerve damage to the eyes, and sexual dysfunction. Additionally, hypertension is also considered one of the most common causes of kidney failure, since high blood pressure can damage the kidneys’ small blood vessels, preventing waste products from being expelled.

Causes of Hypertension

Diet and lifestyle have a major influence on the development of hypertension. In addition to genetic predisposition and pre-existing conditions such as diabetes mellitus type 2 and kidney disease, a high consumption of alcohol, tobacco, salt, and saturated fatty acids play a role as risk factors. On the other hand,

regular exercise, a body weight in the ideal range, and an adequate supply of potassium can reduce blood pressure. A well-planned diet can therefore guard against the development of hypertension and be used to treat the condition.

Hypertension and animal products

Several studies have shown that there is a correlation between the consumption of red meat and high blood pressure. In addition to foods containing large amounts of saturated fatty acids, a high consumption of sodium, salt, or cholesterol also has a negative effect on blood pressure. Processed animal products, in particular, such as cheese, sausage, other meat products, and ready meals, are often very rich in salt, fat, and cholesterol.

Vegetarians and vegans are less likely to suffer from high blood pressure

According to several studies, people who follow vegetarian diets have lower blood pressure levels compared to people who eat meat. Some studies have shown that a high potassium intake, as found in a balanced, plant-based diet, lowers hypertension. Sources of potassium include fruit, vegetables, and pulses. Since potassium also has a physiologically antagonistic effect on sodium, increasing potassium intake in one’s diet can lower blood pressure. Magnesium and calcium also have a positive effect on high blood pressure. Both are found in green leafy vegetables, such as spinach, as well as in legumes, nuts, seeds, and whole grains.

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BUILDING MUSCLE AFTER 60



Sure, you may not be able to lift as much weight as you could in your 20s (unless you make this a focal point of your daily routine), but that doesn't mean you can't build muscle after 60.

Building muscle after 60 is not as difficult as you might think. The key is to focus on quality over quantity.

In this article, we'll break down the science behind building muscle after 60, including how long it takes, how to eat for muscle growth, and which exercises to include in your routine.

But first, let's debunk the myth that only younger people can build muscle.

Can You Build Muscle at Any Age?

It's a common misconception that you can't build muscle after 60. The truth is, you can continue to build muscle at any age - it just might take a little longer than it did when you were in your 20s or 30s. It's never too late to get in shape - even if you're 60 or older.

A recent study from the University of Birmingham showed that resistance exercises could help you build muscle even if you've never worked out before.

The study compared eight "untrained older male" participants between 60 and 80 years old with seven "older male athletes" in the same age range who consistently trained for two decades.

The results? Both groups could build muscle equally.

The key is to be patient and consistent with your workouts. You might not see results as quickly as you did when you were younger, but with time and dedication, you can still make gains. After all, building muscle is more about lifestyle choices than anything else.

In a nutshell, as long as you're eating right and staying active, you can continue to build muscle mass well into your 60s and beyond. With a little consistency and patience, you'll be on your way to a stronger, healthier you.

How to Build Muscle After 60

#1 Set Realistic Goals

If you're over 60 and looking to start a muscle-building journey, it's important to set attainable and specific goals.

Maybe you want to gain a certain amount of weight, improve your overall body composition, or lift a specific amount of weight. It's essential to have clear goals in mind to keep you motivated and focused.

Before you dive into a workout routine, start by testing your fitness levels. Our article can help you set more effective and realistic goals and establish a baseline for where you currently stand.

continued next page

#2 Design a Workout Plan

Creating a workout plan that aligns with your fitness goals is essential for success. It's like mapping out a journey - you need to know where you're going, how you'll get there, and what you'll need along the way.

Choose Your Exercises

The best exercises to strengthen your muscles after 60 are the same exercises that are effective for building muscle at any age. And the fastest way to build muscle is through strength training and primarily compound movements like squats, deadlifts, and presses.

These exercises work multiple muscle groups at once and help you build strength and size quickly. They should be the foundation of your workout routine.

Apart from strength training, here are a few other types of exercise that can help you get in shape after 60:

- Swimming - a great low-impact workout that is easy on the joints. It's also an excellent way to build muscle since it works all of the major muscle groups
- Tai Chi - a form of martial arts that emphasizes slow, deliberate movements. It's often described as "meditation in motion" and is known for its many health benefits, including muscle-building
- Yoga - another low-impact workout that is easy on the joints while increasing flexibility and strength

Ultimately, the exercises you choose will depend on your fitness goals and capabilities. And once you've picked the best ones, you have to decide how many reps you want to do...

Decide on the Number of Repetitions

How many repetitions (reps) you perform, and at what weight, influences the results you'll see:

- 1-5 Reps - Boosting Strength: Lifting in the 1-5 rep range? You're on the road to building strength.
- 6-12 Reps - Building Muscle: If you're doing 6-12 reps, you're in the zone for muscle growth.
- 12-20 Reps - Enhancing Muscular Endurance: Moving into the 12-20 rep range? You're working on muscular endurance.

Aim for 3-5 sets per exercise, with rest times of about 60 to 90 seconds between sets.

