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FROM THE EDITOR

By ANGEL CHAVEZ

Be Patriotic! LOVE YOURSELF, LOVE YOUR NEIGHBOR, LOVE YOUR COMMUNITY, LOVE YOUR COUNTRY!

We have the raw materials, the
ability, and the responsibility of
expressing God's love.

Walking in God's divine love and
walking in the spirit is not to be
postponed to the future any longer.
There is so much need of it here on
earth.

AS CHRISTIANS, WE MUST
LEARN TO EXPRESS IT, WE ARE
FULL OF IT. GOD'S LOVE IS
THE CORE OF OUR NEW BEING
IN CHRIST JESUS, BECAUSE:
GOD IS LOVE! AND LOVE
NEVER FAILS... WHY?

"...because the love of God has
been poured out in our hearts by the
Holy Spirit who was given to us."

Romans 5:5

GOD'S LOVE IS TO BE
OUR DAILY OUTFIT, WE
MUST LEARN IT, EXPRESS
IT AND DECLARE IT TO THIS
GENERATION. ONLY GOD'S
KIND OF LOVE WILL PIERCE
ALL DIMENSIONS OF LIFE.

"But above all these things
put on love, which is the bond of
perfection." *Colossians 3:14*

"...who also declared to us your
love in the Spirit." *Colossians 1:8*

Real love is spiritual, out
of another dimension, God's
dimension. It is expressed from His
dimension, in the Spirit and by the
Spirit, through our spirit to affect all
dimensions, to fill all our needs in
this generation and all generations.

LOVE NEVER FAILS AND,
IN A CHRISTIAN LIFE, GOD'S
LOVE MANIFESTS AND
EXPRESSES ITSELF LIKE THIS:

IN CHRIST JESUS I AM: I am
patient and long suffered, I am kind,
I am not jealous or envious, I am

not puffed up or arrogant, I do not
behave rudely, I am not selfish, I am
not angerly, I do not think evil, I do
not rejoice in iniquity, I do rejoice
in the truth, I bear all things, I
believe all things, I hope all things,
I endure all things, I do not fail,
ever...IN JESUS.

1 Corinthians 12:4-8

Mankind opposes God's nature
because it is acting under the failing
Adamic nature. But in Christ Jesus
we are a new creation of love with a
resurrected love nature:

"17 Therefore, if anyone is in
Christ, he is a new creation; old
things have passed away; behold, all
things have become new. 18 Now all
things are of God,..."

2 Corinthians 5:17

IN CHRIST JESUS OUR LOVE
IS TO BE EXPRESSED IN ALL
AND TO ALL.

"For in Him we live and move
and have our being, as also some of
your own poets have said, 'For we
are also His offspring.'" *Acts 17:28*

LOVING SELF, WITH GOD'S
KIND OF LOVE IS IMPERATIVE,
IN ORDER TO BE ABLE TO
LOVE OUR NEIGHBOR AND
EVEN OUR ENEMY.

"If you really fulfill the royal
law according to the Scripture,
"You shall love your neighbor as
yourself," you do well;..."

James 2:8

LET'S MAKE A PURPOSE
IN OUR HEARTS TO LOVE
OURSELVES GOD'S WAY, THEN
LOVING OUR NEIGHBOR
AND OUR ENEMY COULD BE
NATURAL.

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Keep Your Kids Active This Summer!

The end of the school year can cause a panic in parents. It doesn't matter if you're working full time or at home with the kids, the fears are the same: you don't want your children to spend their summer in front of the TV all day or texting as their only means of communication with the rest of the world.

Kids need to stay active and occupied during the summer months to make sure they get the most out of their summer before heading back to school.

Research gathered over a 100-year period indicates students score lower on standardized tests when they take the exams at the end of the summer months rather than at the start of the summer, according to the National Summer Learning Association.

Parents can keep their kids' minds stimulated by trying any one these activities:

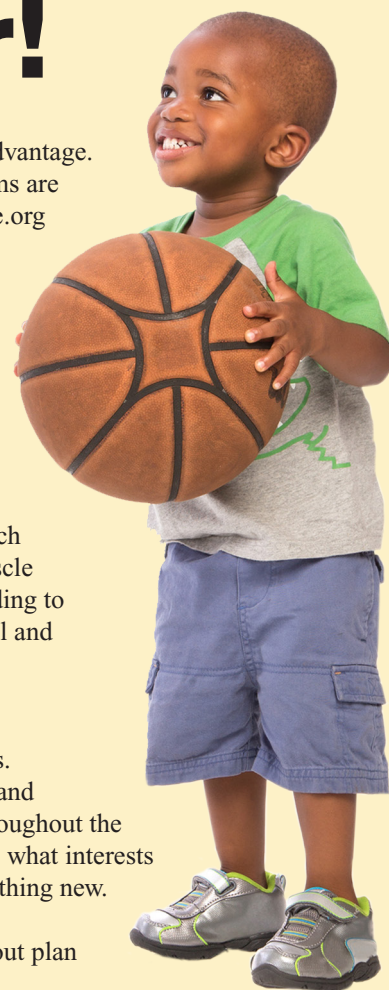
1. Ask teachers for summer packets that can help children practice what they learned throughout the year.
2. Make reading a daily habit. Children learn when their brain is active, even if they're reading fun and easy books.
3. Enroll children in a summer enrichment program. Schools or community programs often sponsor events and activities to keep kids engaged.

4. Use the television to your advantage. Make sure educational programs are part of their routine. Slackware.org lists possible channel options like National Geographic, Animal Planet and Discovery Channel.

Focus on Physical

Make sure your child's summer is filled with physical activities. Children need 60 minutes of physical activity each day, including aerobic and muscle strengthening activities, according to the Centers for Disease Control and Prevention.

5. Sign your child up for local recreational or sports programs. Churches, community centers and schools usually host events throughout the summer. Let your child choose what interests them. They may even try something new.
6. Do Zumba or another workout plan together every day.



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FROM THE CITY COUNCIL

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

Port St. Lucie Riverfront

A key element of the City's riverfront Port District will soon become a reality after the City Council on Monday night approved a contract for the construction of the unique Pioneer Park Playground and other park improvements.

The City Council awarded a contract to Ferreira Construction, LLC., of Hobe Sound, FL, for the construction of the Park & Playground Infrastructure & Improvement Project along the North Fork of the St. Lucie River, located near Port St. Lucie's Botanical Gardens at the southern end of The Port District.

This park site will be enhanced with improved infrastructure, parking, restrooms, event lawn, overwater stage and boardwalk connections, canoe/kayak launch, and upland trails, as well as a pad ready site for a waterfront restaurant. In addition, renovations to the historic Peacock Lodge will begin in the coming weeks, just to the east of the park project area.

The Pioneer Park Playground will include a one-of-a-kind play experience for visitors, unlike anything on the Treasure Coast. Custom play elements will include sensory play for all levels of physical capabilities, a climbable schooner and alligator, rope



climbing structure, water play features, swings and other motion activities, 6' chalk wall, sidewalks, landscaping, interpretive and wayfinding signage, safety surfacing, lighting and much more.

"The southern end of The Port District is about to be transformed into a destination like no other," said Jennifer Davis, Community Redevelopment Agency Project Manager. "The redevelopment efforts the City is investing in eastern Port St. Lucie and along the North Fork of the St. Lucie River shows the City's commitment in creating a one-of-a-kind recreation-based destination for all ages to enjoy."

Ferreira Construction brings a multi-disciplined team to this unique project. Funding is made possible through a combination of Parks Impact Fees, Special Assessment District Revenue, and Reserves. Custom artwork on the site will be partially funded through a grant from the National Endowment of the Arts.

