

FULMER SILL'S **Living Safer**

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MAGAZINE

HOW MILLENNIALS
ARE CHANGING THE WORLD YOU KNOW

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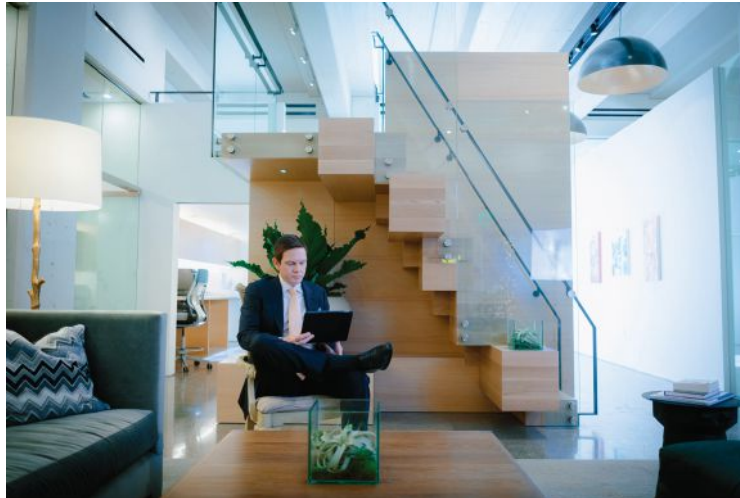
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Living Safer

A Letter from the Firm



Dear Friends,

Fulmer Sill is pleased to provide you with this copy of *Living Safer*. This publication is produced in collaboration with a growing community of respected legal professionals, industry experts and consumer advocates called The Injury Board, all committed to improving everyone's quality of life by promoting safety.

Our law firm is passionately devoted to protecting people and fighting for consumer rights, whether it be handling serious injury and death cases or consumer class actions. We believe that an informed client is the best client. To that end, this magazine promotes security and well-being through articles and safety tips. We hope this information will help you and those close to you avoid injury, or give you guidance if injuries do occur. Our goal is to educate you about potentially hazardous products and conditions to help keep you and your family safe. And we endeavor to prevent others from suffering tragic injuries by promoting safe practices and responsible product manufacturing.

If you have any legal questions or would like to speak with our firm, please visit us at www.fulmersill.com, or call us at 405.509.6300.

Sincerely,
Matthew J. Sill

ONE Second IS NOT A VERY LONG TIME.

But when you're behind a steering wheel and your eyes leave the road—that ONE single second can change a life.

ONE second is all it takes to be distracted.

When you are driving, it should not be a secondary task—it should be the only task.

EndDD.org (End Distracted Driving) was established to raise awareness and generate action against the epidemic of distracted driving.

DISTRACTIONS INCLUDE:

| | |
|-----------|---------------------------|
| Visual | Taking eyes off the road |
| Manual | Taking hands off the road |
| Cognitive | Taking mind off the road |

While texting and talking on the phone are both mental and physical distractions, cellphone use is attributed to 18% of fatalities in distraction-related crashes.

What makes up the other 82%?

- » Putting on makeup
 - » Reaching to grab a drink
 - » Changing the music
 - » Dealing with the GPS
 - » Eating on the go
- The distractions are endless.
But they don't have to be.

The Core Mission of EndDD

Our core mission is to preserve life and promote safety on a large scale through advocacy, education and action. It is our hope that we can prevent families and friends from suffering the loss of a loved one because of distracted driving.

Together, let's work to prevent distracted driving from claiming another life.

VISIT US ONLINE

web: endDD.org

twitter: [@end_DD](https://twitter.com/end_DD)

facebook: [EndDistractedDriving](https://www.facebook.com/EndDistractedDriving)

End Distracted Driving is sponsored by the Casey Feldman Foundation and is dedicated to inspiring individuals and communities to take action to end distracted driving.

CONTACT US toll-free at 855-363-3478 or info@EndDD.org

Small Hearts



Big Challenges

Early Detection Leads to Early Prevention

Small hearts can conceal big challenges, especially when it comes to congenital heart defects. Nearly one in three infants who die from birth defects has this condition. But a simple, non-invasive screening for all newborns could save the life of your child or the child of someone you know.

Tell your legislator to support pulse-oximetry testing for all newborns.
Get involved at YoureTheCure.org



Heart Disease and Stroke. You're the Cure.
YoureTheCure.org

ON THE COVER



30 How Millennials Are Changing the World You Know

Throughout history, older generations have been quick to criticize those that follow them. This makes sense: after all, the ever-changing nature of the world fosters the development of vastly different societal values, political beliefs, and priorities between generations.

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What the Driver Sees



Behind this SUV is a group of daycare children. Not one of these children can be seen by the driver behind the wheel.



What the Driver Can't See

WORKING TO KEEP CHILDREN SAFE IN AND AROUND VEHICLES

Before you turn the key...make sure you can see! Most drivers are unaware of the large and very dangerous blindzone that exists behind all vehicles. Every week at least 50 children are seriously injured or killed after being backed over because a driver was unable to see them behind their vehicle.

Help save the life of a precious child

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<http://kidsandcars.org/donate.html>

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Why Your Business Should Already Be Using **Social Media Marketing**

by Rachel Gore

Social media is one of the most powerful forms of marketing in the modern world. For small and large businesses alike, it is a crucial tool for success due to the number of benefits that it provides.

It increases your reach.

In 2018, over half of the people on the globe (53%) used the internet and 42% used some form of social media. On top of that, more people follow businesses and brands than celebrities on their social media accounts. Needless to say, social media allows you to reach what used to be an unimaginable number of people.

It generates website traffic.

By using some simple tips and tricks, you can employ social marketing strategies that increase the number of people visiting your site. First, if you have a blog, upload every single post onto all of your social media accounts — this will also help with SEO optimization. Also make sure that you include your URL in each account and direct any customers with FAQs to your website for information.

It gives you a platform to establish authenticity.

Social media gives you the opportunity to market yourself as a caring business. Today's consumers value authenticity more than ever before. In fact, one recent study found that 86% of U.S. adult consumers (including 90% of millennials) consider authenticity to be an important part of their decision to follow brands. This means that they care more about positive customer reviews,

referrals from family and friends and authentic interactions than they do perfectly crafted digital ads.

It allows you to interact with clients and customers.

By offering customers social media as an outlet to communicate with you, you are providing them with an effective and convenient line of communication. This goes hand-in-hand with authenticity. It might be hard to please every customer, but even one that initially complains about your goods or services can become loyal to your brand if you handle it properly. By dealing with complaints in a quick and friendly manner, you are showing the customer that you care and want them to be satisfied with their overall experience.

It builds brand loyalty.

A study completed by Forbes in 2015 revealed that 62% of millennials agree that they are more likely to become a loyal customer if a brand engages with them on social media. This means that by using social media, your marketing strategy can expand past appealing to new customers to include retaining the ones you already have. Through positive interactions and relationship building, you will leave them with a pleasant experience that keeps them coming back.

In 2019, social media marketing is not the outlier: it's the standard. If your business still hasn't gotten around to making those accounts, it's officially time to get started. By using platforms such as Facebook, Twitter, Instagram and Snapchat, you will appeal to the modern consumer and give your business an amazing opportunity to thrive. [IS](#)

Smart Home Products That make your life easier

by Rachel Gore

According to the National Research Association, millennials officially represent the largest share of home buyers, accounting for 34% of all purchases in 2017. As eager consumers of modern technology, many of these homebuyers are also choosing to invest in high-tech smart devices that allow them to control and monitor in-home systems via an App, phone, or by voice. From kitchen appliances to enhanced security systems, new smart appliances can benefit homeowners at any stage in life. Here are just a few of the technologies on the market today:



Speakers

Smart speakers offer a wide range of functions. The Amazon Echo Dot, one of the most well-known smart gadgets, is a voice-controlled speaker that performs services including playing music, checking the weather, completing online searches, looking up directions, reminding users about upcoming events, and setting alarms. It can also be connected to other smart devices, serving as a hub for lightbulbs, TVs, refrigerators, and more. In total, the Echo has over 50,000 abilities. Using it is simple (even for those of us who aren't tech savvy): say the name "Alexa" out loud to activate the device, and then state your request.

Refrigerators

Smart refrigerators have the power to transform your kitchen into a high-tech haven. They connect to the internet to provide you with various services and can be controlled by your phone, tablet or a touchscreen displayed on the outer door of the fridge. There are a variety of models, and each fridge comes with a unique set of smart features. With the ability to do things like searching and reading the steps of recipes out loud, customizing temperature by compartment, syncing grocery lists to your smartphone and mirroring TV screens, these fridges have an impressive list of capabilities.





Small Kitchen Appliances

If a new fridge is above your budget but you still want to invest in smart technology for your kitchen, consider getting a smaller gadget instead: from microwaves, toasters, blenders and more, there are several options to choose from. One affordable gadget, called the Perfect Drink Pro, connects to a scale and your phone to help you measure ingredients and adjust serving sizes of one of the hundreds of included recipes. All you need to do is pour an ingredient until you hear a beep. If you pour too much of any ingredient, the Perfect Drink device will recalculate the recipe to maintain the desired proportion of ingredients. Bottoms up!

Smoke and Carbon Dioxide Detectors

Have you ever burned toast and been forced to deal with the consequences of a sensitive fire alarm? High-end smoke and carbon monoxide sensors with smart technology make this a problem of the past. One such alarm, called the Nest Protect, uses a human voice to give you a "Heads-up" when it detects either smoke or carbon dioxide and lets you know where in the house the problem is occurring. The alarm is easy to turn off: simply wave your hand underneath it or silence it from your phone. Another smart product, the Vocal Smoke Detector, allows parents to record their own voice and install it in their child's room. This is based on research that indicates children are more likely to wake up hearing from their parent's voice than a generic smoke alarm, giving them additional time to escape to safety if there's a real emergency.



Doorbells

A smart doorbell allows you to receive calls or notifications directly to your phone or tablet if someone rings it. It offers features such as allowing you to talk with visitors remotely, giving visitors the opportunity to leave messages for you and recording surveillance videos, which provides the added bonus of enhanced security. Setting them up takes a matter of minutes and many are compatible with your existing doorbell.



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Founded in 2011, LFH is a 501(c)(3), nonprofit organization dedicated to fighting hunger, increasing food security for those in need, and providing support grants to other 501(c)(3) organizations that help fight hunger in Oklahoma.

For more information or to donate, visit lawyersagainsthunger.com.



Fitness and Aging: A Key to Better Health Later in Life

by Anthony R. Leone

We all know that exercise is important. Among other things, it can stave off illnesses, reduce stress and help control weight. Whether we are 20 or 80 years old, we all have days, maybe weeks, and sometimes months, when we do not want to exercise. We are tired. We are sick. We are overwhelmed. There are not enough hours in the day for the number of excuses we can conjure up to avoid exercise and ultimately not take care of ourselves.

As we enter middle age and beyond, exercise only becomes more important to our health and well-being. Research shows that low physical fitness is a key risk factor associated with cardiovascular disease and other age-related conditions. Exercise can improve both physical and mental health, and mitigate the consequences associated with aging.

In fact, research now demonstrates that a fitness regimen can stave off the onset of dementia. One study looked at 191 women between the ages of 38-60 years. Researchers tested their physical fitness using a bicycle and separated them into groups – low fitness, medium fitness and high fitness. The women were then followed over a 44-year period to monitor the development of dementia. James Leverenz, M.D., of Cleveland Clinic did not take part in the study, but commented on it: “What they found was that those in the high fitness group had a later onset of dementia, by about nine years compared to the low fitness group and by about five years when compared to the medium fitness group.” Dr. Leverenz went on to say, “The main message is that people should be physically active as much as they can be.” Dr. Leverenz continued, “You don’t have to be a marathon runner, but the more physical activity you get, the more likely it is you’ll fight off some of the effects of aging and dementia.”

Other research reveals that men also have similar benefits of exercise as a preventative tool for dementia. One study followed 45,078 men and 14,811 women, ages 20-88 at baseline, for an average of 17 years. All participants completed a preventive health examination at the Cooper Clinic in Dallas, Texas over the years 1970-2001. Fitness levels were measured. The study concluded that greater fitness was associated with lower risk of mortality from dementia in men and women.

With a clear link between exercise and long-term health, it’s clear

that fitness matters. But how do we make it part of our lives, even when time and life demands get in the way? Here are some tips to make it happen.

Schedule it

Whether you are early in your career, in the heat of child rearing years or slowing down your career, having an exercise schedule is an effective way to build the habit. The key is determining what is best for you. While many of us think that early morning workouts are best, research shows that the same benefits exist with workouts later in the day too. Some people prefer early mornings, others lunchtime and others later in the day, but the key is to find a schedule that works for you. It is also important to be flexible and understand that sometimes getting in exercise may not be at your ideal time or your ideal workout.

Something is better than nothing

While exercising for an hour 5 days a week may be a great idea for some, that’s impractical at times for most of us. If you cannot get to the gym, do something at home. Instead of skipping exercise entirely, walk briskly for 10 minutes or stretch for 20 minutes. These are just examples but anything that promotes physical movement on a regular consistent basis helps.

Variety

The benefits of exercise are not based on high intensity workouts. Working in the garden, walking nine holes of golf, hiking or swimming all do the job. Variety is particularly important if you do not like the gym environment.

Diet

Finally, the role of diet in conjunction with fitness remains important. They are not mutually exclusive. There are many fad diets out there, but a balanced diet that includes fruits, vegetables, healthy grains and protein will work well for most people.

It may seem difficult to build the healthy fitness habits, but believe in yourself and start with a simple, easily attained goal. The long-term benefits are proven and well worth it. [IS](#)



5 Reasons Why Self-Care is Critical for Caregivers

by Carol Neeley

Caring for a loved one who is going through a serious illness can be a rewarding experience in many ways. Caregivers often enjoy giving back to someone who once cared for them, with many saying that the experience increases meaning and purpose in life. A survey by the National Opinion Research Center found that 83 percent of caregivers viewed the experience as positive.

At the same time, caregiving can be a very stressful experience, and over time that stress can lead to health problems in the caregiver themselves. In a 2009 study, researchers reported that caregiving “has all the features of a chronic stress experience,” noting that it creates physical and psychological strain over long periods of time, is accompanied by high levels of unpredictability and uncontrollability and has the capacity to create secondary stresses in other areas of life, including work and family relationships.

Though the caregiving experience can be a meaningful one, it’s critical that caregivers realize the importance of self-care to avoid putting their own health at risk.

Researchers have identified certain aspects about caregiving that illustrate the importance of self-care.

1 Caregiving is stressful.

Even if a person enjoys caregiving, it is often stressful, as it involves long hours on top of the hours already spent at work and on other daily activities. Common household chores can become more time-consuming as caregivers assume increased responsibility for cooking, cleaning, bathing, etc.

