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Volume 10 • Issue 3

# iCareStuart

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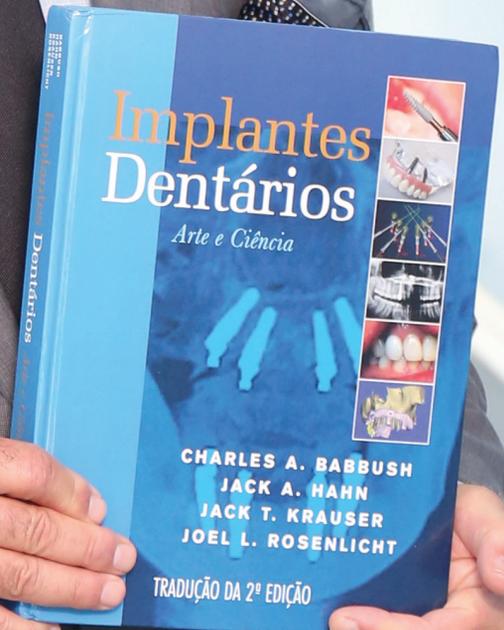
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## FROM THE EDITOR

By ANGEL CHAVEZ

# Think on these things...

RENEWING OUR MINDS WITH GOD'S WORD WILL AFFECT THE WAY WE TALK, THE WAY WE IMAGINE THINGS, AND THE WAY WE ACT. ALL WORKING TOGETHER TO STAY PUT IN HIS LOVE, HIS PEACE, JOY, AND EVERY FRUIT OF THE SPIRIT. INCLUDING HEALTH AND WHOLENESS.

“Finally, brethren, whatever things are true, whatever things are noble, whatever things are just, whatever things are pure, whatever things are lovely, whatever things are of good report, if there is any virtue and if there is anything praiseworthy—meditate on these things.”

*Philippians 4:8*

IF YOU ARE A CHRISTIAN, YOUR SPIRIT IS PERFECT IN CHRIST JESUS, BECAUSE YOU ARE ONE SPIRIT WITH HIM.

“But he who is joined to the Lord is one spirit with Him.”

*1 Corinthians 6:17*

OUR SOULS WERE CLEANSED BY THE BLOOD OF THE LAMB. YOU ARE NOW INNOCENT IN JESUS.

“Knowing that you were not redeemed with corruptible things, like silver or gold, from your aimless conduct received by tradition from your fathers, but with the precious blood of Christ, as of a lamb without blemish and without spot.”

*1 Peter 1:18-19*

WE HAVE THE MIND OF CHRIST.

“But he who is spiritual judges all things, yet he himself is rightly judged by no one. For “who has known the mind of the Lord that he may instruct Him?” But we have the mind of Christ.”

*1 Corinthians 2:15-16*

OUR BODY IS NOW ACTIVATED BY THE SAME SPIRIT (THE HOLY SPIRIT) THAT RAISED JESUS

FROM THE DEAD. NO ILLNESS OR DISEASE WILL ATTACH. UNLESS WE ARE ALLOWING IT BY IGNORANCE.

“And if Christ is in you, the body is dead because of sin, but the Spirit is life because of righteousness. But if the Spirit of Him who raised Jesus from the dead dwells in you, He who raised Christ from the dead will also give life [is now giving life] to your mortal bodies through His Spirit who dwells in you.” *Romans 8:10-11*

IN ORDER TO LIVE IN THAT STATE OF BEING, WE NEED TO HIDE HIS WORD IN OUR HEARTS. ONCE IN OUR HEART, IT WILL EXPLODE INTO PEACE, JOY, WHOLENESS AND ANYTHING WE NEED TO MATURE FOR ACCOMPLISHING HIS PURPOSE IN OUR LIFE. THERE IS NOTHING ELSE OUT THERE THAN TO BE IN HIS WILL OR IN HIS PURPOSE. BY MEDITATING ON THOSE THINGS, WE ARE ALSO PUTTING OFF THE OLD SELF AND PUTTING ON THE NEW SELF...

“But now you yourselves are to put off all these: anger, wrath, malice, blasphemy, filthy language out of your mouth. Do not lie to one another, since you have put off the old man with his deeds, and have put on the new man who is renewed in knowledge according to the image of Him who created him.”

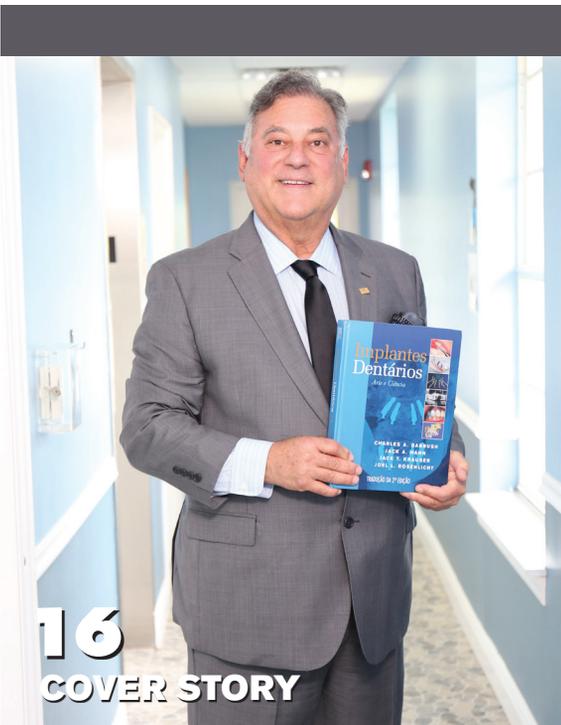
*Colossians 3:8-10*

“But you have not so learned Christ, if indeed you have heard Him and have been taught by Him, as the truth is in Jesus: that you put off, concerning your former conduct, the old man which grows corrupt according to the deceitful lusts, and be renewed in the spirit of your mind, and that you put on the new man which was created according to God, in true righteousness and holiness.” *Ephesians 4:20-24*

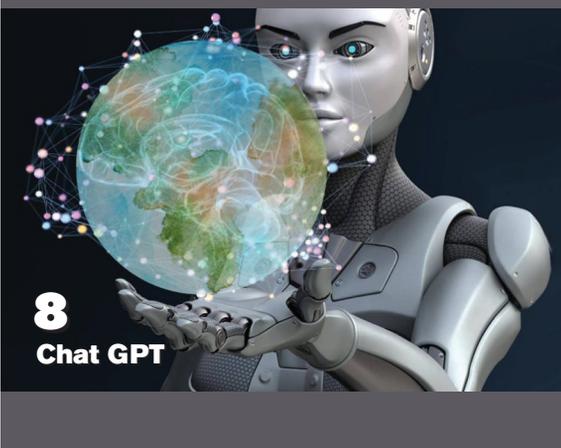
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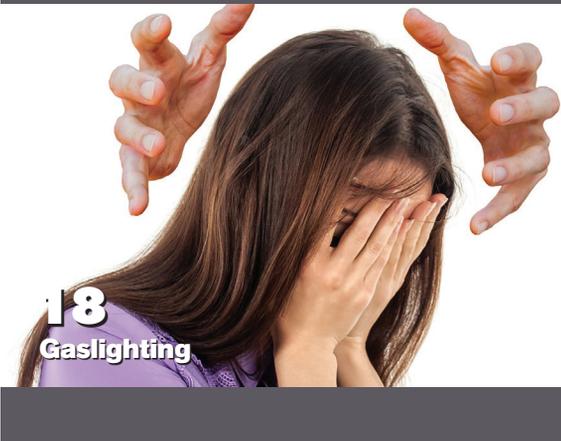
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KNOW YOUR LOCAL PROFESSIONALS  
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# Does Your Kid Want To Be On Instagram?

## “Mom, can I have an Instagram account?”

Until very recently, Facebook was the first social media account sought by elementary school-aged kids aware that connecting with their friends on something more sophisticated than Moshi Monsters was a sign of teenage sophistication. This is despite the fact that Facebook guidelines state it is only for users aged 13 and over (any kid that can subtract 13 from the current year and tick off a box can get around this). And although Facebook is still very much alive and well with tweens and teens, the granddaddy of social media has tracked a decrease among its youngest users, with a significant number of kids as young as seven are turning to Instagram, Whatsapp, Tik Tok and Snapchat for their first “grown-up” accounts.

Instagram is a picture-sharing social network, where users set up their own accounts, share images with followers, edit the images with different filters and digital effects, and share, like or comment on each other’s images. Instagram has enjoyed the popularity of the “selfie”, and users enjoy how easy it is to share pictures and video with a comment or two, mention other users so they get notified, indicate where the image was taken, and include hashtags.

Parents with children as young as seven or eight are fielding requests for Instagram accounts, as many first and second-graders have access to wifi-enabled smartphones, iPads and tablets. It’s never been so easy for so many kids to be so connected. And while there is nothing inherently bad about a social media network like Instagram, it does open up a Pandora’s Box of concerns about letting kids on the Internet.

If your school-aged child is asking you for an Instagram account, here are some of the things you need to know:

**1. Instagram’s terms of use state that the minimum age for users is 13.** For many parents, this ends the conversation. You can tell your kids that this is the rule and that’s that. There are good reasons for this rule, including safety, security, privacy and experience required to exercise good judgement. Click on the above link and look over the Terms of Use with your kid.

**2. You can’t unring the bell.** All kids online are prone to stumbling across images of sex, violence and other kinds of mature content. You can install kid-safe search filters or search engines (like Google’s Kidsearch or SafeSearchKids), but even preschoolers recognize the entertainment value of searching for YouTube videos (YouTube is second to Google as the world’s most popular search engine). Kids quickly recognize the appeal of scrolling through Instagram feeds, and may stumble across images they won’t be able to unsee.