The site work is expected to take 270 days for completion.

For more information about The Port District's Park and Playground Improvement Project, or other projects in The Port District, visit www.CityofPSL.com/ThePort. ♦

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FROM THE SHERIFF

by KEN J. MASCARA
St. Lucie County Sheriff
stluciesheriff.com

Hurricane Season, Know the Facts

Hurricane season began on June 1 and it's important that each of us make sure we are prepared should the unthinkable happen and we find our area in the path of a storm.

Know the facts and understand terms used during the season. Tropical Depressions are organized storms with winds of at least 38 mph. Tropical Storms vary in wind speeds from 39-73 mph. Hurricanes have winds over 74 mph. A Tropical Storm Watch means storm conditions are possible in your area, while a Hurricane Watch means hurricane conditions are possible in the area. A Tropical Storm Warning indicates tropical storm conditions in the area, while a Hurricane Warning indicates hurricane conditions in the area.

Rain bands are strings of strong weather coming off the cyclone producing heavy rain, wind and tornadoes. The Storm Surge is often underestimated and can be a deadly result of ocean water swelling as a storm makes landfall, quickly flooding coastal areas.

It is important to create a disaster response kit of supplies that you could take with you if you are forced to evacuate or to use in your home if you are left without power for several days. Some recommended items to include are: non-perishable food, water, first-aid kit (include any prescription medication you may need), personal hygiene items and sanitation items, flashlights, extra batteries, battery operated radio, waterproof container with cash and important documents, manual can opener, lighter or matches, books, magazines, games for recreation, and a plan for evacuation and where you will re-connect with family if separated.

It is also important to know how to secure your home in the event of damaging winds, storm surge and flooding. Cover all of your windows with hurricane shutters or wood, ensure all



trees and shrubs are trimmed and clear rain gutters, secure all outdoor furniture, garbage cans, decorations, and anything else that is not tied down and brace internal doors.

If you are left without power, remember these tips. Make sure your vehicle is full of gas, have extra cash on hand, charge your cell phone and limit use after power is out, fill bathtubs and large containers with water for washing hands and flushing toilets, turn your refrigerator and freezer temperature to the coldest setting prior to the storm.

Remember, a severe storm can be deadly and destructive. The best advice is to be prepared. During a weather event, tune in to your local emergency radio station, WQCS 88.9 FM and monitor the Sheriff's Office Facebook and Twitter accounts for up-to-the-minute information. Also, sign up for emergency alerts sent straight to your phone through the ALERT St. Lucie program. Sign up online at www.stlucieco.gov/ALERT. ♦



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Monkeypox: An unfamiliar virus spreading fast

Here we are, well into year three of the COVID-19 pandemic, and now we're having an outbreak of monkeypox? Is this a new virus? How worried should we be? While new information will continue to come in, here are answers to several common questions.

What is monkeypox?

Monkeypox is an infection caused by a virus in the same family as smallpox. It causes a similar (though usually less severe) illness and is most common in central and western Africa. It was first discovered in research monkeys more than half a century ago. Certain squirrels and rats found in Africa are among other animals that harbor this virus.

Currently, an outbreak is spreading fast outside of Africa. The virus has been reported in at least a dozen countries, including the US, Canada, Israel, and in Europe. As of this writing, Reuters reports more than 100 confirmed or suspected cases, making this the largest known outbreak outside of Africa. So far, no deaths have been reported.

Naturally, news about an unfamiliar virus spreading quickly internationally reminds us of the start of the COVID-19 pandemic. But monkeypox is not new — it was first discovered in 1958 — and several features make it likely to be far less dangerous.

What are the symptoms of monkeypox?

The early symptoms of monkeypox are flulike, and include

- fever
- fatigue
- headache
- enlarged lymph nodes

The rash that appears a few days later is unique. It often starts on the face and then appears on the palms, arms, legs, and other parts of the body. Some recent

cases began with a rash on the genitals. Over a week or two, the rash changes from small, flat spots to tiny blisters (vesicles) similar to chickenpox, and then to larger, pus-filled blisters. These can take several weeks to scab over. Once that happens, the person is no longer contagious.

Although the disease is usually mild, complications can include pneumonia, vision loss due to eye infection, and sepsis, a life-threatening infection.

How does a person get monkeypox?

Typically, this illness occurs in people who have had contact with infected animals. It may follow a bite or scratch, or consuming undercooked animal meat.

The virus can spread between people in three ways:

- inhaling respiratory droplets
- directly touching an infected person
- less often, through indirect contact such as handling an infected person's clothing.

The respiratory route involves large droplets that don't linger in the air or travel far. As a result, person-to-person spread typically requires prolonged, intimate contact.

Is monkeypox a sexually transmitted illness?

Monkeypox is not considered a sexually transmitted illness (STI)

because it can be spread through any physical contact, not just through sexual contact. Some of the recent cases have occurred among men who have sex with men. That pattern hasn't been reported before.

Can monkeypox be treated?

Yes. Although there are no specific, FDA-approved treatments for monkeypox, several antiviral medicines may be effective. Examples are cidofovir, brincidofovir, and tecovirimat.

Can monkeypox be prevented?

Vaccination can help prevent this illness:

- Smallpox vaccination, which was routine in the US until the 1970s, may be up to 85% effective against monkeypox.. The US government has stockpiled doses of smallpox vaccine that could be used in the event of a widespread outbreak.
- Additionally, the FDA approved a vaccine (called JYNNEOS) in 2019 for people over 18 who are at high risk for smallpox or monkeypox. The makers of this vaccine are ramping up production as this outbreak unfolds.

If you are caring for someone who has monkeypox, taking these steps may help protect you from the virus: wear a mask and gloves; regularly wash your hands; and practice physical distancing when possible. Ideally, a caregiver should be previously vaccinated against smallpox.

How sick are most people who get monkeypox?

Monkeypox is usually a mild illness that gets better on its own over a number of weeks.

Researchers have found that the West African strain of monkeypox is responsible for the current outbreak. That's good news, because the death rate from this strain is much lower than the Congo Basin strain (about 1% to 3% versus 10%). More severe illness may occur in children, pregnant people, or people with immune suppression.

What else is unusual about this outbreak?

Many of those who are sick have not traveled to or from places where this virus is usually found, and have had no known contact with infected animals. In addition, there seems to be more person-to-person spread than in past outbreaks.

Is there any good news about monkeypox?

Yes. Monkeypox usually is contagious after symptoms begin, which can help limit its spread. One reason COVID-19 spread so rapidly was that people could spread it before they knew they had it.

Outbreaks occur sporadically, and tend to be relatively small because the virus does not spread easily between people. The last US outbreak was in 2003; according to the CDC, nearly 50 people in the Midwest became ill after contact with pet prairie dogs that had been boarded near animals imported from Ghana.

Perhaps the best news is this: unlike SARS-CoV2, the virus that causes COVID-19, monkeypox is unlikely to cause a pandemic. It doesn't spread as easily, and by the time a person is contagious they usually know they're sick.

How worried should we be?

The growing numbers of cases in multiple countries suggest community spread is underway. More cases will probably be detected in the coming days and weeks.

It's still early in the outbreak and there are many unanswered questions, including:

Has the monkeypox virus mutated to allow easier spread? Early research is reassuring.

- Who is most at risk?
- Will illness be more severe than in past outbreaks?
- Will existing antiviral drugs and vaccines be effective against this virus?
- What measures can we take to contain this outbreak?