But remember, everyone's fitness level and goals are different. If you're just starting out, you may need to start with fewer reps and gradually increase as your strength improves. Listen to your body and adjust accordingly.

#3 Eat for Muscle Growth

As you age, your nutritional needs change. After 60, your body becomes less efficient at using protein to build muscle. Which is why it's important to eat foods that are high in protein, such as lean meats, fish, nuts, and seeds.

And to build muscle, you need to stay in a caloric surplus. In other words, you need to eat more calories than your body burns in a day.

The best way to ensure you're getting enough calories is to track your intake and count your macros. This means tracking the number of grams of protein, carbohydrates, and fat you're eating each day.

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ARE COLD SHOWERS ACTUALLY BENEFICIAL OR JUST ANOTHER SOCIAL MEDIA TREND?

Source: texashealth.org

There are few things in life as comforting and therapeutic as a nice hot shower. It's not very often that you hear someone exclaim, "I can't wait to go home and take an ice-cold shower!" However, that seems to be the newest trend hitting social media, with celebrities, influencers, athletes and regular folks alike touting the benefits. But is there actually any merit to it or is this just another passing trend?

What are the Benefits?

Cold showers have been a part of various cultures and traditions for centuries, and there are several purported benefits of taking cold showers. While some of these claims may be exaggerated, research suggests that cold showers can have a range of benefits for both physical and mental health.

Circulation and Muscle Soreness

One of the most well-known benefits of cold showers is their ability to boost circulation and reduce inflammation. When you plunge into a body of water, it causes your blood vessels to constrict. When blood vessels contract, they push blood toward your organs. Directing blood toward your organs supplies the blood with more oxygen and nutrients.

Then, once you get out of the cold water, your blood vessels open up, allowing oxygen- and nutrient-rich blood to return to your tissues to help remove waste products, such as lactic acid buildup, that could delay healing if left to sit in the muscles. This can be especially helpful for people with conditions like arthritis or muscle soreness.

Although there is debate among researchers, studies indicate that athletes who soak in cold water for short periods of time after exercise have less muscle soreness later on. This is often referred to as cold water therapy.

A small study conducted in 2011 found that cyclists who completed intense training sessions had decreased soreness after they were immersed in cold water for 10 minutes.

Additionally, a 2016 study showed that athletes who soaked in a pool of cold water (54°F to 59°F) reported less muscle soreness than those who did not participate in cold water therapy after exercising.

Hair and Skin

Cold showers can also be beneficial for your skin and hair. Hot water can strip your skin and hair of natural oils, leading to dryness and irritation. Cold water, on the other hand, can help preserve these natural oils, which can help keep hair and skin moisturized and healthy.



Cold water can also help improve the appearance of hair by making it look shinier and less frizzy. This is because cold water helps to seal the hair cuticle, which can prevent moisture loss and damage.

Additionally, cold water can help tighten the skin and reduce the appearance of pores, making skin look smoother and more even. It can also help reduce inflammation and puffiness, which can be especially beneficial if you suffer with sensitive or acne-prone skin.

Mental Health

While there has been a lot of debate, it is said that cold showers have been shown to have a positive impact on mental health. The shock of cold water can trigger the release of endorphins, which can help reduce feelings of stress and anxiety. Researchers in one study found that short, twice-daily cold showers decreased depressive symptoms. However, it should be noted that none of the participants in this study had been diagnosed with depression, only reported having depressive feelings.

Cold showers may also improve alertness and focus by way of increasing cortisol levels. Cortisol is a hormone that is released by the body in response to stress. It helps to regulate various bodily functions, including blood sugar levels, metabolism, and immune response. Cold showers can help increase cortisol levels because they stimulate the sympathetic nervous system, which is responsible for the body's "fight or flight" response. This response can increase heart rate, blood pressure, and cortisol levels in the body, all of which can help improve alertness and focus.

In addition, cold showers can also help increase alertness by causing the body to release adrenaline, which is another hormone that is associated with the "fight or flight" response. Adrenaline can help increase heart rate, blood pressure, and respiratory rate, all of which can help improve mental alertness and focus.

Immune System

Cold water therapy can also potentially provide several benefits to the immune system.

In one study, researchers tested whether people could voluntarily influence their own immune response by practicing meditation, deep breathing, and cold water immersion techniques.

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hypertension cont.

According to a study published by Harvard Medical School in 2016, an increase in the intake of plant protein was associated with a lower mortality rate, especially cardiovascular mortality. “Substitution of plant protein for animal protein, especially from processed red meat, may confer a substantial health benefit. Therefore, public health recommendations should focus on improvement of protein sources”, the researchers concluded. A systematic review of 32 prospective cohort studies came to the same conclusion.

The high consumption of animal-based products is one of the main causes of widespread lifestyle diseases such as obesity, diabetes, and cardiovascular disease. These diseases, as well as high blood pressure, can all be managed and even avoided by following a more plant-based diet that is less calorie dense and lower in saturated fats, salt, and refined sugars. Food from plants contains no dietary cholesterol and provides a plethora of vitamins, minerals, fibre, and secondary plant compounds, all of which

play an important role in sustaining human health.

