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Volume 2 • Issue 4

# St. Lucie West

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Magazine

**Realities  
Facing Kids  
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**Angel's regular editorial column will return in May. In the meantime we hope you enjoy the following article.**

## Central Bank Digital Currencies: Dangerous and Unnecessary

Source: MISES.ORG



The main central banks have been deliberating on the concept of introducing a digital currency. However, many citizens fail to grasp the rationale behind it when the majority of transactions in major global currencies are carried out electronically. Nevertheless, a central bank digital currency is much more than electronic money. I will explain why.

Central banks are raising interest rates and enacting restrictive monetary policies as quickly as governmental regulations allow because they are aware that monetary factors are the primary cause of inflation. Central banks have recently lost credibility by initially disregarding the inflation danger, then attributing it to transitory factors, and finally responding belatedly and gradually.

In a world where there is an excess in money supply growth, there are mechanisms in place to prevent a significant rise in consumer prices caused by the destruction of the purchasing power of the issued currency. Quantitative easing is subject to some constraints that partially prevent inflationary forces. As the banking channel serves as the transmission mechanism of monetary policy, credit demand acts as a constraint on inflationary pressures.

Now, consider if the transmission mechanism was direct and utilizing only one channel, the central bank. It is not the same to have a police officer walking down your street than to have a police officer in your kitchen watching your every move.

A central bank digital currency would be directly issued to your account held at the central bank. At best, it is surveillance masquerading as currency. The central bank would have precise information of your currency usage, savings, borrowing, spending, and transactions. It can enhance the fungibility of money to prevent the common but unfounded problem of "excess savings." Moreover, as central banks become more politically involved, they might impose penalties on individuals who spend in a manner they consider unsuitable, while rewarding those who follow their recommendations. The entire privacy system and monetary limit mechanism would be removed. Moreover, if the central bank makes a mistake and creates an excess of money supply, as shown in 2020, it would immediately make consumer prices rocket. If the money supply increases dramatically in a year, we would experience massive inflation levels as the existing constraints of the transmission mechanism are eliminated.

see "CBDC's" on page 32



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## *In Memoriam* **MARGARITA CHAVEZ**



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# Realities Facing Kids and Families in 2024 and How to Change Them

Source: COMMONSENSEMEDIA.ORG

This January, Common Sense Media hosted the inaugural **Common Sense Summit on America's Kids and Families**, a first-of-its-kind national convening of child advocates, policymakers, researchers, and community leaders, brought together to consider a core question: What would it look like to put kids and families first in 2024? Our summit featured a speaker lineup of experts and community voices who articulated the top issues facing young people in this crucial election year - and the most promising solutions.

A critical component of the summit program was to address the impact of media and technology on kids' well-being, which is central to all of the work at Common Sense Media. Here are a few themes we heard at the summit that will drive our advocacy agenda forward this year and beyond:

## The youth mental health crisis is both helped and hurt by social media.

Social media platforms have become an integral part of young people's lives, offering both potential benefits and risks to their mental well-being. According to speaker Dr. Laura Erickson-Schroth, chief medical officer at the Jed Foundation, "Social media platforms can help reduce feelings of isolation and loneliness, particularly among marginalized and underserved youth, by providing opportunities for online connections and support."

However, excessive use and exposure to negative content can significantly contribute to youth mental health challenges. "When kids are spending on average three or more hours a day on social media, those kids face double the risk of anxiety and depression symptoms," U.S. Surgeon General Dr. Vivek Murthy said during his session at the summit.

Our own research at Common Sense supports both of these perspectives. Kids' relationships with social media are complicated, but the negative impact it can have on kids who are already struggling - and the lack of action by platforms themselves - means change needs to happen.

California Attorney General Rob Bonta put it bluntly: "We are in a state of emergency. We can't turn away from where we are when it comes to the many challenges our children are facing online... it needs to change, and there are ways to change it."

At Common Sense, they've been using their **Healthy Young Minds** campaign to convene conversations, complete research, and elevate young people's voices with the goal of finding real solutions to the youth mental health crisis - and that includes government regulation.



## The government needs to take action against harmful social media practices that the industry refuses to change.

Conversations at the summit reflected what we know from our years of advocacy at Common Sense: Big Tech won't self-regulate, so the government must take action to keep kids safe online. Former Facebook employee turned whistleblower Frances Haugen said, "Platforms have shown over and over again that they act not to optimize for safety, but for optimizing profits. If we don't act, if we don't mandate transparency, we should not expect our kids to have safe experiences."

The good news is there is more momentum than ever at both the state and the federal level to force the industry to finally put kids' safety first. We at Common Sense are working in support of specific legislation at both levels. New York and California have introduced bills that will help curb addictive features on platforms. And at the federal level, there are now more than 60 bipartisan sponsors of the **Kids Online Safety Act (KOSA)** in the Senate.

## AI has the potential to transform all of our lives, and we must center kids in shaping the future of this powerful technology.

At the dawn of social media, our government and society at large failed to meet the moment and didn't consider its impact on children. At the summit, the conversation zeroed in on the transformative impact of artificial intelligence on all aspects of our lives, and how we can do better by kids in the age of AI.

Sal Khan, founder of Khan Academy, shone a spotlight on AI's potential to transform education, including personalized tutoring, improvements in teacher efficiency, and equitable access to quality learning experiences.

see "REALITIES" on page 34





## FROM THE CITY COUNCIL

by SARAH PROHASKA  
Communications Director for  
the City of Port St. Lucie

### Spring into Spring Cleaning by Knowing Bulk Waste Collection Dates

Spring is approaching and that means that for many people it's time for the annual tradition of spring cleaning.

From decluttering closets to tidying up garages, households across Port St. Lucie will find themselves needing to get rid of items that may not fit into the regular waste collection carts. To assist with this seasonal purge, the City of Port St. Lucie is reminding residents they can dispose of bulk waste curbside once a month.

For residents who aren't sure what day is their bulk waste collection day, a calendar showing all residents' dates for the entire year is available at [www.cityofpsl.com/solidwaste](http://www.cityofpsl.com/solidwaste).



Residents have multiple convenient options to determine their once-a-month bulk waste collection schedule, which is part of residents' regular service:

**Phone Support:** Residents can also obtain the schedule by calling the Office of Solid Waste at 1-772-871-1775 and pressing #5 during regular business hours.

**In-Person Assistance:** Residents are welcome to visit City Hall to have a staff member look up their bulk waste pickup day and mark it on a magnet to put on a refrigerator. The magnet can be obtained at City Hall, 121 SW Port St. Lucie Blvd., Bldg. A, Monday through Friday, 8 a.m. to 5 p.m. (excluding holidays).

**Check online:** The City's interactive solid waste map incorporates a calendar function, enabling residents to synchronize their pickup days seamlessly with their smartphone and laptop calendars. To enable this feature, follow these easy instructions:

- **Visit the Waste Collection interactive map.**

Once the map loads, type in your address in the search bar. When your address has been located, click "Add to Calendar."

Here are some frequently asked questions about bulk waste that may be beneficial for residents.

#### What is bulk waste?

If you have items too large to fit inside your garbage cart, such as furniture, mattresses, large toys, exercise equipment and appliances, then it is considered bulk waste, which is collected once a month.

#### How much bulk waste is allowed?

The limit for bulk waste is two cubic yards per month, about the same size as a sofa or a standard size refrigerator.

#### When should residents put it out?

Residents should place items curbside by 7 a.m. on their pickup day but no earlier than 6 p.m. the evening before collection.

#### What if a resident can't wait for their bulk waste day?

Residents can drop off yard and bulk waste at the City's Convenient Drop-off Center at 1501 SW Cameo Blvd. on the corner of Cameo Boulevard and Crosstown Parkway. The Convenient Drop-off Center is open Wednesday through Saturday from 9 a.m. to 6 p.m. and Sunday from 9:30 a.m. to 4 p.m.

#### How do I dispose of household hazardous waste?

Household hazardous waste cannot be picked up with regular household garbage or at the City's Convenient Drop-off Center, but can be disposed of in two ways:

- The St. Lucie County Solid Waste Baling and Recycling Facility, located at 6120 Glades Cutoff Road in Fort Pierce, accepts approved household hazardous waste. Learn more about what types of items can be disposed of at the St. Lucie County facility.
- The City of Port St. Lucie Office of Solid Waste hosts a free Household Hazardous Waste Collection Day twice a year. The department also has free drop-off sites at City buildings for rechargeable batteries such as cell phones. Call 772-871-1775 and press 5 for more information. ♦


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## FROM THE SLC PROPERTY APPRAISER

by MICHELLE FRANKLIN  
Saint Lucie County Property Appraiser  
[www.paslc.gov](http://www.paslc.gov)

## What to Expect with New Construction

It is always fun to build the home of your dreams, from picking out the floor plan to paint colors. During this exciting time, property taxes may not be at the top of your task list to think about. It is important to remember that in the state of Florida, property taxes are based on an annual January 1 assessment. What does that mean if you receive the certificate of occupancy for your newly constructed home after January 1? For example, suppose you purchased a newly constructed home in 2023 that was built that year. In that case, your property taxes for 2023 may have been based just on land value and did not include the value of the home if it received its certificate of occupancy after January 1, 2023.

2024 may be the first tax year that the value of the new construction is added to the tax roll since properties are assessed annually on January 1.