If a patient suffers from side effects or complications, or if treatments are difficult, caregivers experience emotional stress as they try to make life easier for their loved ones.

2 Caregiving is physically demanding.

Families are usually the primary source of home care and support for older relatives, which can sometimes be physically challenging. A senior woman may be the primary caretaker for her ill senior husband and suddenly be faced with the difficulty of helping him up out of his chair or out of bed, helping him bathe or otherwise engaging in lifting and pulling activities that may be challenging for her.

Long hours, extra duties and sleep disruption can all cause symptoms like fatigue, headaches, body aches and more, with increased risk for injury and illness.

3 Caregiving is emotionally demanding.

Caregiving is emotionally challenging, not only because of the inevitable worry and concern for the patient, but because of the frequent changes that can occur that upset

the normal routine of life. One of the greatest challenges is going from the hospital setting to the home setting and back, particularly if caregivers don’t get the support and information they need from healthcare providers.

If the patient’s illness creates behavioral changes, the challenges can be even greater, as typically caregivers are not equipped to manage these changes, and can suffer their own emotional wounds in response to the patient’s actions.

4 Caregiving can make it harder to manage personal wellbeing.

A survey from the Associated Press-NORC Center for Public Affairs Research found that 39 percent of caregivers have a health condition, physical limitation or mental illness of their own that affects their daily lives. In this group, 40 percent said caregiving made it harder for them to manage their own health.

If the caregiving itself leads to health challenges in the caregiver—which is possible, according to research—the caregiver may neglect these challenges in an effort to continue caring for the patient, to the detriment of their own well-being. In one study, elderly spouses who experienced stressful caregiving demands had a 63 percent higher mortality rate than others their age who weren’t caregivers.

5 Caregiving can cause financial strain.

The survey noted above also found that eight in ten caregivers paid for costs associated with caregiving out of their own pockets, with 13 percent spending up to \$500/month on these expenses. One-quarter reduced how much they saved for their own retirement as a result. National surveys also show that many family caregivers of older adults report financial strain.

Signs that caregiving may be causing stress and strain include:

- » Feeling isolated or alone
- » Feeling overwhelmed
- » Sleep disturbances
- » Unplanned weight gain or loss
- » Feeling irritable or easily angered
- » Increased frequency of headaches and/or body aches
- » Chronic fatigue

Those who notice these and other signs of caregiver stress should seek out assistance from local hospitals, medical care centers, support groups, meal delivery agencies, homecare services and adult daycare services. For more assistance, call your local Area Agency on Aging. [LS](#)

Is 50 Still The Magic Age For Colonoscopies?

by Bret Hanna

Colorectal cancer is the third-leading cause of death in the United States, and the risk of developing it is 1 in 20. Although colorectal cancer can be very deadly, it is also very preventable and treatable. Prevention and treatment require screening, which often necessitates a colonoscopy. A properly performed colonoscopy can identify precancerous polyps or cancer itself that can be readily treated in the early stages. And since 90% of colon cancer is contracted by those 50 and over, 50 has long been considered the gold standard age for the first colonoscopy. Assuming there are no signs of concern, the protocol then calls for repeat colonoscopies every ten years.

But is this long-established age 50 protocol still the magic age protocol? The answer is, it depends. One can, in consultation with a qualified medical professional, determine your “colonoscopy age.” Age 50 is certainly the high-age benchmark, but colonoscopy age can be lowered as individual risk factors are considered.

Family History. A family history of colon polyps or colon cancer is a significant risk factor because somewhere between 5 and 10 percent of colorectal cancers have a genetic/familial link. If there is a family history, it could be the result of an inherited cancer gene that dictates earlier screenings for.

First-Degree Relative History. If a parent, sibling or child has a history of pre-cancerous polyps or colorectal cancer, your colonoscopy age may drop significantly, depending on the age they were diagnosed. The rule is that a colonoscopy should be had 10 years before the youngest first-degree relative was diagnosed. As such, if a first-degree relative is diagnosed at age 30, the colonoscopy age for the rest of the immediate family is 20.

African American Descent. Statistics show that there is a higher incidence of colorectal cancer for those of African American descent, and the recommended colonoscopy age is 45.

Non-Genetic/Non-Family History Factors. Upwards of 80 percent of colorectal cancer cases have no connection to genetics or family history. Also, in many if not most cases there are no symptoms until late stages, when it is often too late for a cure. In addition to the genetic and familial history risk factors, other risk factors should be reviewed with a qualified physician to determine whether a specific individual's colonoscopy should be lowered (it goes without saying that this review should occur before the age of 50). Such factors include alcohol use, tobacco use, history of radiation for other types of cancer, high-fat diet, sedentary lifestyle, obesity, diabetes, history of inflammatory bowel diseases (Crohn's disease, ulcerative colitis, etc.), and history of polyps in the rectum or colon.

Since the five-year survival rate for early detection of colorectal cancer is 90%, risk-factors and screening should be considered by everyone as they move into and through adulthood. There are screening options available, such as fecal occult blood test, double-contrast barium enema, flexible sigmoidoscopy and virtual colonoscopy. The reality, however, is that colonoscopy is the most comprehensive screening tool available. In addition to detection, colonoscopies have the added benefit of being able to prevent colorectal cancer through pre-cancerous polyp removal. A colonoscopy may not be all that appealing, but having one at the right age can be a lifesaver. [LS](#)





There's Always Hope: Leaving an Abusive Relationship

by Rachel Gore

A ccording to the National Coalition Against Domestic Violence (NCADV), 10 million people are physically abused by an intimate partner in the U.S. each year: that's the equivalent of 20 people per minute. One in four women and one in nine men experience severe intimate partner physical violence, sexual violence or stalking in their lifetime.

When talking about someone in an abusive relationship, many ask the question "why don't they just leave?" For people who have never experienced abuse themselves, this solution makes

sense. Unfortunately, the decision to leave an abuser is a lot more complicated than simply walking away. There are a number of reasons that a victim may be staying with their abuser, such as:

- » Being scared about what will happen to them if they leave, especially if the abuser is physically violent or has previously threatened to hurt or kill them.
- » Feeling embarrassed about admitting to others that they are being abused. Male victims, in particular may fear being ridiculed by others for "letting" a female partner abuse them.

- » They may blame themselves for the abuse, or in cases of emotional abuse, not recognize that abuse is happening due to not understanding healthy vs. unhealthy behavior.
- » Not having the financial means to support themselves.
- » Wanting to keep the family together (especially if children are involved).

As a victim of abuse, any or all of these reasons may make you feel trapped, that you are out of options or that it isn't "bad enough" for you to leave. Unfortunately, the majority of abusive relationships escalate over time. Emotional abuse can turn into physical abuse, and physical abuse can become increasingly violent. The sooner you get out, the safer you are from this escalation. As terrifying as it is to leave, planning ahead will maximize the possibility that you stay safe and end the abuse for good.

Make a Detailed Plan

Due to the physically violent nature of many abusers, the most dangerous period for victims is immediately after the relationship ends. This makes planning ahead even more important. There are multiple questions you should take into consideration when making your plan:

Where will you stay?

Oftentimes, individuals in abusive relationships have lost contact with or been forced to isolate themselves from family and friends. If possible, reach out to a trusted loved one for assistance leaving and a place to stay. If this is not an option, communities usually offer domestic violence shelters as safe places for victims to hide. They may even help you with transportation.

What will you bring?

While planning ahead is preferable, abusive situations can escalate to the point where you need to escape the house immediately. Even if you do not feel ready to leave for good, consider preparing an emergency bag with essentials like clothing, important documents, prescriptions and cash and storing it somewhere safe that is not in your home. If you plan on bringing your children with you, make arrangements for them, such as how they will get to school and, depending on their age, how much you want to tell them about the situation.

When will you leave?

The safest time to leave is when your partner is not home – otherwise, you risk facing a dangerous confrontation. If possible, wait until your partner is out of town or will be definitively out of the house, such as while they are at work. Tell someone you trust your plan so they know to check in on you, but keep it limited to as few ears as possible.

Will you contact law enforcement?

While not everybody wants to get the police or a lawyer involved, it will be necessary to do so in cases that require

restraining orders or charges to be filed against your abuser. They can also help work through matters like visitation rights. This is a deeply personal decision, which is a reason to consider speaking with a mental health or domestic violence professional about your plan. If you are unable to safely visit a mental health professional in person, there are many online resources that can help.

Protect Your Privacy

By only telling essential people about your exit plan, you are already taking steps to protect your privacy. Privacy is critically important when leaving an abusive relationship, especially if you are afraid that your abuser will retaliate. Do not stay in your own home alone, change the locks, and add the local police station's number into your phone as a contact or speed dial.

Do your best to inform trusted individuals at your job and/or children's schools so that they know to take action if your abuser is spotted. If you can, block your abuser from texting, calling, or reaching out to you on social media and do not respond to their attempts to talk things through. If you have to interact with them, such as if you have children together, only meet up in public environments and never go alone.

Recover and Break the Cycle

The way people speak about recovering from an abusive relationship is overwhelmingly negative: "well, you may move on some day, but the trauma will probably impact you for the rest of your life." While it is true that recovery can take months to years, do not believe you are doomed to have a lifetime of unhealed trauma. Things truly can get better, and there are steps you can take to begin the healing process.

Finding a mental health or domestic violence counselor to help you work through the lingering trauma is a great option. Even after any physical wounds heal, it is important to seek out professional mental healthcare. Verbal and emotional abuse can lead to depression and anxiety, post-traumatic stress disorder, social withdrawal, chronic pain and even physical side effects like migraines.

Seeking help can also help you break the cycle. Unfortunately, many people who have been abused in a relationship end up being a victim of abuse in future relationships. A counselor can help you establish healthy boundaries, gain a deeper understanding of what abuse is and isn't, work through your lingering emotional trauma and low self-esteem and identify behavioral red flags in future partners.

Leaving an abuser is an incredibly difficult and courageous decision to make. Recovery can be a long, bumpy road, but there is still hope for a safe and happy future. [IS](#)

You can call the National Domestic Violence Hotline at 1 (800) 799-7233 to learn more about many helpful resources and to discover local shelters in your area. They also have a 24/7 live chat service on their website at www.thehotline.org.



Let's Get Dirty! Why Kids Need Early Exposure to Microbes



by Roopal Luhana

Kids may be “too clean” these days. As parents worry about germs, illnesses, infections and keeping their little ones safe, they may unwittingly over-sterilize their children’s environments, which may not be good for their children’s long-term health.

Some research shows that those children who are exposed to more dirt, animal dander, dust and other “dirty” things may be less likely to suffer from a number of health problems, including asthma, allergies and eczema.

The Hygiene Hypothesis: Kids Need More Dirt

The idea that children need more, not less, exposure to dirt, mud and animal dander can be traced back to the “hygiene hypothesis” developed by David P. Strachan, a professor of epidemiology. Strachan discovered through his studies that children living in larger households were less likely to suffer from hay fever and eczema. He theorized that the children in the larger families were exposed to more infectious agents through their siblings, and thus developed stronger immune systems that protected them against allergic diseases.

This theory received support when other research produced similar findings. In a 2016 study, scientists tested individuals from two farming communities—the Amish, who use traditional farming practices, and the Hutterites, which use industrialized farming practices.

Results showed that the prevalence of asthma and allergies were four to six times lower in the Amish children, levels of dust in the Amish households were 6.8 times higher than that in the Hutterites households and there were pronounced differences in the immune cells between the two groups.

Based on this evidence, parents have been advised to let their kids play with the dog and get their clothes dirty and muddy from time to time without rushing in with the antibacterial wipes. Today’s children are too protected, the theory goes, living indoors on sterilized surfaces rather than spending most of their time outside. This sort of upbringing can create an immune system that is too sensitive and likely to overreact later in life when exposed to something new.

It’s “Friendly” Microbes that Kids Need

Though some recent research has questioned the validity of the hygiene hypothesis, the idea that early exposure to microbes is a healthy has persisted. The difference now is that scientists are being picky about which microbes kids should be exposed to.

Infectious agents like bacteria and viruses, for example, aren’t necessarily what the immune system needs, and may in fact be harmful. In a 2017 article published in the scientific journal

Proceedings of the National Academy of Sciences (PNAS), researcher Megan Scudellari stated that epidemiological, experimental and molecular evidence support the idea that a “diverse range of ‘friendly’ microbes—not infectious pathogens—is necessary to train the human immune system to react appropriately to stimuli.”

It’s not that parents should try to expose their kids to microbes that can cause illness, this updated theory goes. They should still teach their kids to be aware of germs and to wash their hands to help them avoid potentially dangerous infections. Instead, it’s more about reducing the rise in allergic disorders by making sure children are exposed to the microorganisms that human beings rely on for good health.

Children are exposed to these microorganisms in utero, when they pass through the birth canal and while breastfeeding, and continue to gain exposure through contact with family members, when playing outside in the dirt, when interacting with pets and when sharing toys with friends.

The developing immune system receives healthy exposure in all these situations and is thus able to mature as it should. It learns what to attack and what to ignore as harmless and is less likely to overreact and cause symptoms related to allergic diseases and other sensitivities.

Tips for Parents to Help Children Grow Up Healthy

Considering the evidence we have now about optimal immune system development, some scientists recommend the following tips for parents:

- » Get a dog and allow the children to interact with it. Other pets or farm animals can also provide health benefits.
- » Encourage children to get outside and play regularly. Allow them to get dirty.
- » Grow a garden with your children if possible. Even growing houseplants together can provide important exposure to dirt.
- » Encourage kids to eat a diet rich in fruits and veggies, and high in fiber. Try to reduce sugar intake.
- » Avoid the use of antibacterial sanitizing cleansers—use simple soap and water instead.
- » Teach children to wash their hands and avoid sharing toys or other items from children who are sick, or from children they don’t know. But don’t worry if healthy siblings or friends are sharing.
- » Continue to keep a clean home, keep food clean and fresh, and sanitize areas like the kitchen sink and countertops and bathroom surfaces. [IS](#)



Age = A More Difficult Path to Weight Loss

by Lily Grace

Have you been trying to lose weight lately, only to find that it's a bit harder than it used to be? It's not uncommon. Unfortunately, it's a natural part of aging—not just metabolism as many believe.

Many studies have been done to understand why people gain weight as they age and the answer is clear—the change in body composition accounts for the vast majority of the decline in metabolism (the process by which your body converts what you eat and drink into energy).

There are also a growing number of studies, however, that suggest that body composition does not account for all of the weight gain associated with aging. A decrease in the number of calories used by the body's organs, such as the heart and liver, also occur as the body ages.