ProVeg tips for the prevention and therapy of hypertension

Hypertension can be treated and counteracted with a healthy diet and lifestyle:

- Eat a diet rich in fruit and vegetables, particularly those containing high levels of potassium and magnesium.
- Try to choose plant-based protein.
- Reduce the intake of saturated fatty acids and cholesterol. Instead, aim for a higher amount of monounsaturated and polyunsaturated fatty acids.
- Switch to a plant-based diet.
- Reduce salt consumption.
- Avoid cigarettes and alcohol as far as possible.
- Maintain a healthy weight.
- Engage in sufficient physical activity.

Should blood pressure reach stage 1 and it is not possible to reduce it to the desired extent with a change in diet and lifestyle, medication should be administered by a doctor. ♦



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Dr. Paulina Pichardo, DDS **PALM CITY DENTAL ARTS**

Hi Dr. Paulina, can you give us a brief introduction about yourself and your family?

I am a general and cosmetic dentist serving the Treasure coast since 2014 and have offices serving Port Saint Lucie and Palm City. I was born in the Dominican Republic, and migrated to the United States to further my education and pursue my passion of Dentistry.

I am an alumna of the prestigious Columbia University in New York, where I graduated and completed my residency. I am also an alumna of the prestigious Dawson Academy; as well as a fellow at the international congress of oral implantologists.

Besides being a Dentist, I am a proud mother of 3 wonderful boys, age 4, 6 and 7.

When and why did you move to Palm City?

I moved to Palm City in 2019, because I had heard a lot about it, and I am so glad I did, as it is a wonderful neighborhood for my 3 boys to be raised and grow up. We also had the opportunity to acquire a well-known and established Dental office in Palm City, so the stars aligned for us to move to this wonderful neighborhood we call home!

What do you love about what you do?

Dentistry is my passion and I am committed to transforming my patients' oral health, smiles, and overall lives, by boosting their confidence and enabling them to smile on a daily basis. I cherish the opportunity to create confident, healthy, smiles! The idea of treating patients in my community and assisting them in protecting their oral health is a privilege that I am so blessed to initiate and experience. I have the best patients!

Can you give a short story about how your business has helped people?

Palm City Dental Arts has helped many patients in the community to transform their smiles and oral health, as well as boost their confidence! I had the pleasure of meeting a wonderful woman years back, and she had the courage to open up to me about being bullied and ridiculed for many years of her life. She was extremely emotional when we first met, and was in tears to show me her smile that society deemed "unattractive". She opened



up to me as she sat in my chair and shared these terrible thoughts that she had been thinking for years about herself, and that hit me hard. I had an overwhelming experience and such gratitude, since I was able to give her the smile of her dreams, see her gain so much confidence back and her ability to now share her smile with the world again. It was beautiful. Two weeks later, she came to my office with flowers and her new business cards, which she informed me that she had the courage to start her own business now that she was not afraid to smile or hide from people any longer. It was a new her! Seeing this newly transformed woman, so full of confidence, happiness and joy was one of the most rewarding moments of my life and dental career, as well as why I love what I do on a daily basis.

What are your future plans?

Another passion that I hold dear to my heart is teaching and mentoring the younger generations, so that they are able to join this wonderful and rewarding profession of Dentistry. I am very happy and excited to announce the opening of the Advanced Dental Assisting Academy of the Treasure Coast located in both our Port St Lucie, and Palm City offices! I can't wait to pass the wonderful gift of Cosmetic and Restorative dentistry to students that want to learn this field and help change other people's lives as well.

At the Advanced Dental Academy, you will learn the basics of general Dentistry, but you will also gain hands-on experience through live training of specialty procedures. I also have exciting plans to continue

helping my community, helping my local church, and empowering women and single mothers to reach their goals and new milestones in their lives.

What is your philosophy on business and life?

I live my personal and business life with honesty and integrity, since those are two characteristics that everyone should keep in the forefront of their minds. I live by a quote I heard a long time ago... "Never get so busy making a living that you forget to make a life!"

Many professionals that work full time are so consumed with their careers, that they forget to cherish the meaningful moments in life and share them with the people that we love. I am so grateful for all of the blessings and experiences that I have been granted in my life, whether good or bad, since those experiences mold you to be the current and best version of yourself. Last but certainly not least, always surrender yourself to God, praise the lord and spread his graciousness in your lives.

What is your best advice to the community?

Oral health is more important than people may realize and is essential to your overall health and wellbeing. Most oral health problems; such as tooth decay, jaw disorders, and gum disease are preventative with regular oral care such as visiting your dentist for routine check-ups, not smoking, brushing your teeth twice a day and consuming a well balanced diet. ♦

To make an appointment with Dr. Paulina Pichardo please call 772.287.6717 or visit our practice located at: 1500 SW Mapp Rd., Palm City, FL 34990



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cold showers cont.

When study participants were exposed to a bacterial infection, it was found that the group that used these techniques had fewer symptoms. Their bodies produced more anti-inflammatory chemicals and fewer pro-inflammatory cytokines in response to the infection.