You may see a significantly higher property tax bill for 2024 with the additional value from the new construction.

### Example Property

Year Built 2023



First Year value of newly constructed home is added to tax roll

Property Taxes 2023	Property Taxes 2024
Building Value \$0	Building Value \$439,700
Land Value \$21,300	Land Value \$91,100
Exemption \$0	<b>Exemption \$50,000</b>
Taxable Value \$21,300	Taxable Value \$480,000
<b>Taxes \$1,410.93</b>	<b>Taxes \$12,452.76</b>

In the example above, you see the difference between a property being assessed as vacant land and then being assessed with improvements made to the land and the value of the newly constructed home.

The same could be said if you made improvements to your home in 2023 that occurred after January 1, 2023. For example, if you built a pool, screen enclosure, shed, or fence in 2023, you may see an increase in the value of your property for 2024 because the value of those improvements will be added to the tax roll this year.

But what if your property is already Homesteaded and you are receiving a 3% Save Our Homes Cap? Some permitted improvements to the property, like the items listed previously, are considered new construction and, therefore, do not fall under your 3% Save our Homes Cap. This means you could see your assessed value increase more than 3% the first year they are added to your property value. ♦

We welcome you to contact our office at 772-462-1000 if you have questions about your property's value. Property owners will receive updated tax year information when they receive their TRIM Notice in mid-August. Please review this document annually to confirm the value and exemptions on your property.

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# what if...

# THE INTERNET

## shut down

# FOREVER?

Source: SURFSHARK.COM

I still vaguely remember the days before we had the internet to torture each other daily (and cat pictures). It seems inescapable these days, but like every other bit of high-tech infrastructure, it's one bad day away from tumbling down. So aside from having to work from the office again, what would happen if the internet shut down forever?

### What is the internet?

To be pedantic about it, the word "internet" refers to the network of connected computer networks around the world – the physical infrastructure. The World Wide Web is closer to what you mean when you say "the internet," though – it's the software that makes the internet into the thing we love to hate, and not just a bunch of wires connecting a lot of computers.

For this article, we'll be using the word "internet" to refer to both things because I'm a rebel who plays by nobody's rules, and you'll get the gist of the article anyways.

### What would happen if the internet crashed?

A large part of our lives relies on having internet connection. A global internet shutdown would impact more than just your apps. It would disrupt banking, hospital, and school functions. In some areas, people may not be able to make phone calls or send text messages.

Or, to put it in a list, if the internet crashed, you couldn't:

- Use social media
- Do online shopping
- Look up things online
- Play multiplayer games
- Stream anything
- Get live updates for your software
- Do online banking
- Download games
- Download files other than games
- Call or text in some cases

continued next page

To simulate the effects of the internet service getting shut down for good, sit down with your smartphone or your laptop, and disconnect it from the internet: Wi-Fi, mobile data, wired connection – the works. Now see what you can do with it.

The internet connection going down permanently affects more than just our ability to tell strangers that they're wrong online. It also forms the backbone of a lot of business and government activities. All of those would get shut down in quick order.

- Files stored on the cloud? Gone.
- Access to databases? Down.
- Instant communication between business or government entities? Not a thing anymore.
- Live tracking of shipments? Almost entirely extinct.

The economy would tank immediately, and as we all know, this leads to bad things happening. Many of the nifty smart government services would be out, too: I couldn't declare my taxes, book a doctor's visit (without having to call anyone), and so on. All things considered, an internet crash would be bad.

### How could the internet crash?

As the internet isn't a centralized system originating from a single point, it's very hard for one single thing to crash the entire thing.

There are two broad areas that can be targeted to crash the internet: physical infrastructure and the software running the web.

### By targeting the infrastructure

This means cutting wires, damaging satellites, destroying internet exchange points, and so on. Naturally, such an attack would be very hard to carry out on a global scale. At the same time, any natural disasters (asteroids, etc.) that could take out a huge part of internet infrastructure would cause other, larger issues than losing connection.

### By targeting the software

This would entail using bugs and releasing viruses to stop web protocols from working. It is a lot more technically feasible without a world-ending

catastrophe. However, it is still unlikely due to the complexities involved and people working to not let that happen.

### Can the internet crash in specific regions?

Yes, it's possible to take down internet in certain regions, and such internet outages have happened before:

- In 2011, an elderly woman was digging for copper and accidentally sliced off a large part of a fiber optic cable. This caused a huge internet blackout that engulfed parts of Georgia, Azerbaijan, and Armenia. Then, a year later, there was a big internet outage due to Hurricane Sandy.
- In 1988, the Morris Worm affected thousands of computers on the nascent internet, slowing them down to uselessness as it replicated endlessly, causing thousands-up-to-millions of dollars worth of damage... on accident.
- For more deliberate attempts at shutting down the internet, we only need to look at state actors. Governments have been recently turning to internet blackouts (or shutdowns) to control situations that aren't going their way.

### What types of internet shutdowns are there?

Internet shutdowns or blackouts can fall into two broad categories – total shutdowns and partial shutdowns.

#### Total shutdown

This means the internet is no longer working. All internet services are completely blocked, including broadband carriers and mobile data services. This block is generally region or countrywide, and people are unable to establish internet connectivity on any device.

#### Partial shutdown

In a partial shutdown, the government restricts your access to, say, social networking sites, communication apps, or foreign news websites. This is generally done to stop people from sharing information with others.

Internet shutdowns are usually employed by less than democratic governments in times of crisis, when the need to stop freedom of speech or assembly feels the most dangerous to the regime. To quote access now:

see "INTERNET" on page 24

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**APRIL 10: CABANA**  
Jensen Dunes

**MAY 1: GARDEN VIEW  
HEALTH & REHAB**  
Vero Beach

**MAY 8: WICKSHIRE**  
Port St. Lucie

**JUNE 5: TBD**

**JUNE 12 DISCOVERY VILLAGE**  
Stuart

**JULY 3: TBD**

**JULY 10: PALM CITY  
NURSING & REHAB CENTER**  
Palm City

**AUGUST 7: TBD**

**AUGUST 14: ENCOMPASS**  
Stuart

**SEPTEMBER 4: THE LYNNMORE  
AT LAWNWOOD**  
Fort Pierce

**SEPTEMBER 11: HARBOR PLACE**  
Port St. Lucie

**OCTOBER 2: CERTUS**  
Vero Beach

**OCTOBER 9:  
AVIVA SENIOR LIVING**  
Port St. Lucie

**NOVEMBER 6: REGENCY PARK**  
Vero Beach

**NOVEMBER 13: ALTO**  
Stuart

**DECEMBER 4: TBD**

**DECEMBER 11: PORT ST. LUCIE  
REHAB & HEALTHCARE**  
Port St. Lucie



Sacco Senior Networking





## Before You Reach For Another Moisturizer, Consider If These Foods And Drinks Are Drying Out Your Skin

Source: BUZZFEED.COM

Itchiness. Flakiness. Peeling. Cracking. The winter months can really take a toll on your skin, and sometimes a medicine cabinet full of hydrating skin care products isn't enough.

"Cold weather outdoors and dry heat indoors can steal moisture from your skin, leading to dehydration," explained Dr. Whitney Bowe, a board-certified dermatologist based in New York. And if you already have dry skin due to genetics or certain health conditions, you may be even more vulnerable to dehydrated skin in the winter.

One of the best things you can do is to ensure that you're hydrated from the inside out, starting with the foods and drinks that you ingest. We talked to the experts about edible ingredients that can make your skin more dehydrated — and ones that can actually help your skin stay properly hydrated.

### How Do You Know If Your Skin Is Dehydrated?

"Dehydrated skin loses elasticity, can be flaky, and can appear dull," Bowe explained. "Hydrated skin is smooth, supple and reflects light evenly, which gives off that radiant glow."

Not only does keeping your skin hydrated make it look different, but it is essential for the skin's long-term health.

One of the ways to hydrate our skin is from the inside out, said Sue-Ellen Anderson-Haynes, a registered dietitian, an Academy of Nutrition and Dietetics spokesperson, and the founder of 360Girls&Women.

"We ... may spend a lot of time with products to hydrate the skin from the outside when we really need to start on the inside," she said. And that includes what we eat and drink.

### Foods And Drinks That Can Dehydrate Your Skin:

#### Caffeine

Beverages like coffees, teas, sodas and energy drinks generally have caffeine in them. Moderate amounts of caffeine (around 400 milligrams or four cups of coffee a day, according to the Food and Drug Administration) are not usually linked to dehydration because the water in the beverage often offsets the dehydrating effects.

But if you consume caffeine later in the day, it can affect your sleep, which can lead to skin dehydration. (One study

continued next page

published in the Journal of Clinical Sleep Medicine found that consuming a moderate amount of caffeine even six hours prior to bedtime can disrupt your sleep.)

Compromised sleep can have a significant effect on skin health, Bowe said. “Just one night of poor sleep can visibly show up on our skin as decreased skin hydration, compromised barrier function, accelerated skin aging and dark under-eye circles,” she said.

One study also found that people with poor-quality sleep experienced more transepidermal water loss (water evaporating through the skin), which impacts skin hydration.

The bottom line? Our skin renews and heals overnight, and a good night’s sleep is key for its hydration and overall health. So if you’re going to drink caffeine, it’s best to consume it earlier in the day.