So, monkeypox is no joke and researchers are hard at work to answer these questions. Stay tuned as we learn more. And let your doctor know if you have an unexplained rash or other symptoms of monkeypox, especially if you have traveled to places where cases are now being reported. ♦

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HEALTH CHALLENGES FACING OUR VETERANS AND SERVICE MEMBERS



Three Ways Your Diet May Be Affecting How You Feel

What if your diet is keeping you from getting better? Most of us are pretty comfortable with the idea that what we eat affects our weight and long-term health, but a growing body of research shows that food can have a much more immediate impact on how we feel. Just like professional athletes and bodybuilders use specific diets to build muscle and maintain their performance, you can relieve – or aggravate – aspects of your health through food. That includes people struggling with their mental health or recovering from certain brain injuries.

In this issue, we're going to talk about three common health challenges we see Veterans and Service Members struggle with and how the right foods can help you achieve better outcomes. While this is far from an exhaustive resource on the subject, we hope this serves as a great jumping-off point for you to start making positive changes.

Editor's Note: While we've based this article on numerous academic studies and well-established science, we are not health or nutritional experts. We always recommend making healthy lifestyle changes while consulting with your healthcare provider to manage your physical and mental health best.

Brain Injuries and Mental Health

Your brain is just like any other organ or muscle in your body; it needs calories and nutrients to function well. When it doesn't get enough of the right fuels, it can start impeding your normal brain functions and keep it from healing naturally from injuries, such as a concussion. For those struggling with depression or just having a hard time enjoying everyday life, you may also be suffering from low levels of serotonin and dopamine, two natural chemicals that help you feel more relaxed and happy. In addition to many healthy foods stimulating the production of both, research by Harvard Health suggests 90% of our serotonin receptors are in our gut.

So what should you be eating to build a healthier, happier brain? Just like every other aspect of your body, your mental health will benefit from a balanced diet full of vitamins, nutrients, and plenty of water. More specifically, your brain benefits from foods that are high in protein or contain omega-3 fatty acids. Your brain breaks down protein to heal itself and stabilize your blood sugar levels, which has been shown to improve anxiety and depression.

What Can I Eat for Brain Health?

- Fish
- Olive Oil
- Nuts and seeds (such as almonds and pumpkin seeds)
- Veggies like broccoli, spinach, and tomatoes
- Fruits like Blueberries and apples

Frequent Headaches and Migraines

If you find yourself experiencing headaches or migraines several times a week, your diet might have something to do with it. While stress and lack of sleep can also be frequent culprits, 20% of people suffering from either have food sensitivities. In basic terms, these are specific ingredients or food preparations that your body doesn't like. The problem is, there are a lot of common food sensitivities, here are just a few to prove the point:

- Alcoholic beverages
- Pickled foods
- Potato chips and other processed foods
- Coffee and other caffeinated drinks
- Dairy
- Wheat

Research has found over 30 commonly reported trigger foods, with many being common, basic ingredients. So how

on earth are you supposed to figure out which ones (if any) are causing you pain? There are two common approaches.

The first option, which is the least disruptive, is to start cataloging what you ate on headache days. This can be as simple as keeping a running list in your phone's notetaking app. Over several weeks, you may begin to see certain foods making frequent appearances in your entries. The second option is to start cutting specific food categories out of your diet for a few weeks at a time and see if your headaches/migraines go away (or at least become less frequent).

The recommendation is to start by keeping a list and then confirm or eliminate any suspicious foods by cutting them out for a while. Hopefully, this will reduce the amount of trial and error it takes to find your sensitivities, if you have any. Like most aspects of managing chronic pain, this could be a journey that takes several weeks or even months to see progress. Your first few guesses could likely be duds, so don't get discouraged; worthwhile changes take time.

Joint Pain and Damage

If you suffer from chronic joint pain from your time in service or an athletic injury, the most common cause is inflammation. This is your body's natural response to a joint or tissue injury. Essentially, it's the blood vessels dilating to let more red and white blood cells into the damaged area, supplying it with nutrients that aid in natural healing and prevent infection. Unfortunately, for injuries the body isn't adequately equipped to heal, this inflammation will keep happening or begin to swell, resulting in chronic discomfort, pain, and possibly even further damage that will lead to inevitable surgery.

So how can you treat this problem with food?

Frequent, painful inflammation is often caused by your body overcompensating for a lack of nutrients. Since not enough resources are coming through your blood vessels to heal the injury, it stays or becomes more inflamed to fix the supply problem. By filling your diet with foods rich in Omega-3's, antioxidants, and Vitamins C and B, you can promote better tissue health and even naturally reduce pain and swelling. Over time, this may prevent further damage that could end with a joint replacement.

What Can I Eat to Help Reduce Inflammation?

- Fish rich in Omega 3's, like Salmon, Tuna, and Halibut
- Fruits like Apples, blueberries, and strawberries
- vegetables like onions and red peppers
- Anti-Inflammatories like olive oil, ginger, and green tea

How to Make a Successful Change

For most people, attaining these health benefits is going to require some changes in diet. You may be feeling a little

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Too Depressed to Work Out? The Gym May Be the Best Medicine.

Physical activity of any kind has been shown to help treat the symptoms of depression. The only challenge? Many people suffering from depression find that depression symptoms keep them from sticking to a fitness routine, creating a catch-22 that keeps them mired in negative emotion and away from the squat rack.

That could change if mental health providers start prescribing exercise the same way they'd prescribe any other medicine, according to a new study from Michigan State University. .

Researchers asked 295 patients receiving treatment at a mental health clinic about the effects exercise has on their emotions. The results were unequivocal: More than 80% of the patients felt that exercise often helped reduce anxiety and improved their mood.

Nearly half of the patients said they'd be interested in having a one-time discussion with their therapist about exercise, and many said they'd want ongoing advice about it. Overall, 85% said they'd like to exercise more. Despite that, more than half of them cited their moods as a reason they don't get more exercise.

"Physical activity has been shown to be effective in alleviating mild to moderate depression and anxiety," lead author Carol Janney

said, according to the MSU press release. "Current physical activity guidelines advise at least 30 minutes, five days a week to promote mental and physical health, yet many of those surveyed weren't meeting these recommendations."

Mental health providers may not have the expertise to prescribe actual exercise programs, but partnering with trainers or exercise facilities could be an effective approach for mental health providers to support their patients' desire to work out more, said senior author and professor emeritus in psychiatry Marcia Valenstein. More than half of the patients surveyed in the study expressed interest in getting help from a trainer and said that physical activity was something that their doctors rarely discussed.

"This is a missed opportunity," Valenstein said. "If we can make it easier for both therapists and their patients to have easier access to physical activity services, then we are likely to help more patients reduce their depression and anxiety."

If you suffer from depression and have days where the last thing you want to do is work out, get motivated. —to talk to your doctor about it. Remember: Those are the days when you could probably use a good sweat session the most. ♦

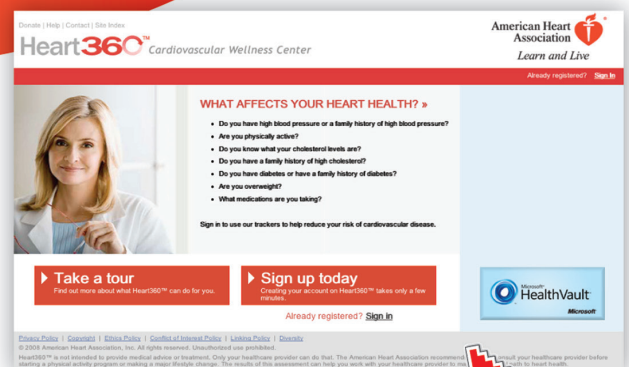


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U.S. CONSTITUTION

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

Make Your Declaration of Independence!

