

# CURCIO LAW

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A Letter from the Firm



Dear Friends,

I write this on the Monday after Vice-President Joe Biden and Senator Kamala Harris were elected President and Vice President. While I supported the Biden-Harris ticket and am very pleased that they won, this election has shown us the special spirit and determination we have as Americans. In the face of the ongoing pandemic, a record number of us exercised our sacred right to vote, and despite the strain those record numbers put on the postal service

and state and local election officials and volunteers, the system worked smoothly. Pretty amazing, and a big thank you to all involved. As we have done in the past, and for the good of our country, we must all try to find common ground and move forward together.

As you know from reading this magazine, following us on Facebook, or reading our blogs at Northern Virginia Legal Examiner, one of our firm's core values is to educate the community on safety issues. In support of that effort, I am happy to report that through our involvement with the nation-wide End Distracted Driving program (EndDD.org), we have partnered with Bishop Ireton High School here in Alexandria to sponsor its Students Against Destructive Decisions (SADD.org) program which addresses risky and dangerous behaviors by teens. In addition to presenting the EndDD talks to BI students and their parents, we look forward to engaging with them on other projects related to safety in the months to come.

As you may have experienced or observed, and as reflected by the statistics on the back cover of this magazine, the pandemic has reawakened America's love for the bicycle. As a long-time cyclist, I am glad to see more and more people enjoying the freedom and exhilaration bike riding provides. However, with more cyclists on the road, there is a greater chance of auto-bicycle collisions. While tips are provided on the back cover to help cyclists remain safe, here are a few for drivers to avoid colliding with a cyclist: be more aware of cyclists on the road; when overtaking a cyclist, move three feet to the left and pass at a reasonable speed as required by law (Va. Code § 46.2-839); and, when encountering a child on a bicycle, expect the unexpected.

In closing, I wish you and your families a happy and healthy holiday season. While our celebrations may be smaller in number this year, at the very least, we should celebrate our good fortune to be living in the best country on earth. Each of us is blessed in so many ways.

Stay safe, Thomas J. Curcio



# **Early Detection Leads to Early Prevention**

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

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



Heart Disease and Stroke. You're the Cure.

YoureTheCure.org





# A different kind of lawyer

The Injury Board is a national nonprofit group of plaintiffs' law firms that understand the importance and effectiveness of getting out in the community and making a difference. The commonality all IB members share is the drive to succeed, to participate and become part of a select group of like-minded firms.

ARE YOU A TLA LEADER OR BOARD CERTIFIED? Fill out our online application at injuryboard.org.

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# ON THE COVER



# **32** Mental Health: The Impact of 2020

Anxiety is more than just a feeling. It is a mental illness suffered by as many as one in five Americans. Issues such as anxiety and depression are exacerbated by ongoing stress that often rears its head for many, especially this year. Many people's lives have been completely uprooted by the pandemic, leaving people suddenly staring into an abyss of indefinite uncertainty.

# TRENDING TOPICS



MENTAL HEALTH APPS OR TRADITIONAL THERAPY?



HOW TO STICK WITH YOUR GOALS



FOODS TO HELP THE IMMUNE SYSTEM



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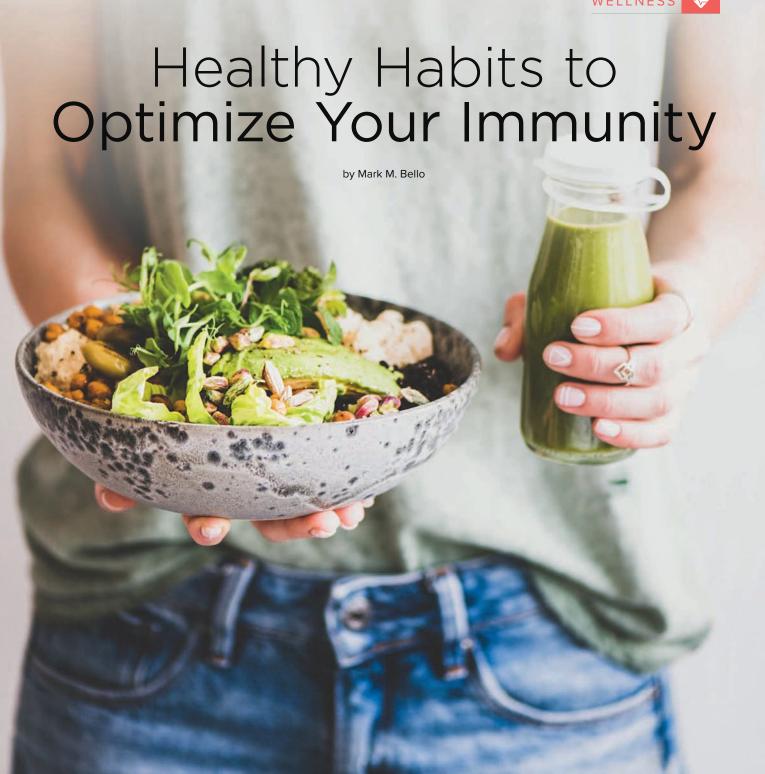