That being said, it's important to note that researchers felt the breathing techniques were more influential than the cold water immersion. But they credited cold water with building up a kind of resistance to stress over time since exposure to cold water can also help stimulate the production of white blood cells, which are a key component of the immune system.

Weight Loss

Last, but not least, one of the biggest claims influencers make in favor of cold water therapy is focused on the potential for increased weight loss due to increasing your calorie-burning capacity.

Although more research is needed to determine whether cold water therapy can help with weight loss, some studies have shown that immersion in cold water can speed up your metabolic rate. This is the rate at which your body uses energy and burns calories and is often referred to as your metabolism.

Cold water therapy can help stimulate your metabolism because when the body is exposed to cold, it must work harder to maintain its core temperature, which can

then increase energy expenditure.

While a 2009 research review concluded that brief immersions (5 minutes) in water less than 59°F did increase metabolism, there haven't been any large studies proving that repeated icy plunges result in significant weight loss.

How to Try Cold Water Therapy

If you're still interested in giving cold water therapy a try, there are a few ways you can go about it effectively and safely:

- **Try warm-to-cold showers:** This can be a great place to start if you're a bit concerned about tolerating cold water for a long time. Start with warm water and, after a few minutes, gradually drop the temperature until you get to the desired temperature.
- **Skip the warmup and go straight to a cold shower:** If you're a rip-the-band-aid-off kind of person, you can skip the previously mentioned tip. This may be especially helpful and feel refreshing if you've just finished working out.
- **Take a cold plunge:** Many gyms and fitness centers these days have a cold plunge "pool" which can look a bit like a hot tub - minus the hot water. If yours doesn't, or you don't have access to a gym, make your own by adding ice to water in your tub or a large bucket until the temperature is between 50°F and 59°F. You can safely stay submerged for about 10 to 15 minutes and still reap the benefits.

- **Consider a short swim in cold waters:** This can be in a natural body of water or a swimming pool.

Overall, it is important to start slowly and gradually increase the duration and intensity of cold water therapy over time. To be safe, you should consult with your healthcare provider prior to trying out cold water therapy, especially if you have a history of heart issues and/or circulation issues. It is also important to listen to your body and stop if you experience any discomfort or adverse effects.

After using cold water therapy, it is important to warm up the body slowly to avoid any potential shock to the system. This can be done by using a warm blanket or towel, getting out of your wet clothes and drying off, drinking a warm beverage, finding a warm place to sit down or engaging in light exercise. While a warm shower is fine, avoid taking a hot shower in order to avoid a sudden change in blood flow that could cause you to pass out.

You should also never participate in cold water therapy on your own. Always have someone nearby to observe your condition.

While cold showers may not be a magic cure-all, there is evidence to suggest that they can have benefits for both physical and mental health. As with any health practice, it's important to listen to your body and consult with a healthcare professional if you have any concerns. ♦

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The Seasonal Six

by PAULINE FORSHEE, RDN LDN
Joy Rising Nutrition
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The holiday season is upon us and added calories are a part of season. To avoid the Seasonal Six, the typical six-pound weight gain this time of year, and still enjoy the holidays remember a few simple guidelines: **Stay well hydrated, avoid excessive alcohol and punch, do not skip meals, make snacks count and honor your hunger.**

When we are well hydrated we are able to better read our body's natural hunger cues and will consume less. The average adult needs approximately 64 fluid ounces each day. Consume fluids that are lower in calories and less added sugars. Try replacing 12 or 16 oz cans and bottles with the smaller 7.5 oz cans. This is an easy way to avoid the Seasonal Six.

This holiday season, keep in mind the U.S. Dietary Guidelines for Americans recommendation of one alcoholic drink a day for women and two for men. Many excess calories are consumed through alcohol.

The temptation to skip meals and bank calories is something I often hear. Unfortunately, we tend to over consume foods that are high in calories but low in nutrition when we do this. When we skip meals our blood glucose level drops and then we become grouchy, dizzy, or just plain out of sorts because our brain runs on glucose. Let's face it when that food headache shows up we eat the first thing in sight!

How do we combat the urge to skip meals? By realizing the importance of balance and nutrition for both the brain and body. It is better to eat three meals and one or two balanced snacks or six small meals throughout the day. Breakfast can be as simple as a balanced nutritional shake and a piece of fruit or a lean protein, cheese, and veggie sandwich on whole grain bread.

Another wonderful way to prevent the Seasonal Six is to make snacks count throughout the day. If you are a follower of my articles you know by now I am a firm believer in a bowl of fruit by the door. Grab and go fruit is an excellent way to increase antioxidants, vitamins, and minerals. In addition to grab and go fruit, try having a bowl of nuts visible. Nuts provide excellent protein, healthy fats, and several different vitamins and minerals. Nut butters with celery, fruit, rice cakes, or crackers are tasty snacks as well.

Still looking for more ideas? There are several great websites such as the National Institute of Health: niddk.nih.gov or The Academy of Nutrition and Dietetics: eatright.org. Still can't find yummy, healthy snacks? Check out The American Heart Association: recipes.heart.org, DaVita: davita.com or Cornerstone for Care: diabeteseducation.novocare.com.