You know your kid and your context better than anyone. You need to decide what s/he is capable of handling, how comfortable they will be talking to you about what they see, how much supervision you can offer. This is true not only for Instagram but all of their activities online.

**3. Keep personal info off the profile bio.** They shouldn’t include their family names (even in their usernames), where they live, the

name of their school or even how old they are. This image shows you exactly how to edit your profile (you can also click on the Edit). You want to make sure that a Google search of their name doesn’t turn up their account, for reasons of privacy and security.

**4. Help them set up their accounts.** Even if you have no clue how to do so. Use Google like a giant user manual, search for answers to questions like “how do I configure privacy settings on my Instagram account?” Figuring this out together models for them the process of establishing safe settings, thinking about privacy and more. Soon enough they will be setting up their own accounts for different things without you, so it’s important to go through the paces and have these conversations when they start to go online.

**5. Set their accounts so their photos and videos are private.** This means only those who follow your child can see their images, and their accounts are not public. When an account is set to private, they will get a notification any time someone wants to follow them. They can choose whether to approve it or not. The image to the right shows what you need to click on to set this properly.

Understand there will be some pushback here. For many kids (and adults), social media is about the number of followers they can get, the number of likes they can tally for their images. Some kids promise in their profile descriptions that they will always follow back. Apps like Followers+ help them track and increase those numbers. It’s essentially a popularity contest, and many kids get very caught up in those numbers.

**6. Show them how to review tags.** Your child should review when a friend tags them in a picture or description (they will get a notification from Instagram). If they don’t like the picture or what is being said, they need to contact that friend to ask them to remove the tag and/or take the picture down. Every user needs to learn how to monitor mentions and images of themselves online. Instagram notifications

**7. Regularly review your child’s list of followers with them, and block any strangers who may have been inadvertently approved.** Kids are very trusting of superficial identification. They don’t know that the person claiming to be a 13-year-old girl may be a middle-aged man, or that someone easily pass themselves off as a friend when they are not.

**8. Help them think critically about the images they post online.** Start off by insisting that they can not post pictures of themselves without your permission. We started off with no pictures of themselves at all, then gradually progressed to one or two pictures that met with my approval. There are plenty of silly, harmless jokes, images of celebrities, sports figures and adorable puppies they can share.

**9. Tell them they can not post pictures of friends without their approval (and their parents’ permission).** Not everyone is allowed to have pictures of themselves on the Internet. They need to get used to asking permission before snapping pictures and posting them online. And not everyone may be pleased that you posted a picture of them looking silly, or less than attractive. Having an Instagram account means respecting others’ right to their own images. This is a conversation you need to have with them over and over again.

**10. Create your own Instagram and follow your kid.** As your child to help you come up with a user name and profile description. Even if you have zero interest in having your own account, it’s important to have some idea what interests your kids. ♦

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**Property Taxes Due April 1st**

Real property taxes become delinquent April 1 of each year. Please help keep your cost and the cost of your government down by paying your property taxes on time. At that time, 3% interest and advertising fees are added to the gross tax. A list of all real estate property with delinquent taxes is advertised once a week for three consecutive weeks in a local newspaper during the month of May. The advertisement specifies the place, date and time of the Tax Certificate Sale. This advertised information is required by FLORIDA LAW and is not intended to be embarrassing or intimidating. The notice serves as a reminder to contact this office immediately for payment, if your taxes have not been paid for the 2022 tax roll. Current law provides that taxes on these listed properties will be recovered through the sale of Tax Certificates.

Beginning on or before June 1st, the Tax Collector is required by law to hold a Tax Certificate Sale. The certificates represent liens on all unpaid real estate properties. The sale allows citizens to buy certificates by paying the owed tax debt. The sale is held online.

A tax certificate, when purchased, becomes an enforceable first lien against the real estate. The certificate holder is actually paying the taxes for a property owner in exchange for a competitive bid rate of return on his investment. They make it possible for the owner(s) of real property to allow ad valorem property taxes to become delinquent and continue to use their property for two years (or more) before actually paying the bill (plus interest and costs). During this period, investors pay the delinquent tax bills at negotiated rates of interest lending the delinquent property owners money in order to continue using their property before paying the bill or surrendering the title to the property. The payment of property taxes provides the County, School Board, and municipalities the revenue to provide necessary services for Martin County taxpayers. Tax Certificates assist in funding the government’s expenses in the interim time taxes are delinquent. The system for collecting delinquent ad valorem property taxes is defined in great detail in the Florida Statutes, Attorney General’s Opinions, and Department of Revenue’s rules and regulations, per F.S. 197.122, F.S. 197.332, F.S. 197.343, F.S. 197.402, F.S. 197.403, F.S. 197.432.

A tax certificate is valid for seven years from the date of issuance. The holder may apply for a tax deed when two or more years have elapsed since the date of delinquency. If the property owner fails to pay the tax debt, the property tax deed is sold at public auction. In order to remove the lien, the property owner must pay the Tax Collector all delinquent taxes plus accrued interest, penalties and advertising fees. The Tax Collector then notifies the certificate holder of any certificates redeemed and a refund check is then issued to the certificate holder. Although it is a secure investment in most cases, there is an element of risk in purchasing tax certificates. F.S. 197.472(2) states that tax lien certificates are guaranteed an interest rate return of a flat (non-accruing) 5% OR your bid, on an APR basis, whichever is greater. ♦



**JENNY FIELDS, CFA**  
 MARTIN COUNTY PROPERTY APPRAISER  
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 Stuart, FL 34994 • 772-288-5608  
[www.pa.martin.fl.us](http://www.pa.martin.fl.us)

## Attention New Home Buyers!

When buying real estate property, you should not assume that property taxes will remain the same. Whenever there is a change in ownership, the assessed value of the property may reset to the full market value, which may result in higher property taxes. Our New Home Buyer Timeline handout illustrates this scenario.

**NEW HOME BUYER TIMELINE - PLAN AHEAD!!**

When buying a home, you should not assume that the property taxes will remain the same. Whenever there is a change in ownership, the assessed value of the property may reset to full market value, which may result in higher property taxes. This flowchart illustrates the purchase cycle in relation to when a new buyer may first see a glimpse of their proposed taxes—they are MONTHS apart! Please PLAN AHEAD for the financial impact.

**FEBRUARY**  
**SALE OF PROPERTY**  
 Current owner sells their home to a new buyer and pays prorated 2021 taxes at closing.

**AUGUST**  
 The Notice of Proposed Property Taxes is mailed to the **new** buyer, but displays the **former** owner's exemptions, value limitations and market values derived from 2020 home sale prices.

**NOVEMBER**  
 The 2021 tax bill is mailed to the **new** buyer. The taxes are based on the **former** owner's exemptions and value limitations. **New** buyer is responsible for 2021 taxes.

**DECEMBER**  
 Mortgage company begins escrow review of the 2021 tax bill which is still based on the **former** owner's exemptions and value limitations, likely resulting in a minimal mortgage payment adjustment.

**MARCH**  
 New buyer starts making mortgage payments based on the prior year (2020) tax bill which reflected the **former** owner's exemptions and value limitations.

**AUGUST**  
 The Notice of Proposed Property Taxes is mailed to the **new** buyer. This is the **FIRST** glimpse of what the **new** buyer's estimate of taxes will be. This is based on their new exemptions, portability (if any) and new market value derived from 2021 home sale prices.

**NOVEMBER**  
 The 2022 tax bill is mailed to the **new** buyer and mortgage company. The taxes are now based on **new** buyer's exemptions, portability (if any) and new market value derived from 2021 home sale prices.

**DECEMBER**  
 The mortgage company begins escrow review of the 2022 tax bill which is now based on the **new** buyer's exemptions, portability (if any) and the new market value derived from 2021 home sale prices. Typically, your mortgage payment will increase due to:  
 1. having insufficient funds for the elapsed time since the sale that they were not collecting enough in escrow to pay the 2022 bill, and  
 2. planning ahead for the next year's monthly payments to ensure they have sufficient funds collected to pay the 2023 bill.

**MARCH**  
 March 1, 2022: Deadline for **new** buyer to file for their own homestead exemption.

**HELPFUL TOOL!**  
 Why wait until August in the year following your sale to see your estimated property taxes. Plan ahead and be prepared by using our Property Tax Estimator tool found on our website.  
 ([www.pa.martin.fl.us](http://www.pa.martin.fl.us))

Martin County Property Appraiser • Email: [info@pa.martin.fl.us](mailto:info@pa.martin.fl.us) • Phone: (772) 288-5608

In addition, using our Property Tax Estimator tool will help you PLAN AHEAD for the financial impact.



Scan QR code to use the Property Tax Estimator



Scan this code to view the above Timeline



Both of these tools are available on our website at [www.pa.martin.fl.us](http://www.pa.martin.fl.us). Or, scan this QR code to connect with us!

# 2022 Fiscal Year Shows Multiple Successes

By SARAH FISHER - Communications Manager



## HUMANE SOCIETY of the Treasure Coast, Inc.

*NO KILL. NONPROFIT. FOR THE ANIMALS.*

Adopting an animal is the best gift of all to both the adopter and the animal. These adoptions provide companionship, a loyal family member and a forever friend to lend a paw when it's most needed. This fiscal year, 2,338 animals were adopted. This is 165 more animals than last year and is the fourth highest total in HSTC history! This breaks down to 655 dogs, 1,332 cats and 351 small animals. All this was possible while maintaining a live release rate of 95% based on the new Shelter Animals Counts/ Best Friends model.