Of course, physical activity plays a role in both body composition and metabolism during the aging process. Research shows that most individuals gradually reduce their level of physical activity as they age, which further reduces their number of calories needed to maintain weight. Decreased activity also means less use of the body's muscles, which contributes to the general decline in muscle mass and subsequent changes in body composition.

Overall, these age-related changes mean that the average 50-year-old woman needs around 300-500 fewer calories per day than she did in her 20s to maintain the same body weight. So for those who gain weight while aging, the reason is not necessarily eating more, but rather eating the same while needing fewer calories.

So why can't I lose weight?

Essentially, even when you're at rest, your body needs energy for all of its "hidden" functions, such as breathing, circulating blood, adjusting hormone levels and growing and repairing cells.

The number of calories your body uses to carry out these basic functions is known as your basal metabolic rate—what you might call metabolism. Several factors determine your individual basal metabolic rate, including:

- » Your body size and composition. The bodies of people who are larger or have more muscle burn more calories, even at rest.
- » Your gender. Men usually have less body fat and more muscle than do women of the same age and weight, burning more calories.
- » Your age. As you get older, the amount of muscle tends to decrease and fat accounts for a higher portion/percent of your weight, slowing down calorie burning.

Energy needs for your body's basic functions stay fairly consistent. Your basal metabolic rate accounts for about 70 percent of the calories you burn every day.

In addition to your basal metabolic rate, two other factors determine how many calories your body burns each day:

Food processing (thermogenesis). Digesting, absorbing, transporting and storing the food you consume also takes calories. This accounts for 100-800 of the calories used each day. For the most part, your body's energy requirement to process food stays relatively steady and isn't easily changed.

Physical activity. Physical activity and exercise—such as playing tennis, walking to the store, chasing after the dog and any other movement—account for the rest of the calories your body burns up each day. Physical activity is by far the most variable of the factors that determine how many calories you burn each day.

The Blame Game

It may be tempting to blame your metabolism for weight gain. But because metabolism is a natural process, your body has many methods that regulate it to meet your individual needs. Only in certain cases do you get excessive weight gain from a medical problem that slows metabolism, such as Cushing's syndrome or having an underactive thyroid gland (hypothyroidism).

Weight gain is complicated. It is likely a combination of genetic makeup, hormonal controls, diet composition and the impact of environment on your lifestyle, including sleep, physical activity and stress. All of these factors result in an imbalance in the energy equation. You gain weight when you eat more calories than you burn—or burn fewer calories than you eat.

While it is true that some people seem to be able to lose weight more quickly than others, everyone will lose weight when they burn up more calories than they eat. Therefore, to lose weight, you need to create an energy deficit by eating fewer calories, increasing the number of calories you burn through physical activity, or both. [18](#)





Your Metabolism over Three Decades

In your 20s...

Most women enjoy their highest basal metabolic rate in their late teens or early 20s, say most doctors. Some women will hit it a bit earlier, others later, which has a lot to do with genetics, but your activity level also plays a big role. After all, the more you run across campus or hit the gym, the more muscle you'll build and the higher your metabolism will be. Plus, until you're about 25 or so, your body is still building bone, and that process burns up calories.

However, it doesn't last that long. According to the American Council on Exercise, your basal metabolic rate drops roughly 1-2% per decade. Generally, by their late 20s, many women notice that they can't eat the same things they used to without gaining weight and that the weight doesn't fall off as easily as it once did. Since this drop starts right about the time people settle into the (largely sedentary) workforce—and start losing muscle—an office job might be partially to blame.

In your 30s...

As you lose muscle, your natural calorie-burning ability slows even more. And as you lose muscle and gain fat, fat can develop into the muscle and cause weight gain and metabolic dysfunction. Plus, during your 30s, you aren't producing as much human growth hormone as before, which also leads to a dip in your metabolic rate. Strength training can help you build muscle and produce more human growth hormone, both of which keep your metabolism running as fast as (or faster than) it did when you were 20 years old.

And then for women, there's the pregnancy factor. A huge calorie burn comes from breastfeeding (should they choose to do so). The average woman who breastfeeds full time can expect to burn an extra 500 to 1,000 calories per day. Unfortunately, as soon as you start weaning your little one, your metabolism goes back to pre-pregnancy levels—as long as you haven't lost any muscle since you got pregnant.

In your 40s...

Women can say goodbye to your hormones. Around 40, levels of estrogen, progesterone, and (again) human growth hormone decrease, and metabolism follows suit. That means you'll have to focus on reducing your caloric intake during your 40s in order to maintain your weight. If you're working out, that might only amount to eating about 150 less calories per day. But if you don't exercise and sit most of the day, you'll probably have to cut more calories.

Also by 40, your body's natural decline in muscle mass, called sarcopenia, sets in. To combat the loss of lean mass and keep your metabolism revved, you have to turn to strength training. According to research from the Harvard School of Public Health, people who lift weights put on less belly fat as they age than those that do just cardio. While any exercise will help you burn calories while you're at the gym, strength training gives your metabolism the biggest boost after your workout ends. Eating the right amount of protein (about 100 to 120 grams a day) will boost your efforts to get stronger.

A Goat Load of Fun

by Tammie McKay

As yoga increases in popularity, so do the number of yoga variations. Yoga is a great way to exercise—especially for those who want to relax or are seeking inner peace. People have been practicing yoga for over 5,000 years, with more becoming involved every year. Yoga can be used to enhance strength, increase mental well-being and improve overall health. It can also be an intense workout requiring deep concentration and focus. While it may seem counterproductive, and even silly, to introduce goats into a mindful exercise. Goat Yoga is a crazy fitness trend that has hundreds of people lining up to try it.

What is Goat Yoga?

Goat Yoga is meant to be a relaxed form of yoga, consisting of various poses at a beginner level. Classes are held in a group setting with baby or miniature goats present during the class. Goats have a reputation for climbing and are playful animals. The goats are free to roam around, snuggle up to and even jump on yoga participants as they transition from pose to pose. It is not uncommon to see the goats jump on the back of a yogi while in the plank position. The light pressure from the goats' hooves can provide a little massage as they move to keep their balance.

The Origin of Goat Yoga

A few years ago in Willamette Valley, Oregon, Lainey Morse started Goat Yoga classes. Morse said the idea first came to her during a rough time in her life. She said, "It's impossible to be sad and depressed when there's baby goats jumping around." Already having goats as pets on her farm, the idea originally started as a goat happy hour where people would spend time

with the animals while enjoying a glass of wine. When hosting a children's birthday party with the goats, a yoga instructor asked if she could hold a class in Morse's field. Morse told her the goats would have to join in and would be all over the participants. The yoga class was a great success, and Goat Yoga was born.

Benefits of Goat Yoga

You may not get the intense workout a traditional yoga session provides, Goat Yoga cheers you up and delivers a break from life's stresses through animal-assisted therapy. The goat interaction calms you down and improves your mood. The simple act of petting an animal releases serotonin, prolactin and oxytocin. These chemicals lower anxiety, provide comfort and increase mental stimulation. Goat Yoga can provide an escape from the negativities in life while exercising the mind and body. There is a plethora of health benefits associated with Goat Yoga, to include:

- » Lowered blood pressure and improved cardiovascular health
- » Slowed breathing in anxious persons
- » Diminished physical pain
- » A more relaxed exercise session
- » Rebalanced endocrine system

Despite the fact that Goat Yoga may not be a rigorous new workout routine, it definitely has the potential to be an enjoyable and relaxing technique worth trying. After all, who among us could resist the allure of an adorable baby goat while practicing yoga? [IS](#)





Money and Marriage

Ten Tips for Sharing Your Finances

by Michael J. Swanson

When you say your wedding vows, you and your spouse are promising to be a team in all aspects of life, including your finances. It can be challenging, but here are some strategies to help you work together in your financial life.

1 Maintain Joint Bank Accounts and Credit Cards.

If you come together “as one”, it should be in all ways, including financially. Having joint bank accounts and credit cards brings your debts, income and savings together. Joint financial accounts make it more convenient to equally track and maintain expenses and it provides a legal and financial safety net if one spouse is to unfortunately become ill or pass away.

2 Talk Regularly About Money.

Have an open dialogue about how you will approach financial situations such as debt, investing, everyday spending, saving, emergencies and bills. Set a regular meeting at least quarterly to discuss your finances. A January recap with your financial advisor is helpful. Finances should never be a topic that you shy away from in a marriage. You should never hide money, purchases or debt from your spouse.

3 Ideally, Review the Budget Together.

Create a budget and review it together each month. If you don't do a budget, set a monthly meeting to at least read the checkbook and credit card statements together.

4 Divide and Conquer Tasks.

Don't let one spouse carry all the burden for managing finances. Divide and conquer the tasks together. Opposites often attract. If your spouse is the “numbers person” in the marriage, don't use that as an excuse not to be informed about your joint finances. Take the time to review everything together regularly so that you are both on the same page.

5 Set Spending Limits.

Large, unexpected purchases can be a point of contention in a marriage, so it is important to agree that neither of you will spend more than X dollars without consulting the other. Setting a guideline for spending can help prevent unpleasant surprises.

6 Never Go into Debt Alone.

Agree you will never apply for a credit card or other debt without discussing it first. Decisions that influence your finances should not be made alone.

7 Don't Use Spending as a Weapon.

If you are in a fight, never use spending as a weapon. “I'll show her, I'll go blow a bunch of money on X,” should never be a strategy for winning a fight. This will only cause more problems instead of solving them.

8 Don't Discriminate Based Upon Income.

Agree up front that the spouse that makes the most income does not have a higher priority in the marriage or in financial decisions. Once you pool your money together, it is all yours equally. If you are the higher earning spouse, don't hold that over your partner's head.

9 Hire a Financial Planner.

Financial planners can be a great resource. They can also be helpful as a referee if you have a major disagreement. Air your financial disagreements out with your advisor and ask for their input. Don't have a financial planner yet? The Certified Financial Planner Board is a great place to start: www.cfp.net.

10 Compromise.

The heart of a successful marriage is communication and compromise! You will most likely have a financial disagreement at some point during your married life, but it's always important to remember that you are in this together. United you will stand, divided you may fall! [IS](#)

Stop Making These **Money Mistakes**

by Danny Feldman



There are all kinds of common money mistakes that people often make. These mistakes that keep them in debt or, at the least, keep them from accumulating as much money as they otherwise would have.

Living too large – Many mistakes fall under this category. The bottom line is that if you live beyond your means, you will always be in debt, no matter how much money you make. When I was a young lawyer, an experienced lawyer told me something which has always stuck with me. He said, “you know what the difference is between young lawyers making what you make (which was somewhere between \$50-\$75,000) and the partners (who were making \$300,000 plus)? Not much – they’ve got a bigger house, a nicer car and a place at the lake, but they’ve also got bigger mortgage notes, bigger car notes, private school tuitions and private club dues. Basically, they are living paycheck to paycheck, just like you, only their paycheck is bigger and their debt is bigger. If they quit working, they’d sink just as fast as you would.” What he told me stuck with me because it’s just as true today as it was when he told me.

As incredible as it is, I’ve seen people making very substantial six and seven figure salaries who really do live paycheck to paycheck. They have a lot of “stuff” but that’s about it. So, whether it’s the bigger home, the new car or boat, the \$250 bottle of Scotch, the \$1,000 suit – before you buy it, ask yourself if you really can afford it. Obviously, some people can, but if you aren’t putting away money, or if you are spending and you don’t have an emergency fund, (enough saved that you can comfortably live for 6 months or so) then you probably cannot afford whatever it is that you are considering buying.

Not having a budget – This mistake goes hand-in-hand with the first. If you don’t have a budget, then how can you know what you can afford? And, the answer is: you cannot. In any budget, there are certain items which absolutely must be paid – you need a roof over your head, food on the table, in the south AC in the summer and in the north heat in the winter. So, there has to be room for these items. And, after that, it is important that you pay yourself. What does this mean? This means that from every paycheck or bonus, you set aside a certain percentage for savings.

First, you build up and maintain your emergency fund. Then, you save as much as you can. If your employer has a 401(k) savings plan, you participate and invest at least enough money to take full advantage of an employer match. Money saved in your 20s and 30s and invested appropriately grows dramatically over the decades. So, having a budget and making sure that you are saving and investing is even more important when you are first getting started because by the time you retire, what you saved when you are 25 will be worth much more than what you saved when you are 50.

Spending on and carrying credit card debt – Having and using a credit card is fine. Indeed, when you are young, appropriate use of a credit card will help you establish a good credit rating. But, be sure to pay your credit card off in full each month. And, realize that spending with a credit card is really

spending. When I was younger, I played tennis with a group of friends every Wednesday night and then we’d go drink a couple of beers. Occasionally, I did not have cash, so I’d put the group’s bar tab on my card. Each person would pay me and like magic, I’d collect \$30 in cash and feel like I’d bought everyone’s drinks. Of course, there would be a \$40 charge on my card which had to be paid. The point is that spending on a credit card can feel painless, but it is spending that will have to be paid. And, as everyone knows, interest on credit cards is ridiculously high, often running between 15-20%. So, not only do you have to pay off the price of the item, if you don’t pay the balance in full, you will be paying a very high rate of interest to boot.

Do this for a while and you will find that your credit card debt has grown significantly. Remember, if you do have high credit card debt and you pay it off, your no risk rate of return is equal to that ridiculously high interest rate you have on the card. Where else can you earn a 19% risk free return on investment? This alone ought to be enough incentive for you to get rid of your credit card debt.

The little things add up – Going out to eat every day, your Starbucks ritual, signing up for subscriptions, exercise club memberships, cell phone usage, new clothes etc. Whatever it is, all these things add up. I really, really enjoy drinking coffee in the morning. But, for many years, I refused to pay \$2 for a cup of coffee. I eventually convinced myself that I was worth a cup of Starbucks coffee. So, I buy a \$3 cup of coffee, probably 5 mornings a week. With tax and tip, it works out to \$780/year. Throw in the occasional breakfast sandwich etc. and my coffee habit is pushing \$1,000/year.

This, still may not seem like much, but combine it with all of the other little things in our lives which we spend on – cell phones, subscriptions, eating out, clothes, whatever and it adds up pretty quickly. Be cognizant. Know what you are spending on. Make a conscious decision that this is how you want to spend your money. Otherwise, your spending will be out of control and you won’t even know it.

Don’t be in denial – Which brings me to the final mistake. When people know things aren’t right, they tend to ignore or even deny their existence. As a partner in a law firm, I take a draw. In other words, my taxes do not come out of each paycheck; I pay them quarterly. So, I have got to set aside a large percentage of my draw (25-30%) to pay taxes. Same is true for any bonus. If I don’t do this then at the end of the year there is going to be a tax bill due to the IRS and no amount of denying it is going to change the fact that I have to pay it. I see the same thing with clients of mine. They are injured in an incident which wasn’t their fault; their income stops coming in, their bills don’t, and they come to me and dump a bunch of unopened mail on my desk – from the power company, the cable company, the cell phone company, the mortgage note, etc. The sad fact of the matter is that just because you quit opening bills does not mean that you don’t have to pay them or deal with the consequences of not paying them.