In the last ten months, most people have been doing everything possible to stay healthy—social distancing, wearing a mask and practicing proper hygiene. However, there is so much more that each of us can do to boost our immunity to help us fight against infections and viruses.

While there are simple ways to boost and maintain a balanced immune system, there are no quick overnight solutions. It may

require several of the following lifestyle and dietary changes. While we cannot always avoid getting sick, a healthy immune system will encourage a speedier recovery in cases when we do.

It is important to note that studies have not found any supplements, diet or lifestyle changes (beyond social distancing, masks and practicing proper hygiene) to protect against COVID-19 on their own.



Here are six lifestyle changes that can boost your immune system without the need for medications or specialized equipment.

# Get Enough Sleep

Getting a good night's sleep is the foundation for good overall health. When your body does not get enough sleep, your immune system jumps into action with the same kind of immediate response that it has to stress. When you sleep, your immune system makes more T-cells, which help fight viruses. Additionally, cytokines, a type of immune system protein, helps fight infections. Most adults should get 7-9 hours of sleep each night while teens need 8–10 hours and younger children and infants need up to 14 hours.

# **Daily Exercise**

We all know that regular exercise is vital to a healthy life. Regular, moderate exercise helps maintain cardiovascular health, thus warding off upper respiratory infections and diseases like colds and the flu. It also helps reduce inflammation and the effects of aging on the immune system. Examples of moderate exercise include walking, biking, jogging, swimming and hiking. Most people should aim for at least 150 minutes of moderate exercise per week.

# Drink Water

Staying hydrated is essential for immune health. Water has a considerable impact on your immunity because it flushes out toxins, preventing their buildup in your immune system. Water also helps your blood deliver oxygen to your organs and keep them functioning properly. An average adult should consume at least eight 8-ounce glasses per day.

# Manage Stress Levels

It has been well-established that stress releases adrenaline and cortisol to boost energy, blood sugar, and the ability to take quick action. When cortisol is too high, your immune system is not as active. While short-term, low levels of stress are normal (and even beneficial in some way), chronic and long-term stress suppress your immune system, making you more susceptible to illness. Of course, you can never get rid of stress completely, but you can learn how to manage it. Some of the easiest ways to cut back on unnecessary stress are to keep your to-do list at a manageable level; activities that may help you manage stress include meditation, exercise and yoga.

# **Eat Right**

One of the best things you can do to boost your immunity is to take care of your gut and adopt a healthy diet. Fiber-rich foods like whole grains, seeds, veggies and yogurt are some of the best to improve gut health. Orange juice and foods like oranges, strawberries, bell peppers, broccoli, kale and tomatoes are rich in vitamin C and can significantly improve certain immune responses. Blueberries are also rich in fiber along with Vitamins C and K. Protein not only helps build muscles but is vital for supporting immunity and fighting infections when they occur. Fatty fish, lean chicken, beans, tofu, lentils, nuts and seeds are excellent protein and zinc sources. Fatty fish is also high in omega-3 fatty acids, which can boost your immune response and fight inflammation.

# Soak Up Some Sun

Getting at least ten minutes of sun exposure per day increases your body's Vitamin D production and strengthens your immune system. Vitamin D from sunlight helps support white blood cells and reduces the risks of respiratory infections. When you can't get enough sunlight, the next best sources of Vitamin D are milk, oily fish, such as salmon, eggs, cheeses, mushrooms and yogurt.

Although none of these suggestions can prevent COVID-19, they may reinforce your body's defenses against harmful pathogens. All it takes is your commitment to incorporate them every day. Your body will thank you for the change.



# Mental Health Apps or Traditional Therapy?

by Grace Smithwick



As Coronavirus continues to dominate headlines, 2020 has seen an unprecedented rise in people seeking mental health assistance. As feelings of isolation-induced anxiety and depression grow during lockdowns and physical distancing mandates, more and more people are seeking help to get them through these rough times. Therapy is a straightforward concept, on the surface—meet with a licensed professional and talk through the things that are bothering you in a safe, secure space. Even in times of relative peace, on a global scale or a personal one, taking the time out of your busy schedule to sit down and talk with a licensed professional about your worries can have a drastic improvement on your mental health.