The HSTC is the only no-kill, open access, nonprofit animal shelter in Martin County. This past fiscal year, services were provided to over 7,547 animals through its adoption, spay and neuter services, obedience and agility classes, and other community services.

The HSTC provides more than just adoptions. The organization also provides education and pet therapy throughout the community, spreading awareness about animal welfare and helpful programs. Therapy dogs trained through HSTC programs offer support to people in the local community who need it the most. The humane education department almost doubled its volunteer hours to 3,517 hours this past fiscal year. Paws to Read provided services to 84 children, and data showed that 87% of the participants increased their read-at-home time, with 83% maintaining or increasing their ability to read aloud in classes.

Spaying and neutering pets is one of the best ways to control overpopulation. The HSTC has the largest low cost spay and neuter program on the Treasure Coast. This year, 4,516 animals were spayed or neutered. This consists of 2,214 shelter animals and 2,302 public spay and neuters. This service is provided seven days a week.

The HSTC's trap-neuter-vaccinate and release program (TNVR) serves free roaming, outdoor cats. This robust program helps stabilize the population and ultimately improves the outdoor cats' lives. A total of 2,228 cats have gone through the program since inception!

The year was a record year for the HSTC. So many lives were saved and memories were made. None of this would have been possible without the volunteers, donors, community and supporters. It's amazing how a simple vision that started in 1955 transformed into a foundation that helps so many people and pets throughout the Treasure Coast. ♦



# ChatGPT:

## How to use the viral AI text generator that's taken the world by storm

Source: [digitaltrends.com](https://www.digitaltrends.com)

By now, you've probably heard of ChatGPT, the general-purpose chatbot prototype that the internet is obsessed with right now. It's quickly become the dominant example of the influence AI-generated content will have in the future, showing just how powerful these tools can be.

It's made by OpenAI, well-known for having developed the text-to-image generator DALL-E, and it's currently available for anyone to try out for free - even if there have been some issues as of late with accessing this incredible technology. Here's everything you need to know about ChatGPT, including how it works and how to use it.

### Is ChatGPT free to use?

Yes, the basic version of ChatGPT is completely free to use. It's not free for OpenAI to continue running it, of course. Estimates are currently that OpenAI spends around \$3 million per month to continue running ChatGPT, which is around \$100,000 per day. Beyond the cost of the servers themselves, some egregious information has recently come out about what else has been done to train the language model against producing offensive content.

OpenAI has also recently announced a new paid, premium version of its chatbot, called ChatGPT Plus. It's not available just yet, but you can currently only join the waitlist, and the eventual price will be \$20 per month. ChatGPT Plus will provide access even during peak times, faster responses, and first access to new features.

### ChatGPT Network Error

Many people attempting to use ChatGPT recently have been getting an "at capacity" notice when trying to access the site. It's likely behind the move to try and use unofficial paid apps, which have already flooded app stores and scammed thousands into paying for a free service.

Because of how much ChatGPT costs to run, it seems as if OpenAI has been limiting access when its servers are "at capacity." It can take as long as a few hours to wait out, but if you're patient, you'll get through eventually. Of all the problems facing ChatGPT right now, this is the biggest hurdle keeping people from using it more.

### Do you need to download ChatGPT?

ChatGPT is available via a webpage, so no downloading is needed. OpenAI has yet to release an official app, despite the fact that app stores are full of fake versions. These should be installed and used with caution, as they are not official ChatGPT apps.

You can, apparently, download ChatGPT locally through Github, though it's not necessary to use it.

### How to use ChatGPT

The ChatGPT webpage is simple and includes an area for the results to populate and a text box at the bottom of the page for

users to type inquiries. We started with questions, however, OpenAI recommends inputting a statement for the best possible result.

For example, inputting “explain how the solar system was made” will give a more detailed result with more paragraphs than “how was the solar system made,” even though both inquiries will give fairly detailed results. You also have the option for more specific inputting requests for an essay with a specific number of paragraphs or a Wikipedia page. We got an extremely detailed result with the request “write a four-paragraph essay explaining Mary Shelley’s Frankenstein.”

If there is enough information available, the generator will fulfill the commands with accurate details. Otherwise, there is potential for ChatGPT to begin filling in gaps with incorrect data. OpenAI notes that these instances are rare. The brand also notes that ChatGPT also currently has “limited knowledge of world events after 2021.”

Even so, you have the option to input queries continuously until you close your browser or reset the thread to clear your previous requests. You also have the option to use ChatGPT in dark mode or light mode.

### How to register an OpenAI account

Using the ChatGPT chatbot is fairly simple, as all you have to do is type in your text and receive the information. However, OpenAI does require an account before you can use any of its tools, so if you don’t have one, you will have to register. You have the option of choosing an easy login with a Google or Microsoft account.

Otherwise, if you have any other kind of email, you can enter it manually. After this, you must enter a phone number; however, keep in mind that you cannot use a virtual phone number (VoIP) to register for OpenAI. You will then receive a confirmation number, which you will enter on the registration page to complete the setup.

Once you see some housekeeping rules about ChatGPT, including potential errors in data, how OpenAI collects data, and how users can submit feedback, you know you have successfully registered.

### ChatGPT prompts: what can you ask ChatGPT?

Well, that’s the fun part. Since its launch, people have been experimenting to discover everything the chatbot can and can’t do - and some of the results have been mind-blowing.

Learning the kinds of prompts and follow-up prompts that ChatGPT responds well to requires some experimentation though. Much like we’ve learned to get the information we want from traditional search engines, it can take some time to get the best results from ChatGPT. Heck, there are already online courses being published and sold on the matter.

It really all depends on what you want out of it. To start out, try using it to write a template blog post, for example, or even blocks of code if you’re a programmer.

Our writers experimented with ChatGPT too, attempting to see if it could handle holiday shopping or even properly interpret astrological makeup. In both cases, we found limitations to what it could do while still being thoroughly impressed by the results.

But the fun is in trying it out yourself. Whether you think ChatGPT is an amazing piece of tech or will lead to the destruction of the internet as we know it, it’s worth trying out for yourself to see just what it’s capable of.

You can’t ask anything, though. OpenAI has safeguards in place in order to “build a safe and beneficial artificial general intelligence.” That means any questions that are hateful, sexist, racist, or discriminatory in any way are generally off-limits.

*continued page 16*

## Leveraging Technology to Improve Your Business Efficiency by Using AI 2023

As a business owner in 2023, I have seen firsthand how leveraging technology can improve efficiency in my organization. Technology has enabled us to streamline processes, automate mundane tasks, and increase collaboration between teams. In this article, I will explain why leveraging technology is essential for businesses in the future and how it can help to improve efficiency.

The use of technology in the workplace is no longer a luxury, but a necessity. With advancements in artificial intelligence (AI) and automation, businesses can automate mundane tasks and free up time for employees to focus on more critical tasks. AI-driven software can also help to reduce human errors and increase accuracy in data entry and other tasks. Moreover, AI-driven analytics can provide insight into customer behavior and trends, allowing businesses to make informed decisions about their products and services.

Collaboration between teams is also becoming increasingly important for businesses in 2023. With tools like virtual meetings, cloud-based file sharing, and remote work options, businesses can now keep their teams connected, no matter where they are. This allows teams to share ideas, work together on projects, and collaborate more efficiently.

Finally, businesses can use technology to improve customer service. With tools such as automated customer service chatbots, companies can provide customers with fast, reliable service. Additionally, businesses can use AI-driven analytics to provide customers with personalized product recommendations and tailored content.

In conclusion, leveraging technology is essential for businesses in the future. From automating mundane tasks to providing customers with personalized service, technology can help to improve efficiency, collaboration, and customer service in any organization.



By Angel Moncada  
President of  
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# Carnivore Diet for Psoriasis: Is It Effective?

Source: [mysoriasisisteam.com](http://mysoriasisisteam.com)

**M**yPsoriasisTeam members often wonder how their diet might affect their skin condition and if certain foods might cause flare-ups. One member asked, “Does eating chicken trigger psoriasis?” Another wrote, “Do people find changing their diets helps psoriasis? If so, which diet plan?”

While there is no single diet that can cure psoriasis, extreme low-carb diets - including the carnivore diet - have sparked interest as a method to help control psoriasis symptoms.

## Carnivore Diet: The Basics

The carnivore diet, generally speaking, means eating meat and nothing else. Some people on this diet only eat one type of meat, while others eat all kinds of meat and other animal products. Some people cut out food groups so strictly that they do not season their food. There are many variations of the carnivore diet, but overall, they are based on the same claim: that eating meat only is the best thing for your health.

Although there have been anecdotal reports of people who claim their health issues have benefited from this diet, many claims that proponents of the carnivore diet make are unscientific

and should be approached with caution.

Some advocates for the carnivore diet claim that plant-based food is actually toxic and causes inflammation, but there is little evidence for this. For example, lectins and gluten are cited as toxins. Lectin is common in beans and rice and may cause stomach upset when eaten too much, but it is not thought necessary to avoid overall. Gluten is harmful to people with celiac disease, but eating a gluten-free diet is not necessary for most people.

## The Carnivore Diet and Carbs

People on the carnivore diet do not eat any carbohydrates because they believe that a high-carb diet is the cause of chronic (ongoing) disease. The carnivore diet is more strict than the ketogenic diet (keto diet), which limits but does not completely cut out carbs. Proponents of the carnivore diet also emphasize that cutting out carbohydrates completely can help with weight loss. This is indeed the main reason people might lose weight while on the carnivore diet, but carbohydrates are the body’s preferred source of energy, so cutting them out completely can be risky.