So, one can go on forever regarding money mistakes. Hopefully, just eliminating the 5 above will put you on the right track in not getting into, or trying to get out of, debt. [IS](#)



Gardening Therapy: 5 Reasons You Might Want to Consider This Hobby

by Rachel Gore

Are you looking for a way to improve your health? If so, gardening may be the perfect fit for you. Gardening offers physical and mental health benefits, promotes overall well-being and enhances life satisfaction in a number of ways:

- 1 It is a form of mindfulness.** Growing a garden is a great way to practice mindfulness, which the American Psychological Association says provides numerous mental health benefits, including reducing stress, depression and anxiety, regulating emotions and increasing focus. Being mindful involves focusing on the here and now, which can be achieved through the meditative nature of gardening. Practicing mindfulness while you garden is simple: utilize your five senses to become aware of the world around you. Turn off your phone, notice how the soil feels in your hands, feel the fresh air around you and listen closely to the sounds of the outdoors. If you catch your mind drifting away, do not become discouraged. Instead, take a deep breath and do your best to refocus.

“ We may think we are nurturing our garden, but of course, it’s our garden that is really nurturing us. ”

– Jenny Uglow

- 2 It keeps you active.** Gardening is a form of moderate exercise, putting it in the same category as riding a bicycle or going on a walk. While you tend to your garden, you are working and stretching major muscle groups with activities like bending over, lifting bags of potting soil, digging holes and weeding. In addition to the physical benefits that come from being active, such as weight management and diabetes prevention, regular exercise also encourages your brain to release endorphins. Endorphins are feel-good hormones known to boost your mood both during and after physical activity.
- 3 It provides your body with essential vitamin D.** When was the last time you spent an afternoon outside?

Between being confined to an office during work and the appeal of staying inside to unwind at the end of a long day (hello, Netflix!), many of us do not get enough exposure to sunlight. As appealing as those TV binges are, consider supplementing them with some gardening time each week to soak up the health benefits of sun and fresh air exposure.

Many of us are walking around with insufficient levels of Vitamin D, which is a crucial vitamin that our body makes naturally when exposed to sunlight. In fact, over one billion adults and children worldwide don’t have enough Vitamin D. Getting sufficient Vitamin D prevents heart problems, helps bones grow, fights disease, and reduces symptoms of depression and anxiety.

- 4 It boosts your self-esteem.** Gardening is much more complex than simply keeping a plant in the sun and watering it from time to time. While sunlight and water are key components to plant health, many other factors are also important, including nutrient absorption, temperature, and humidity. As a beginner gardener, you may not know everything that your plants need—and that’s okay! Even if you don’t naturally have a green thumb, your persistence and eagerness to learn will help you (and your plants) grow. Feeling like you have no sense of purpose can lead to mental health issues and low self-esteem. Gardening can help reverse that by giving you the responsibility of nurturing your plants and keeping them healthy. Watching the first flower emerge from a plant that started as a packet of seeds can make you feel a great sense of accomplishment and purpose.
- 5 It promotes healthy eating habits.** Edible gardening is another option. Edible gardens don’t have to be huge—perhaps you love using mint leaves to garnish drinks, so you decide to invest in a single plant. Maybe you want to try making homemade salsa from tomatoes you grew yourself. You have a wide range of options for what edible food to grow, such as herbs, berries, fruits, veggies and seeds. In addition to allowing you to establish a relationship with the source of your food, it promotes fresh, natural and healthy eating. [IS](#)

By now you've watched the Netflix series, *Tidying Up with Marie Kondo*, and learned she helps her clients clear out clutter—and choose joy. She asks if each item brings her joy and if it doesn't she thanks the item and then gets rid of it. She then moves onto organizing the items that do bring joy.

Well, watching this show has brought to my attention that I have a lot of stuff. Clothes that I swear I will fit into again one day. Toys that my kids rarely play with anymore. Papers galore. I even have dishes and serve ware that I haven't used since my wedding (I've been married for 15 years). All of this junk has made me question whether or not I'm a hoarder.

Hoarding is the persistent difficulty getting rid of or parting with possessions, regardless of their actual value. The behavior usually has negative effects—emotional, physical, social, financial and even legal—for a hoarder and family members.

People hoard because they believe that an item may be useful or valuable in the future. Or they may feel it has sentimental value or it was too great of a bargain to throw away. Compulsive hoarding is an obsessive compulsive disorder and similar to compulsive buying or compulsive acquisition. People with hoarding disorder keep these things or store them in places around their home, leading to clutter that disrupts their ability to use their living or work spaces.

According to the American Psychiatric Association, hoarding disorder occurs in an estimated 2 to 6 percent of the population and often leads to substantial distress and problems functioning. Some research shows that hoarding is more common in males than females. It's also more common among older adults—three times as many adults 55-94 years are affected by hoarding disorder compared to adults 34-44 years old. I've put together some signs that you might be a hoarder.

You were a young collector

Kids accumulate stuff, but child hoarders tend to collect random objects. Sometimes they even hide them under their bed. 80 percent of hoarders started by age 18 and several of the traits associated with hoarding were present in people as adolescents, according to Jordana Muroff, Ph.D., an assistant professor at the Boston University School of Social Work.

Anxiety about getting rid of things

People with hoarding disorder have severe anxiety when attempting to discard, recycle, sell or give away things that most people would easily get rid of. People who hoard may have such an extreme attachment to things that they won't let anyone borrow or touch their things. They have difficulty organizing possessions and deciding where to keep or put things. They may worry about accidentally throwing out the wrong thing and are often overwhelmed by their possessions.

Hoarder items have no value

Clutter is one thing but people that hoard keep things like newspapers, magazines, paper and plastic bags, cardboard boxes, photographs, household supplies, food and clothing. People who hoard don't throw away their junk mail. The items are typically worthless, useless items.

Bargain and sale items

Hoarders buy sale items just because they're on sale or it's a great

bargain, even if they don't really need them. They may buy things because it might be useful someday.

They have lots of pets

Caring for an animal can bring joy into your life. But in some cases, hoarding leads to having too many pets. Having more animals than can be safely and effectively cared for is animal hoarding. Having too many animals can also lead to a messier home.

Parts of the home become unusable

Hoarders store items throughout their home or workspace. There is no organization to all of the clutter, it's just a disorganized mess. They often lose things inside their own home. They can have piles upon piles in their homes making it difficult to have a functional living space. They may have a room they can't walk into or a hallway that is lined with piles and boxes.

Often, there is no space to use the rooms and surfaces in the home. Daniel Yohanna, M.D., vice chair of the Department of Psychiatry and Behavioral Neuroscience at the University of Chicago, says that, "Eventually, only pathways exist throughout the home to get from room to room, a chair, or a bed." Sometimes, a hoarder could even have one or several storage units that are just as much cluttered.

The home is becoming unsanitary or unsafe

In addition to a lack of functional living space, people with hoarding disorder may live in dirty, unhealthy or dangerous conditions. They see cleaning as an insurmountable chore and can't see where to begin, so they just don't do it. They don't realize that the piles of stuff in the kitchen could become a fire safety hazard or make it difficult to keep clean and eventually cause insects or rodents to come into the house.

Social isolation

Hoarders are usually embarrassed about their possessions and feel uncomfortable when others see them. They feel sad or ashamed after acquiring additional items, and they are often in debt. Their home may not have room for guests to come visit, so they avoid inviting people over and become lonely.

Defensiveness and excuses

Someone who hoards can have an overwhelming defensiveness for anyone who's allowed to see the mess. They make excuses like, "you may think this is a mess, but I have plans for all of this stuff." Or hoarders may get angry and say, "This is how I live, if you don't like it, you don't have to be here." Often times, hoarding can cause anger, resentment and depression among family members. The conditions can lead to divorce, eviction, loss of child custody and serious financial problems.

Many people with hoarding disorder also experience other mental disorders, including depression, anxiety disorders, attention deficit/hyperactivity disorder or alcohol use disorder. Mental health professionals can diagnose and treat people with hoarding disorder to help them decrease their excessive clutter and live safer and more enjoyable lives. If you or someone you know is experiencing symptoms of hoarding disorder, contact your doctor or mental health professional. [IS](#)



How to Train Yourself to Start a Morning Workout Routine

by Rachel Gore

Tomorrow's the day. You're finally going to do that morning workout before heading into the office, just like you've always wanted. You set an alarm for 7 a.m., convinced that you are truly committed to a new fitness schedule. When the morning comes, however, you can't resist the urge to stay in bed, so you groggily hit snooze and convince yourself that you need the extra sleep: "you know what, I'll just start tomorrow."

Does this sound familiar? Unfortunately, not all of us start with enough motivation to wake up early, work out consistently, then start the day off with a healthy breakfast (all before even getting ready for work). Instead, waking up early to exercise feels like the hardest part of the day. While some people are happy to stick with their evening workout routines, others wish they could motivate themselves to do it in the morning but don't know how to begin.

Here are a few tips on motivating yourself to finally get started:

Find an accountability buddy.

Even if you've planned a whole week's worth of morning workouts, the mental barriers are very real, especially if you're sleepy. If that's the case for you, putting another plan in place to hold yourself accountable may be the push you need to get started. While a real-world workout buddy is ideal, some don't know anyone who will commit. An alternative option is one of the many websites that match you with a virtual fitness motivation buddy. When there's someone else out there keeping track of you (while you do the same for them), you will feel more inclined to pull yourself out of bed in the morning.

Prepare the night before.

Make sure you don't have any decisions to make in the morning. Lay out your gym clothes the night before, decide whether or not you want to eat something before hand—maybe just something small like a banana—and know exactly what your

workout will consist of. If that doesn't work, consider putting on your gym clothes the night before.

Make a list of the reasons you want it.

Taking the time to sit and write down why you want to start a morning fitness regime can serve as a source of inspiration when you feel like calling it quits. You can keep the list on your phone, near your bed or even written out and taped to the wall. There are an abundance of reasons you can include on your list, such as being able to relax without worrying about exercise after work, sleeping better at night and decreasing food consumption throughout the day (all of which have been associated with regular morning exercise).

Pick something enjoyable.

Do you hate running? Then don't! Forcing yourself to do an exercise you hate is going to make it that much harder to commit. Maybe you like to dance, do yoga, or swim. Maybe you don't want it to feel like exercise at all. In that case, try something more moderate. Taking your dog on a walk or spending the morning tending to your garden are both moderate forms of exercise that can provide you with many of the same benefits as more intense workouts.

Ease into it.

While you may be eager to reach your fitness goals, remember that you don't need to throw yourself into it all at once. If getting up in the morning has always been difficult for you, try committing to one or two days a week to begin. By slowly implementing it into your routine and adding on a little bit at a time, the transition into a more active lifestyle won't feel so dramatic and overwhelming.

As exercise becomes a regular part of your morning routine and you conquer your mental barriers, it truly will become easier. Every journey begins with a single step. When will you take yours? [LS](#)



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Weighted Therapy Benefits of a Weighted Blanket

by Tammie McKay

What exactly is a weighted blanket, and why would someone need or use one? Simply put, it is a blanket lined with evenly distributed weight. The weight varies based on the size of the blanket and the therapeutic intent of the user. Weighted blankets have a long history of use in a type of occupational therapy called sensory integration. This treatment is used to help people with autism or other similar disorders focus on sensory experiences, thanks to the benefits they provide. Weighted blanket popularity has been increasing over the past couple years. They have become much more mainstream since people realized they help anxiety and sleep issues. Weighted blankets offer many benefits to the user without any drawbacks or side effects.

In order to relieve stress or get a better night's rest, one would probably think you need to take the weight off; however, doing the opposite actually provides a positive result. A weighted blanket is designed to be warm and provide a gentle, comforting pressure, mimicking the sensation of being held. The science behind the blanket that created the feeling of comfort is called "deep touch pressure" (DTP). Children with autism tend to be low in serotonin, as are those individuals who have depression, anxiety, aggression, OCD, PTSD, and bipolar disorder. DTP gently applies pressure on the body, which increases the release of serotonin and dopamine, two neurotransmitters that make you feel better and more relaxed. Some research suggests that slow and gentle touch can simulate portions of the limbic system, the brain's network for processing emotion and fear.

The biggest benefit of the weighted blanket is improved sleep. Melatonin is a hormone that controls the body's internal clock, and

the weighted blanket stimulates increased melatonin production. It is not uncommon for children with autism to have sleep issues, and their parents usually have to lay with them while they fall asleep. Studies have shown one of the key factors keeping autistic children awake at night is anxiety. A weighted blanket immediately calms the nervous system, helping to soothe the child before or even during an anxiety episode. An overwhelmed nervous system causes a sensory meltdown. Sensory input, like DTP or cuddling, calms the body's "fight or flight" response. Some autistic children do not like being touched, and the weighted blanket allows for this sensory input to be self-administered.

Not only does the weighted blanket help children with autism, but it also aids those suffering from neurological disorders. Approximately 40 million people suffer from anxiety, and 5.2 million more suffer from post-traumatic stress disorder (PTSD), another type of anxiety disorder. Other anxiety disorders include panic disorder, social anxiety, OCD, depression and bipolar disorder. Anxiety can wreak havoc on health, happiness, and everyday life. One major debilitating side effect of anxiety is the inability to sleep at night, with insomnia often being the result of poor sleep quality. Not only is it important to get an adequate amount of sleep, it is also important to get sleep that is truly restful and restorative. The gentle pressure from a weighted blanket can provide a comforting environment, allowing you to fall asleep, and just as importantly, stay asleep. The weighted blanket is believed to create a sense of being swaddled. As a result, the mind eases and the body relaxes. Although medications can help, many people prefer a natural, drug-free way to manage their anxiety symptoms. [IS](#)

Would You Take a Solo Vacay?

by Katherine Allen

Traveling solo for work is one thing, but taking a solo vacation can be very daunting. Work trips are often shorter and you generally know that at some stage during the trip you are going to connect with colleagues or clients. The prospect of taking a holiday on your own, however, can often lead to anxiety on many levels. You might worry that being on your own will make you feel more vulnerable or isolated. There might also be all sorts of practical considerations that concern you, those which you wouldn't give a moment's thought to if traveling with others.

Following some of the tips below will hopefully help to turn your solo vacay into an experience you are too eager to repeat.

The Trip

If you really do want some time on your own then traveling independently may well be the thing for you. However, there are companies specializing in holidays for the lone traveler which provide options for traveling within a group as well as traveling completely solo. Many of these specialist companies will not charge a single supplement which can often make quite a difference to the holiday cost.