I've given the following quiz to hundreds of people. What do you think:

1. Who are the governing authorities in America?
2. What is the Supreme Law of the land?
3. What are the first three words of the Constitution?

87% of people that I poll say that one of the branches of government is the "governing authority." But actually in America, it is "We the People" which is also the answer to the third question.

If you were not able to answer these questions, do not feel bad. We have been propagandized for generations now, not just since the '60's. We lost our Biblical Worldview method of being taught in the early 1800's through Horace Mann and other humanists. They began to organize education through the government instead of leaving this God-given responsibility with the parents. Then our history began to be rewritten in the early 1900's by Charles and Mary Beard who wrote "An Economic Interpretation of the Constitution of the United States" which is a socialist depiction of our history. They began to take over our nation using our schools and our children. This is called Socialism by evolution instead of by revolution. So we don't get the blood baths of Europe, but we have been "socialized."

How do we get our nation back? One way is to know the original intent of the Constitution. I can help you do this in six weeks. You need to know how many articles are in the Constitution. What are they? Which one is longest and why? Why are the first three especially unique? What did the founders really think about slavery? What was the intent of the 3/5 clause, really? What was the original intent of the General Welfare and the commerce clauses? Why did they not allow "emit bills of credit" to appear in the Constitution? What did "a more perfect union" really mean? Is "Separation of Church and State" in the Constitution?

Would you like to join other God-fearing, Constitution-loving Americans for "Constitutional Conversations in Six Weeks"? Yes, in six weeks you can understand the Constitution and articulate its principles to others.

As Thomas Jefferson said, "I know no safe depository of the ultimate powers of the society but the people themselves; and if we think them not enlightened enough to exercise their control with a wholesome discretion, the remedy is not to take it from them, but to inform their discretion by education. This is the true corrective of abuses of constitutional power." ♦

For His Glory! Dr. Brenda MacMenamin, DCE TeachingHisStory.com High School American History and American GOV & Ec online. Foundation for American Christian Education, Master Teacher, Teaching every subject delightfully from the Word of God!

keep kids active cont.

7. Have your child meet you at the park after work each day for a few rounds of basketball.
8. Get a pass to the local public swimming pool. Encourage your children to head up to the pool by mid-morning to avoid the heat and the crowds.

More Ideas

9. Have your child write a story over the summer months.
10. Host a sprinkler party with the neighborhood kids.
11. Work with a neighborhood organization or nursing home to do service work together as a family. Community service is a great way to keep your child active while also learning valuable lessons in philanthropy and humility.
12. Encourage your teens to get a part-time summer job or volunteer at the library, rec center or church. They will learn time management and financial responsibility.
13. Do a home improvement project together. You and your kids can paint a bedroom wall, repurpose old furniture or plant a garden.
14. Take a cooking class together. Some are designed for children as young as 10.
15. Tour the area museums. Forbes.com featured the top 12 best children's museums in the U.S. Plan a day trip (or longer) to some of them this summer. Most museums offer a free admission time, such as Wednesday nights or the first Friday of every month.

The best thing you can do for your kids this summer is spend time with them. The bonding, activities and relaxation will be good for them, and for you. ♦

you're diet cont.

overwhelmed by all the different foods mentioned here. If you're struggling with where to start, don't feel like you have to throw out everything in your fridge and start over! Most fad diets and restrictive eating styles don't work because they ask you to make sudden, dramatic changes to your diet that are frustrating and impractical.

Instead, think about what kind of health improvements are most important to you and start looking for small steps you could take towards a slow but achievable change. For example, if you find yourself cooking with a lot of butter, think about recipes where you could swap some of it out for olive oil. While this may seem like an insignificant change, it's easy to stick with because it's simple. Over time, you can keep making more of these small changes until they add up to a big difference in how you feel. ♦



EXCLUSIVE INTERVIEW

ANDRES GARCIA

CEO/Owner of Vital Health Solutions

Connect with Andres
772.205.4880
Support@vitalxforce.com

Andres, please give us a short introduction about yourself.

My name is Andres Garcia and I am from Jamanducaro, Michoacan, Mexico. I have worked in healthcare since I was 18 starting out as a rural nurse. I have always tried to find ways to help others. I studied medical coding, IT systems and now I am currently working on a Masters in Healthcare Economics.

When and why did you move to the Treasure Coast?

I fell in love with the area, it makes me feel safe and at home. We moved to Vero Beach in 2012 and was lucky to have family in the area that opened their arms to me. After a year, my brother started high school in Vero Beach and is currently attending college at IRSC.

Please tell us about your family.

My family lives in Mexico. They come from a line of farmers and have always worked the land, from my great grandfather all to my father's generation. My mother passed away when I was 11 and since then I've always had my little brother Luis to count on. He's been my biggest supporter, and together we both have achieved milestones with Vital Health Solutions.

Why do you love about what you do?

I love the fact that I can use all the skills that I have learned to help people. I educate and teach other patients what real healthcare is and I try to maximize their benefits. I have been able to change the views for hundreds as to what a provider and insurance company do for them. There is so much work that goes into a doctors appointment. Adding to all of this, I work with the best team that are family to me, from providers to technicians.

Please give our readers a short story about how your business has helped people.

Vital Health Solutions started as another medical billing company that was in the business of processing claims for health care providers. One day, I had someone come up to me and ask me to help with their bill, they didn't know how to read it and why were charges so high. I took about a good 40 minutes to go over their claims and explain their charges and that they didn't owe anything. This patient was in his 70's and served in the military for a very long time. As he was waiting on Uber, I went over to him and gave him a sheet of paper with everything he was entitled to claim. From free transportation to copay assistance. I realized that this country has veterans that need to be informed what their insurance offers.

What are your future plans?

I'm currently working with Tricare and the VA to create a referral system for veterans and their families. I want to utilize the health care providers I collaborate with to create specific hours and days for them.

I want to help all patients by educating them about their healthcare, including appointments and prescriptions all the way to prior authorization. I'm currently working with primary care and behavioral health providers and would like to expand specialties.

What is your philosophy on business and life?

I wake up with excitement every morning always starting with positive energy and always repeat to myself. "What great things will I do today" ♦



VITALHEALTH SOLUTIONS

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WHAT IS PHILOPHOBIA?

Philophobia is a fear of falling in love. It can also be a fear of getting into a relationship or fear that you will not be able to maintain a relationship. Many people experience a minor fear of falling in love at some point in their lives. But in extreme cases, philophobia can make people feel isolated and unloved.

Philophobia is not a condition that a doctor can diagnose because it is not in the Diagnostic and Statistical Manual of Mental Disorders (DSM). That is the guide that mental health professionals use to determine if someone has the criteria for a specific mental illness or mental health disorder. Even so, mental health professionals can often help with philophobia if it is affecting your life negatively.

Causes of Philophobia

The fear of falling in love has many potential causes, including:

Past experiences. Traumatic past relationships may contribute to the development of the fear of falling in love. Infidelity, betrayal, or heartbreak can cause you to stay away from romantic relationships. Other types of relationships can also give someone this fear, like parental relationships and close friendships.

Cultural experiences. In some cultures, there's more pressure to marry at a young age under specific circumstances. If someone does not want to have this traditional experience, it can lead to philophobia.

Fear of rejection. Putting yourself out there can be scary. Studies show that rejection can have similar results in the body to physical pain. Most people are able to get over rejection, but if you have experienced several painful rejections, the fear of another one can stay with you.