You may benefit from reducing your intake of white sugar and flour. However, following a strictly low-carb or no-carb diet is not generally recommended. You can still benefit from eating carbs in the forms of whole grains, fruits, and vegetables.

## The Carnivore Diet and Psoriasis

Because of the claims that plant-based ingredients can be inflammatory foods, some people believe that an all-meat meal plan can improve or cure psoriasis. Apart from the potential inaccuracy of these claims, keep in mind how eating a carnivorous diet could have an impact on your health in other ways.

*continued next page*

[www.iCareTown.com](http://www.iCareTown.com)

### Carnivore Diet and Heart Disease

People with psoriasis are at a higher risk of heart disease compared to the general population. The carnivore diet can make this worse because an all-meat diet can lead to high cholesterol, which can increase the risk of heart problems. Eating large amounts of high-sodium, processed meats can also increase the risk of hypertension (high blood pressure) - another condition associated with psoriasis. Hypertension can raise the risk of other types of heart disease and stroke.

### Carnivore Diet and Other Health Concerns

In addition to concerns about heart health, cutting out all grains, legumes, fruits, and vegetables can create other health problems. Some other potential health problems that may be associated with a carnivore diet include:

- Vitamin deficiency
- Constipation from inadequate fiber
- Kidney disease (related to high sodium from eating large amounts of processed meats)
- Colorectal cancer (associated with high meat consumption)

### Psoriasis Diet Recommendations

In general, a diet focused on fruits, vegetables, grains, legumes, lean protein, and healthy fats is recommended for people with psoriasis, heart disease, and general health. This type of diet is often called the Mediterranean diet. A Mediterranean-style diet also includes low-fat dairy products and nuts and seeds. This type of diet is thought to have anti-inflammatory effects on the body, which may help improve psoriasis symptoms.

"I've drastically changed my diet to eating more of an anti-inflammatory diet, in hopes that I may lessen, or drastically reduce my plaque psoriasis, as well as my PsA joint pain," one MyPsoriasisTeam member wrote.

A Mediterranean diet limits added sugars, processed foods, and saturated and trans fats. Limiting these types of foods may also help with psoriasis symptoms. Eating high-fat foods can trigger inflammation in your adipose tissue (body fat), which could lead to a psoriasis flare-up.

People with psoriasis may also find they benefit from limiting other foods and beverages that trigger their particular symptoms. These may include alcohol, dairy, red meat, refined carbohydrates like white bread, and fried foods.

### Talk to Your Doctor

Over time, you may discover that eating or avoiding certain foods helps you control your psoriasis symptoms. For specific medical advice about dietary changes, including taking supplements, talk to your dermatology provider or another health professional. Remember, do not adopt an extreme diet or an elimination diet without consulting a medical provider.

### You Are Not Alone: Finding Support for Psoriasis

By joining MyPsoriasisTeam, the social network and online support group for those living with psoriasis, you gain a support group of more than 113,000 members. ♦



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# Falling Off The Diet Wagon

By SHAWN GERBER

**W**hat is it you feel whenever you fall off the wagon? It's usually disappointment, discouragement, and perhaps a touch of self-loathing. These emotions are like quicksand to forward progress unless you know how to work through them.

What is important to understand is that it is human nature to avoid pain (of any kind) like the plague, and that these emotions carry some degree of mental pain with them that can make it difficult to (want to) try again. This is why we fail so hard sometimes. The most important question to ask amidst these emotions is this: why do I feel this way? The answer lies with our expectations.

## THE TRUTHS ABOUT THE WAGON

**First truth:** falling off the wagon now and again is a totally natural, and necessary part of the process of making any kind of lifestyle change.

**Second truth:** real progress comes from the learning that happens (if you let

it), and getting back on the horse. The key is to glean insights from your mistakes and incorporate them so you fall off less often.

**Third truth:** a little understanding up front about what “falling of the wagon” really is can empower you to avoid some missteps, keep your spirits higher overall, and ultimately help you become more successful at reaching your goals.

## THE HEART OF THE ISSUE

Disappointment and discouragement at their cores are simply a (negative) disconnect between what we expect and what actually happens.

Disappointment/Discouragement = the (negative) disconnect between expected results and actual results

What's nice about taking this step in your thinking is that it begins to empower you. There are aspects of this formula that you can actually control to improve your odds of success. Let's take a quick look.

### What we can control:

- Our expectations and how we go about



setting them. The due diligence we put into determining what we expect and whether or not it is reasonable.

- Our efforts towards our results, at least to some degree.
- Our attitude towards any form of resistance that may present itself.
- How flexible we are with our ambitions and expectations.

### We cannot control:

- Outside factors that weigh-in on our outcomes. This could be a whole slew of things. For example, bad weather that keeps you from going to the gym, sickness, or needing to take care of an ailing family member.

This is great news! You have a say in the matter. Taking it one step further, falling off the wagon, then, tends to fall into two main pitfalls: poor expectation (goal) setting, and inflexible (all-or-nothing) mindsets. Here's what you can do

to improve on both fronts and minimize the chances you'll fall all the way off the wagon.

**SHARPEN THE AXE**

Before you create any kind of specific goal or expectation, do your research. You need to know that what you are trying to accomplish is both reasonable and achievable within the timeframe you have in mind. If you cannot confidently qualify your expectations as such, then you need to adjust some variables (timeframe is a big one).

An excellent example of this is the all-too-common weight-loss scenario. There are hundreds of diets, products, and programs out there promising quick results. Lose 20 pounds in a month, they say. They prey on your emotions and insecurities and cause you to jump in before doing your homework. Here's the thing, you can probably lose 20 pounds in a month if you wanted to. The real question is what are you losing exactly (hint: it's probably not all fat loss) and how sustainable is the weight loss. Most of these programs rely on extraordinary measures to provide these results, and often a lot of the weight lost initially is only water weight that comes right back on with the reintroduction of more carbohydrates and saltier foods.

That being said, dig in, build your understanding, then set your goals and expectations.

**CONSIDER OUTSIDE HELP**

Sometimes, it can make the process a whole lot smoother (and quicker) if you seek out some help from a friend, mentor, or professional who has experience you are lacking. Seeking guidance can save you tons of time on the research side of things and help you dodge the common pitfalls many make.

Also, we are not great at judging our own ability, so it can be incredibly insightful to have an accurate, outside opinion to help you shape your expectations.

**SET MILESTONES**

When we build something up in our minds, such as our "ultimate" goal, it can begin to feel overwhelmingly big.

Sometimes, especially with your eyes on something that will take some doing, you can get so focused on the end goal that you think you are completely off track with a minor setback that, in reality, is just a curve in the winding road. To fight overwhelming feelings and make yourself more embracing of the inevitable curves in your journey, try breaking your goals down into bite-sized chunks. Creating these milestones to aim for along the way will keep you far more engaged, in the moment, and mentally strong.

**EMBRACE THE MIDDLE GROUND**

Building off of the the idea of milestones, an easy way to derail your success is to have an inflexible mindset that doesn't allow for mistakes or missteps. Expecting perfection or an unrealistic level of excellence is a formula for disaster. Instead, plan up front to make mistakes at least 20% of the time. When you goof up? Chalk it up to your 20% and choose to do better the next day. It is not a reflection of who you are or how you're doing overall (unless you let it be).

Also, realize that our actions and choices exist on a spectrum. They are not black and white, best and worst, all or nothing. If you struggle with this, consider the following continuum and how it relates to your current situation or decision:

- What would you say is the absolute best choice in your scenario?
- What about the worst?
- Now think about a choice you have made or your current situation. How does it fall on the spectrum?
- Finally, take a moment to consider two more choices: one that is slightly better than what you did, and one that is slightly worse.

**GO FORTH AND BE AWESOME**

Treat these ideas as tools you added to your toolbox for any lifestyle change you may want to make (or are making). Remember, you will stumble from time to time—but that's okay. You are prepared, resilient, and ready to conquer whatever you have in front of you. Now, go get it! ♦

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### Can ChatGPT be used for essay writing?

The use of ChatGPT has been full of controversy, with many onlookers considering how the power of the AI will change everything from search engines to novel writing.

Essay writing for students is one of the most obvious examples of where ChatGPT could become a problem. ChatGPT might not write this article all that well, but it feels particularly easy to use for essay writing.

Teachers, school administrators, and developers are already finding different ways around this and banning the use of ChatGPT in schools. Others are more optimistic about how ChatGPT might be used for teaching, but plagiarism is undoubtedly going to continue being an issue in terms of education in the future. There are some ideas about how ChatGPT could “watermark” its text and fix this plagiarism problem, but as of now, detecting ChatGPT is still incredibly difficult to do.

ChatGPT recently launched a new version of its own plagiarism detection tool, with hopes that it will squelch some of the criticism around how people are using the text generation. It uses a new feature called “AI text classifier,” which operates in a way familiar to other plagiarism software. According to OpenAI, however, the tool is still a work in progress and is “imperfect.”

### Will ChatGPT replace Google?

Google has been attempting what ChatGPT can do now for decades, and the chatbot reportedly set off a “code red” within Google. In response, Google announced it’s slowly rolling out its rival Bard AI, which will be integrated into search over time. We expect more of these ChatGPT alternatives to pop up in the coming months.

ChatGPT is working its way into search, as well. Microsoft announced it’s bringing ChatGPT into Bing, as well as its full Edge browser. It’s available to try out now, and it uses an enhanced version of the AI model present in ChatGPT.