### Alcohol

Alcohol is a diuretic and causes you to lose water by urinating more. Excessive amounts can contribute to overall dehydration, including of the skin. Drinking alcohol also depletes your natural antioxidants, making your skin more susceptible to damage from things like pollution and ultraviolet rays, Bowe explained. And, like caffeine, alcohol can disrupt your sleep.

Bowe said that several of her patients who have cut down on alcohol or eliminated it from their diets have noticed visible improvements in the hydration, radiance and luminosity of their skin.

### Sodium

Consuming too much salt can cause your body to pull water from its cells and lead to dehydration, explained Anderson-Haynes.

Most Americans have too much sodium in their diets. While the recommended amount of sodium per day is less than 2,300 milligrams (about 1 teaspoon), most Americans consume about 3,400 milligrams, according to the FDA.

High amounts of sodium are often found in prepared foods like frozen foods, canned foods, sandwiches and subs, as well as sauces such as soy sauce or tomato sauce. Being mindful of how much salt you’re eating each day can help with the tone and elasticity of your skin (among many other health benefits).

### Added Sugar

“We’re eating a lot of added sugars. It’s everywhere,” Anderson-Haynes said. If you overdo it, “you’re actually damaging the process of how your body repairs and creates collagen in the body,” she said — and collagen is essential for skin elasticity and skin health.

According to the American Heart Association, women should consume no more than 6 teaspoons of sugar per day and men no more than 9 teaspoons. But just one 12-ounce soda has more than 10 teaspoons in it.

Anderson-Haynes recommended being aware of how much sugar you’re consuming in drinks like sodas, teas, coffees and energy drinks, suggesting that you substitute in water and fruits (which have natural sugars) when possible.

While the top source of added sugar may be drinks, there are other foods that added sugars can hide in, such as desserts, nut

butters, tomato sauces, nutrition bars, cereals and breads.

If there is added sugar in the food’s ingredients list, make sure it is toward the bottom, Anderson-Haynes advised. Also be aware of the different words for sugar that may appear on the label, like dextrose, molasses, cane sugar, high-fructose corn syrup, maltose, agave nectar, sucrose and beet sugar.

### Fried Foods

Oily fried foods (like french fries, potato chips and doughnuts) can negatively affect our skin because they cause inflammation, which can be linked to dehydration.

“Dehydration can lead to redness and itching, and may be associated with skin inflammatory conditions,” Anderson-Haynes said.

She recommended baking foods or using an air fryer as an alternative to frying.



### One Way To Keep Skin Hydrated: ‘Eat Your Water’

“What you put on your skin and what you drink (and eat) throughout the day are both critical in terms of keeping skin properly hydrated,” Bowe explained.

Beyond drinking water, she said that it’s important to eat water-rich foods, like spinach, cucumbers, berries, melons and bell peppers. “The fluid is trapped inside the food’s cells and slowly released during the digestive process for a nice, steady source of hydration,” she said.

Anderson-Haynes said that you also want to pay attention to how you prepare your veggies. Eating them raw or lightly steamed (so you’re not cooking out the water) is key.

She also recommended foods that contain healthy fats like omega-3s found in avocados, chia seeds, flaxseeds, nuts, olives and fish.

And remember, even when you’re not having issues with your skin, consuming enough fluids year-round is important for your overall health.

“It can affect your blood sugars, it can affect how you think, it can affect your digestion,” Anderson-Haynes said. “So whether you have dry skin or not, we need to [stay] properly hydrated.” ♦





# HEALTHY EATING

**Confused by all the conflicting nutrition advice out there? These simple tips can show you how to plan, enjoy, and stick to a healthy diet.**

Eating a healthy diet is not about strict limitations, staying unrealistically thin, or depriving yourself of the foods you love. Rather, it's about feeling great, having more energy, improving your health, and boosting your mood.

Healthy eating doesn't have to be overly complicated. If you feel overwhelmed by all the conflicting nutrition and diet advice out there, you're not alone. It seems that for every expert who tells you a certain food is good for you, you'll find another saying exactly the opposite. The truth is that while some specific foods or nutrients have been shown to have a beneficial effect on mood, it's your overall dietary pattern that is most important. The cornerstone of a healthy diet should be to replace processed food with real food whenever possible. Eating food that is as close as possible to the way nature made it can make a huge difference to the way you think, look, and feel.

By using these simple tips, you can cut through the confusion and learn how to create - and stick to - a tasty, varied, and nutritious diet that is as good for your mind as it is for your body.

## The fundamentals of healthy eating

While some extreme diets may suggest otherwise, we all need a balance of protein, fat, carbohydrates, fiber, vitamins, and minerals in our diets to sustain a healthy body. You don't need to eliminate certain categories of food from your diet, but rather select the healthiest options from each category.

Protein gives you the energy to get up and go - and keep going - while also supporting mood and cognitive function. Too much protein can be harmful to people with kidney

disease, but the latest research suggests that many of us need more high-quality protein, especially as we age. That doesn't mean you have to eat more animal products - a variety of plant-based sources of protein each day can ensure your body gets all the essential protein it needs.

**Fat.** Not all fat is the same. While bad fats can wreck your diet and increase your risk of certain diseases, good fats protect your brain and heart. In fact, healthy fats - such as omega-3s - are vital to your physical and emotional health. Including more healthy fat in your diet can help improve your mood, boost your well-being, and even trim your waistline.

**Fiber.** Eating foods high in dietary fiber (grains, fruit, vegetables, nuts, and beans) can help you stay regular and lower your risk for heart disease, stroke, and diabetes. It can also improve your skin and even help you to lose weight.

**Calcium.** As well as leading to osteoporosis, not getting enough calcium in your diet can also contribute to anxiety, depression, and sleep difficulties. Whatever your age or gender, it's vital to include calcium-rich foods in your diet, limit those that deplete calcium, and get enough magnesium and vitamins D and K to help calcium do its job.

**Carbohydrates** are one of your body's main sources of energy. But most should come from complex, unrefined carbs (vegetables, whole grains, fruit) rather than sugars and refined carbs. Cutting back on white bread, pastries, starches, and sugar can prevent rapid spikes in blood sugar, fluctuations in mood and energy, and a build-up of fat, especially around your waistline.

see "HEALTHY EATING" page 16





# Have a Craving?

## Here's What Your Body Actually Wants You to Eat

**E**ver find yourself rummaging through the fridge or kitchen cabinets for that delicious, satisfying something—except nothing seems to fill that void? Maybe you know what you're craving, but would actually have to leave the house to go and buy it (who wants to do that?), or your craving is so ambiguous that even browsing the supermarket aisles might leave you stuck.

Turns out, there's more to your hankering than just hunger. "Often a food 'search' can arise when you're in need of a break from work or sitting, so by nature you get up and stir around," explains Lisa Cohn, RD, a New York City-based nutritionist. "Other times a quest can be triggered by an emotional or physical reaction that leaves us feeling frozen or out of control, and the act of searching for something to eat gives us a determination to take control."

While there are several other potential reasons for sudden cravings, including a nutrient deficiency, sleep deprivation, and low blood sugar, there are healthy and satisfying snack choices you can make to quench a craving until your next meal. Here are nine expert-approved solutions and substitutes for every kind of craving.

### If you're craving carb-rich foods

When you crave carb-heavy eats like bread and pasta, it may be because your energy levels have taken a nosedive. Thing is, these same empty carbs can make you crave even more unhealthy foods. "When you go too long without eating, or consume too

many simple carbohydrates, your blood sugar drops, triggering your body to reach for starchy foods that are quick and easily digestible," explains Jessica "Chef Jess" Swift, RD, a Washington, DC-area nutritionist and classically trained chef. "This will allow your blood sugar to spike and get back to normal quickly, but not make you full." If you've ever eaten pizza and then craved ice cream an hour later, this is what's happening to your body.

If you're craving carbs and nothing else will do, opt for whole grain—they're rich in fiber and take longer to digest, which means they'll keep you feeling full for longer than simple carbs. (Plus, there are plenty of other health benefits of whole grains.)

### If you're craving something sweet

It's easy to get a quick sugar fix from foods that might be lying around (hello, blueberry muffins in the office kitchenette). Chances are, though, that you're already eating way too much sugar; the average person takes in 22 teaspoons of sugar daily - more than three times the amount suggested by the American Heart Association. A growing body of research links the sweet stuff to high cholesterol and blood pressure, increased risk for cancer, diabetes, and heart disease, and - of course - excess weight gain. Plus, a sweet treat can cause a blood sugar spike and crash, leaving you feeling sluggish, moody, and hungry (again).

Reach for a piece of fruit instead. You'll be satisfied - we promise. "When you craving something cold, creamy and sweet, think healthier options like frozen bananas, grapes, organic fruit purees, or homemade frozen yogurt pops," suggests Natalia Levey, certified health and nutrition coach and author of *Cravings Boss*. Low-fat Greek or plain yogurt with some fruit on top is another nutrient-packed option. "The yogurt provides calcium which is good for your bones and the berries are packed with immune boosting antioxidants," says Keri Gans, RD, New York City-based nutritionist and author of *The Small Change Diet*.