If you would prefer to make your own travel arrangements while still not being completely on your own, then staying in a hostel, B&B or small hotel may give you the best chance of meeting other travelers who might eat or even explore the local area with you.

Signing up for local excursions could also be a great way to meet other travelers. The internet is a great tool for researching the local area and identifying companies offering sightseeing trips or other local activities before you travel.

Meal Times

The thought of eating alone is often the biggest cause of anxiety for solo travelers. But it doesn't have to be. Many restaurants offer the option of eating at the bar, which can lead to conversations with the bar staff or other visitors who come in for a drink or bar meal. Many restaurants also now have bench-style seating and will seat separate groups of people at the same large table.

If you do find yourself in a position where you are eating at a table alone, take a good book or magazine with you or catch up with the news and/or your emails. People-watching can also be fun—plus, it can be done unobserved from behind sunglasses if you are sitting at a table on a sunny terrace.

Practical Tips

There are some things that you take for granted when you travel with other people—for example, having someone on hand to help you apply sunscreen or look after your suitcase while you go to the bathroom at the airport.

But you can get around all of these things with a little bit of planning. Buy sunscreen in spray form so that you can still protect those hard to reach areas. Make sure you only go to the bathroom at the airport after you have checked in your luggage or before you collect it from the luggage carousel.

If there is anything about traveling alone from a practical point of view that is causing you some concern, explore travelers' forums online—you will probably not be the only person to have such concerns; chances are someone will have already found a way around it!

Embrace the Experience

Individuals who have traveled solo often say that the trips they did on their own were some of the best they have ever taken. Being on your own will put you in situations where you have to be more adventurous and open to the prospect of experiencing new things, something that can often result in a heightened enjoyment of the trip. You are likely to meet new people, some of whom will become friends and future traveling companions. At the very least, the opportunity to go where you want, do what you want and experience what you want without having to consider the demands of fellow traveling companions could be liberating—so don't let your anxieties hold you back! [IS](#)

10 Reasons to Vacation Alone (even if it's just once!)

Vacationing alone may sound scary or maybe even a little boring, but these tips from SmarterTravel can help show you why the experience could be one of a lifetime.

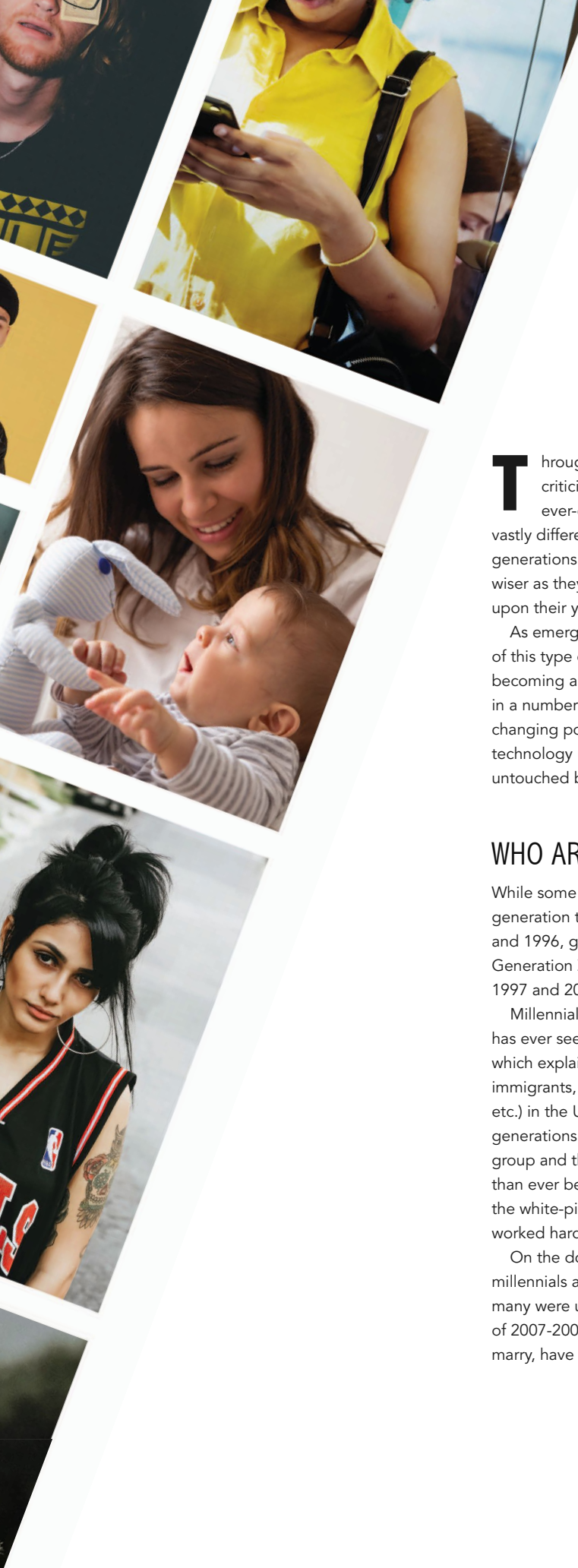
1. You'll focus more on the destination.
2. You'll meet more locals.
3. Not every choice has to work out.
4. You can change plans on a dime.
5. You have complete financial control.
6. There's no insulation from experience.
7. You can find your own rhythm.
8. Traveling alone builds confidence.
9. It opens up more travel possibilities.
10. You can learn more about who you are.





HOW MILLENNIALS ARE CHANGING THE WORLD YOU KNOW

by Rachel Gore



Throughout history, older generations have been quick to criticize those that follow them. This makes sense: after all, the ever-changing nature of the world fosters the development of vastly different societal values, political beliefs, and priorities between generations. Add on top of that the widely held belief that people grow wiser as they age, and it becomes even easier for individuals to look down upon their younger counterparts.

As emerging and rising adults, millennials are frequently the target of this type of judgement. Unfortunately for their critics, millennials are becoming an increasingly powerful force in society and changing the world in a number of ways. In fact, between the rise of new social movements, changing political ideology, communication preferences, consumer habits, technology use and more, millennials have left few aspects of society untouched by their influence.

WHO ARE MILLENNIALS?

While some sources vary, Pew Research Center considers the millennial generation to encompass individuals born between the years of 1981 and 1996, giving them an age range of 22 to 38 in 2019. Members of Generation Z, who are often mislabeled as millennials, were born between 1997 and 2012.

Millennials are the most diverse adult generation the United States has ever seen. Some 44 percent of millennials come from minority races, which explain their passion for social equality and minority rights (e.g., immigrants, non-white individuals, members of the LGBTQ community, etc.) in the United States. They are also more educated than prior generations, with college enrollment increasing for every major ethnic group and the percentage of young adults with bachelor's degrees higher than ever before. They tend to live in urban areas, contrasting greatly from the white-picket fence suburban dream that baby boomers and Gen Xers worked hard to achieve.

On the downside, they are less well-off than previous generations. Some millennials are facing tens of thousands of dollars in student debt, and many were unfortunate enough to join the workforce during the recession of 2007-2009. Each of these has contributed to millennials being slower to marry, have children, and buy homes than their parents and grandparents.



THEY ARE CHANGING POLITICAL IDEOLOGY



Baby boomers (born 1946-1964), Gen Xers (born 1965-1980), and millennials frequently butt heads in political discussions. Millennials are notoriously left-leaning, consistently ranking as the most Democratic and liberal of all the current adult generations: 54 percent of millennials lean moderately democratic or liberal, while only 48 percent of Gen Xers and 44 percent of baby boomers do.

Along that line, many millennials have voiced their support for controversial bipartisan policies that conservatives typically oppose. For example, over 60 percent of millennials agree that changes need to be made to improve racial equality between white and black people, climate change is real and needs

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ON THE WORKPLACE

The people who work for you aren't building a company for you, they are building it for themselves; they are the center of their own universe. Just because you are the CEO, doesn't mean they are coming to work every day to make you happy. They want to be happy and it's your job to keep them that way.

– Ben Lerer, CEO of Thrillist Media Group

to be addressed and stricter gun control regulations should be passed. A high percentage of millennials also believe that same-sex marriage, recreational marijuana and abortion should be legal.

Millennials' left-leaning tendencies have already begun to reshape the political landscape of the United States. The left had multiple election successes in 2018, with one of the most

noteworthy wins belonging to Democrat Alexandria Ocasio-Cortez. The 29-year-old millennial gained national recognition after her surprise win in New York, which secured her slot as the youngest woman to ever serve in the U.S. Congress. Ocasio-Cortez is a self-declared socialist who advocates for progressive policies, including increased gun control, tuition-free public college and the elimination of fossil fuel use in the United States.

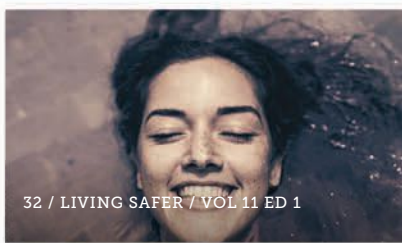


THEY ARE CHANGING THE WAY PEOPLE COMMUNICATE

Unlike Gen Zers, most millennials remember a time when iPhones, artificial intelligence, and other forms of advanced technology were a thing of the future. Many have memories of talking on a landline phone with a long coiling cord or of helping their parents navigate on the road with a printed out list of directions in hand. At the same time, they also got to witness the development of advanced technology at a young age, making them the first generation to grow up during the world's technology boom.

While millennials' fluency in using advanced technology is something to admire, it also means that they tend to rely on technology to communicate with others. After all, why take time out of the day to speak with someone in person when FaceTime, phone calls, texting and social media are so much more convenient? This shift in communication style has led some to believe that millennials are ill-equipped to navigate face-to-face interactions.

Digital communication is often the most efficient option. Texting and direct messaging allow people to carefully edit the words that they are using to get their point across exactly as desired. It gives individuals the option to avoid facing tough conversations in person—breakups, conflicts with friends or family, and even getting fired can all be done with no face-to-face interaction. Within the digital world, there are a number of evolving forms of communication, with social media use, workplace, and dating communication being some of the most prevalent.





What's with the Term 'Snowflake'?

A wildly popular insult, the term "snowflake" is a go-to word that critics use to mock left-leaning millennials. While the meaning of the term has evolved over time, calling someone a "snowflake" today typically implies that the person is overly sensitive, easily offended, and too fragile to cope with differing point of views. While the term snowflake is not by nature tied to a specific set of political beliefs or particular generation, it often gets used in conversations about millennials who are thought to be excessively politically correct (PC) or left-leaning.

Critics of PC culture believe these individuals are weak. British author Claire Fox, who coined the term "Generation Snowflake" as a blanket statement to describe millennials, offers a scathing point of view that is in line with these criticisms, stating that "there is a strand of self-absorption and fragility running through this generation; all too ready to cry 'victim' at the first hint of a situation they don't like."

Proponents of PC behavior believe that it is an admirable choice representing a belief in total tolerance and equality. Research has already shown that it may have its benefits, including helping to decrease society-wide stigma against issues like sexual orientation, race, and disability. For example, one American University study conducted in 2015 discovered that millennials are more accepting of people with mental illness than other generations. This decrease in stigma can serve to promote help-seeking behavior in individuals with mental illness, putting them on the path to recovery.

Social Media Communication

Social media is one of the most common—and debated—forms of communication in the world. While social media is hardly restricted to a single generation, millennials use it at a higher rate than any other adult generation. According to Pew Research, 85 percent of U.S. millennials used at least one form of social media in 2018,

compared to 75 percent of Gen Xers and 57 percent of baby boomers.

While social media has clear benefits, such as allowing people to stay connected with distant friends and loved ones, multiple areas of concern have been brought up as well. Adverse effects of communicating via social media include the high prevalence of anonymous cyberbullying, isolation from human contact in the real world and reduced in-person communication skills. On a more positive note, social media is a powerful platform for social movements, some of which are made viral with trending hashtags such as #MeToo or #BlackLivesMatter. The messages of these social movements are able to reach millions, raising awareness about important issues on a scale that would simply not be possible without social media.

Today, millennials, Gen Xers and baby boomers are working side-by-side in the professional world. This can create conflict between older workers who are set in the traditions of the past and millennials who rely heavily on technology to communicate. In fact, one survey conducted by Microsoft revealed that 93 percent of millennials believe that modern technology is one of the most important aspects of a workplace. This can be both an asset and a curse. On one hand, smart technology and apps can be amazingly convenient and allow businesses to streamline and enhance communication efficiency. On the other hand, some believe that the quality of communication and mutual understanding decreases when face-to-face interactions are eliminated.

Workplace Communication

Dating Communication

Technology is redefining the world of dating. Millennials simply aren't meeting their significant others in person at the same rate as prior generations—this is not to say that meeting in person has gone entirely extinct, but that the breadth of online and app-based technology has greatly expanded people's dating options. Dating apps also have unique differences from one another.

While there are classic location-based apps like established favorite Tinder or newly popular Plenty of Fish, other apps have their own specializations that cater to specific types of individuals.

For example, Bumble makes it so that in heterosexual matches, only females can initiate the first contact, challenging the typical notion that men have to make the first move. The app Grindr is almost entirely directed at LGBTQ individuals. Lesser-known niche dating apps exist as well, such as Mouse Mingle, which is exclusively designed for people who love Disney, or Bristlr, which is designed for those who have a beard or want a partner with a beard.

ON HYPOCRISY

Every generation trash-talks younger generations. Baby boomers labeled Generation X a group of tattooed slackers and materialists; Generation Xers have branded millennials as iPhone-addicted brats.

— Neil Blumenthal, CEO of Warby Parker

THEY ARE CHANGING THE CONSUMER LANDSCAPE

Have you heard that Millennials are killers? If not, consider typing "Millennials are killing..." into Google and read what pops up. The list is huge: from napkins, to straws, cable, department stores, chain restaurants, diamonds and homeownership, nothing seems to be safe from millennials. To an extent, this is true: millennials have different consumer habits than prior generations, which means that businesses and industries that want to stay afloat need to evolve to keep up with millennial preferences. Two of the major ways that millennial consumers differ from others are their shopping and food consumption habits.





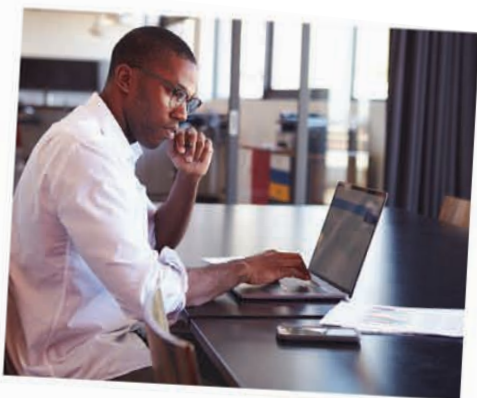
The Workforce: What Do Millennials Expect From Their Employers?