Finally, it is important to honor our hunger. We all have our favorite holiday foods, for me it's sweet potato pie! Remember moderation in all things. Honor your hunger, embrace the love of the season, and extend grace to yourself.

I wish you all a blessed and peaceful holiday season. ♦



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I am unashamedly a Christian that uses sound evidence based research along with the Bible to inspire, motivate, and empower change. I am a registered dietitian nutritionist and hold a degree in Early Education and a Bachelor of Science in the field of Dietetics and Nutrition. I have taught internationally and have been the keynote speaker at conferences, seminars, and retreats. As a former missionary, pastor's wife, and church leader, I know first hand the pressures of self-induced perfectionism. I joyfully call myself a "recovering perfectionist." God isn't finished with me yet and He isn't finished creating a joyful life for you either!



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build muscle after 60 cont.

But tracking your protein intake is by far the most vital aspect of your muscle-building journey.

Even if you increase your daily protein intake by 0.3 g/kg, you'll see benefits in body recomposition and lean muscle mass.

Another important factor is to also focus on eating quality foods. This means avoiding processed foods and eating plenty of fruits, vegetables, and whole grains. These nutrient-rich foods will not only help you build muscle, but improve your overall health.

#4 Prioritize Rest & Recovery

Building muscle after 60 takes more than just pushing yourself at the gym and eating right. It's also about giving your body the rest it needs to recharge and rebuild.

Your body, like a well-oiled machine, needs time to recover from workouts. When you exercise, you create microscopic tears in your muscles. Resting allows these tears to heal, which in turn makes your muscles stronger.

The golden rule of thumb here is to give your body plenty of time to adapt and repair itself. According to research, the optimal rest period for those over the age of 50 is between 48-72 hours.

Plus, due to increased fatigue and damage caused by exercise, along with a slower repair rate post-exercise, older adults tend to have a more extended recovery period compared to younger individuals.

But this doesn't mean you have to be completely inactive during these rest periods. Gentle activities like walking, stretching, or yoga can keep you moving without putting undue stress on your muscles.

Just listen to your body and take it one day at a time. On that note, you really do have to put in the work every day...

#5 Stay Consistent

Consistency. It's a nine-letter word that packs a punch, especially when it comes to fitness. Let's break it down.

Consistency isn't about being perfect or pushing yourself to extremes. It's about showing up for yourself regularly. Whether that's a morning walk, an afternoon yoga session, or an evening at the gym, the goal is to move your body regularly.

Here's the deal: consistency creates momentum. Each workout builds on the last, driving you forward. And the more you stick to your routine, the easier it becomes. It's like a snowball rolling downhill — it starts small, but as it keeps rolling, the momentum makes it grow bigger and faster.

And let's be clear: progress may seem slow. And that's okay. You didn't reach retirement in a day, right? The same goes for fitness.

It's a journey, not a race. The key is to keep going, even when it feels tough.

How Long Does It Take to Build Muscle After 60?

The simple answer to the question is that it depends. Building muscle after 60 can take anywhere from a few weeks to several months, depending on your starting point and how dedicated you are to working out.

A recent study found that even 94-year-olds can build muscle and reap the benefits of strength training. In the study, the participants were older adults between the ages of 83 and 94 – in

just 12 weeks of weight training three times a week, they were able to increase thigh muscle size by 3.4% on average.

And, of course, other factors play their parts, too. For instance, health experts from Midss also suggest some plant-based supplements that benefit your overall health along the journey. Plus, you need to include ample recovery time.

All in all, to build muscle after 60, you need to be committed to working out regularly and eating a healthy diet. Ultimately, if you're dedicated to building muscle, you can start noticing results in as little as a few weeks.

Stay Fit As You Age

As you age, it becomes more important to stay fit.

You may find that building muscle is a bit harder than when you were younger, but with the right approach, it's definitely possible. Just try to follow the steps we outlined:

- #1 Set realistic goals - treat your fitness journey like a marathon, not a sprint, so dream big, but start small
- #2 Design a workout plan - tailor your workout plan to your abilities and goals
- #3 Eat for muscle growth - your body needs the right fuel - protein, healthy fats, and slow-release carbs are your best friends on this journey
- #4 Prioritize rest & recovery - rest isn't laziness, it's necessary because your muscles grow stronger during these breaks
- #5 Stay consistent - Rome wasn't built in a day, and neither is muscle

continued page 25

PROFESSIONAL HEADSHOTS

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Seniors Dealing with Loneliness During the Holidays



There is a lot of pressure on people to enjoy themselves during the holidays. The reality, however, is that many people feel increasingly isolated and unhappy during this season of goodwill, and elders can have an especially hard time.

While aging can bring wisdom and experience, there are inevitable losses that even the healthiest seniors face. Loved ones and friends fall ill and pass away. Energy and mobility levels often decrease, resulting in feelings of lost independence and opportunities. Neighborhoods change over time, leaving even those well enough to remain in their own homes feeling lonely. The focus on family, friends and togetherness during this time of year can actually bring melancholy feelings to the forefront.