### If you're craving something salty

"When you're overly stressed, your adrenal glands release cortisol, which can make you ravenous for high-fat, salty foods,"

see "CRAVING" on page 21



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# *Fitness After 50*

## The Gym Goes Gray

They may not be hanging Beatles posters on the walls, or piping in the soundtrack from Yellow Submarine. Still, more and more fitness centers are doing everything they can to attract the baby boom generation - and it's working, with folks over 50 making up the fastest-growing segment of the fitness population.

"For about the past 15 years, the baby boom fitness market has been slowly growing," says Colin Milner, CEO of the International Council on Active Aging. "But in the last several years it has really exploded, and it's exploded in many segments, including health club memberships." According to the International Health, Racquet and Sportsclub Association, older adults are hitting gyms and health clubs at a record rate. The group says the number of health club members over 55 grew by 343% from 1987 to 2003, while the number of members in the 35-54 age group increased by 180%.

Milner says that by 2012, "those numbers will increase even more dramatically. This is a market that is only going to grow more and more as time goes on."

What's driving the change? Trend-watchers say the generation that once believed "never trust anyone over 30" is now well over 50 but still determined not to grow old.

"I think we could roll up the whole reasoning into just one phrase - quality of life - because the feedback we get is that people simply want to be active in their later years, and they now realize that being fit is one of the only ways to do that," says Dean Witherspoon, president of Health Enhancement Systems, which creates health programs for corporations and other organizations.

Milner agrees: "A lot of the problems we used to think of as being related to aging, we now know aren't related to aging at all. They are related to disuse of the body, and boomers have finally begun to realize 'Hey, we can do something about that.'"

Indeed, studies continue to show that we can. For example, research recently published in the *Journal of the American Geriatric Society* found that inactivity doubles the risk of mobility limitations as we age, while vigorous activity has the opposite effect. In another study, published in the journal *Neurology*, doctors found that exercise can slow cognitive declines -- meaning our minds can stay sharper longer.

"No matter what area you look to, be it heart disease, obesity, diabetes, high blood pressure, osteoporosis, research shows that being physically fit into your senior years will keep you healthier and active longer," says Cedric Bryant, PhD, chief exercise physiologist at the American Council on Exercise.

And baby boomers are not about to let that opportunity slip by, experts say.

"Unlike our grandparents, who simply hoped they could hang around long enough to collect Social Security, our generation

has every expectation that at 60 we're going to be doing the same things we did at 45 - and it's a very good possibility that we will," says Witherspoon.

### REDEFINING FITNESS, BOOMER-STYLE

While the idea of midlife fitness may have been sneaking into our collective consciousness for some time, experts say the real difference came when health clubs themselves began to change.

Leading the pack: a Harlington, Texas, company with a chain of health clubs known as Curves. It started in 1995 as one location offering a circuit-training program aimed at women over 45, and in just 36 months it grew to 1,000 locations. Today there are some 9,000 Curves gyms worldwide.

But what was different about this club? Some believe it simply made fitness easier for the overworked, overstressed Boomer to achieve.

"It put the health club into the neighborhood, and created a fast, time-saving, 30-minute workout a woman could easily fit into her day," says Milner.

It also did something else. Experts say it created a more attainable model for success.

"Essentially, it did away with the 'perfect body' dream, and replaced it with the much more realistic 'better lifestyle and better health' dream - and it worked," says Milner.

It also helped spawn an entire industry. In addition to the 8,000 Curves locations around the United States, similar organizations such as Slim and Tone for women and now Cuts - a kind of Curves for men - are taking off. What's more, even gyms and health clubs that have traditionally courted the hard-body set are looking to catch some backslash from the Baby Boomer fitness wave. Bally Total Fitness is launching an ad campaign aimed at Boomers, according to news reports, while the Southern California chain of Gold's Gyms plans to begin featuring 50-somethings in its ads.

### 50-AND-UP FITNESS: WHAT YOU MUST KNOW

While the spirit may be willing, experts say, by the time you're 50 or older, your body needs a little extra attention if you are to benefit in both the short and the long run.

Some experts worry that not every gym or health club is up to the challenge.

"The shift towards getting fit after 50 is definitely taking place, but unfortunately, the staff and instructors at many gyms and fitness clubs are not really set up for this paradigm change," says Robert Catalini, an exercise physiologist and director of the Holy Redeemer Health and Fitness Center at Holy Redeemer Medical Center in Meadowbrook, Pa.



This is particularly important for those who have not exercised in the past or who have become sedentary in recent years, he says.

“The longer it has been since you set foot inside a gym, the more you are going to have to rely on your instructors to guide you to the right kinds of activities, so it’s important that they really know what they are doing,” says Bryant.

Moreover, Catalini says, if you’re already saddled with health issues -- like achy joints, bad knees, or back pain - as well as risk factors for heart disease such as high blood pressure, high cholesterol, or obesity, you need to be doubly sure you’re getting the right advice.

“There’s no question you can do it, and should do it, but there are certain things you have to pay attention to, and certain guidelines you have to follow, and they can’t be the same ones you followed in your 20s or 30s or even 40s,” says Catalini.

## 7 WAYS TO ENSURE SUCCESS

To help put you on the path to a fit and healthy future, Bryant and Catalini offer the following guidelines to help ensure your midlife workout plan is a success.

1. Ask questions, particularly if you have health concerns: Can you accommodate my bad back, do you have instructors with a background in cardio exercise, is your pool heated and to what temperature? Anything that affects your condition should be addressed well before you sign on the dotted line. Also make certain that the instructors have experience coaching regular folks (not athletes) over 50.

2. Make sure your trainer, club manager, or fitness instructor takes a medical history as well as a family history before planning your workout program. This should include a Physical Activity Readiness Questionnaire or PAR-Q test to determine your physical age, which may not be the same as your chronological one. Workouts should be based on your physical age.

3. Tell your fitness instructors about any health conditions (for example, asthma or heart disease) or risk factors (if you smoke, if you get easily winded, if you have joint problems), and let them know about all medications you’re taking. Some can cause fatigue, muscles aches, or other issues that could be confused with workout issues.

see “FITNESS AFTER 50” page 20





## healthy eating cont.

### Making the switch to a healthy diet

Switching to a healthy diet doesn't have to be an all or nothing proposition. You don't have to be perfect, you don't have to completely eliminate foods you enjoy, and you don't have to change everything all at once - that usually only leads to cheating or giving up on your new eating plan.

A better approach is to make a few small changes at a time. Keeping your goals modest can help you achieve more in the long term without feeling deprived or overwhelmed by a major diet overhaul. Think of planning a healthy diet as a number of small, manageable steps - like adding a salad to your diet once a day. As your small changes become habit, you can continue to add more healthy choices.



### Setting yourself up for success

**Prepare more of your own meals.** Cooking more meals at home can help you take charge of what you're eating and better monitor exactly what goes into your food. You'll eat fewer calories and avoid the chemical additives, added sugar, and unhealthy fats of packaged and takeout foods that can leave you feeling tired, bloated, and irritable, and exacerbate symptoms of depression, stress, and anxiety.

**Make the right changes.** When cutting back on unhealthy foods in your diet, it's important to replace them with healthy alternatives. Replacing dangerous trans fats with healthy fats (such as switching fried chicken for grilled salmon) will make a positive difference to your health. Switching animal fats for refined carbohydrates, though (such as switching your breakfast bacon for a donut), won't lower your risk for heart disease or improve your mood.

**Read the labels.** It's important to be aware of what's in your food as manufacturers often hide large amounts of sugar or unhealthy fats in packaged food, even food claiming to be healthy.

**Focus on how you feel after eating.** This will help foster healthy new habits and tastes. The healthier the food you eat, the better you'll feel after a meal. The more junk food you eat, the more likely you are to feel uncomfortable, nauseous, or drained of energy.

**Drink plenty of water.** Water helps flush our systems of waste products and toxins, yet many of us go through life dehydrated - causing tiredness, low energy, and headaches. It's common to

see "HEALTHY EATING" page 23

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by JOANNE AUGUSTO

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### The Power of Polyphenols

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- Polyphenols preserve brain activity and may defend against Parkinson's and Alzheimer's.
- Polyphenols regenerate and enhance the actions of



vitamins in the body, including alpha-tocopherol, one of the most active components of vitamin E.

- These compounds are effective metal chelators, helping flush dangerous levels of metals from the body.
- Large-scale clinical research has found that polyphenols reduce the risk of mortality from cardiovascular diseases and diabetes, plus there is a strong association and clinical evidence between low cancer risk and polyphenol intake.
- Polyphenol intake preserves cognitive factors, including language and verbal memory. That may be because polyphenols consistently increase cerebral blood flow and modulate brain activity - even after single doses.
- Polyphenols can enhance exercise performance by reducing muscle fatigue, improving recovery, and reducing stressors that negatively affect training.

I'm excited by the possibilities of these polyphenols for improving daily health and optimal longevity. Consider using a high quality supplement if your not able to consume enough polyphenols. ♦



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# REMEMBERING MARGARITA CHAVEZ

## Reflections of My Wife

By ANGEL CHAVEZ

### **MARGI, I LOVE YOU AND ALWAYS WILL... ANGEL**

IS THERE A VERSE IN THE BIBLE THAT IF YOU ARE OVER 40 YEARS TOGETHER IN THE LORD WITH YOUR SPOUSE, THAT YOU SHOULD GO TOGETHER?

If anyone likes to know how it feels to lose your loved one after over 40 years? I feel numb and confused, I still am after 48 hours.