Symptoms of Philophobia

The symptoms of this fear are different for each person. However, many people with philophobia experience:

- Lack of intimate relationships
- Always feeling anxious in relationships

In relationship situations or when thinking about relationships, you may also have:

- Rapid heart rate
- Shallow breathing
- Panic or anxiety attacks which may include chest pains

Risks of Philophobia

People who have lingering or more extreme cases of philophobia may have an increased risk of:

- Depression
- Anxiety
- Substance abuse
- Suicidal ideation

Treatments for Philophobia

Most people experience some fear or resistance to intimacy or falling in love at some point in their lives. However, it can become a problem if your philophobia is causing you significant distress. If that's the case for you, treatment is available.

The main treatment suggested for philophobia is to seek therapy or counseling. You can work with a mental health professional. They may go over your past relationships to identify what is causing your fear of falling in love. They may give you relaxation exercises or other types of therapeutic homework to help you feel more comfortable with dating and relationships.

Therapists may use cognitive behavioral therapy (CBT) to help you notice the thought patterns and habits that contribute to your fear of being in a relationship.

They may also use systematic desensitization therapy, also called counterconditioning. This is when the therapist slowly

continued page 30

8 Things Your Pee Will Tell You

By K. GROSSMAN



1. Your Level of Hydration

Normal, healthy urine should be a pale, yellow color without odor. If you notice your pee is dark or amber-colored, you may not be drinking enough water. Stay hydrated by keeping a water bottle with you to sip from throughout the day. Be sure to drink before, during, and after strenuous exercise. If you don't like drinking plain water, try adding a spritz of lemon. Sometimes thirst masquerades as hunger. Try sipping water instead of heading straight to the fridge between meals. Replacing sugary sodas with ice water keeps your body refreshed.

2. Whether You Have Eaten Unusual Vegetables

Asparagus is a vegetable that may cause your urine to have a strong odor. While the acids in asparagus seem to alter the urine odor of all of those who consume it, not everyone is able to detect this aroma. Beets, while not changing the smell of urine, can change its color to pink or light red. Fava beans and rhubarb may also temporarily darken urine. Carrots can cause your pee to turn an orange color. If your colorful pee is caused by vegetables, there is no cause for alarm.

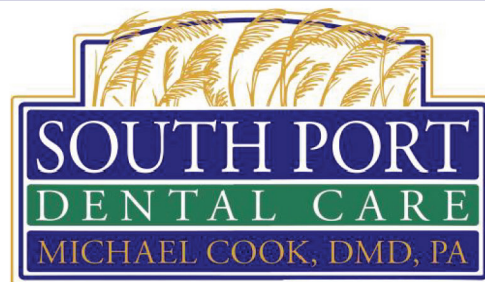
3. If You Have a Urinary Tract Infection

If you notice your urine has turned cloudy, you may want to contact your doctor. Urinary tract infections trigger your body to produce more white blood cells to fight the infection. These white blood cells can spill over into your urine, leaving it cloudy. Other signs of a urinary tract infection are a persistent need to urinate, frequent desire to urinate, and painful burning while urinating. If you are making more trips to the restroom and feel like you aren't able to completely empty your bladder, a UTI may be the problem.

4. If You Have Diabetes

Sweet, fruity-smelling urine can be an indication of diabetes. Diabetes occurs when your pancreas is unable to produce enough

continued page 21



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THE 6 HABITS OF HAPPILY MARRIED COUPLES

Marriage consists of give and take. It takes compromises, patience, understanding, and love. We are so accustomed to give up, and give in, when things don't run smoothly. Marriage is never easy, but there are people out there who make it work. In an article by NY Daily News, a study on lasting marriages found that, "...happier marriages tended to inspire healthier habits and better coping mechanisms, such as encouraging each other to seek medical attention when needed, sleeping better, drinking less, and supporting each other after a stressful day."



1. THEY HAVE THEIR OWN INTERESTS AND HOBBIES.

You are married, but not attached at the hips. Happy couples have their own way of creating enjoyment through separate interests, hobbies and entertainment. They can make models, go fishing, paint, write, go hiking, and other forms of events without their partners. They each have time to be alone and cherish what fulfills and brings them joy. Whenever they share together, they don't feel as if they lost a part of themselves because they are committed to keeping their individualism intact.

2. THEY ARE EACH OTHER'S SUPPORT GROUP.

Friedrich Nietzsche said, "It is not a lack of love, but a lack of friendship that makes unhappy marriages." Marriages that are based on deep friendship stand the test of time. Finances, illnesses, and other challenges are tackled together rather than apart. Teacher and author, John Dufresne says, "You can always tell a happy marriage. People in love begin to acquire each other's traits, each other's styles- they begin to look and act alike. They want to please. They admire each other and, naturally enough, want to become what they esteem and cherish." But, it's not just the support that they give each other. Happily married couples truly enjoy reaching goals together. They plan things out and discuss without putting the other person down. They might not always agree, but happy couples truly find a way of reaching a middle ground for support and commitment.

3. THEY GIVE EACH OTHER PLEASURE.

Sex is not the only thing that brings pleasure to these couples. Happily married couples give their time to each other. They send daily texts, make special moments count for no reason at all, and let their partner know that they matter. They bring home sweet desserts or flowers or tickets to a concert. There is an admiration of sorts that increases with each passing year. They do things for one another just because the person doesn't enjoy doing it: pumping gas in the wife's car, taking out the trash, doing his laundry, bathing the dog, etc. It's in the smallest of details that they thrive and connect with a deep sense of appreciation.

4. THEY PUT EACH OTHER FIRST.

Even when having children, happily married couples put each other first. And, together they raise a family. At the end of the day, it is their union that makes it through all the challenges in their lives. Work and other forms of daily stress can take a toll on relationships, but these couples make time to cuddle, share, and release the stress. They are not afraid of showing up and being vulnerable with each other. It's important to take time to acknowledge each other. Happy people make each other happy because they know not to sweat the small stuff.

5. THEY HAVE A SEPARATE GROUP OF FRIENDS.

It's healthy to keep your own friendships that aren't involved in your marriage. Happy married couples have separate gatherings with friends, they travel separately, and go to events without the other. There is no jealousy or insecurities because they know that at the end of the day they come home to their best friend. It's important to have your alone time as well as time with people who share similar interests. The long lasting relationships are based on trust and mutual understanding that you are not alone in this life to just cater to one another. These couples go out and have fun with others and do not feel guilty about it. It's very healthy to continue doing the things that enrich you with others because you get to come home and share with your loved one.

6. THEY DON'T SACRIFICE THEIR RELATIONSHIP.

Divorce is not an option they take lightly. This is for better and for worse. Happy married couples do not make decisions apart. They make them together. There is no one size fits all in a relationship. Marriage can be a roller coaster of a ride but when you know you have committed to your soul mate you make that a priority. The work these folks put in stops being "work" because it is a companionship. It's a matter of trust, respect and ultimately love and acknowledgment that makes a happy long lasting marriage. As author, Elizabeth Gilbert says, "To be fully seen by somebody, then, and be loved anyhow – this is a human offering that can border on miraculous." ♦

8 things cont.

insulin to handle the glucose in your bloodstream. It can also occur if your body is unable to respond properly to the effects of insulin. In these cases, excess blood sugar can spill over into your urine, causing a sickly sweet smell. Some diabetic patients have increased amounts of ketones in their urine. Ketones can give off a smell similar to acetone, or nail polish remover.