In 2016, millennials became the largest generation in the labor force. By 2030, they will make up 75 percent of the workforce. And yet, employers around the world continue to express frustration with the millennials that they employ, with typical complaints revolving around millennials' allegedly attention-seeking, lazy and entitled ways.

Part of the tension between generations is likely connected to millennials' fundamentally different priorities regarding work. One survey found that over three in four millennials would choose a low-earning career they care about over a high-earning career they have no passion for. If they do not feel a personal connection to the work they are doing, millennials may reduce the amount of effort they are putting into it, especially if they view the position as a stepping stone to a better career or simply a way to pay the bills.

Millennials also care more about work-life balance than prior generations. This may be, caused in part, because of their need to always feel connected. While in decades past, most employees did not have to continue working after leaving the office, millennials are much more likely today to feel obligated to check their work phone or emails in the evenings, during weekends and even while on vacation.

What millennials see as being unwilling to let work negatively impact the rest of their lives, employers see as entitlement or unrealistic expectations of what millennials want from their jobs. While older generations may view the millennial mindset as ungratefulness, this does not change the fact that failing to retain millennial workers will cause employers to suffer. When companies strike a good balance between flexibility and work expectations, employee commitment and dedication increases.



Shopping

Many of us remember the old infomercials on TV. A peppy spokesperson would demonstrate their life-changing product in 60 seconds then end with a persuasive call to action: "Get our product today for only \$19.99 as long as you call within 15 minutes of this commercial. Hurry, before we sell out!" Well, this type of advertising simply doesn't work for millennials. In fact, a lot of millennials don't even have cable, opting for streaming apps such as Netflix or Hulu instead. Today, instead of classic corny TV infomercials, advertising is predominantly found embedded into people's phones.

Smartphones have made it possible for companies to develop targeted advertisements. If you do a brief search on Amazon for a pair of shoes, you will probably be hit with several advertisements for the same shoes on Instagram, Facebook and Twitter in upcoming days. Millennials are also used to instant gratification when it comes to shopping—waiting weeks for an item to be delivered seems pointless in the world of Amazon Prime. Because of this, many have opted to take advantage of the convenience that this brings and shifted to shopping partially or entirely online.

Millennials are healthy eaters. Research done by the Organic Trade Association indicates that millennials account for 52% of organic consumers and tend to pay more attention to what they are putting in their bodies. Thanks to the expanding breadth of knowledge on human nutrition, millennials have updated perceptions of what "healthy eating" means. In years past, low-fat or high-fiber diets were a big focus for baby boomers and Gen Xers who wanted to stay on top of what they were eating. Millennials, on the other hand, care more about eating organic, sustainable, farm-to-table meals.

A potential downfall for millennials is that they have the tendency to rely on blogs, social media and websites for information on how to eat. This can cause myths about nutrition to spread and lead to the popularity of potentially harmful dieting trends like keto. Keto, a diet primarily used to treat severe cases of epilepsy in children, cuts out major food groups including grains and dairy. Unmonitored keto and other extreme diets, such as all-liquid cleanses, can easily lead to a nutrient deficiency in healthy individuals if not done safely. Drastic diets may also have not-yet-understood consequences on people's long-term health.

Food Consumption

WHAT'S NEXT?

For better or worse, millennials are influencing the world in a number of ways—and making big changes to society while they do so. Between changing political beliefs, communication methods, consumer habits, work expectations and many more, nearly every aspect of society is being impacted by the millennial generation.

With most of the attention being on millennials, many are unaware that the oldest members of Generation Z (born between about 1997 and 2012) are beginning to graduate college and enter the professional world. With that in mind, it may only be a matter of years before millennials follow the historical trend of uniting with those older than them to criticize the newest generation of young people. For now, however, Gen Zers will have to wait their turn: millennials still have some time before relinquishing their power as the world's most influential generation, and are determined to change the world before that day comes. [IS](#)

Are you Addicted to Salt?

by Elaine Gray





Are you always in the mood for something salty? Do you find it hard to say no when asked, "Do you want fries with that"? Do you like to nibble the salt crystals off pretzels? There is nothing wrong with satisfying the occasional craving for salt, but the operative word here is 'occasional'. Along with sweet, sour, bitter and umami, salt is one of the five basic tastes recognized by the taste buds. Most people consume too much salt, yet salt cravings are still a constant problem. This craving is usually the result of boredom or stress and is occasionally tied to a medical condition. Habit and repeated behavior play a much bigger role in salt preference. If you become accustomed to saltier foods, you will need to maintain that level of salt intake to satisfy your cravings. But at what point do you cross the line into a salt addiction?

The following symptoms may indicate that you are addicted to salt:

- » Swelling in the extremities
- » Persistent thirst
- » Frequent headaches
- » Frequent urination
- » Brain fog
- » Kidney stones
- » High blood pressure
- » Bloating
- » Muscle cramps

It's no secret salt enriches the flavor of food, but can it cause an actual addiction? The answer is no, salt is not addicting, but, it does have a highly addictive taste. Our minds and bodies are intended to truly enjoy the taste; hence the innate craving we all have. When you eat salt, the brain explodes with hits of pleasure-chemicals, ensuring we will continue to consume it. The difference between addictive drugs and salt is that we need sodium to live. There is one possible situation that can make salt become addictive, which is if a pregnant mother becomes salt-depleted. When a pregnant woman is given medical advice to follow a low-salt diet, she is more likely to become salt depleted. This may signal the fetus that their environment is lacking salt, causing an over-activation of their salt-hunger. This form of "salt addiction" could potentially follow them into adulthood. In this case, an individual can technically become addicted to salt. This addiction can be prevented by limiting salt intake to the recommended daily allowance.

Is there a difference between sodium and salt?

Sodium is a mineral that helps absorb and transport nutrients, maintain blood pressure, balance fluids, transmit nerve signals and contract muscles. Your body needs sodium to function, but too much or too little can also be harmful. Table salt is composed of two minerals, sodium and chloride. While it is comprised primarily of chloride, salt is still considered to be high in sodium. Water tends to move to higher concentrations of sodium, so the more sodium you consume, the more water your body retains.

Some salt is found in most food; however, far too many people are accustomed to consuming more than the recommended daily allowance of 2,300mg of sodium, or 1,500mg for those with certain

medical conditions (like high blood pressure). Most people consume 3,400mg a day, taking them out of the "safe" zone. It's a common belief that craving salt is an indicator that the body is deficient in something, although this is usually not typically the case. Most salt cravings develop from consumption of unhealthy foods that offer little to no nutritional value. Processed and pre-packaged foods are considered unhealthy, and consuming them results in a craving for salt due to a decrease of sodium in the body.

Break the addiction

Salt is everywhere and in everything. Breaking the cycle of craving salt may not be as easy as just pushing it aside. Convenient foods like breads, sauces and canned vegetables are packed in unnecessary sodium. Substances like monosodium glutamate (MSG), baking soda, disodium phosphate and sodium benzoate contain high amounts of sodium. These salty culprits can be found in condiments, cheese and baked goods. Whether you have a high pressure job that requires long hours or you are a stay-at-home parent dealing with household responsibilities like running the kids around to school and sporting events, we live in a world of high demand and are always on the go.

If you are ready to decrease your salt intake, here are a few ways you can start the transition:

- » **Read the Nutrition Facts label** - food labels can help you limit the amount of sodium in your diet by making it easy to compare one item with another. The nutritional information is based on one serving of that particular food. This is the most common mistake people make when reading the label. The label may indicate 230 calories with 160mg of sodium, but that is per serving.
- » **Prepare your own meals** - cook at home more often. Preparing your own meals allow you to limit the amount of salt in them.
- » **Think fresh** - most sodium is found in processed foods. Buy fresh meats, fruits and vegetables. Fresh foods are generally lower in sodium.
- » **Skip the salt** - keep salt off the counter and dinner table. Use spices, herbs, garlic or lemon juice to season foods. Try black pepper, basil, curry, ginger or rosemary.
- » **Ask for low-sodium foods when eating out** - many restaurants are equipped with lower sodium alternatives, if requested. Have your sauce or dressing on the side so you can control the amount used.
- » **Rinse canned foods containing sodium** - draining and rinsing canned foods reduces the amount of sodium they contain.
- » **Pay attention to condiments** - soy sauce, ketchup, pickles, olives, salad dressings and seasoning packets are high in sodium.
- » **Reduce portion size** - less food means less sodium.

Too much salt may lead to more than having a salt addiction. It can lead to health concerns like high blood pressure, heart disease and kidney disease. Lowering your salt intake can help lower your risk of these conditions. [IS](#)

Choose These Foods to Quash Anxiety

by Margie Coghill



People who suffer from anxiety feel stressed out in their daily lives, even when nothing particularly stressful is going on. Anxiety is your body's natural response to stress. It's a feeling of fear, worry or apprehension about what's to come. Healthy eating and changes in your diet may lower your anxiety level. Try these foods to help reduce anxiety:

- 1 Brazil Nuts**
Brazil nuts and other nuts are a good source of Vitamin E, which is an antioxidant. Antioxidants help prevent cancer from developing and can be beneficial for treating anxiety. Research has shown that low levels of Vitamin E may lead to depression in some people.
- 2 Turkey**
Enjoying some turkey is good for your body year-round. Tryptophan is an amino acid required to produce serotonin (the "feel good hormone"). Just four ounces of white meat turkey can calm you into a peaceful sleep, which helps you ward off stress.
- 3 Salmon**
Salmon is high in omega-3. Omega-3 is a fatty acid that has a significant relationship with cognitive function as well as mental health. Studies show that men who eat salmon three times a week reduced their anxiety levels.
- 4 Eggs**
Egg yolks are a great source of Vitamin D. Vitamin D positively lowers depression and anxiety. Eggs are a great source of protein and contain tryptophan, which can help regulate mood, sleep, memory and behavior.

- 5 Dark Chocolate**
Experts have suspected that dark chocolate may help reduce stress and anxiety. Chocolate is a good source of magnesium and has a high tryptophan content. When choosing dark chocolate, aim for 70 percent or more. A small serving of 1 to 3 grams is appropriate.
- 6 Pumpkin Seeds**
Stress can worsen when we are nutritionally deficient. Zinc helps the body manage stress and balance your mood and appetite. Zinc is essential for brain and nerve development. A small handful of pumpkin seeds are rich in zinc. Try mixing pumpkin seeds with healthy trail mix for a great snack.
- 7 Avocado**
Avocados are an excellent source of B vitamins, which are essential for maintaining healthy nerves and brain cells. They're also a great source of potassium, a mineral that helps naturally lower blood pressure. Avocados pair well with onion, pepper and tomato tossed on your favorite salad.
- 8 Yogurt**
Yogurt contains healthy bacteria, which has a positive effect on brain health. Yogurt is a super food with benefits including enhancing complexion, nourishing hair, preventing hypertension, regulating cholesterol and aiding in proper digestion.

Lifestyle changes such as getting regular exercise and improving sleep habits may help reduce anxiety. Drink plenty of water and limit or avoid caffeine. If your anxiety interferes with your daily activities or enjoyment of life, you may need to seek medical treatment from a mental health professional. [IS](#)



Reduced Calorie Wines Worth It?

by A.D. Hunter

Who doesn't love a good glass of wine? Whether you are enjoying a glass (bottle) with friends or cooking a meal with wine (in your glass), you are consuming calories without ever taking a bite. It's easy to forget this tidbit—especially in social settings.

If you are counting calories, a glass of wine might be your alcoholic beverage of choice; after all, it is a lighter option than many mixed drinks. Mixed drinks like frozen margaritas can have more than 500 calories in a single glass, while most wines have 120 calories, based on an actual serving size.

While there is no nutritional label on a bottle of wine, there is one method you can use to approximate calories: the Alcohol by Volume (ABV) percentage. ABV's can range from 9 percent to 17 percent. Since alcohol has 7 calories/gram and 4 carbs/gram, the amount of alcohol in wine has more influence on calories. In order to easily cut back on the calories in wine, choose a wine with a ABV range between 9 and 12, which equals 110 to 140 calories per 6-ounce serving.

That said, there are lower-calorie options. But are they really the same?

Calories in wine come from two sources: alcohol and sugar. Several winemakers have made lower calorie wines and marketed them as such. You could save anywhere from 20 to 40 calories per glass; however, where do the calorie savings come from?

Red wine contains less than a gram of sugar per glass, while white wine has about 1.5 grams per glass, so it's not the sugar.

Winemakers lower the alcohol content, claiming it doesn't cause a loss in flavor or bouquet.

Winemakers do two things to remove calories, and both have a profound effect on the finished wine:

1. **Add water:** adding water simply dilutes the alcohol, which leads to lower calories and a more mild flavor.
1. **Reverse Osmosis (RO):** spinning wine in a centrifuge until its flavor molecules separate. This is used to reduce alcohol or remaining sugars from a wine.

Alcohol and sugar give wine body and texture, so removing one or both would leave wines feeling and tasting thin and watery.

Cutting calories doesn't mean you need to sacrifice your favorite wine. Follow these strategies to choose the right type of wine:

1. Avoid wine coolers since they contain added sugar and are higher in calories.
2. Stay clear of ports, which contain more sugar and have nearly double the calories.
3. Drink from a smaller wine glass, and you'll likely consume less.
4. Make a wine spritzer.
5. Limit yourself to one glass of wine with a meal.
6. Read the ABV on the label.

Counting calories can make us lose focus on actual healthy goals. In moderation, wine can be part of a healthy lifestyle. [IS](#)



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Five Reasons Why Giving Your Kids Experiences is Better than Tangible Gifts

by Jillian F. Hayes



Best-selling author Marie Kondo—who has written four books on organizing—suggests that unless an item sparks joy, we should get rid of it. This is an ambitious undertaking, and may entail rummaging through your house to excavate kids’ drawers, cabinets, wardrobes, closets and boxes. Chances are you’ll find many gifts you’ve given your youngsters over the years – and many of these may have become obsolete, outdated, broken or unopened. When asked if these items still bring joy, your child is likely to reply with a listless, “Meh...not really.”

Unsurprisingly, a recent study from San Francisco State University demonstrated that people consider life experiences to be a better use of money than material gifts. In light of this, you might contemplate the implications of providing your children with unforgettable experiences versus tangible items. Instead of spending hours shopping for presents that may be unappreciated and wrapping endless boxes, spend time planning exciting trips or booking tickets to far-away places or local attractions and events. Research season ticket options and sign up for local theater newsletters, travel sites and museum information.