I had appointments to work all day in Okeechobee and train Marty, our new Sales Manager for Okeechobee, on Monday, March 4th. My wife, Margarita, said she didn't sleep too well, she thought it was something she ate. She asked me for a glass of milk. A few minutes later she was having breakfast. By the time I left about 8:40 AM she said I should come back sooner, and I promised I would only work a few hours and come back. While training Marty, at about 10:06 AM, she called me and she said she wasn't feeling good, that I should call 911, which I did.

The rescue came about 10:25 AM and as soon as they placed her in the bed she was gone. They couldn't revive her, neither in the ambulance, neither in the Tradition hospital. A nurse in charge called me, he said that I should come to the emergency room, it was about my wife. When I came, I found her in a room, peacefully sleeping, so I thought. But, a few minutes later I realized there were no tubes or machines connected. That scared

me, and I went to find that out, it was then that they asked me to have a seat. Some three or four people came and placed their hands on me, that is when I realized she was gone.

### **NUMB & CONFUSED**

I called my son, Isai, in Orlando and my daughter, Priscilla, in Dallas, we cried together for a while. Then I called my brothers-in-law in Miami, then I sat down next to my wife, to pray. About 6 hours later, my sister-in-law Janice called me and asked me what I was doing: I said I am here next to my wife. I don't know what else to do. I cried some more. Finally, my son Isai and his wife, Florence, came from Orlando. But I was still numb and dumb...

### **AWARDS IN HEAVEN?**

The Bible is clear about receiving awards in heaven depending on how we have responded to the resurrection of our Lord Jesus Christ. Whether we have built our lives with gold, silver, or precious stones....

In that regard, my wife will have many rewards in heaven. One of the most important things that I remember is that every day, early in the morning, she read her Bible out loud, and prayed out loud. A little laughter when she wanted to change something in me...

## LONG-SUFFERING IS A FRUIT?

And every time I read about the fruits of the spirit: Love, peace, joy, long-suffering, etc. This fruit was very hard for me to swallow. For it means exactly how its written. Suffering-long. My wife did dialysis 3 times a week for 3.5 hours each for over 10 years. Lately, she had been doing paracentesis every Thursday. They take about 6 liters of water weekly.

She was always very concerned about everybody around her to receive salvation. She prayed for everyone, she prayed constantly for the Treasure Coast, especially Port St Lucie, and this wonderful country of ours. She thought that was her mission.

Not once did I hear her complaining to the Lord about her situation. That is more than likely the long-suffering fruit of the Spirit coming out of her.

[Please don't misunderstand, the Lord doesn't want anyone suffering from sickness. That is why He took all of our sicknesses and diseases upon himself and by his stripes we were all healed. But we live in a fallen world and things happen]

## ONE LOUSY TICKET?

Over 45 years of driving and she only had one traffic ticket. Between the Saints golf course and the Sinners golf course, the speed changes from 15 to 25 to 30 and she didn't read it on time. She wanted me to fight for that ticket, I convinced her to pay for it, for the sake of time. Between me and my kids, we have a collection, including a couple of minor accidents. She definitely beat us all.



## SHE LEFT ON HER TERMS. PLEASE READ PSALM 27

She left on her terms. She left her Bible open on Psalm 27. That is exactly what her number one desire was. I am positively sure; her wish was granted.



## THE PRAYER OF SALVATION

She carried cards with this prayer in Spanish and English, that she gave to everyone she met. Would you honor her and pray out loud with me?

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 spirit with 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 the Lord Jesus 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*

*Senor, creo que Jesus de Nazaret tomo mi lugar en la cruz. Senor, te pido perdon por todos mis pecados contra ti y contra mi propia vida, por favor perdname. Yo creo que Jesus fue resucitado el tercer dia para mi justificacion. Jesus, te recibo como mi Senor y Salvador. Tu sangre divina me limpia ahora mismo y mi padre celestial me da un corazon nuevo con vida eterna. Ahora mi nombre esta escrito en el libro de la vida, garantizado por la siguiente ley divina:*

*“Si confiesas con tu boca que Jesús es el Señor y crees en tu corazón que Dios lo levantó de entre los muertos, serás salvo, porque con el corazón se cree para justicia, pero con la boca se confiesa para salvación. ROMANS 10:9,10”*

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## fitness after 50 cont.



4. Be clear about your fitness goals and convey them to your instructor or health club manager. Do you want to lose weight, get more energy, relieve pain, strengthen joints? Tell them -- and make sure gym has the ability to help you meet that goal.

5. Don't try to compete with younger members, or with the memory of your former self. Experts say the worst thing you can do is to focus on your years as a high school quarterback and try to match what you could do decades earlier. Set new, age-adjusted goals and compete with yourself only in the here and now.

6. Get a check-up before joining any gym or starting an exercise program, no matter how great you feel. Inform your doctor of your fitness plans and discuss any concerns or limitations together. Check in with your doctor anytime you experience significant discomfort while working out, including shortness of breath, chest pains, headaches, dizziness, or muscle aches that don't subside after a day or two of rest.

7. Listen to your body, not your trainer. While it's OK to push hard and long you're young, consistency is a better goal after 50. If your body is saying take it slower, then take it slower. Period. ♦

WebMD Weight Loss Clinic-Feature Reviewed by Louise Chang, MD



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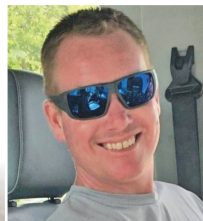
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**craving** cont.

says Ashvini Mashru, RD, nutritionist and owner of Wellness Nutrition Concepts, LLC in Malvern, Penn. That's why stress often drives weight gain. But you can satisfy salty cravings without tacking tons of extra calories on to your day. Gans recommends roasting chickpeas tossed in heart-healthy olive oil and sprinkled with herbs and salt. "Chickpeas are a great choice when you don't know what you want to eat because they're a light snack, you can eat them on the go, and you can also experiment with different seasoning combos, depending on your mood," says Gans. "And olive oil is a healthy fat that contains a monounsaturated, omega-9 fatty acid, important vitamins and antioxidants."

**If you're craving something hearty and filling**

Pack a punch of pure protein to reduce hunger and keep future cravings at bay. "Because it takes more work and a longer time for your body to digest and breakdown protein, it will satisfy you for longer and keep hunger pangs at bay," explains Mashru. It also helps promote lean body mass, which is essential for boosting your overall metabolic rate and healthy weight maintenance. Some leaner options include eggs, chicken, and turkey (you could also try this recipe for

no-bake energy bites). "Eggs are a pure, high-quality protein that clock in at just 75 calories a pop," says Gans. "I like to hard boil them and add a drop of salt and pepper when I don't know exactly what I'm craving."

**If you're craving something deep-fried**

If you've had a low intake of fat for a few days your body can crave fatty things such as fried foods and butter. If you find yourself reaching for the crisps, try some nuts or avocado toast instead (here are four unique avocado toast recipes), as these foods are a far healthier way for you to get essential fats, says Chef Jess. Avocados are actually loaded with fat, which can help curb your craving for it, just not the type of fat you're craving. "They're rich in omega-3 fatty acids which are considered 'healthy fats' thanks to their heart- and brain-boosting benefits," she explains. Nuts are also packed with omega-3s as well as vitamin B6, which is responsible for regulating hormones and fighting cravings. If you're really looking to limit snacking in the midst of squashing your craving, opt for pistachios, which provide a barrier and visual cue of high volume with their shells.

**If you're craving something savory**

A bowl of lentil soup can be a winner if you're craving a hot, savory dish. "Lentils are a good source of fiber and protein and this winning combination may help stabilize your blood sugars, keeping your appetite in check until your next meal," says Gans. Another quick and easy sub? Sweet potatoes. Not only are they an excellent source of fiber, which means they take longer to digest, but they get your vision in check by providing over 400% of your daily vitamin A requirement in one medium-sized tater. If you're stretched for time or don't have access to an oven, simply pierce an uncooked sweet potato several times on each side and pop in the microwave for approximately 5 to 8 minutes, rotating halfway through. ♦



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## healthy eating cont.

mistake thirst for hunger, so staying well hydrated will also help you make healthier food choices.

### Moderation: important to any healthy diet

**Try not to think of certain foods as “off-limits.”** When you ban certain foods, it’s natural to want those foods more, and then feel like a failure if you give in to temptation. Start by reducing portion sizes of unhealthy foods and not eating them as often. As you reduce your intake of unhealthy foods, you may find yourself craving them less or thinking of them as only occasional indulgences.

**Think smaller portions.** Serving sizes have ballooned recently. When dining out, choose a starter instead of an entree, split a dish with a friend, and don’t order supersized anything. At home, visual cues can help with portion sizes. Your serving of meat, fish, or chicken should be the size of a deck of cards and half a cup of mashed potato, rice, or pasta is about the size of a traditional light bulb. By serving your meals on smaller plates or in bowls, you can trick your brain into thinking it’s a larger portion. If you don’t feel satisfied at the end of a meal, add more leafy greens or round off the meal with fruit.

**Take your time.** It’s important to slow down and think about food as nourishment rather than just something to gulp down in between meetings or on the way to pick up the kids. It actually takes a few minutes for your brain to tell your body that it has had enough food, so eat slowly and stop eating before you feel full.