5. If You Have Taken Certain Medications

Just like the foods you eat, the medications you take can show up in your urine. The antidepressant drug amitriptyline can turn your pee blue, as can the pain medication indomethacin. The anti-inflammatory drug sulfasalazine can turn your urine orange. Certain antimalarial drugs can turn your pee brown, as can laxatives that contain cascara or senna.

6. Whether You Have Kidney Disease

The National Kidney Foundation warns that foamy or fizzy urine may indicate too much protein in your urine. If you notice your pee has become bubbly or foamy, you may want to contact your physician to determine if your kidneys are functioning properly. Other signs of kidney disease are nausea and vomiting, fatigue, mental foggiess, and weakness. If kidney disease progresses, you may have swollen ankles, chest pain from a buildup of fluid around the heart, and shortness of breath.

7. Whether Or Not You Are Pregnant

While you can't tell by looking at it or sniffing it, your pee can tell you if you are pregnant. Home pregnancy tests detect the level of human chorionic gonadotropin (hCG) in the urine. These tests can be used as early as one week after a missed period, and when used properly are about 99% accurate.

8. If You Have an Enlarged Prostate Gland

As men get older, they may suffer a condition called benign prostatic hyperplasia (BPH). The National Association for Continence reports that 50% of males over the age of 60 suffer

from BPH. Those over the age of 85 have a 90% chance of experiencing an enlarged prostate. BPH occurs as the prostate gland becomes enlarged. Since the prostate gland is located in close proximity to the bladder, as it becomes larger it can block the flow of urine. Some of the early signs of BPH are a frequent need to urinate, increased need to urinate at nighttime, weak flow of urine, and difficulty completely emptying the bladder. ♦

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10 Common Ways Seniors Get Scammed

Here's what to watch for to make sure you don't fall prey to some of the biggest rip-offs targeting seniors.

It's a sad fact that scammers often target the people with the most to lose, and the least chance to catch on or fix things.

Seniors may have strong credit and a large nest egg for scam artists to go after. They also may be more trusting or less likely to report scams if they fear friends and family will think they can't manage their own affairs anymore.

Here are some major, ongoing scams to watch out for.

1. Counterfeit drug scams

Seniors often turn to the internet to find drugs that are more affordable, especially with specialized medications. As a result, they can be scammed online.

Fake drugs masquerading as legitimate medicines may worsen your health conditions, the FBI warns.

These drugs may look real but may be contaminated, expired or otherwise unsafe, the FDA says.

For legitimate deals online, seek pharmacies that require a valid prescription from a doctor or another licensed health care professional, are licensed by your state pharmacy board and have a U.S. state-licensed pharmacist available to answer questions, the FDA says.

2. Telemarketing scams

You don't have to be a senior to fall prey to a voice on the phone urging you to "act now or miss out on a great deal." Still, many seniors do become victims.

If you hear a caller say these things or make similar claims, the FBI says to just say, "No, thank you," and hang up:

- You've won a "free" gift, vacation or prize but must pay "postage and handling" or other charges.
- You must send money, give a credit card or bank account number, or have a check picked up by courier before you can review the offer carefully.
- The caller resists providing references or letting you review the offer with your family, lawyer, accountant, the Better Business Bureau or a consumer protection agency.

3. Anti-aging product scams

Some scams take advantage of seniors who may feel the need to conceal their age at work and in social circles.

Counterfeit "anti-aging" products may contain arsenic, beryllium and cadmium — all known carcinogens — along with high levels of aluminum and dangerous levels of bacteria, the FBI warns. Products may cause eye infections, acne, rashes and psoriasis.

Ask lots of questions about any offer of products, the FBI advises. Be dubious of "secret formulas," "breakthroughs," celebrity endorsements or claims that an item can purportedly cure a wide variety of unrelated conditions.

4. Funeral and cemetery scams

Seniors may encounter scammers even at funeral homes and memorial services.

Some crooks read obituaries to find and approach grieving widows or widowers at funeral services. Claiming the deceased owes them money, scammers try to extort money to settle the fake debts.

Also, disreputable funeral homes may rely on seniors'

continued page 24

The Good, Bad and Ugly of Short-Term Care Plans

Americans would like nothing more than to live in their own homes in their old age. Can short-term care insurance help them do it?

The plans have a good, bad and ugly side worthy of a Clint Eastwood movie and require a squinty-eyed analysis to gauge their value.

On the plus side, “short-term care plans fill the need for those who want some protection, but are too old, too unhealthy or cannot afford long-term care insurance,” says Jesse Slome, director of the American Association for Long-Term Care Insurance. The downside is short-term policies only cover care for one year or less, limiting how much they pay out per day or week.

Although the policies are more affordable than long-term care insurance, you also get less for your money. For example, a short-term care policy in Illinois covering \$1,050 of home care a week for up to 52 weeks would cost a 65-year-old woman \$63 a month, according to AALTCI. If that same policy also covers nursing homes, the cost is \$125 per month, but that care is considered a separate benefit that pays only up to \$200 per day for 365 days after a 100-day waiting period.

By comparison, a long-term care policy would cost that same applicant \$175 a month if she is in good health or \$258 a month if she has some health conditions and pay for roughly three years of care at home or 18 months in a facility, after a similar waiting period.

Pros and cons of short-term care insurance

The good

Americans would like nothing more than to live in their own homes in their old age. Can short-term care insurance help them do it?

Short-term care plans do have one big benefit: “People will have an easier time getting insured,” says Slome. The policies accept applicants at much older ages than long-term care insurance, potentially up to age 89, and have simpler medical underwriting.

The bad

Those advantages aren’t enough to convince Skip Skolnik, founder of Skolnik Retirement Solutions in Elyria, Ohio, that the policies are worth getting when the median annual cost of a private room in a nursing home is a little over \$100,000 and a home health aide is more than half that amount. “It’s like trying to cover a gaping wound with a Band-Aid,” he says.

People with more limited assets typically qualify for Medicaid and don’t need extra private insurance, he adds. Even Medicare will cover short-term care at home and in a facility

continued page 30

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scammed cont.

unfamiliarity with the cost of funeral services, adding charges to the bill and insisting on an expensive casket, even for a direct cremation that can be done with an inexpensive cardboard casket.

Since consumer protections vary from state to state, the FBI warns, unscrupulous operators sometimes try getting away with overcharging for expenses and even listing themselves as financial beneficiaries.

Take along a trusted friend when visiting a funeral home. Make sure you understand what basic fees cover and which services are additional. Shop around. Don't feel pressured to buy, sign a contract or make a commitment.

5. Real estate scams

Scammers like to target elderly homeowners. Reverse mortgage borrowers are a favorite target of scammers. Con artists hawking home repair and remodeling or fraudulent investments urge seniors to apply for reverse mortgages in order to pay for the products and services they are selling.

The FBI adds that scammers also may urge homeowners to obtain a reverse mortgage to buy a lower-cost home that is, in fact, a distressed property.

You may encounter thieves in real estate, financial services or other financial companies. Hoping to get their hands on seniors' home equity, they "help" homeowners obtain an HECM (Home Equity Conversion Mortgage), diverting some or all of the money to themselves. The FBI cautions to watch out for offers of free homes, home flips, help with refinancing, investments, foreclosure or refinancing "opportunities." These scammers prey on seniors at church, in "investment seminars" and on TV, radio, billboards and mailers particularly.

6. Social Security scams

In one recent year — 2018 — some 35,000 people reported losing a total of \$10 million to Social Security phone scams, according to the Federal Trade Commission (FTC). And remember, those are just the people who realized they had been defrauded and reported it to the federal government.