If you believe that your parent, spouse, friend or neighbor may be depressed, there are steps that you can take to help lift their spirits. You are probably busy with your own holiday preparations, but it's important to remember what the holiday season is truly about. Simplifying

some of your plans will allow you to focus on what really matters: the important people in your life. Use these ideas to brighten up a loved one's winter season.

TIPS TO ENHANCE A SENIOR'S HOLIDAY EXPERIENCE

1. Make a point of actively listening when they want to talk, even if the discussion is negative. An honest and empathetic conversation can help them process what is bothering them, whether they are mourning a loss or coming to terms with new challenges in their life. It may also reveal why they are feeling down and help you devise other ways to lift their spirits.

2. Remind them how important they are as a part of your life, your family members' lives and these annual holiday celebrations. They may feel useless or burdensome if they cannot contribute to or fully participate in the festivities like they used to. Encourage them to do what they are capable of, and be especially careful not to act like what you do for them is a duty. Show them they are loved.

3. Over the years, holiday cards often bring bad news and diminish in quantity. I used to sit

with my mom when she opened her cards, because so many of them brought news of illness or death. She was also keenly aware of the people she didn't hear from. Be gentle with your loved ones if these annual greetings are an important tradition of theirs. If possible, ask other family members and friends to contribute a simple card, photograph or drawing to help keep the senior's seasonal mail more upbeat. My mom needed this connection with her life-long friends, so I helped her write her outgoing cards each year as well.

4. Help them see that you are trying to simplify your holiday plans to focus on the real meaning of these celebrations. Let them know you are trying to ignore the increasing hype over the food, gifts, decorations and parties in order to focus on the people and values that you cherish. Remind them that they taught you the importance of family and friendship, and thank them for that.

5. If a senior is in a long-term care facility, check with the activities director and local schools or extracurricular programs to see if they can arrange for

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dealing with loneliness cont.



children to visit with or even perform for the residents. New activities and interactions with younger generations can be very uplifting for an elder who is in physical or emotional pain. If possible, take the senior out to school programs and games, especially if they feature younger family members.

6. Check with your loved one's religious organization to see if they can offer social and/or spiritual support. For example, the Stephen Ministry is a program offered by many Christian churches that provides one-on-one support to those who are having difficulties in life. Many churches can arrange for a congregant or leader to visit a senior in need at home or in a facility. Just having someone to talk to can go a long way toward relieving depression.

7. Help them add decorative touches to their home or room in the long-term care facility. Ensure that they do not present a safety hazard and try to decorate in stages to prolong the fun and give them something to look forward to. Many seniors enjoy reflecting on past holidays as they unpack cherished decorations, so be sure to listen to their stories and ask about special items.

8. Cook traditional baked goods or treats with your loved one, if possible. If they reside in an assisted living facility or nursing home, bring treats on your visits for your elder to enjoy and share with their friends.

9. Call your elder's friends and see if they would be able to come to a small holiday gathering. One year, I was able to use a small conference room at the nursing home to host a New Year's Eve party for my parents and their friends. They loved it.

Keep in mind that it doesn't have to be on a particular holiday or a large or expensive shindig. Realizing that the people they care about came out to spend time with them is priceless for an elder. Just be wary of large or loud groups if your loved one has dementia. Parties can be disorienting and upsetting for them.

10. Make their dinner table special. Whether your loved ones live at home or in a facility, try to make their dining table festive with some appropriate colors, themes and seasonal flavors.

11. The most important thing you can do with a senior to make them feel loved and included this season is to spend time with them. Look at family photos, watch home videos or holiday movies, listen to seasonal music, or do crafts together. Regardless of what you decide to do together, any time you can spare is a precious gift.

Do what you can to help your aging loved one feel involved and get into the holiday spirit without stressing yourself beyond your limits. If you put too much on your plate, it is likely that neither you nor your loved ones will enjoy the festivities nearly as much. Your best efforts are good enough. ♦

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build muscle after 60 cont.

We've looked at some of the best ways to build muscle after 60, and while every person is different, these exercises and tips should help get you started.

Keep in mind that building muscle takes time — don't expect results overnight. But if you stick to a consistent routine and eat healthy foods, you'll definitely see some progress. And, more importantly, you'll feel better.

Building Muscle After 60 FAQ

Is too much protein bad for seniors?

Overdoing it with protein can put extra stress on your kidneys, especially if there are pre-existing kidney conditions. Now, if you're in good health, upping your protein intake to 2 g/kg of body weight can be completely safe.

But balance is the key. Not too little, not too much — just right! Before making any changes to your diet, have a chat with your healthcare provider or dietitian. They'll help you figure out exactly how much protein is right for you.

Why am I losing muscle mass?

Muscle loss after 60 is a common concern and it's due to a process called sarcopenia. This natural part of aging can start as early as our 30s, and it tends to speed up after 60. But don't worry, you can reverse this.

Strength training and proper nutrition are two effective ways to slow this process down. Think of them as your road map and fuel for this journey. They'll help you maintain your muscle mass and keep you feeling strong and energetic well into your 60s and beyond — just remember to be consistent.