There are plenty of good reasons why experiential presents will—in the long run—be more appreciated by your kids. Here are our top five:

- 1 Experiences last longer.** One of my most enduring childhood memories is walking through Disney World with my family in the pouring rain. As a seven year old from the desert, I thought it was the coolest thing and I can still remember the smell of the rain and sound of my shoes splashing as we ran to our next ride. Whether your gift is an amusement park ticket or a camping trip, remember that it takes mere seconds to open a present, whereas an experience can linger for years. Your children will capture joy for a much longer time. To make it last even longer, take lots of pictures so you can relive the time later.
- 2 Bonding.** Your gift doesn’t have to be a solo event. A gift for the entire family—perhaps an escape room, a vacation, or a day trip—allows everyone to join the fun and share the experience. You’ll all laugh and remember the excursion together. Later you can share the memories and reflect on the great time everyone had. The lead up to the adventure can be fun too as you plan your time together.

- 3 Experiences can be tailored to each person in the family.** Your children may have completely opposite tastes. Where one is a thrill seeker, the other may be content with a book and puzzle. Thankfully there are experiences for everyone! You can give your little adventurer a ziplining trip or a ticket to an x-game type of sporting event. The more cerebral child, may be interested in a specialty museum event or a play. The best part is you get to go with them and have your own experience while seeing it through their eyes.
- 4 They can be involved in their own gift.** If you’ve chosen a vacation or a day trip, let your child help plan it. Give him/her a guide book or a map and ask him/her to help with the itinerary. You may be pleasantly surprised at the activities they pick out. This is a great way of learning what really interests and excites your kids.
- 5 You help broaden their horizons.** It’s so rewarding to watch your children learn and develop a stronger sense of identity by seeing new places and undergoing different experiences. As they do more unique things, they learn and evolve—becoming more confident and well-rounded. Their experiences can be talking points with other children and even adults.
The bottom line? Most of us have enough stuff. A few years back, the *Los Angeles Times* reported that the average American home has 300,000 items. While they represent just 3.7 percent of the children on the planet, U.S. kids possess 47 percent of all the world’s toys and children’s books. We can only put so much into a drawer or storage container—never to be seen again.
A treasured experience is sure to last longer in their your children’s minds and hearts than any game, technological gadget or trendy toy. It may be tough initially to get your kids to buy into this concept, so start by alternating experiential gifts with tangible presents. For example, if you give them tickets to a show, get them a related toy or video where they can experience it in a different way.
Let them see the difference and, perhaps, they’ll start asking for experiences. Imagine a day where their ideal present is tickets to a play or concert or a train trip instead of a video game.
With some imagination and an open mind, holidays, birthdays and other special occasions take on new meaning. Gifts that focus on experiences can become a truly significant and enduring experience—for both the giver and the recipient. [IS](#)



The Secret Language of **Emojis**

by Liv Lawson

Editor's note: This article may contain topics that small children should not read.





Emojis have become part of our everyday language. We all do it: a quick face blowing a kiss to your spouse, a laughing face to a friend after a funny story or a thumbs up instead of texting sounds good. Emojis have grown from a convenient way of indicating a joke into nearly a complete form of communication. An important part of digital parenting is understanding and knowing this form of communication so you can spot if your child is being bullied or up to no good before it gets too far.

According to Emojipedia.org, there were 2,283 emojis as of June 2018 that convey information across language, culture, lifestyle and diversity. The emoji sequences include for gender, skin tones, flags and more. Emoji's have evolved with the current times. Throughout 2019, there are plans for even more emojis, including new colors for hearts, a diving mask, a Hindu Temple, a flamingo, a deaf ear, a man and a woman in a wheelchair, a service dog and even a waffle.

If your kid has a cellphone, you've seen the crazy abbreviations and emojis they use to communicate via text messaging. This secret language can be used for hiding something from parents: sex, drugs, bullying and even physical violence. Some symbols can be easily translated but without context, they may be a little trickier. Emoji can appear innocent, but they mean something completely different, like the frog is used to call someone ugly.

Sex

The devil and the salsa dancer in the red dress both mean feeling sexy. The peach, the taco and the eggplant are often used in a sexual content to refer to the buttocks and the female and male genitalia. Two wide eyes sent could mean they want the receiver to send naked pictures. But emoji can also be paired together to mean something completely different, like a movie camera, a popcorn emoji and a snowflake means "Netflix and chill". This means more than watching a movie with a buddy on the couch. According to Urban Dictionary, "Netflix and Chill" means to engage in sexual activity.

| | |
|---|-------------------------------------|
|  | = feeling sexy |
|  | = genitalia |
|  | = send naked pictures |
|  | = Netflix & chill (sexual activity) |

Drugs & Alcohol

A pill is used for Heroin and a snowflake means cocaine due to its street name of 'snow'. Several emojis can mean the same thing: broccoli, a maple leaf and a strand of leaves all refer to marijuana. Footprints can mean beer and a flower can mean drugs.

| | |
|---|----------------------|
|  | = heroin |
|  | = cocaine |
|  | = marijuana |
|  | = beer |
|  | = drugs (in general) |

Bullying & Violence

A fox emoji followed by a face with a zipper across the mouth means "I want to sneak out, don't tell." Threatening violence can be sent as a pair of scissors or a knife, meaning "I'm going to cut you." A running person combined with a bowling ball means "I'm going to hit you."

With technology always moving forward, it can be hard for parents to keep up with everything our kids are doing. It might be a good idea to familiarize yourself with some of the meanings of emoji. You can do so with a quick internet search but emojipedia.com is a good resource, as well. And of course, keep a healthy, open relationship with your teen so you can talk with them about emojis and what they really mean. **Sometimes, just asking can get you an honest answer and then you're not left assuming the worst.** [IS](#)

| | |
|--|---|
|  | = "I want to sneak out, don't tell" |
|  | = "I'm going to cut you" (threat of violence) |
|  | = "I'm going to hit you" |



How to Teach Your Child to Love to Read

by Mark M. Bello

“The more that you read, the more you will know. The more that you learn, the more places you’ll go...”

– Dr. Seuss

Dr. Seuss books are allegorical children’s stories with uniquely creative and inviting use of language. Generations of children have discovered the allure of books while reading through works like *The Cat in the Hat* and *Green Eggs and Ham*. Their brains were exposed to the cadence and rhyme that has proven to be important in the development of literacy; children often learn by exposure.

The benefits from the early development of language skills are endless – enhanced vocabulary, improved grammar and elevated writing style. The spoken and written word are the building blocks of life. That is why raising a child who loves to read is one of the biggest gifts you can give.

So, how do you teach literary enjoyment? Here are some strategies parents can use right from the start.

Read aloud to your child.

The single most important thing you can do to develop a love for reading and to prepare your child for school is to read to them every day. Even a newborn understands more than you think. Pick books that will interactively engage your baby, i.e. texture, sound, and pop-up books. Reading to children also exposes them to new vocabulary. Even if they don’t understand every word, they will absorb something from the context. As your child gets older, reading and discussing what is read helps build a foundation for school success and how they approach many real-life situations.

Combine activities with the books you read.

Read with your child, not just to your child. Making a game or activity out of the books you read together is not only fun, but also a way to encourage the love of reading. For example, use unique voices for each character, act out a scene, or hold a puppet show. If you are reading about animals, take a trip to the zoo. If you are reading about the planets, visit the planetarium. Such activities not only increase the imagination, but also help children understand the book better.

Encourage your child to read and let them choose.

Children develop at different stages, so it is important to let them take the lead when it comes to reading. While it is important to recommend books you think your child will like,

do not force your child to read any book. Children will read more often if they enjoy what they are reading. There are enough books children are required to read in school.

Keep a variety of books in the house.

Developing a love of books is about having them accessible. This helps children view books as part of daily life. It is also important to make reading a special time together and set a routine. Maybe it is right after dinner or before going to bed.

Challenge your child’s reading skills.

The best way for your child to remain engaged while receiving a cognitive benefit is to select books just beyond their current reading level, thus giving them a manageable challenge. This will also help develop the reading skills that they’ll need throughout their school years and adult life.

Visit the library.

Visiting the library gives children a chance to browse a variety of books. Talk about particular topics of interest to your child. While you may encourage one science-related book and one “fun” book, let your child choose which books to check out.

Set a good example.

Parents are the best examples for good reading habits as children love to imitate the actions of their parents. It doesn’t matter if you choose to read a novel, magazine, newspaper or cookbook. When children see their parents reading for enjoyment, it is likely they will too.

Limit technology.

Though the internet has created new means and opportunities to read, its prevalence in everyday life can also serve as a distraction. While reading and critical thinking skills are necessary to effectively utilize the web, don’t let the internet consume all your child’s free time.

While reading is a vital skill for children to master, as well as an important source of knowledge that can last a lifetime, in the end, it is important to remember not to let the mechanics of reading get in the way of creating a love of reading. [LS](#)



Why Sitting Down for a Family Meal Is Important

by Jim Edward

In today's "my kids are busier than your kids" world, skipping out on family dinner is easy. In fact, sometimes it's just unavoidable: Baseball practice at 5:30. Dance at 6:00. Piano lessons at 7:00. Ring a bell? In many ways, we've become an eating-on-the-run society.

However, it also seems like we've hit a tipping point in which we are seeing a very real consequence of what's become commonplace in our day to day. More and more parents are now realizing the importance of shared family time at the dinner table. Often, this is the only time when all family members are all together in one place.

While "family dinner" can seem tiring at the end of a long day, that shared time isn't always easy to come by.

When a family sits down together, it helps them handle the stressors of daily life and the hassles of day-to-day existence. Eating together tends to promote more sensible eating habits, which in turn helps family members manage their weight more easily.

Following are tips from Stanford Children's Health on family dining:

Expectations

The purpose of a family dinner may differ from family to family. In one family, good table manners might be the most important thing parents want to teach; in another, it might be communicating with one another, learning how to listen and learning to respect each other.

Children need to learn a little bit at a time, experts say. If dinnertime is an interesting time of day for your child, he is going to learn how to sit, and say, "How was your day?" and "What was the best thing that happened to you today?"

Communication

Dinnertime is a time of respite from the hustle-bustle of everyday

life. Your family can review the day that's passed and plan for the day that's coming.

Teach by example

Divide tasks so Mom alone is not responsible for preparing food, serving and washing dishes. The chores and joys of feeding, nurturing and cleaning up should be shared.

Don't discuss things that would embarrass or humiliate family members. Certain subjects children may want to discuss might require more compassion or individualized listening. Otherwise, there are no taboo topics.

Build self-esteem

Dinner is a perfect opportunity to build self-esteem in children. By listening to what children have to say, you are saying, "I value what you do; I respect who you are and what you're doing; what you do is important to me."

Mealtime can be looked at as an opportunity or as a chore. If it's viewed as an opportunity, then all sorts of possibilities are created; if it's viewed as a chore, then the possibilities don't exist.

Seating

Parents should let children choose their own seats. If they fight over a favorite seat, help settle the dispute peacefully.

Family dynamics

One parent may feed the kids early with the intention of protecting the other parent from a raucous meal. But this can actually isolate the absent parent from family dynamics and create distance. Certain scheduling conflicts cannot be avoided, but carving out family meal time on a regular basis enhances family dynamics. [IS](#)



Afraid You Can't Afford that Divorce?

by Susan Geier

You may think that you cannot afford to get out of an unhappy marriage. Your spouse may make substantially more than you or controls the accounts, and you don't have access. This article will show you where the law helps a lower-income spouse in the divorce process. Note that divorce laws and procedures differ from state to state and you should always check with the court system in your area before taking any action.

Initiating the Divorce

The initial filing for divorce isn't complicated, and you can do this yourself. It requires filling out a complaint, a summary sheet and a Social Security disclosure form, all available on the court's website with instructions. You will need to get a Family Matter Summons and Preliminary Injunction from a court clerk for \$10 and then serve it and the other documents to your spouse.

The preliminary injunction automatically issues upon service and offers you protection. It stops either party from voluntarily removing the other party or a child from health insurance coverage and from transferring assets, except in the usual course of business or for the necessities of life. If you have access to your accounts, then you can withdraw the amount needed for a legal retainer. Paying your attorney in family law is considered a necessity of life.

Once the initial retainer is paid, you can ask to be repaid by filing for Orders Pending Divorce. Each state is different, but options might include requests from the court for items such as spousal support, child support, exclusive possession of the home, contact schedule and attorney fees.

Many family lawyers provide "Unbundled Legal Services"—also called "limited scope representation." Using this method of legal service, you can speak to an attorney at his or her hourly rate and obtain good advice on finding forms, valuation of your case, residential plans for minor children, alternative dispute resolution and even preparing for trial.

During the Divorce

If the court issues Orders Pending Divorce, you may not be living exactly the same lifestyle as before, but you will be comfortable. Some jurisdictions may require you to go through mediation. You can do that through the court or you can choose private mediation. This is usually paid for by the higher-income spouse.

After the Divorce is Final

The legal system ensures your continuing support after a divorce in three ways:

Equitable Division of Marital Property - An "equitable division" means the division is fair but not necessarily equal. Courts will take into account the contributions as a homemaker and each spouse's economic circumstances, including the desirability of awarding the family home or the right to live in it for a reasonable period of time, as well as which party has physical custody of children the majority of the time.

Homes, cars, houses, businesses, pensions, retirement accounts, and stocks are all marital property if you acquired them during marriage regardless of whose name they are in.

Child Support - Each state is different. There are online tools to help give you an idea, however, your lawyer can best let you know what to expect.

Spousal Support - Depending on how long you have been married, you may be entitled to lifetime support. The court looks at many different factors to determine spousal support, including ability to pay. A lawyer will be able to go over whether you are entitled to spousal support and, if so, how much.

The law provides financial assistance to the lower income spouse every step of the way, and a trained family law attorney is there to ensure you receive that assistance. [IS](#)

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Got Mold?

5 Questions to Help You Determine How to Proceed

by Eric Chaffin

Exposure to mold can cause a variety of adverse health effects, including sneezing, congestion, eye and throat irritation, coughing or wheezing, exacerbation of asthma symptoms, and skin irritation.

Vulnerable populations—particularly those with mold allergies, chronic lung diseases, or immunocompromising conditions—may develop even more serious symptoms when exposed to certain types of mold. Considering this, what should you do if you find mold in your home or workplace?

What is Mold?

Mold is a term that stands for many species of fungi, most of which tend to have a patchy, fuzzy appearance. Different species come in a variety of colors, including black, brown, yellow, pink and green. Mold and their spores are present everywhere in our environment, but they all need moisture to grow.

That means mold is more likely to be found in wet, damp places like the shower, toilet tank, bathroom rugs, behind the refrigerator, under the sink, on windowsills, in air conditioning and heating vents, behind curtains, in a chimney, on indoor plants, in the attic and in the basement.