**Eat with others whenever possible.** Eating alone, especially in front of the TV or computer, often leads to mindless overeating.

**Limit snack foods in the home.** Be careful about the foods you keep at hand. It’s more challenging to eat in moderation if you have unhealthy snacks and treats at the ready. Instead, surround yourself with healthy choices and when you’re ready to reward yourself with a special treat, go out and get it then.

**Control emotional eating.** We don’t always eat just to satisfy hunger. Many of us also turn to food to relieve stress or cope with unpleasant emotions such as sadness, loneliness, or boredom. But by learning healthier ways to manage stress and emotions, you can regain control over the food you eat and your feelings.

It’s not just what you eat, but when you eat

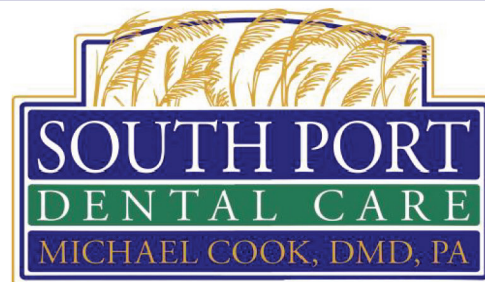
**Eat breakfast, and eat smaller meals throughout the day.** A healthy breakfast can jumpstart your metabolism, while eating small, healthy meals keeps your energy up all day.

**Avoid eating late at night.** Try to eat dinner earlier and fast for 14-16 hours until breakfast the next morning. Studies suggest that eating only when you’re most active and giving your digestive system a long break each day may help to regulate weight.

### Add more fruit and vegetables to your diet

Fruit and vegetables are low in calories and nutrient dense, which means they are packed with vitamins, minerals,

see “HEALTHY EATING” next page



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antioxidants, and fiber. Focus on eating the recommended daily amount of at least five servings of fruit and vegetables and it will naturally fill you up and help you cut back on unhealthy foods. A serving is half a cup of raw fruit or veg or a small apple or banana, for example. Most of us need to double the amount we currently eat.

To increase your intake:

- Add antioxidant-rich berries to your favorite breakfast cereal
- Eat a medley of sweet fruit - oranges, mangos, pineapple, grapes - for dessert.
- Swap your usual rice or pasta side dish for a colorful salad.
- Instead of eating processed snack foods, snack on vegetables such as carrots, snow peas, or cherry tomatoes along with a spicy hummus dip or peanut butter.

### How to make vegetables tasty

While plain salads and steamed veggies can quickly become bland, there are plenty of ways to add taste to your vegetable dishes.

**Add color.** Not only do brighter, deeper colored vegetables contain higher concentrations of vitamins, minerals and antioxidants, but they can vary the flavor and make meals more visually appealing. Add color using fresh or sundried tomatoes, glazed carrots or beets, roasted red cabbage wedges, yellow squash, or sweet, colorful peppers.

**Liven up salad greens.** Branch out beyond lettuce. Kale, arugula, spinach, mustard greens, broccoli, and Chinese cabbage are all packed with nutrients. To add flavor to your salad greens, try drizzling with olive oil, adding a spicy dressing, or sprinkling with almond slices, chickpeas, a little bacon, parmesan, or goat cheese.

**Satisfy your sweet tooth.** Naturally sweet vegetables - such as carrots, beets, sweet potatoes, yams, onions, bell peppers, and squash - add sweetness to your meals and reduce your cravings for added sugar. Add them to soups, stews, or pasta sauces for a satisfying sweet kick.

**Cook green beans, broccoli, Brussels sprouts, and asparagus in new ways.** Instead of boiling or steaming these healthy sides, try grilling, roasting, or pan frying them with chili flakes, garlic, shallots, mushrooms, or onion. Or marinate in tangy lemon or lime before cooking. ♦

*"Internet shutdowns are always dangerous, and 2021 highlighted just how vicious they can be. The world witnessed governments implement blackouts throughout protests, civil unrest, wars, and crises, while setting a precarious precedent for 2022. Last year began with authorities in Ethiopia, Myanmar, and India shutting down the internet to quell dissent and assert control over populations. Israeli airstrikes in the Gaza Strip brought down towers supporting essential communications infrastructure as well as newsrooms for Al Jazeera and the Associated Press, while escalating censorship in Russia signaled what was yet to come."*

### What would we do if the internet shut down?

Obviously, we'd try to get the internet back up.

On the infrastructure level, it's a network of networks.

It would take a wizard to miracle all the wires, satellites, and servers away without otherwise blasting the human civilization off the face of the Earth. And if that happened, we'd lay down more wires and connect computers into larger and larger networks that could eventually merge into a worldwide net - the internet.

But if the internet shut down due to a software issue - one that somehow affected all of it at the same time - we'd try to rebuild as well, probably even faster. The code would need to be checked, potential malware would need to be cured, drives would have to be wiped and rewritten, but it's not that much when compared with replacing physical infrastructure. Internet service providers and other IT companies would jump on that immediately.

It would be expensive - rooting out the Morris Worm reportedly wasn't cheap - but it beats not having the internet around. ♦

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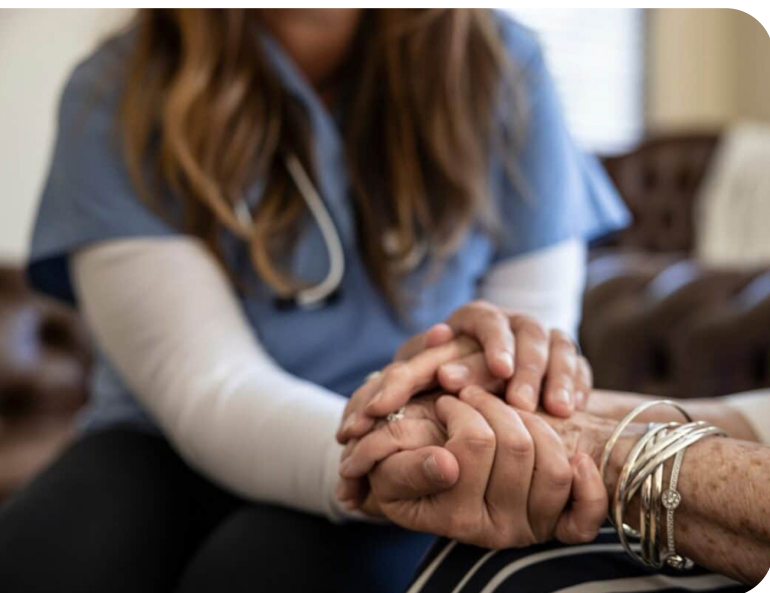
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# When It Is Time for a Nursing Home

## Key Signs You Can't Ignore

Source: UNFINISHEDMAN.COM



Understanding when it's time to consider a nursing home for a loved one can be daunting. I understand that journey all too well. After thoroughly exploring the ins and outs, I've come to realize that skilled nursing facilities aren't just an alternative; in many instances, they're essential for ensuring the optimal wellness of our aging family members or friends.

This article is designed to help you recognize when moving to a nursing home represents a positive step forward. Let's embark on this path together, with empathy and understanding at the forefront of our decision-making process.

### RECOGNIZING THE SIGNS IT'S TIME FOR A NURSING HOME

Sometimes, the writing's on the wall; we just choose to look away. If you're noticing alarming changes in your parents' day-to-day abilities, it might be time to start thinking about nursing home care.

### SAFETY CONCERNS AT HOME

I've noticed more trips and stumbles at home lately. It's a red flag, telling me it might be time to think about a nursing home. Mobility issues aren't just frustrating; they're dangerous.

A simple fall can lead to big problems, like a trip to the emergency room or worse.

continued next page

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Struggling to keep up with daily tasks is another warning sign. If my loved one can't feed themselves properly or maintain good dental health, it's clear they need more help than I can give.

It's hard admitting that I'm not enough, but their safety and well-being come first.

### DIFFICULTY WITH PERSONAL HYGIENE

Taking care of personal hygiene becomes harder with age, especially for my aging parents. Sometimes, they can't help but forget to brush their teeth or skip a shower because it feels like climbing a mountain to them.

That's where nursing homes step in with their skilled staff ready to lend a hand, ensuring my parents stay clean and healthy.

It dawned on me that needing help isn't giving up; it's about living better. Nursing homes offer the kind of support that keeps folks like my parents feeling good about themselves. They handle everything from daily showers to ensuring their clothes are fresh, so they don't have to sweat the small stuff anymore.

### CHANGES IN EATING AND SLEEPING HABITS

After we've tackled how personal hygiene can slip, let's dive into another sign that might not be as obvious: shifts in eating and sleeping habits. Noticing these changes is crucial for our loved ones' well-being.

If Dad starts skipping meals or munching at odd hours, it could signal something's amiss. Maybe Mom used to be an early bird but now struggles to catch a wink before midnight – it doesn't just mean she's turned into a night owl overnight.

These disruptions in natural rhythms are red flags waving at us, suggesting they might need more structured care.

It's not just about being awake when the world sleeps or ignoring a rumbling stomach; these signs point towards deeper health issues needing attention. Skipping breakfast could lead to malnutrition, while erratic sleep may escalate confusion or exacerbate existing conditions like dementia or Alzheimer's disease.

Acknowledging these signals isn't admitting defeat; it's stepping up to ensure our loved ones receive the care and support they deserve, possibly within a nursing home setting where meal times and rest are part of daily routines designed for their health and safety.