What age do you stop building muscle?

Muscle building doesn't have an expiration date. With consistent strength training and the right nutrition, it's possible to build and maintain muscle at any age. ♦



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Unveiling the Hidden Gem



A Deep Dive into the Real Estate Boom on Florida's Treasure Coast

by JOHN GORMAN

Florida's Treasure Coast, a stretch of pristine coastline embracing Indian River, St. Lucie, Martin, and sometimes Palm Beach counties, is experiencing a remarkable surge in real estate growth. Often overshadowed by its more famous counterparts in the state, the Treasure Coast has quietly transformed into a real estate haven, drawing homebuyers and investors alike. In this article, we will explore the multifaceted reasons behind the flourishing real estate market on the Treasure Coast, from its natural beauty and economic opportunities to its expanding infrastructure and diverse housing options.

Natural Splendor and Coastal Charms:

The allure of the Treasure Coast begins with its natural beauty. Miles of unspoiled beaches, crystal-clear waters, and lush landscapes make this region a visual masterpiece. Communities like Vero Beach, known for its elegant oceanfront estates, and Stuart, with its historic downtown and riverfront charm, offer a unique blend of coastal living and small-town atmosphere. The Treasure Coast's natural splendor serves as a magnet for those seeking a serene and picturesque place to call home.

Economic Prosperity and Job Growth:

A key driver behind the burgeoning real estate market on the Treasure Coast is the region's expanding and diversifying

economy. Traditionally dependent on agriculture, the area has experienced a shift towards a more robust economic landscape. Industries such as healthcare, technology, and manufacturing are on the rise, attracting a skilled workforce and spurring job growth. As more businesses set up shop along the Treasure Coast, the demand for housing has surged, creating a ripple effect in the real estate market.

Infrastructure Investments:

To accommodate the growing population and capitalize on its economic potential, the Treasure Coast has witnessed significant investments in infrastructure. Upgrades to major highways, like Interstate 95, and improvements in public transportation have enhanced connectivity within the region and to neighboring urban centers. The Treasure Coast International Airport has also seen expansions, further facilitating travel and contributing to the area's appeal for both residents and businesses.

Diverse Housing Options:

The Treasure Coast's real estate boom is also fueled by its diverse range of housing options. From charming historic homes in downtown areas to modern waterfront estates and gated communities, the region caters to a wide spectrum of preferences and budgets. The availability of diverse housing options ensures

continued next page



that the Treasure Coast remains an inclusive destination, attracting a varied demographic of residents, including first-time homebuyers, growing families, and retirees seeking an idyllic coastal retirement.

Cultural and Recreational Riches:

Beyond its natural and economic attractions, the Treasure Coast boasts a rich cultural scene and abundant recreational opportunities. The region hosts numerous events and festivals, celebrating art, music, and local traditions. From the Vero Beach Museum of Art to the Elliott Museum in Stuart, cultural enthusiasts find ample outlets to explore. For outdoor enthusiasts, the Treasure Coast's waterways and parks provide a playground for activities such as boating, fishing, and hiking, enhancing the overall quality of life for residents.

Affordability Amidst Luxury:

In the midst of its real estate boom, the Treasure Coast maintains a balance between luxury living and affordability. While waterfront properties and upscale estates attract high-end buyers, the region still offers reasonably priced homes and condos, making it accessible to a broad spectrum of homebuyers. This affordability factor positions the Treasure Coast as a viable alternative to the more expensive real estate markets in nearby metropolitan areas.

Investor Interest and Future Outlook:

Investors are increasingly turning their attention to the Treasure Coast, recognizing its growth potential and favorable market

conditions. As property values rise and new developments emerge, the region presents opportunities for those seeking to diversify their real estate portfolios. The Treasure Coast's strategic location, economic stability, and development-friendly policies further contribute to investor confidence, setting the stage for continued growth in the coming years.



Florida's Treasure Coast, long hidden in the shadows of its more famous counterparts, is now stepping into the spotlight as a real estate powerhouse. The confluence of natural beauty, economic prosperity, infrastructure enhancements, diverse housing options, and cultural richness has propelled the region into the forefront of Florida's real estate market. Whether you are captivated by the allure of coastal living, seeking a thriving job market, or exploring investment opportunities, the Treasure Coast unveils itself as a hidden gem waiting to be discovered. As the region continues to evolve, those who choose to explore its real estate offerings are likely to find not only a place to call home but a treasure trove of possibilities for a flourishing future on Florida's captivating Treasure Coast. ♦

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Understanding the Surge in Auto Insurance Rates in Florida

For drivers in the Sunshine State, the recent surge in auto insurance rates has become a cause for concern. Florida, with its vibrant cities, picturesque landscapes, and diverse roadways, is experiencing an unsettling trend as auto insurance premiums continue to climb. In this article, we will delve into the factors behind the rise in auto insurance rates in Florida, examining the complexities of the insurance landscape and shedding light on the challenges faced by both insurers and policyholders.