It doesn’t look like ChatGPT will replace Google. However, AI chatbots like ChatGPT certainly look like a critical aspect of search moving forward.

### What’s the future of ChatGPT?

There’s no doubt that the tech world has become obsessed with ChatGPT right now, and it’s not slowing down anytime soon. ChatGPT-4, the next iteration of the model, is supposedly going to significantly improve the accuracy and capability of ChatGPT. There’s no firm release date for it yet, but the New York Times reported that it would launch sometime in the first quarter of 2023.

But the bigger development will be how ChatGPT is integrated into other applications. Microsoft reportedly made a multibillion-dollar investment in ChatGPT, which is already starting to pay off. The first integration was in Teams Premium, with some of OpenAI’s features showing up to automate tasks and provide transcripts. With ChatGPT now available in Bing, it’s only a matter of time before we see ChatGPT and OpenAI’s other technologies wrapped into applications like PowerPoint and Word.

All that to say, if you think AI is a big deal now, just wait until it’s built into the most common applications that are used for work and school. We don’t know how or when this will start to roll out, but it’s certainly an important part of the future of ChatGPT. ♦



## U.S. CONSTITUTION

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

### Self-government of the Colonies

The fifth grievance of the Declaration of Independence states: “He has dissolved representative houses repeatedly, for opposing with manly firmness his invasions on the rights of the people.”

I used to think that the colonists were upset with King George III because he was not letting them be represented in England. That was not the case.

Twelve out of the thirteen colonies were governing themselves in America in the 1600’s. They made all the local decisions concerning, “social comfort and of police, of education and of religion. This work was never done for the people but by them.” Locally they made decisions concerning their “elective franchise, representation, trial by jury, the habeas corpus, the concerns of order, education, and religion. This power was the custodian of the municipalities; and they, in the fine words of Mirabeau, ‘are the basis of the social state, the safety of every day, the security of every fireside, the only possible way of interesting the entire people in the government, and of securing all rights.’”

King George III was attempting to dissolve their local houses of representation and rule the colonists from England through his governors, his pets. When several of the states intended to abolish slavery, he vetoed their legislation and other measures to govern themselves.

According to Benson Loring, “But the people assembled in popular conventions, assumed legislative powers, and elected their delegates to a General Congress, in spite of the efforts of royal minions to restrain them. These dissolutions of ‘representative houses repeatedly’ only tended to inflame the minds of the people and widen the breach between them and their rulers.”

Holy Spirit, help us to govern ourselves today, according to Your precious Word and standard ~ for Your glory and our good. ♦

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ICARE EXCLUSIVE

# Jack T. Krauser, DMD

## The Implant Center of the Palm Beaches, FL



**Dr. Krauser, please tell us about yourself.**

My name is Jack Krauser. I grew up in Long Island, New York. My parents were school teachers. They used to take off during the summer and we would travel around with my sister, visiting cities across the United States. We also went to Europe and Mexico. I have incorporated my parents' background and love for travel, into my professional life. In addition to clinical practice, I do lectures for dental colleagues on the topics of dental implants, gum and bone surgery, and bone grafting, here, there and everywhere. In fact I've lectured on 6 continents.

When I was a high school student, I studied hard and played sports. My orthodontist, who I enjoyed being around, had two sons that were around my age, and they also played sports. One day, I asked him about the X's in his appointments book and he told me those time slots were set aside to see his sons play sports. I liked his response and it made me realize I wanted to become a dentist.

I went to the University of Pennsylvania School of Dental Medicine. That school was very well known for periodontal education. Several of the faculty members, who I became close with, were involved in periodontics and were the ones that guided me to become a periodontist. I decided to continue my studies at Boston University Henry M. Goldman School of Dental Medicine, a highly recognized school for the surgical discipline and periodontal treatments. I learned about surgery and basic implant procedures. When I finished there, I took an apprenticeship at a well-known practice in New York City. I learned a tremendous amount about how to run a practice. They also taught me some surgical tricks that I would not have learned in dental school.

**Why did you move to the South Florida ?**

I was held up in a snow storm in 1982 that really aggravated me. I didn't mind dealing with snow if I was mountain skiing but commuting to work was a hassle. So, I decided to move to Florida and set up an office in Palm Beach Gardens in 1983. Seven years later, I opened a second office in Boca Raton. This was a good move for two reasons. One, I covered the northern and southern portion of Palm Beach County. Two, I had started to do implants as early as 1988. Since it was a new discipline, I needed to have the two offices to generate the correct number of referrals and patients.

**What do you love about what you do?**

I really enjoy implant dentistry. But what I like even better is that in all-on-4 cases we always get a smile and a big hug. These patients are really grateful. It's a transformation for them. They have really loose teeth that drives them crazy and they can't smile very well. After seeing us, they have a fixed, supportive smile and their confidence is up. With these reconstructions it is like night and day, and they can chew anything they want.

**Can you give a short story of how your practice has helped people?**

We had a very lovely patient named Betty. She worked at First Union and was asked to come in for an interview to become the next Branch Manager. However, her upper denture was loose and as she would talk she would get very nervous because it made a clicking noise. She didn't feel good about her interviews and felt she didn't do well because of this problem. However, she was in the running for the Branch Manager job. I told her we would help her. So, we did a full upper case, secured it with the implants and it did work out fantastically well. She was so happy she came to some of the health fairs that my practice attended and she wanted to tell people about it. She eventually went on to manage four branches.

**What makes your practice unique?**

I very much enjoy what I'm doing. I'm focusing on these kinds of cases. The way we do it is – efficient for both the patient and for our practice. We do the surgery in the morning, take the impressions, and the patient goes home and rests. The next day, the laboratory creates a custom CAD/CAM milled final restoration. We are very unique in that other practices give the patient a temporary appliance or bridge. Ours can be a truly final restoration because of the materials we use in the customized milling process.

What is interesting about our group is all of us are experienced doctors. None of us are recent graduates, - fresh out of school. We all know how to communicate and work with patients and how to run a business. One of our mottos is: "No patient left behind". Advanced Implant Therapy is keeping in mind that some patients have lost an extreme amount of bone for several reasons, for example advanced gum disease, trauma or tumor rejection. Here we offer patients pterygoid and zygomatic implants, (into the cheek bone) as well as around the nose for remote base anchorage of the new teeth. These new teeth renew the patient's smile and self-esteem and self-confidence, and function like their original teeth.

**What advice would you give to your colleagues?**

If I was talking to younger doctors, my advice would be: success is not about money, success is about creating smiles and getting hugs. If you do that, everything else falls into place.

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**gaslighting:** *an elaborate and insidious technique of deception and psychological manipulation, usually practiced by a single deceiver, or “gaslighter,” on a single victim over an extended period. Its effect is to gradually undermine the victim’s confidence in his own ability to distinguish truth from falsehood, right from wrong, or reality from appearance, thereby rendering him pathologically dependent on the gaslighter in his thinking or feelings.*

# gaslighting

## Common Gaslighting Phrases in Relationships and How To Respond, According to Therapists

Are you in a relationship with someone who causes you to doubt yourself? You may be feeling confused by what the person is telling you, or wondering if you are losing it. In this dynamic, your memories might seem very clear but the other person deliberately misleads you with their own story and creates insecurity, self-doubt and confusion in their partner by using certain gaslighting phrases like, “That’s not what happened” or “You’re overthinking it.”

It may not be obvious to you right away. “Gaslighting is a process,” explains Sherry Gaba, LCSW, psychotherapist, life coach and author. “It happens over a long time and involves telling a partner a false version of a story, telling them they’re imagining things, or that they’re overly dramatic or emotional. This constant deceit creates doubt in your memories and experiences.”

This type of abuse empowers the narcissist, who Gaba characterizes as a person who feels entitled, arrogant and feels a need to exploit others. They feel superior to other people but also feel it necessary to bring others down—namely, their partner.

If you are beginning to wonder if you are a victim of gaslighting, there are some common gaslighting phrases that you will want to pay attention to. Here are 35 phrases that might sound familiar, along with advice on how to best respond.

### What Is Gaslighting?

Gaslighting is “a type of psychological abuse aimed at making victims seem or feel ‘crazy,’ creating a ‘surreal’ interpersonal environment,” as defined by Paige L. Sweet of Harvard University in “The Sociology of Gaslighting.” Gaslighting “should be understood as rooted in social inequalities, including gender, and executed in power-laden intimate relationships.”

### 35 Common Gaslighting Phrases

These are some of the examples of what you could hear on a regular basis from someone who is gaslighting you.

#### 1. “I did that because I was trying to help you.”

This is a manipulative way to make a person feel guilty for getting angry about a certain action or words. Claiming a false intention causes the abused person to begin having self-doubt and to question their own interpretation.

You may find yourself continually apologizing. However, Gaba recommends keeping it simple and just stating, “I understand your perspective.” Then disengage.

*continued next page*

## 2. "That's not what happened."

A gaslighter will change the version of a story to however they want it. Then, they will persuade you that you are the one who is wrong or has a faulty memory. It won't be true and when you recognize that, trust yourself and don't take the blame. "Challenge 'their' reality [by] journaling or reflecting back on situations and recognizing their gaslighting and manipulation for what it was and see the situation accurately," suggests Gaba.

## 3. "You're crazy."

A narcissist will want to make you question yourself. This could lead to low self-confidence and anxiety.