Active-growing mold can damage the material it lives on, and cause respiratory symptoms such as those listed above. Some types of mold, however, called “toxic mold,” can be even more harmful, as they release toxins in the air that can cause “Sick Building Syndrome,” anxiety and brain fog in certain individuals.

Ask Yourself These 5 Questions about Mold

If you spot mold in your home or office, or if you suspect mold may be present, ask these five questions.

1 Are you experiencing symptoms?

These are mostly respiratory symptoms such as coughing or wheezing, but may also include eye and throat irritation, sore throat, sleeping problems and difficulty concentrating.

If you notice these symptoms, realize that in addition to any mold that you might be able to see, there could be hidden mold as well.

2 Is this something you can manage yourself?

If the mold is limited to a small space, such as the corner of your shower or bathtub, and if it's on an easy-to-clean surface like glass, metal, tile or a sink, you can probably clean it yourself. Just be sure to wear protection, including rubber gloves, a mask (to filter out mold spores) and eye protection.

Use a non-ammonia soap or detergent and a brush to remove as much of the mold as possible, then use bleach to remove the rest and to stop future growth. Wet the surface

with a mixture of bleach and water, let it soak for 15 minutes, then scrub again and rinse. Make sure to keep the area well ventilated while you're working and wash your clothes when you're finished. Adding some white vinegar to the wash will help kill any mold on your clothes.

3 Is something leaking?

Mold is usually present because there is too much moisture in the area. Whenever you find mold, it's important to find out why it's there. If you don't, it will likely grow again. Look for any plumbing leaks that may be occurring and consider calling a plumber to investigate. Leaks under the sink, around windows, on the roof and in the basement can all lead to mold.

4 Is it time to call a professional?

If the mold occurs in more than one location, covers a medium-to-large area, exists in a hard-to-clean area (inside the walls or in the heating system) or if you're not sure what type of mold it is, you should consider hiring a mold professional. If you or someone in the household is sensitive to mold or has other respiratory or immunocompromising conditions, it's particularly important to allow a mold-removal expert to take care of the problem.

A professional can test the mold to find out what kind it is and thoroughly inspect your home to find anywhere else it may be hiding. They can also help you identify any issues that may be contributing to mold growth and direct thorough clean up and removal.

5 Which mold-removal expert should I hire?

When looking for a mold-removal expert, there are a few precautions you should take. First, look for a licensed professional—one who is trained and certified to work on your home or office. Read company reviews on Google, Facebook, Angie's List and other trusted review websites.

Next, ask for a free home inspection and price quote from two or more professionals, then compare them before determining which one to go with. Ask questions like the following:

- » Are you certified for mold removal?
- » How long have you been in business?
- » What sort of experience do you have?
- » Are you insured for work like this?
- » Do you conduct background checks on employees?

Finally, if the mold is the result of a covered danger, like a fire or bursting pipe, your insurance may reimburse you for the clean up. [IS](#)

Building a New Home?

5 Things to Consider Before Choosing a Builder

by Lily Grace

Building your new home is an exciting and at times overwhelming experience, but for your builder it is very routine. This is why you need to be an active participant in all aspects of the home building process to ensure you end up with YOUR dream home.

Building your new home cannot be a passive exercise, because there are so many decisions that "must be" made by you. If you are unable or unwilling to make these decisions, you will force your builder to make them and run the risk that your new home won't turn out the way you envisioned it or cost what you thought. Here are 5 things you must know and take into consideration when building your new home:

1 Know your numbers

Before you start building your new home, run some numbers to determine whether you can afford to build the home you want. Most house plans offer a cost to build tool (usually for a nominal fee) to give you an accurate estimate of construction costs based on where you're building. The numbers include the costs of construction, tax benefits, funds for the down payment and slush account and other related calculations.

Once you've determined you can afford to build the house you want—purchase your house plan and head to the bank to arrange for financing. Keep in mind that home construction lending is a little different than regular mortgage financing. First you'll need a home construction line of credit that will be used to pay subcontractors and suppliers who perform work and provide supplies. Once your house is constructed, you will need a residential mortgage to pay off the construction line.

2 Check the reputation of your builder

Many builders are out there, but not all are created equal. Do a little research to find out which builders have the best reputation. Whether you search for information online or get recommendations from your family and friends, find out whether a builder is respected for doing quality work as well as being punctual. Our architects and designers recommend that you use only builders who are members of the National Association of Home Builders (NAHB).

3 Build with resale in mind

No matter how much you love the house that you are building, it's unlikely that it will be the last home you will ever own. Knowing that, you should be mindful of its potential resale value. Don't add so many upgrades that you overprice your home for the neighborhood. And don't choose anything too out of the ordinary. Ask yourself if the features you're considering installing are likely going to appeal to others.

4 Think Green

Do your research to maximize the energy-efficiency in the design of your new home. Your architect and builder can help ensure that your windows are South-facing so you get as much sunshine as possible heating your home. You'll want to make sure that bathrooms, laundries and garages are on the south side of your home and have small windows to minimize heat loss. Spend time choosing your insulation and HVAC systems, as well as energy-efficient appliances and WaterSense faucets and toilets.

5 Don't forget the punch

Part of the final phase of building a new home is to go over your "punch list." A punch list is a list created at the end of construction that shows what still needs to be done or repaired on the new construction. You and your contractor will create this list the week before closing when you go through your final walk through. You should be taking notes every time you visit your construction site or do a walk through.

If you have a real estate agent, it's a good idea to have them participate in the punch list because they are not emotionally attached to your home and may have a better eye for identifying flaws.

When creating a punch list for your new home, keep in mind that problems typically fall into two categories: reasonable flaws and unreasonable flaws. Reasonable flaws are flaws that fall within the tolerances of building construction (or insignificant flaws that generally do not affect the quality of the new home). On the other hand, unreasonable flaws are flaws that have to be fixed. These problems do affect the quality of the home. Once any unreasonable flaws are corrected in your new home, this is called substantial completion, which means the new home is livable and can be occupied. Before closing on your new home, you'll have one final walk through to verify that the items on your punch list were fixed. As long as the new home has reached the point of substantial completion, you should be able to proceed with closing even if everything is not completed.

Be sure you put the money for the completion of your punch list in escrow. This will allow you to move into your new home while still requiring the builder to complete the items on the punch list. The punch list marks an exciting time in the process of building your new home, because your home is almost done! Remember not to get so excited that you breeze through your punch list, because you don't want regret that you didn't take the time to fix these problems. [IS](#)

Moving?

Know What to Ask

by Jim Edward

Whether a long-distance move or a quick trip across town, finding a mover who you trust and feel can accommodate your needs is vital. You're trusting some of your most prized possessions and items with a vendors, so it only makes sense that you feel the right level of comfort. Following are factors from The Spruce to consider as you plan your next move.

Rates and Estimates

Ask the company what their rate is; most companies will provide a rate per pound and a distance rate. If the company offers a quote based on cubic feet, do not hire them. A company estimate must be based on weight if you're moving long distances. For short distances, some companies will charge a per hour rate. Both the hourly rate and that poundage rate will not change, whereas the estimate can depending on the type the carrier provides. Keep in mind that the moving company must give you an estimate in writing and provide you with a copy. The estimate must include all charges and both you and the mover must sign it for it to be an agreement. The estimate must also indicate the method of payment and be dated.

Subcontractors

Some of the larger movers subcontract to a smaller company. If this is the case with the company you are thinking of using, ask for the subcontractor's name. If the company uses several subcontractors, ask for a complete list. If the mover is uncertain, ask them to find out and get back to you. This information should be readily available and should not be withheld. If subcontractors are used, make sure you check out the drivers to ensure you'll still receive good service.

Additional Fees

Find out if there are any additional fees or when additional fees apply. Some companies will charge extra for awkward items if the destination does not have easy access or if the load has to be hand-carried over a certain distance. To avoid such costs, note any larger items or stairs and pre-arrange where the truck can park. If you are moving to a condo or high-rise, investigate any possible obstructions such as elevator usage and load restrictions. These extra charges are called flight charges and long carry charges and should be discussed with your mover ahead of time. If you're well organized, have arranged for parking and elevator usage, these charges should not apply.

Additional Transfers

For long-distance moves, some companies may transfer your belongings from one truck to another. Additional transfers increase the possibility of damage and loss. Keep this in mind when you are



choosing your carrier and ask beforehand. Also, if you are moving during the winter or rainy season, find out if the company protects against water damage.

Insurance

Ask detailed questions about insurance. The moving company will provide insurance at an additional cost. Insurance is usually based on weight, so you will need to assess the value of your goods versus what the insurance policy will provide should your belongings arrive damaged or not at all. Standard coverage is 60 cents per pound and is usually not enough to cover the true cost of the damaged item. Before you purchase more insurance, look into your home insurance to see if they offer additional coverage for moving.

Packing/Storage Services

Find out how items are protected and labeled. Most companies will shrink-wrap your sofa and provide a free blanket wrap service; but smaller companies may charge for this service. Ask how items are labeled and how they will be identified on arrival. Make sure you keep an accurate list of all your items, number of boxes, single pieces and odds and ends. In addition, ask upfront if the moving company expects appliance service charges, and if they do, ask about their policies for preparing appliances for transport to see if you can either do it yourself or find someone who'll do it at no cost.

If you require storage, ask the company if they provide storage service. Usually, the larger companies do and this can save you time and money by having the truck drop off your items for you. It's a good idea to check out the storage facility beforehand.

Complaints and Claims

Ask the company if they have any unresolved complaints or claims against them. Most will give you a history of complaints and claims, and if they were resolved satisfactorily for the client. Details won't necessarily be provided, but if there are some outstanding issues, ask for more information about why and the nature of the complaint and claim. Also, ask how many claims and complaints they've had; this is a good indication of their incident record.

Ask for Referrals/Recommendations

Most reliable companies will automatically provide you with letters of happy clients. And although anyone with a printer and computer could generate supportive documents, you can usually assume they are legitimate and factual. [IS](#)

Dos and Don'ts When Buying Your First House

by Judy Chaney

DO



Check your credit



Use a mortgage calculator



Shop for a mortgage



Get pre-approved



Save more & start early



Interview real estate agents



Get your financial paperwork in order



Research the neighborhood



Negotiate

DON'T



Give everyone your social security number



Transfer money via emails



Cave into pressure



Forget to negotiate



Make any large or major purchases



Settle on the first house you see



Forget about closing costs & homeowner's insurance



Forget to save enough for post-move expenses



Skip a home inspection



How Millennials are Changing the World You Know

by: Peyton Howell

Millennial. This word can have a drastically different meaning, depending on who you ask. Say the word to anyone over the age of forty and they will likely respond with words like lazy, entitled and selfish. Ask anyone in their mid-twenties how they would describe a millennial and you may hear words like ambitious, creative and empowered. Regardless of how you feel about millennials, they are transforming your world in many ways.

This generation, loosely defined as those born after 1981 and before 1997, grew up in an electronics-filled and increasingly online and socially-connected world. Millennials also grew up in a time full of participation awards and adults telling them that they could be whatever they wanted when they grew up. This unique upbringing would shape how many millennials approach work, the economy and the environment.

Millennials are breaking the mold and bringing change to the workplace. They are extremely team-oriented and enjoy collaborating and building friendships with their colleagues. Millennials crave a nontraditional workplace, one that fosters innovation and divergent ideas. Many workplaces are catching on and are redesigning their office space to allow for easy idea sharing and teamwork (think open floor plans, whiteboards, and conference rooms equipped with content streaming devices). Millennials also want flexibility, they care deeply about work/life balance. Their productivity spikes when they are able to split their time between working remotely from home and working in an office with their coworkers. In fact, recent Gallup research showed that optimal engagement occurs when employees spend 60 to 80 percent of their time working off-site.

Millennials have ushered in an era of convenience through

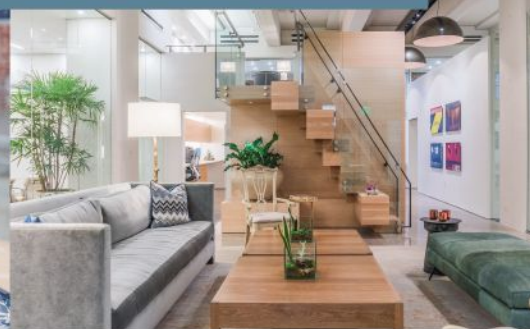
technology. This generation grew up getting information on-demand and now that “ease of access” has bled over into other aspects of their lives. Apps like Postmates, GrubHub, and Uber Eats have completely revolutionized the food industry. Many restaurants are beginning to incorporate these apps into their business strategy. They are also turning to services that provide access to goods without the burden of ownership, they are opting out of purchasing cars and choosing to use rideshare services like Uber, Lyft and Lime. In a similar fashion, they have turned to apps like Airbnb for places to stay when they travel. Traditional services like taxis, rental car companies, and hotels have already begun to feel the effects and will need to adapt to stay relevant.

More than any other generation, millennials are taking strides to protect the environment. Outside of recycling and living in tiny homes, they are also supporting the environment by voting with their wallet. Millennials do their research and tend to prioritize buying from companies that have environmentally sustainable practices, like Patagonia and Apple. On the flip side, they are completely avoiding companies that have been connected to a negative impact on the environment. One such company is Monsanto, the makers of Roundup and other pesticides. Monsanto's products have been linked to a negative impact on the environment. Recent studies have linked Roundup to multiple forms of cancer, which has sparked a wave of lawsuits across the nation. Fulmer Sill recently filed a lawsuit for injuries related to Roundup and is ready to help anyone who feels that they may have suffered an injury from the product.

While it is yet to be seen what all this generation will accomplish, one thing is certain—millennials are changing the world you know. ■



A DIFFERENT APPROACH. BIG CASES, WITHOUT BIG EGOS



ACCIDENTS

- Trucking
- Aviation
- Heavy Equipment & Machinery
- Rollover
- Gross Negligence

CLASS ACTIONS

- Oil & Gas Royalty
- Wage & Hour
- Consumer Protection
- Environmental
- Whistleblower

SERIOUS HARM

- Birth Injuries
- Brain & Spinal Cord Injuries
- Amputations & Burns
- Wrongful Death
- Negligent Care & Abuse

PRODUCT LIABILITY

- Roundup® – Non-Hodgkin Lymphoma
- Talcum Powder – Ovarian Cancer
- Power Tool Injuries
- Vehicle Defects
- Consumer Product Defects

PHARMACEUTICAL & MEDICAL DEVICE

- Hip Implant Failures & Revision Surgeries
- Taxotere® – Permanent Alopecia
- Abilify® – Compulsive Gambling
- Hernia Mesh Defects
- Opioid – Addiction Epidemic

INSURANCE COVERAGE & BAD FAITH

- Automobile Policy Disputes
- Storm Damage Claims
- Life Insurance Disputes
- Fire Damage Claims
- Health Insurance Fraud



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