A typical Social Security scam goes like this:

- You get a phone call that appears to be from the real phone number for the Social Security Administration (1-800-772-1213).
- A voice tells you that your Social Security number has been suspended because of suspicious or criminal activity.
- The voice asks you to confirm your Social Security number.
- The caller warns that your bank account will be seized and suggests you move money onto gift cards and then share the numbers and PINs for those.

The call is not really from the SSA. Someone just made it appear as if the call were coming from the agency's number — a practice known as "spoofing."

The caller probably won't know your Social Security number until you tell them. Your bank account isn't going to be seized, and your money is safer in the bank than on gift cards, in cash or wired to anywhere else.

Know this: The Social Security Administration does not make calls to threaten taking your benefits or to suggest you move money.

Never give your Social Security number, bank information or credit card number to anyone who contacts you unexpectedly.

If you have doubts, go to [SSA.gov](https://www.ssa.gov). Click on "Contact Us" (bottom of the page), and contact the agency yourself.

To report any scam, contact the FTC's Complaint Assistant website.

7. Medicare card scams

Not so long ago, the federal government replaced old Medicare cards and Medicare identification numbers. The new ones do not reflect seniors' Social Security numbers, as we reported in "What You Must Know About the New Medicare Card You Will Get Soon."

The change was made to thwart scammers. Ironically, though, it gave scammers a new opportunity.

In this scam, a purported "Medicare representative" calls to get you to "verify" your Medicare number — new or old — and to send you a new card, for a fee.

continued next page

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Unfortunately, both old and new Medicare numbers can be used for identity theft.

If you don't recognize a caller's number, don't pick up. If you are suspicious of a caller, just hang up.

Don't reveal your Medicare number to a caller. The Centers for Medicare and Medicaid Services, which administers the program, won't call you unsolicited, points out the Better Business Bureau. If the agency needs to contact you, it will send a letter. And the new Medicare cards are free.

8. Vacation rental scams

This scam is another one the FTC has been warning about in recent years: imitation vacation rental listings.

Scammers might steal actual listings and simply change the contact information, assuming the identity of the real lister. Or they might invent property listings of their own, then advertise unbelievably low rates and try to convince travelers they've found a hidden deal.

Be suspicious of listings well below the going rate, and always look up the address on a map — preferably a map with a street view of the property that you can compare with any listing photos.

Don't let anyone rush you into paying, or convince you to use a payment method with inadequate protections, such as a gift card or wire transfer. And stick to well-known, reputable vacation rental websites like Homestay and VRBO.

9. Computer security scams

While anybody can fall victim to this type of scam, the FTC has warned of organized tech support scams targeting seniors in recent years.

A typical scenario involves a telemarketing call from someone claiming to be from an established technology company — usually a household name, even if they're not necessarily known for computer security specifically.

The caller will warn that hackers are likely to break into your computer and rob your bank account, and the caller offers a victim the sale and installation of security software.

Once a victim agrees, the caller will give instructions that allow the scammer to remotely connect to the victim's computer, supposedly to install that security software. But while the scammer is doing that, they help themselves to personal information.

They may even create new "security threats" on your computer so they can call back later and offer to "fix" them for an additional fee.

The advice here is to ignore unsolicited offers to help beef up your computer security, especially if they involve letting someone remotely access your computer.

If you aren't confident that your computer is safe, find a reputable service company where you can get face-to-face assistance and ask questions about what software you should install and safety procedures you should follow.

10. Grandparent scams

The FTC reported a "striking increase" in the typical amount of money lost to this type of scam in 2018. People age 70 or older who were conned into sending cash reported losing an average of \$9,000 per person.

This type of scam usually starts with a phone call from someone pretending to be a grandchild of the victim who is in need of cash due to legal trouble.

The caller might offer an embarrassing sob story about being caught drinking while driving — literally sobbing, to draw attention away from the unrecognized voice of a stranger.

Then the caller pleads for help and asks the victim not to tell anyone, and to send cash in a particular way.

The scammer might cull information about the victim's actual grandkids from social media, or wait for the confused victim to give a clue as to whom they should be impersonating.

So, one of the best strategies here is to carefully guard your privacy, leaving it to callers to identify themselves. Don't say things like, "Is that you, Joey?"

Limit access to your social media profiles to actual friends and family, and don't accept unexpected friend requests. That includes ones from people you know, because scammers often impersonate others' names and photos to gain access to your social media profiles. Verify that an actual friend or relative sent the request, such as by calling the person to confirm.

If you get a call and are uncertain about the caller's authenticity, you can simply offer to "see what you can do" and end the call. Then, try to contact the alleged victim directly to see if it was a legitimate call. ♦

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Home Improvement Projects DIYers Regret the Most



Binge-watching HGTV home improvement shows can make it look so easy—even enjoyable—to do anything from retiling a bathroom to repainting the living room. Heck, it even seems like it might make financial sense to forgo the pricy professionals altogether. What could go wrong?

Those famous last words have led nearly two-thirds of do-it-yourselfers to regret not calling an expert on at least one home improvement project, according to a recent survey from ImproveNet. The online home services marketplace surveyed 2,000 Americans in May who had attempted at least one DIY renovation project.

The average DIY enthusiast attempted eight projects, according to the survey. And about a third of them had to later hire a professional to redo the job—which can cost more than if they'd hired a professional from the start.

"People should educate themselves about what they're getting into and what the common pitfalls are," says Andy Kerns, creative director at Digital Third Coast, which teamed up with ImproveNet to do the survey. "It's natural for people to expect things to go smoothly, especially if they're not experienced contractors. [But] rather than just jumping in, people should find out what's happened when things didn't go well for others."

Folks with no experience can start with a simple, low-stakes project, and go from there, says Joanne Theunissen, the remodeling chair of the National

Association of Home Builders.

"We have seen people take on a lot more than they could deal with," says Theunissen, also the co-owner of Howling Hammer Builders, a Mount Pleasant, MI-based remodeler and custom builder. "Be cautious. If it looks easy on TV, understand it's not [in real life]."

Which projects did folks regret doing themselves the most?

If you don't have experience installing floor tiles, you may want to start slow, rather than in the master bath: That was ranked the most regretted home improvement project by survey participants.

"It's so difficult, and there are so many steps to getting it right," says Theunissen. "If you think you want to try, buy an old table and see if you can put ceramic tile on the top, getting it level and grouted correctly. And if doesn't work, throw it away. You're not out much."

The rest of the top 10 most regretted DIY home improvement projects were replacing a ceiling; refinishing hardwood floors; installing carpets; finishing basements; installing hardwood floors; refinishing cabinetry; installing sprinklers; installing showers and baths; and painting home interiors.

Why were these DIY projects so regrettable?

The majority of DIYers, 55%, said their projects took longer to complete than they

expected. The ones that ran over more than anticipated the most were repairing home foundations, installing outdoor patios and walkways, and painting the exteriors of their homes.

Meanwhile, about 50% of do-it-yourselfers said their improvements were physically more difficult than anticipated, particularly when it came to installing roofs, landscaping, or installing patios and walkways. And 48% said their endeavors were technically harder than they had counted on, and 17% said they cost more than they had assumed.

Some projects even caused harm to their homes—and themselves. About 8% said their places were damaged as a result of the undertakings, mostly with repairing foundations, replacing ceilings, and installing roofs. And 6% were injured in the process. So be careful with installing fireplaces and windows and repairing foundations!

"A lot of people do very nice work, but you have to be really aware of what your skills are," says Theunissen.