## 4. "This is why you don't have friends."

One of the tactics of a gaslighter is to isolate their partner or make them feel devalued. They may even go as far as to "talk to anyone and everyone about your lack of caring, empathy, understanding and commitment to the relationship while making themselves out to be the long-suffering victim of your emotional abuse," says Gaba.

## 5. "This is your own fault."

Gaslighters are great at twisting the blame to cause doubt and confusion. "Stop the self-blame—learning to let go of blaming yourself and recognizing the toxic behavior of the other partner is critical for recovery," advises Gaba.

## 6. "That is hardly important."

They will work to trivialize your concerns or suggestions which is another way to devalue a person.

## 7. "That's not what I meant."

If you confront your narcissistic partner about something they said that was hurtful, they will deny what was said or change the

meaning. This leaves you feeling like you could be interpreting things wrong and cause more self-doubt. However, the way that you took what was said is probably true.

## 8. "It's not that big of a deal."

Another way to trivialize your feelings or worth is to state that the situation is not that big of a deal.

## 9. "You're too sensitive."

When you try to express yourself to a gaslighter, they will diminish your feelings. It's another way for them to make you feel like you have no value. In this situation, licensed psychotherapist Ginger Dean advises that a good response would be, "My feelings are valid, and to be clear, I am not asking you to validate them." She explains that "this response reasserts your right to have your own emotions without being told you're too sensitive for feeling them. They don't get to tell you how you should feel or what emotions are appropriate or not appropriate for a given situation."

## 10. "It was just a joke!"

Calling something a joke is a great way to passively put another person down. In the case of gaslighting, it is even something more. It calls into question your ability to discern truth from fiction.

## 11. "You're overthinking it."

This gaslighting phrase is a way to belittle what you have to say. Basically, they want you to think that you are assuming too much and the facts aren't true.

## 12. "You're being paranoid."

Instead of a gaslighter owning up to something they are suspected of doing, they will try and make you think that you are

*continued page 25*

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# Improve Your Social Health

**O**ur social wellness is more vitally important to our overall health than one may realize. In fact, those who socialize with others tend to live longer than those who prefer to isolate themselves. So this month, take some time for yourself and examine how you engage with the loved ones or friends in your life. Here are a few ways you can improve upon your social wellness.

## DEVELOP GOOD COMMUNICATION SKILLS

Whether you're naturally extroverted or introverted, everyone can benefit from good communication skills. How we communicate helps us to relate to others and speak up when necessary. Here are a few helpful tips to keep in mind when building your communication skills:

- Maintain eye contact when talking to individuals
- Be a good listener! Give people plenty of ample time to contribute to the dialogue
- Practice proper body language
- Don't respond right away, but take time to develop a thoughtful response

## BUILD HEALTHY, MEANINGFUL RELATIONSHIPS

Humans are a naturally social species. So it should serve as no surprise that strong, positive relationships can have a tremendous positive effect on our overall health. In fact, research shows people with strong, positive relationships tend to:

- Have a healthier heart and blood pressure when responding to stress
- Improved endocrine and cardiovascular health
- An enhanced immune system

But there are also health side effects for those who are isolated or alone. Studies have also shown isolation can have the same detrimental health effect as smoking or obesity. So, be sure to build a few strong relationships with people you trust. This could be a family member or a close friend.

## RESPECT AND LOVE YOURSELF

Social wellness starts with how you view yourself. One of the most common misconceptions about self-love is that it's a form of selfishness or vanity—it's quite the opposite! When you love and respect yourself, your mood becomes more positive, you become more confident and you're more likely to socialize with others in your community. Additionally, there are plenty of health benefits self-love contributes to such as lower risks of depression and anxiety.

## CREATE A SAFE SUPPORT SYSTEM

When we face adversity in life, it's important to have someone to lean on for emotional support. Too often, individuals allow life difficulties to well up inside. Not only can this affect your mental well-being, but it also can drive us to isolate from others. However, when you seek help from a friend, family member or counselor, it allows you to make a connection and receive perspective and strength needed to weather the storm. Remember, it is never a sign of weakness or shameful to ask someone for help.

Your social wellness is an important aspect of your life. Therefore, be sure to be socialize with others through shared life experiences. If you feel like you have trouble communicating or are concerned about your social or mental wellness, stop by our Community Health Center and talk with someone. ♦



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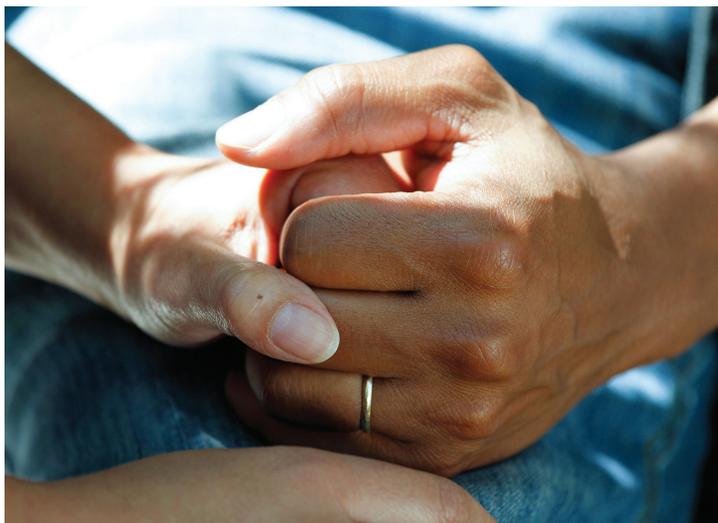


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# What Happens When You Die?

Hospice Workers Share Conversations With Patients as They Near the End of Their Life



Hospice workers share some of their impactful conversations with patients.

Talking about mortality can definitely be a frightening subject. But for some people, like those who work in hospice, discussing what happens when you die may feel like a more natural conversation to have.

So, what does it feel like to be days from death? And what happens to you when you die? While some of these questions may never be answered, we spoke to several hospice care professionals across the U.S. to find out what they've learned from their patients in their final days as they prepared to make a transition from life to death.

"Very few people are afraid of death. They're afraid of dying, the process leading to death," says Travis Overbeck, National Director of Patient Experience for Seasons Hospice.

Of course, no one truly knows what comes next, but some patients have a very clear idea of what they believe should happen once they die, says Overbeck. Hospice workers like himself get to explore their patients' belief systems and ask them what they'd like their death to look like.

For instance, in the Buddhist tradition, there's an expectation of silence at the time of death, according to Overbeck, and there should not be any wailing or grieving at the individual's bedside so they can make their way peacefully into the next life.

"I've seen so many patients at the time of death. Most often, there's this sense of peace and calm, and it's really beautiful," Overbeck says. "That's why I do what I do. It's all about bringing that peace and comfort to our patients at end of life."

Here are some of the most common themes that have emerged from end-of-life conversations with hospice workers.

## "Would you mind praying for me?"

Overbeck, a chaplain who sees patients of all faiths and backgrounds but practices Christianity himself, remembers his final conversations with a Jewish patient in her last days of life. She said, "I know you're Christian, and I know I'm Jewish, but would you mind praying for me?"

"What would you like me to pray for?" Overbeck replied.

"I pray that when I die, it will be peaceful, and I will be comforted," was the patient's request.

After some conversation, they prayed together and the two hit it off. When Overbeck returned to the hospital the next day, the patient's friend found him in the hallway. She told Overbeck that the patient had become unresponsive—but before she stopped speaking, the patient asked her friend to have Overbeck pray for her again if he returned.

Overbeck entered the patient's room and, knowing that hearing is typically the last sense to go, he reintroduced himself and said, "I'm going to go ahead and pray for you." He prayed again for peace and a comfortable transition. And at the end of his prayers, suddenly the patient began to talk.

"I'm going on a journey to a place I've never been before," she started, "and everybody is sparkling, and everybody is smiling at me." The patient died about 45 minutes later.

"I don't care what belief system you are or aren't. At the end of the day, that's real. That was her experience," Overbeck says.

## Bringing life closure

Much of Overbeck's work is dedicated to tying up loose ends and bringing his patients' life to closure, whether that's reuniting family members that have become estranged or ensuring the patient's legacy is preserved. "There's a process in dying," Overbeck says. "It's the opportunities to say, 'I love you,' opportunities to say, 'I forgive you,' opportunities to ask for forgiveness, opportunities to say, 'Goodbye.'"

Overbeck recalls another conversation with a patient who was the CEO of a very large, well-known company. "Travis, I had it all," the CEO told Overbeck. "I had the vacation homes. I was able to send my kids to the finest schools. We traveled the world. But at some point, I lost my focus. I began to value my job and my money more than anything else."

Along the way, it cost him not only his marriage but his relationship with his kids. In fact, the patient had a grandchild he'd never even meet. Overbeck asked the patient for permission to reach out to his family. A few phone calls later, they were flying into town to visit the hospital.

Overbeck helped facilitate conversations between the patient and his family members, and while he acknowledges it wasn't easy, he was ultimately able to bring them a feeling of closure. Most importantly, the patient was able to meet his grandchild for the first time. The patient died later that day.

"The biggest realization that I've had is that we all have a finite amount of time—it's about how you're going to live with that time," Overbeck says.

## Cultivating gratitude

Carolyn Gartner, licensed clinical social worker with Visiting Nurse Service of New York Hospice and Palliative Care, began

*continued next page*



practicing meditation and studying Buddhism around the same time she started pursuing social work.

Working in hospice care, she's found her patients hold a perspective of gratitude and acceptance that parallels what she's been taught through her meditation practice. "I feel my older patients really understand the idea of letting go, and not letting small things bother you," Gartner says. "We get so caught up in the day-to-day, and I see my older patients are a good role model for how those things pass."