### DECLINING FUNCTIONAL STATUS

Eating and sleeping habits aren't the only things that change. A drop in functional status is a big red flag, too. This means having trouble with daily activities, like getting dressed or moving around the house.

If I find myself or a loved one struggling more than usual with these tasks, it's a sign care needs are increasing.

Mobility issues can turn any place into an obstacle course. Frequent falls aren't just about being clumsy; they signal the need for extra help or supervision that might not be available at home.

When specialized medical care becomes part of the routine because of chronic health conditions or diseases like Parkinson's and arthritis, it's clear why professional nursing care isn't just nice to have—it's necessary.

see "SIGNS" next page



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## signs cont.



## WORSENING HEALTH CONDITIONS

Seeing loved ones deal with chronic illnesses or conditions like dementia, cancer, or heart disease hits hard. It's tougher when these conditions start taking a toll, despite our best efforts at home care.

We notice the signs: they might forget medications, face frequent falls, or struggle more each day with basic tasks. It feels like we're in over our heads, trying to juggle their health needs with everything else.

That's where thoughts about nursing homes come into play. These places aren't just buildings; they're equipped with skilled nursing staff ready to tackle anything from medication management to severe dementia care.

They have the tools and knowledge for dealing with urinary tract infections (UTIs), pressure ulcers, and all those complicated medical hiccups that seem overwhelming at home. I've learned it's not about giving up but providing a space where our elders can receive the level of care that matches their needs – safely and compassionately.

## CAREGIVER CHALLENGES

Caring for an elderly loved one at home can feel like juggling flaming torches while riding a unicycle. It's tough, often leaving you exhausted and stretched thinner than a dollar store balloon.

## DIFFICULTY BALANCING CAREGIVING AND OTHER RESPONSIBILITIES

Juggling caregiving with my job, family time, and personal hobbies feels like trying to keep too many balls in the air. Sometimes I drop one. Taking care of an older adult who needs constant attention makes it tough to find enough hours in the day for work tasks or even catching up on a favorite hobby for older men like fishing or woodworking.

The mental load is heavy, too, making it harder to focus when I'm away from home.

My friends say they see less of me these days. Between managing medications, appointments with the geriatrician, and keeping tabs on health problems such as mobility issues or the flu

continued next page



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in elderly people, there's barely time left for a beer and game night.

It's not just about physical presence; my mind races with care tasks even when I'm physically elsewhere. Finding balance seems like aiming for a moving target while blindfolded.

### MENTAL HEALTH STRAIN

Caring for a loved one who needs constant attention drains me more than I expected. Denial, anger, and even pulling away from friends crept up on me. It's like I've been caught in a storm of anxiety and depression without an umbrella.

My mental health took a hit, making every day feel heavier than the last.

I realized this isn't just about physical care; it's a battle of the mind too. Burnout sneaks up on you quietly when your skills are outmatched by their needs. Suddenly, you're not just managing medications or appointments but fighting to keep your own head above water.

This struggle affects both my well-being and the quality of care I can provide.



### DIFFICULTY MANAGING COMPLEX MEDICAL CONDITIONS AT HOME

Dealing with my own mental health struggles was one thing, but managing complex medical conditions at home took the challenge to a whole new level. My dad's condition meant juggling multiple medications daily, monitoring symptoms that changed quicker than Midwest weather, and trying to prevent those dreaded hospital visits.

Mobility issues got him down more times than I could count. Every fall felt

like a heart-stopping moment, raising the alarm that maybe it was time for more help than I could give.

It wasn't just about keeping track of doctor's appointments or making sure he didn't mix up his meds. No, it was the constant watch over infections' seniors are so prone to catch and dealing with ailments that seemed to pile up with no end in sight.

The truth hit me hard – despite all my efforts, some aspects of care were beyond what family caregivers can manage effectively. It became clear; professional help from a skilled nursing facility wasn't just an option, but perhaps a necessity for maintaining not only dad's health but his dignity too.

### ACCEPTING THE NEED FOR NURSING HOME CARE

Making peace with the idea of moving a loved one into a nursing home feels like climbing a mountain backwards. It's tough. We tell ourselves stories to avoid facing facts. But, here's the straight talk: seniors at risk for falls, dealing with progressive conditions like advanced dementia or Parkinson's, and those who've stared down a stroke might need more care than we can give at home.

They're not just parents or grandparents; they're people needing skilled hands and watchful eyes around the clock.

I've learned this isn't about giving up; it's stepping up for their safety and health. Acknowledging they need long-term or specialized care takes guts and love. Nursing homes today aren't what they used to be; many offer activities tailored towards hobbies older men enjoy, from woodworking to chess clubs, ensuring our elders aren't parked in front of TVs all day.

This move could mean better days for them – safer environments, professional medical oversight by licensed practical nurses and nurse assistants, plus opportunities to connect with peers over shared interests or meals that remind them of home cooking.

Accepting this change starts with us agreeing it's okay to ask for help when it's needed most. ♦

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# The Impact Of Real Estate Seasonality On Buying & Selling Trends



We have all heard it before: real estate is as cyclical as the day is long. In the last decade alone, we have seen the real estate market extend to both ends of the spectrum. While it's currently firing on all cylinders at the moment, 2007 saw what would be the onset of one of the worst recessions in American history.

It's worth noting, however, that cyclical trends aren't relegated to decades alone; they can take place within a period as short as one year. Otherwise known as **real estate seasonality**, noticeable trends can be seen between seasons. In fact, each season has become synonymous with a different market phase. And while there are certainly exceptions to the rule, whether you are buying or selling will typically look different from season to season.

Are you caught up on your real estate seasonality? If you are looking to buy or sell in the near future, you may want to see what time of the year works best for you.

## Summer Real Estate Market

With the summer real estate market just around the corner, it's obvious why the hottest season of the year will start things off, just look at the real estate marketing trends. Besides its imminent approach, however, summer represents a

special time of the year for the real estate market. Piggybacking off of the heels of spring, summer usually represents the pinnacle of real estate seasonality and the housing market. If for nothing else, it's the time of year when most people are actively participating in the housing market. Buyers typically aren't bound by school commitments, nor is cold weather restricting them from looking at properties. All things considered, summer has the fewest reasons for people not to shop for a new home, and you had better believe sellers know that.

Summer has inherently become synonymous with competition. Both buyers and sellers are competing over, well, buyers and sellers. As a result, we are made privy to one of the most enigmatic phenomena of the entire real estate market: competition. On the one hand, sellers are well aware of the fact that competition over their properties can result in a higher asking price. It's worth noting, however, that buyers aren't the only ones competing: Sellers, as it turns out, must compete with other sellers to receive the business of buyers. So in a sense, everyone is competing with everyone.

Competition isn't necessarily a bad thing for those trying to make moves over the summer. In reality, competition tips the

scale in favor of those that are prepared. Those that can identify the motivation of the other party are more likely to go into a respective deal with an inherent degree of leverage; leverage that can very easily favor both buyers or sellers. The trick is to mind due diligence and educate yourself on the task at hand.

Are you ready for the summer real estate market? What you don't know could hurt you. However, it's true what they say: knowledge is power. Educate yourself on real estate seasonality and go into this summer selling season with confidence.

## Fall Real Estate Market

The fall real estate market, while still a beneficiary of hotter weather in select geographical locations, represents the end of the busiest time of the year. And while both buying and selling activity can still be seen with some regularity at this time of the year, it's safe to assume the market has already peaked. But what does that mean for those looking to buy or sell in the fall? What should those looking to make a move in the fall expect from the market?

As it turns out, real estate seasonality tends to favor those in a position to buy when the weather starts to cool off a bit. And while there are certainly exceptions to the rule, you will notice a few factors that tip the scale in favor of buyers. Namely, competition typically sees a steep decline after the summer rush. Most people that want to buy a home have probably already done so by the time September comes around. And, as I am sure you are aware, the laws of supply and demand dictate that lower demand will almost always result in a lower price point. It's at this time that buyers tend to stop competing with other buyers and homeowners actually start competing for the attention of prospective owners. As a result, homes tend to drop in price the farther they are removed from the summer months.

It also stands to reason that homes that aren't able to sell over the course of summer must reevaluate their current marketing strategy. Namely, price drops. There is no reason to believe a home that doesn't sell in summer won't need to drop its price point to attract buyers. And if you play your cards right, that buyer could be you.

continued next page

### Winter Real Estate Market

For many of the same reasons real estate seasonality tends to favor buyers in the fall, winter has become synonymous with a great time to buy. However, the deals you may find in the colder months have less to do with price and more to do with competition, or lack thereof. You see, it's become commonplace for the majority of prospective buyers to actively participate in the market when not only the weather permits, but lifestyle choices as well. Not only are a great deal of geographical regions hampered by severe cold at this time of the year, but you have to remember that there is a lot going on between December and March. People's excuses for not buying homes run the gamut from holidays to school commitments (their own or their children's).

It's safe to assume there is a lot less competition over the course of winter, but that doesn't mean real estate seasonality forces the entire market to go on sabbatical. Instead of hibernating for winter, those intent on buying a home

could be rewarded nicely for their efforts over the slower months. If for nothing else, there are so few people looking to buy that sellers can't help but shave a couple of dollars off their asking price to ensure a timely transaction. In fact, it's at this time of the year buyers could find themselves coveted by sellers.