So what was the top reason folks were disappointed in the fruits of their blood, sweat, and now tears? About 55% of respondents said the finished project simply didn't look as good as they had hoped. These folks were the most dissatisfied with their interior paint jobs, floor tile installations, and hardwood floor installations. ♦



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With Risks of a Recession Rising, Take These Steps Before One Hits

Soaring inflation and higher interest rates have some experts and companies warning of an imminent recession. Despite the current bad feelings about the economy, there's little consensus about when a recession will come or what effects it will have. Morgan Housel, author of *The Psychology of Money*, may have said it best when he tweeted in April: "We're definitely heading toward a recession. The only thing that's uncertain is the timing, location, duration, magnitude, and policy response."

The point he's making is that there's always a recession on the horizon -- economies are cyclical, with upswings and downturns. We just can't tell exactly what's happening while we're in the middle of it. We can only look back. Since the Great Depression, the US has had about a dozen economic setback periods lasting anywhere from a few months to over a year.

Attempting to figure out recession specifics is a guessing game -- and anyone who tells you different is likely trying to sell you something.

The best we can do right now is draw on history to build context, get more proactive about the money moves we can control and resist the urge to panic. This includes reviewing what happened in previous recessions and taking a closer look at our financial goals to see what levers to pull to stay on track.

Here are eight specific steps you can take to create more financial stability and resilience in a turbulent economy.



1. Plan more, panic less

The silver lining to current recession predictions is that they're still only forecasts. There is time to assemble a plan without the real pressures and challenges that come with being in the thick of an economic slowdown. Over the next couple of months, review your financial plan and map out some worst-case scenarios when your adrenaline isn't running high.

Some questions to consider: If you did lose your job later this year or in early 2023, what would be your plan? How can you fortify your finances now to weather a layoff? (Keep reading for related advice.)

2. Bulk up your cash reserves

A key to navigating a recession relatively unscathed is having cash in the bank. The steep 10% unemployment rate during the Great Recession in 2009 taught us this. On average, it took 8 to 9 months for those affected to land on their feet. Those fortunate to have robust emergency accounts were able to continue paying their housing costs and buy time to figure out next steps with less stress.

Consider retooling your budget to allocate more into savings now to hit closer to the recommended six to nine month rainy day reserve. It may make sense to unplug from recurring subscriptions, but a better strategy that won't feel as depriving may be to call billers (from utility companies to cable to car insurance) and ask for discounts and promotions. Speak specifically with customer retention departments to see what offers they can extend to keep you from canceling your plans.

3. Seek a second income stream

Web searches for "side hustles" are always popular, but especially now, as many look to diversify income streams in

continued next page



patty  d
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the run up to a potential recession. Just like it helps to diversify investments, diversifying income streams can reduce the income volatility that arrives with job loss. For inspiration on easy, low-lift side hustles that you can do from home, check out my recent story.

4. Resist impulsive investing moves

It's hard not to be worried about your portfolio after all the recent red arrows in the stock market. If you have more than 10 or 15 years until retirement, history proves it's better to stick with the market ups and downs. According to Fidelity, those who stayed invested in target-date funds, which include mutual funds and ETFs commonly tied to a retirement date, during the 2008-09 financial crisis had higher account balances by 2011 than those who reduced or halted their contributions.

If you have yet to sign up for automatic rebalancing, definitely look into this with your portfolio manager or online broker. This feature can ensure that your instruments remain properly weighted and aligned with your risk tolerance and investment goals, even as the market swings.

5. Lock interest rates now

As the policy makers raise interest rates to bring down inflation levels, interest rates will increase. This potentially spells bad news for anyone with an adjustable rate loan. It's also a challenge for those carrying a balance on a credit card.

While federal student loan borrowers don't have to worry about their rates going up, those with private variable rate loans may want to look into consolidating or refinancing options through an existing lender or other banks like SoFi that could consolidate the debt into one fixed-rate loan. This will prevent your monthly payments from increasing unpredictably when the Federal Reserve raises interest rates again this year, as expected.

6. Protect your credit score

Borrowers may have a tougher time accessing credit in recessions, as interest rates jump and banks enforce stricter lending rules. To qualify for the best loan terms and rates, aim for

a strong credit score in the 700s or higher. You can typically check your credit score for free through your existing bank or lender, and you can also receive free weekly credit reports from each of the three main credit bureaus through the end of the year from AnnualCreditReport.com.

To improve your credit score, work towards paying down high balances, review and dispute any errors that may be on your credit report or consider consolidating high-interest credit card debt into a lower interest debt consolidation loan or 0% introductory APR balance transfer card.

7. Press pause on buying a home

It's already a competitive housing market with few homes to go around. If rising mortgage rates are adding more pressure to your ability to buy a home within budget, consider renting for a little longer. If you're also worried about your job security in a potential recession, then that's even more reason to take pause. Leasing isn't cheap at the moment, but it can afford you more flexibility and mobility. Without the need to park cash for a down payment and closing costs, renting can also keep you more liquid during a potentially challenging economy.

8. Take care of your valuables

The advice that was born out of the sky-high inflation period in the late 1970s still applies now: "If it ain't broke, don't fix it."

With ongoing supply chain issues, many of us face high prices and delays in acquiring new cars, tech products, furniture, home materials and even contact lenses. This includes replacement parts, too. If a product comes with a free warranty, be sure to sign up. And if it's a nominal fee to extend the insurance, it may be worth it during a time when prices are on the rise.

For example, my car has been in the repair shop for over three months, waiting for parts to arrive from overseas. So, in addition to paying my monthly car payment, I have a rental car fee that's adding up. If nothing else, I'll be heading into a possible recession a more cautious driver. ♦



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philophobia cont.

exposes you to the idea of falling in love to desensitize you to your fear. They may give you real-world tasks as you get more comfortable with the idea of falling in love.

Hypnotherapy is not like the stage hypnosis shown in movies. It is more like a guided meditation that enables you to imagine yourself doing what you would like to do.

How to Find the Right Therapist to Work With

Finding the right therapist can be a process of trial and error. If you are ready to work with someone, start by researching different types of therapy so you'll understand how a particular therapist will approach working with you. Then, ask potential candidates about their specialties. You want someone that has experience and expertise in philophobia. Finally, make sure they have the proper licenses for your area.

If you don't feel comfortable with a particular therapist, try another. It's a good idea to trust your gut feeling about therapists. Following these tips, you can find someone who can work on your philophobia with you.

How to Work on Philophobia On Your Own

You can also do things on your own to help with your fear of falling in love. You can work on these exercises alone or with a therapist:

- Evaluate your relationship history to see if a past hurt is making you afraid of repeating the experience in a new relationship
- Identify negative voices in your head that prevent you from feeling happy in relationships
- Allow yourself to feel difficult emotions; that is how you can move through them
- Question or evaluate the preconceived notions you have about relationships
- Recognize where the defenses that prevent you from opening up to people come from

from the Editor cont.

ACQUIRE HIS NATURE BY PRAYING OUT LOUD:
Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law:

"That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation" *Romans 10:9-10*

If you made this prayer, email me 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.

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short term care cont.

in some situations. As a result, you may already have a chunk of this short-term need covered.

The ugly

Short-term care policies aren't easy to find. A number of states, including California, Florida, Massachusetts and New York, ban the policies from their insurance markets in part because the benefits are considered too skimpy. Even if you live in a state where short-term care plans are sold, most insurers don't want to deal with them. Only some insurers – Aetna, Medico and Standard Life, for example – offer short-term care policies, says Slome; his association's website (aaltci.org/stc) can refer you to others.

In addition, he says, "there are very few agents versed in these policies." ♦



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