Gartner works with a diverse array of patients throughout Brooklyn, from celebrities to patients in public housing. Recently, she and a chaplain from VNSNY Hospice went to visit a Jamaican patient who loves Bob Marley music.

The patient's daughter told them that her mother had experienced a severe explosion of pain the day before, so Gartner prepared to handle the situation sensitively, thinking perhaps the patient wouldn't want to listen to music that day.

When they walked in the door, however, the patient was wearing a big smile on her face and said: "Okay, ladies, when are you starting the Bob Marley?"

"I do think that this work, almost every day, reinforces to me: We are energy. We are light. There is a spirit," Gartner says.

At end-of-life, people like to reflect on their life story, Gartner says. Patients will take out old photos and share stories of joy and pain all in one session. Having studied screenwriting as an undergrad at New York University, Gartner uses these same storytelling techniques with her patients to learn and listen to their stories.

"My observation is that people will often die the way they live, so it's really interesting to see how people process what they've gone through," she says.

While the patients may seem ready to accept what comes next, Gartner says it's the families who often need help coming to terms with it. VNSNY Hospice assists with the pre-bereavement process for family caregivers so they can see beyond the grief and enjoy the time they have left with the patient.

"Patients almost always know what's going on in their body. It's the family who doesn't," she says.

### Seeing lost loved ones

Over the years, Kalah Walker, patient care administrator for VITAS Healthcare, has seen numerous hospice cases where the patients will call out to their loved ones who've passed, as if they're seeing someone that everyone else cannot.

Often, they look out into the distance, and the hospice worker knows it's the name of a family member who's no longer with us.

Generally, this happens within the last days of their life, Walker notes.

"You know what they're seeing when they're looking off into the distance," she said. "Once they do that, they're able to let go."

Sometimes, the patients will ask their hospice worker if they can see the family member too. Walker says it's important to be there in the moment with them, agree, and allow the moment to happen as the patient is experiencing it. "There's a nurse who gets to be there to bring life into this world, and we get to stand there and hold a patient's hands or their family's hands as a life leaves this world," she says.

Walker says the real work with end-of-life care comes after the patient passes, however. "Hospice isn't just about death and dying. It's about learning about what's really important in life and keeping those memories alive," Walker said.

VITAS' staff supports families who've experienced loss with programs like gifting them memory bears as reminders of their loved ones or butterfly release ceremonies. At the butterfly release ceremony, families will open a package and release butterflies into the sky, giving them a chance to reflect and experience a feeling of release themselves. "I've seen the butterflies sit there in the moment. You notice they kind of hover around, and it's almost as if that butterfly is the loved one," Walker says. ♦

Sources: **Travis Overbeck**, National Director of Patient Experience for Seasons Hospice

**Carolyn Gartner**, licensed clinical social worker with Visiting Nurse Service of New York Hospice and Palliative Care

**Kalah Walker**, patient care administrator for VITAS Healthcare

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# Aging Care: 6 Tips for Caring for Elderly Parents

Source: [elderlawanswers.com](http://elderlawanswers.com)



Many adult children wonder what their aging parents may need and how can they can help provide it for them.

You may constantly worry about your parents or other older loved ones, especially if you live far away from them. You can, however, take some simple steps to ensure your parents are safe as they age.

## Tip No. 1: Recognize the Risks Older Adults Face

Knowing the risks seniors face can help you begin an action plan for your parents. It may be difficult for some older adults to complete tasks they could do before

with ease, particularly if they live alone. Examples of those tasks can include:

- Taking medication correctly and on time
- Remembering things, keeping up conversation, or multitasking
- Getting help in a medical emergency, such as a fall
- Eating healthfully
- Moving safely around their home

Being aware of these common concerns can be an important first step in doing everything you can to protect your parents as they age.

## Tip No. 2: Ensure Medication Compliance

If your parents have health conditions that require them to take medication regularly, you should take time to make sure they are adhering to their prescription instructions. It may be a good idea to routinely review the medications your parents take, the name of the medications, and any potential side effects.

You may consider creating a medication schedule that you can both follow, so that you (or a home care provider) can check in and confirm your loved one is remembering to take medications when necessary.

## Tip No. 3: Prepare for Cognitive Decline

Alzheimer's disease and other forms of dementia affect more than 5 million adults aged 65 and older, according to the Centers for Disease Control and Prevention (CDC). Keep your parents safe by understanding their current cognitive abilities and any risks they may face for future decline.

Consider setting up a routine for your parents' day-to-day lives. This might include social engagement and spending time with you and other family members, which may become even more crucial if their cognitive health has deteriorated.

## Tip No. 4: Equip Aging Parents for Medical Emergencies

Older adults that live alone are vulnerable to falls and other medical emergencies. If you live out of state, you

*continued next page*

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may have concerns about your parents being able to act quickly in ensuring they get emergency medical attention when they need it.

To help your parents respond to emergencies, consider using a medical alert system. With a medical alert system, your parents will have emergency assistance at the push of a button. Many different companies offer this type of service. An online search can help you narrow it down.

### Tip No. 5: Plan for Meals

Seniors, especially those that live with memory issues, may not eat regularly. Without adequate nutrition, older adults may fall ill, or any current condition may worsen. Many seniors across the United States are food insecure. Fortunately, there are certain Medicare Advantage grocery benefit programs as well as other free or inexpensive meal delivery services, such as Meals on Wheels, that deliver nutritious meals to seniors.

### Tip No. 6: Prevent Household Injury

Household injury is a major risk for seniors, especially those who live alone. You should do a sweep of your parent's home and remove all potential hazards, including unsecured electrical cords, household products and chemicals, or loose rugs. Fix broken handrails on staircases, install grab bars in bathtubs, and ensure there is adequate lighting in their home. Taking each of these steps, and any others you see fit, can help avoid a preventable injury. ♦

### gaslighting cont.

just being paranoid. Do some self-reflecting and ask yourself if you've been accused by anyone else of being paranoid. Also, think about what is making you suspect your partner of doing something wrong. What kind of evidence is there?

13. "You're making that up."

Basically, you are being accused of lying. This will cause major frustration and will just feed the narcissist when you try to argue or explain. Any of your words will be used against you and could even cause shame. Dean suggests responding with: "Whether or not you believe me doesn't change the truth of what happened. I know what I experienced/saw/heard and my memory is accurate."

Dean goes on to say, "This response puts the focus back on reality rather than allowing it to devolve into an argument about who is right or wrong about something that has already happened in the past. It reinforces your right to trust yourself and your recollections—even if they differ from the other person's version of events. It also acknowledges that everyone has different memories and experiences, without invalidating either person's perspective on what happened or didn't happen".

14. "You're overreacting."

Like being accused of overthinking, your reactions will also be called into question.

15. "I don't know what you want me to say."

This is a way for your partner to make you feel like you won't accept anything they say, so it's your problem.

*continued page 30*

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# How to Properly Maintain Your Air Conditioner

An air conditioner's filters, coils, and fins require regular maintenance for the unit to function effectively and efficiently throughout its years of service. Neglecting necessary maintenance ensures a steady decline in air conditioning performance while energy use steadily increases.

## Air Conditioner Filters

The most important maintenance task that will ensure the efficiency of your air conditioner is to routinely replace or clean its filters. Clogged, dirty filters reduce the amount of airflow and significantly reduce a system's efficiency. In addition, when airflow is obstructed, air can bypass the filter and deposit dirt directly into the evaporator coil and impair the coil's heat-absorbing capacity. Replacing a dirty, clogged filter with a clean one can lower your air conditioner's energy consumption by 5% to 15%.

For central air conditioners, filters are generally located somewhere along the return duct's length. Common filter locations are in walls, ceilings, or in the air conditioner itself. Room air conditioners have a filter mounted in the grill that faces into the room.

Some types of filters are reusable; others must be replaced. They are available in a variety of types and efficiencies. Clean or replace your air conditioning system's filter or filters every month or two during the cooling season. Filters may need more frequent attention if the air conditioner is in constant use, is subjected to dusty conditions, or you have fur-bearing pets in the house.

## Air Conditioner Coils

The air conditioner's evaporator coil and condenser coil collect dirt over their months and years of service. A clean filter prevents the evaporator coil from soiling quickly. In time, however, the evaporator coil will still collect dirt. This dirt reduces airflow and insulates the coil, reducing its ability to absorb heat. To avoid this problem, check your evaporator coil every year and clean it as necessary.

Outdoor condenser coils can also become very dirty if the outdoor environment is dusty or if there is foliage nearby. You can easily see the condenser coil and notice if dirt is collecting on its fins.

You should minimize dirt and debris near the condenser unit. Your dryer vents, falling leaves, and lawn mower are all potential sources of dirt and debris. Cleaning the area around the coil, removing any debris, and trimming foliage back at least 2 feet (0.6 meters) allow for adequate airflow around the condenser.

## Coils

The aluminum fins on evaporator and condenser coils are easily bent and can block airflow through the coil. Air conditioning wholesalers sell a tool called a "fin comb" that will comb these fins back into nearly original condition.

## Condensate Drains

Occasionally pass a stiff wire through the unit's drain channels. Clogged drain channels prevent a unit from reducing humidity, and the resulting excess moisture may discolor walls or carpet.

## Window Seals for Room Air Conditioners

At the start of each cooling season, inspect the seal between the air conditioner and the window frame to ensure it makes contact with the unit's metal case. Moisture can damage this seal, allowing cool air to escape from your house.