### Spring Real Estate Market

While those looking to buy a home may covet the cold thaw of winter because of its propensity towards lower prices and less competition, sellers should take solace in the fact that warmer months tend to work more in their favor. As the weather heats up, so too does the selling market, and spring is no exception. It's at this time of the year that more people start to amp up their home buying efforts. Not only are schools due to be out for summer, but the cold temperatures of winter are no longer enough to keep people indoors. For all intents and purposes, spring marks the time of year when buyers are expected to come out in droves, and sellers have come to expect just that.

Not surprisingly, spring has become synonymous with competition. It's worth noting, however, that while competition may hurt buyers, it is a seller's best friend. Remember my brief lesson on supply and demand? When there is growing demand in a limited inventory market, sellers can easily get away with increasing their asking price. In fact, depending on the area and the amount of interest, you may find buyers bidding prices up just to get into a house they deem worthy to be a home.

Real estate seasonality isn't rocket science; however, it does take some familiarity with the concept to really understand how the market works. Those that are, more or less, unfamiliar with real estate seasonality could find their efforts going to waste. On the other hand, those that have a good grasp on the best times of the year to buy and sell could find that they have an advantage over the competition. So the next time you go to buy or sell a home, make sure it's the right time. ♦

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**CBDC's** cont.

Consider a scenario where you have a single account, a central bank, and the government. Guess what would happen? Full monetary financing of government spending leading to elevated inflation within a few years and the destruction of the private sector. Central bank digital currencies are likely to be a computerized rendition of the French Assignats. High inflation, complete government control, and financial repression.

Central bank digital currencies are unnecessary and dangerous. You cannot initiate an experiment of such magnitude when the autonomy of central banks has been questioned for years and there is abundant evidence of mistakes made with policy measures that do not acknowledge the danger of increased inflation and economic stagnation. Central banks have never successfully prevented bubbles, high levels of risk-taking, excessive debt, or identified inflationary pressures. Given such history, no one should support a proposal that would grant them complete authority and control over the financial and monetary system. What do central banks mean when they discuss a novel digital currency? It is a further advancement in the ongoing process of eroding the purchasing power of the currency, disguised under the objective of enhancing oversight of payments and facilitating the tracking of specific payment methods.

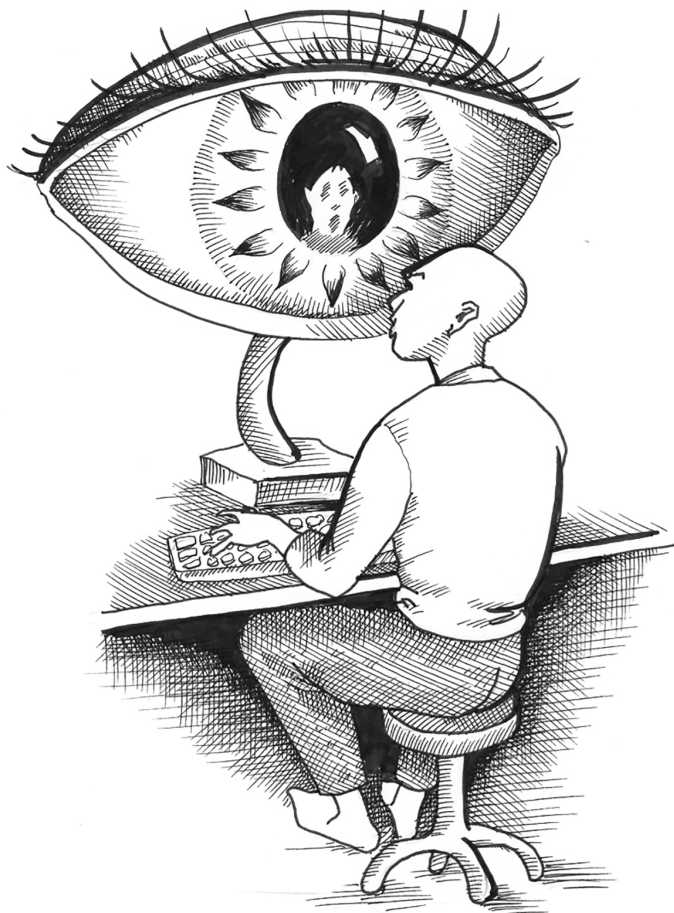
The primary arguments for considering a central bank digital currency are efficiency and enhancing the transmission mechanism of monetary policy. However, none of them make sense. Central banks often claim the need to enhance the transmission mechanism of monetary policy, but many of their statements are founded on an inaccurate belief that there is an excess of savings that requires a change in behavior. By manipulating the cost and quantity of the currency issued, central banks aim to correct what they perceive as imbalances. However, monetary policy rarely addresses the largest imbalances, which are the ones created by government deficits and debt accumulation. Disguising risk in sovereign debt leads to more imprudent fiscal policies and adds to the risk of bubbles in financial markets as perceptions of risk are clouded by low rates and high liquidity.

A digital currency does not enhance the transmission mechanism of monetary policy unless the word "enhance" is used to hide a desire to boost the size of government in the economy through the erosion of the purchasing power of the currency and the constant monetary financing of public

deficits. Another aspect to consider is efficiency. Central banks appear to prioritize the regulation of monetary transactions and encourage spending regardless of the risks involved. Creating a central bank digital money system is not more efficient. It is another form of financial control. If negative interest rates are ineffective in stimulating economic agents, some believe that implementing negative rates and devaluing the currency faster using a digital currency may be more successful. They are wrong. The economy does not strengthen by making the currency a disappearing reserve of value. Introducing a central bank digital currency is unlikely to reduce economic risks or stimulate productive investment but will encourage short-term malinvestment. Central banks are unable to compel economic agents to spend and invest, especially when their strategies continually focus on encouraging debt and prolonging government imbalances. The process of any asset becoming a widely used currency is highly democratic. It is beyond the jurisdiction of governments and cannot be enforced.

When governments and central banks implement financial repression and devalue their currency, citizens may turn to other forms of payment that are considered genuine money. Cryptocurrencies have emerged due to a lack of trust in fiat currencies and the ongoing efforts of central banks and

see "CBDC'S" on page 34





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governments to devalue currencies in order to conceal underlying fiscal imbalances. A central bank digital currency is a contradiction in terms—an oxymoron. Citizens demand cryptocurrencies because they are not controlled by central banks that seek to grow the money supply and induce currency depreciation through inflation. Central banks should prioritize safeguarding the purchasing power of savings and salaries rather than seeking to destroy them. Using new means of financial repression may lead to a loss of confidence in the local currency. Once central banks acknowledge that they have exceeded the appropriate limits of their policy, it will already be too late.

Central bank digital currencies are unnecessary and dangerous.

The benefits of technology, digitalization and ease of transactions are already there. There is no need to create a currency issued directly to an account at the central bank. They are unnecessary as well because there is absolutely no need to compete with a digital yuan or bitcoin. China is moving closer to sound monetary policy and its central bank is purchasing more gold, not the opposite.

If central banks want to compete with other currencies or cryptocurrencies there is only one way: Make it absolutely clear that you will defend the reserve of value status of your currency. There is no need for the euro or the US dollar to compete with bitcoin or a digital yuan if the Fed and the ECB truly defend their reserve of value and purchasing power.

However, it looks like central banks want to behave like a monopoly that sells bad quality products but demands to remain the



main supplier by eliminating the competition. The Fed and the ECB do not need to compete against cryptocurrencies if they show the world that they will defend the purchasing power of the US dollar and the euro.

The world's financial challenges are not solved by imposing total control implemented by a monetary monopoly whose independence is seriously questioned, but by increasing competition and independence. ♦

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## realities cont.

Sam Altman, CEO of OpenAI, emphasized the importance of teaching children how to use AI effectively, saying: “This is how we continue to level up society. We build tools that let us see further, do more, and to not teach people how to use those would be a big mistake.” He also expressed concerns that AI’s enhanced capabilities could lead to more sophisticated deepfakes and misinformation.

We share this belief in the power and potential of AI—and a commitment to advocating on behalf of kids in this new era. That’s why we launched the first-ever AI ratings and review system last year. But we’re also supporting the California AI Accountability Act, which will ensure consumer protections while AI continues to innovate. And our ongoing research continues to help lawmakers understand the issue and make good decisions.

**Online privacy laws need to be updated so they provide real protection for young people.**

Speakers at the summit emphasized the need for updating privacy laws to provide real protection for children online. As we

know well, online platforms have become so powerful because of the troves of data they amass and use to amplify addictive and harmful content to young users. In a conversation on kids’ online safety, FCC Chair Jessica Rosenworcel said, “It is astonishing to me how little we know about what our algorithms deliver to us and to our children.”

Current legislation does not protect kids and teens on today’s internet, and stronger data privacy protections for minors are the first step toward making the internet healthier and safer for young users. We are supporting bills in both New York and Maryland that will protect kids’ online privacy, as well as COPPA 2.0, the updated Children’s Online Privacy Protection Act, at the federal level.

## Entering a transformative year

The summit only reinforced how important this year and the forthcoming election will be to building a safe, healthy, and equitable future for kids and families. At Common Sense, we’re committed to capitalizing on the momentum we’re feeling and seeing right now to make these takeaways a reality. ♦





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