1. High Incidence of Accidents and Claims:

Florida's roads are no stranger to accidents, and the state consistently ranks among the highest in the nation for traffic incidents. Factors such as population density, diverse weather conditions, and a mix of urban and rural roads contribute to a high frequency of accidents. The increased number of claims and payouts by insurance companies inevitably translates into higher premiums for Florida drivers.

2. Uninsured Motorists:

Florida has one of the highest rates of uninsured motorists in the United States. The Insurance Research Council estimates that almost one in four Florida drivers may be on the road without insurance. When uninsured drivers are involved in accidents, the financial burden often falls on insured motorists and their insurance providers, leading to increased costs for the entire pool of policyholders.

3. No-Fault Insurance System:

Florida operates under a no-fault insurance system, which requires drivers to carry Personal Injury Protection (PIP) coverage. While designed to streamline the claims process and reduce litigation, the system has faced challenges, including fraudulent claims and abuse. Efforts to reform the no-fault system have been ongoing, but the complexities involved contribute to a landscape where insurance companies must carefully navigate to balance costs and coverage.

4. Catastrophic Weather Events:

As a state susceptible to hurricanes and tropical storms, Florida faces the added challenge of catastrophic weather events. Not only do these events result in a spike in claims for property damage, but they also contribute to a rise in auto insurance rates. The extensive damage caused by hurricanes can lead to increased costs for repairs and replacement of vehicles, prompting insurers to adjust premiums to cover these potential future expenses.

5. Rising Repair Costs and Medical Expenses:

The cost of vehicle repairs and medical expenses has been steadily rising across the country, and Florida is no exception. Modern vehicles are equipped with advanced technology and safety features, which, while beneficial, also make repairs more expensive. Additionally, the cost of medical care and rehabilitation has increased over the years, influencing the amount insurers must pay out for bodily injury claims and contributing to the overall upward trend in auto insurance rates.

6. Fraudulent Activity:

Florida has gained notoriety for being a hotspot for insurance fraud, particularly in the realm of staged accidents and exaggerated claims. Fraudulent activity places an additional financial burden on insurance companies, who, in turn, pass on these costs to policyholders through higher premiums. The battle against insurance fraud is ongoing, with law enforcement and insurers working together to address this issue and mitigate its impact on rates.

7. Legal Environment and Litigation Costs:

The legal environment in Florida also plays a role in the rising auto insurance rates. The state has a higher frequency of lawsuits related to auto accidents, and the cost of litigation, including legal fees and settlements, contributes to the overall expenses incurred by insurance companies. Efforts to reform the legal system and address litigation costs are part of ongoing discussions to find a balance that benefits both insurers and policyholders.

8. Market Competition and Profitability:

While the factors mentioned above contribute to the rising cost of providing auto insurance in Florida, it's essential to consider the insurance market's competitive nature. Insurers must balance the need for profitability with the desire to offer competitive rates to attract and retain customers. When faced with increasing costs and a challenging claims environment, insurers may adjust rates to maintain financial stability and ensure they can meet their obligations to policyholders.

continued next page



Conclusion:

The surge in auto insurance rates in Florida is a complex issue influenced by a combination of factors ranging from high accident rates and uninsured motorists to catastrophic weather events and rising repair costs. As the state grapples with these challenges, it is crucial for policymakers, insurance companies, and consumers to work collaboratively to find solutions that strike a balance between affordability and comprehensive coverage.

Efforts to reform the no-fault insurance system, combat insurance fraud, and address the legal environment are steps in the right direction. Additionally, exploring ways to enhance road safety, reduce accident frequency, and encourage responsible driving behavior can contribute to a more sustainable and affordable auto insurance landscape in Florida.

In navigating the complexities of the insurance market, Florida residents may find value in staying informed about the factors influencing rate increases, shopping around for competitive quotes, and exploring available discounts and coverage options. By fostering a transparent dialogue among stakeholders and implementing targeted reforms, Florida can strive to create a more stable and affordable auto insurance environment for its drivers in the years to come. ♦



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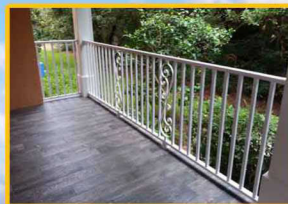
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from the Editor cont.

God the Father is waiting for Jesus to be born in everyone’s heart. Jesus paid the debt of all men in the cross to give everyone a new start. A life with a resurrected Jesus in our heart, is the only nature that qualifies everyone to enter Heaven’s realm.

It will help us all if we learn from young Mary in dealing with God’s messenger:

A) We must know that with God nothing is impossible.

B) Be humble and respond to God as she did: “Let it be to me according to your word.”

C) Then and only then, you will be able to rejoice and say: My soul magnifies the lord, and my spirit rejoices in God my Savior. “JOY solid and eternal is available to you, only if Jesus Owns You”. Quoted by Clifford Stuart, who loves The Lord.

A Christmas Prayer for the whole world:

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. God gives me a new heart and eternal life. Your Holy blood cleanses me, delivers me, and heals my body right now and now my name is written in the Book of Life, guaranteed by the following written law: “That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation.” *Romans 10:9-10* ♦

If you made this prayer, email me today at:

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

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