## AC Professional

When your air conditioner needs more than regular maintenance, such as when it does not reduce the indoor temperature to a comfortable level, hire a professional service technician. A well-trained technician will find and fix problems in your air conditioning system.

The technician should:

- Check for correct amount of refrigerant
- Test for refrigerant leaks using a leak detector
- Capture any refrigerant that must be evacuated from the system, instead of illegally releasing it to the atmosphere
- Check for and seal duct leakage in central systems
- Measure airflow through the evaporator coil
- Verify the correct electric control sequence and make sure that the heating system and cooling system cannot operate simultaneously
- Inspect electric terminals, clean and tighten connections, and apply a non-conductive coating if necessary
- Oil motors and check belts for tightness and wear
- Check the accuracy of the thermostat.



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# Here's Why 2023 Could Be a Huge Year for Passive Income

By JACOB WADE

While almost every investment is down right now, there's an abundance of opportunity to keep the cash flow rolling in 2023.

With hundreds of thousands of layoffs, falling asset prices and continued inflation, finding ways to earn more money has become vitally important.

Right now is probably one of the best opportunities to find passive income investments that pay out regular returns. The combination of lower prices and higher rates make finding passive income opportunities even easier, and you can expect higher returns than we've seen in a while.

## What Is Passive Income?

Passive income is regular earnings from investments or other income sources that do not require your time or input. Think of it as "making money while you sleep."

**There are several types of passive income, including:**

- Income-producing investments. There are several types of investments that pay out regular income, such as dividend stocks, high-yield savings accounts and real estate investment trusts (REITs). These are considered passive because you just have to deposit your funds and earn without any extra effort on your end.
- Passive business income. While building a business is not a passive endeavor, you can build one that pays you over and over without any extra effort. Many online businesses let you create something once and continue selling it, such as an eBook or online course.
- Real estate. Investing in a rental property or real estate business can require a lot of effort up front, but you can earn money each month automatically once your property is rented. This is considered one of the best forms of passive income (but with a higher up-front cost).

There are also some misconceptions about passive income, so here are a few ways to earn money that are NOT considered passive:

- Your job. If you get paid to show up and work, it is not passive income. Even if you are quiet quitting, you are still getting paid for your time. Your job is (almost) never considered passive income.
- Side hustle. While you can build a business that pays you without extra work from you, most side hustles require your active input. Freelance work or running an online business is not passive income.
- Some investments. While investments such as dividend-paying stocks or bond funds provide regular income payments, investing in non-dividend stocks or vacant land don't provide regular returns. These assets will appreciate over time but do not provide immediate passive income.

## Here's Why Passive Income Might Be Big in 2023

There are two main factors at play in 2023 that will make finding passive income much easier:

- High interest rates. While the Federal Reserve continues to raise rates to combat inflation, this means that yields on savings accounts and other passive income investments are on the rise, too. This makes it a great time to earn money from any cash you have sitting around.
- Lower asset prices. While 2021 and 2022 saw a massive surge in housing and stock market prices, 2023 presents an opportunity to buy these assets at much lower prices. As prices drop, investing in real estate or dividend-paying stocks becomes much cheaper.

Derek Sall, founder of Life and My Finances, also thinks 2023 will be huge for earning passive income.

"With recent inflation growth, interest rates are high right now - not good for buying a house but great for earning passive income," he said.

Savings accounts, bonds and other fixed-income investments make it easy to earn high rates without much effort.

Bottom line: Assets are on sale and yields are up. If you invest right now, passive income payouts are some of the best we've seen in a long time.

## Best Passive Income Investments in 2023

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standard savings accounts, and the money is still in a safe, government-insured account. Some high-yield savings accounts are paying over 4% APY right now, which is much better than the national average savings account rate of around 0.24% APY.

Personal finance expert Jim Wang of Wallet Hacks is a huge fan of these accounts and thinks “everyone should make sure they’re getting 3.5% to 4% APY on their savings. With the Fed increasing rates, if you have any significant cash savings where you’re earning less than that, you need to switch banks.”

- **Dividend Stocks**

Dividend stocks are investments in individual companies that pay out quarterly or annual dividends to stockholders. Some famous examples are Coca-Cola (KO), Verizon (VFC), Bank of America (BAC) and Chevron (CVX).

You can simply invest in a dividend stock and collect a dividend deposit each quarter. Or you can reinvest the proceeds to compound your returns. This is what makes dividend stocks one of the best passive income vehicles available.

- **Bonds and Bond Funds**

Bonds and bond funds are investments into government or corporate debt; the company or government agency issues bonds in return for your cash investment. Bonds pay out regular “coupon” payments on a monthly or quarterly schedule.

While bonds have been hit hard in recent years, this is actually great news for passive income investors. Bonds and bond fund prices are down, but yields are way up, making this a great opportunity to buy bonds and earn good income.

Currently, bond funds such as Vanguard’s Total Bond Market Index Fund (BND) are returning around 3.50% APY, and the expense ratio is a minuscule 0.07%.

- **Real Estate Investment Trusts (REITs)**

While investing in real estate is one of the best passive income opportunities, the up-front effort and cost can make it hard for individual investors to get started. But you can still own real estate equity through a real estate investment trust (REIT).

REITs allow you to own a portion of a residential or commercial real estate property and take part in the passive income that comes from rents and other income activities. Platforms such as Fundrise make this easy, letting you buy into REITs for as little as \$10. There

are REITs that hold many types of real estate, giving you instant diversification.

- **Rental Properties**

Real estate is sometimes seen as the holy grail of passive income. This is because the combination of finding a great deal, earning equity through improving the property, earning income through monthly rent and massive tax breaks can give a great return on investment.

While real estate prices are still higher than a few years ago, prices are starting to come down. This year may be a great opportunity to snag a deal on a rental property and start collecting some of that passive rental income.

Warning: Real estate is not passive at first and requires up-front effort to get the property and systems in place to make it more passive down the road. Hiring out improvements and property management can make it much more passive.

- **Debt Payoff**

While putting cash into savings accounts or bonds can earn you a great yield, if you have high-interest debt, you may be able to generate higher returns by paying it off.

Sall has paid off over \$50,000 in consumer debt and said, “If you have high-interest debt, don’t discount that as an option. If you pay down your 25% interest credit card, you’re essentially earning that 25% in passive income. If you have a 7% mortgage, you might even focus on paying that down.”

Debt payoff is completely passive income that could provide some of the highest returns of the year.

### Bottom Line

Right now is a fantastic time to start thinking about finding ways to earn passive income. There are tons of great investments available, and some you can start earning income with today. Plus, with the ease of starting an online business, you also can build an online passive income-generating asset more easily than ever.

Just remember: Passive income may not start out passive. It might take some time and effort to get it to the point that you are earning money while you sleep. But, in the end, it should be worth it. ♦

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## from the Editor cont.

The Holy Spirit will give us our daily Word, that we need to chew all day, speak it out and send it inside our innermost being. The Word will develop holy roots in us and will destroy unwanted feelings, attitudes and aches that were built under the old nature, the adamic nature.

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

If you made this prayer, email me at: [icarepublications@gmail.com](mailto:icarepublications@gmail.com). I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. [www.iCareTown.com](http://www.iCareTown.com).



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## gaslighting cont.

16. "Everyone agrees with me."

A way to make you feel ganged up on. The gaslighter wants you to believe you must be wrong when everyone else agrees with them.

17. "How dare you accuse me of that!"

This is a stronger way of saying you're paranoid. It turns the accusation back on you which could lead to shame and maybe even feeling a need to apologize.

18. "I can't have any negative emotions around you."

A gaslighting phrase like this is to make you feel like you are the one who is being insensitive. The idea is to make you feel bad.

19. "You always blow things out of proportion."

Anytime "always" is used in a statement, it is an exaggeration. Trust your feelings and simply state what you know to be true.

20. "You have no clue."

This statement is an effort by the gaslighter to shut down the conversation. They may use it especially when they are feeling threatened by what you're saying and want to drag you down.

21. "You're not perfect either."

As if you expect them to be perfect. This is a way to deflect the behavior back on you.

22. "Let's forgive and forget."

This is a sure way to make you feel guilty if you can't forgive and forget. It is also making the assumption that you need forgiveness too. Basically, it's just a way to shut down the conversation.

23. "Why are you always bringing up the past?"

Since a gaslighter likes to reinvent the past, they will feel threatened if you bring up the truth about the past. This is a way to twist things around and take the focus off themselves. It's a way to make you feel like the bad guy instead.

### How To Respond to Gaslighting Phrases

With any of the gaslighting phrases, the key to a good response is to, as Gaba says it, "not feed the narcissist". It's important to learn about narcissist behavior so that you can recognize it and respond with a clear head. Try not to argue or justify yourself as this only tends to backfire and give the narcissist more ammo to use against you. Instead, disengage from the conversation with calm responses and walk away when necessary. You're not dealing with rational behavior at this point.

"Gaslighting is essential for the fantasy world of the narcissist," says Gaba. "They will create a narrative of how something occurred that makes them look good, and you look bad. They will maintain this narrative and make statements that you are misremembering, have something wrong, or are experiencing some sort of mental or emotional crisis."

Dean advises simply stating what you know to be true. "It reinforces your right to trust yourself and your recollections—even if they differ from the other person's version of events. It also acknowledges that everyone has different memories and experiences, without invalidating either person's perspective on what happened or didn't happen," Dean explains.

It's important to be aware of the common phrases that a gaslighter will use. Once you begin to see a pattern, you can protect yourself by realizing what your partner is doing and then standing firm to what you know is the truth. ♦



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