However, such a thing is easier said than done. Aside from the practical issues—how do you find a therapist? Will your insurance cover the cost? How do you find the time to talk to someone during a busy work week?—many people do not seek professional help because they believe that they can manage their anxiety or depression on their own. The simple fact of that matter is that everyone could use someone to talk to. Access to a therapist can be a life-saving resource. Being able to sit down with a licensed mental health counselor and address the issues you are having can truly turn your life around. Knowing that there is someone out there on your side, unbiased and dedicated to helping you work through your problems can be a light when things are at their darkest. No one should feel as if they have to weather their mental health storms on their own.

Being able to speak with a therapist regularly can be great. For all of its many benefits, however, there are some cons to traditional, in-person therapy. For one, it can be an expensive option if you do not have health insurance or aren't able to get a referral from a doctor. For another, when going through the more affordable avenues of mental health care, you often have to wait a long time to be matched with a professional, and even after you have been matched, you may find that that person is not the right fit for you, and you must restart the already lengthy process. And on top of all of that, it can be intimidating to go to an office and sit on a couch and be stared down as you attempt to describe the problems you are having.

So what do you do when you can't afford to see a therapist? Or when your anxiety or work schedule makes it impossible to schedule face-to-face meetings? There are several options, including apps to help you manage stress and anxiety. Mobile apps are an affordable way to treat mental health issues when access to a licensed professional is simply not in the cards. In the article "Do mental health mobile apps work: evidence and recommendations for designing high-efficacy mental health mobile apps" published by MHealth, Pooja Chandrashekar put forth the claim that mobile mental health apps are working to bridge the gap of affordable healthcare and providing muchneeded help to millions on a day to day basis:

"Public health organizations like the U.K.'s National Health Service (NHS) and the U.S. National Institute of Mental Health (NIMH) have pointed to mental health apps as cost-effective and Public health organizations like the U.K.'s National Health Service (NHS) and the U.S. National Institute of Mental Health (NIMH) have pointed to mental health apps as cost-effective and scalable solutions to addressing the mental health treatment gap.

- Pooja Chandrashekar, MHealth

scalable solutions to addressing the mental health treatment gap."

In the same article, Chandrashekar also concluded that "App-based features that enable users to self-monitor their mood by periodically reporting their thoughts, behaviors and actions can increase emotional self-awareness (ESA), which has been found to be implicated in anxiety, depression and substance abuse. Increasing ESA, defined as the ability to identify and understand one's own emotions, has been shown to reduce symptoms of mental illness and improve coping skills."

While it is always best to seek professional help whenever possible, using apps to better understand your own emotional self-awareness is a huge step in the right direction of improving your overall mental health. So, if you are looking for an app to help manage your anxiety or depression, here are a few to try out:

**Rootd** – An app for managing anxiety and getting yourself through panic attacks, Rootd also features breathing tools and tips for guided meditation.

**Wysa** – An A.I. chat-based app designed to talk you through your worst moments and help you keep track of your mood, aiding in increasing emotional self-awareness.

InnerHour – A personal journal and goal-oriented app with self-help courses for depression, anxiety and sleep. InnerHour also has a chat feature that connects you with a qualified mental health professional.

In the end, you are the only one who can decide the best way to treat your mental health. Maybe you are a person who does better when they can speak to someone face-to-face. Perhaps all you need to get through a rough spot is a few minutes of guided meditation on your phone. Both traditional, in-person therapy and therapy apps have tremendous benefits and help in different ways. The best thing you can do is keep checking in with yourself, and when things get bad, never hesitate to seek help \( \sigma \)



oga is an ancient meditative practice that has become increasingly popular today as a form of stress-relieving exercise. It can be done in a relatively small space and requires little equipment. Most people have heard of yoga's positive impact on both physical and mental health. According to Harvard Health, yoga not only helps with increased flexibility, balance and strength; it has also been shown to reduce anxiety and help cope with depression. Many people do not realize that

various types of yoga offer an array of physical and mental health benefits. Yoga can vary from fast-paced strenuous movements to slow and gentle. Each having their own way of improving physical and mental health. This article will explore some of the types of yoga and its benefits. Each yoga style is unique, and it might take some trial and error to discover which type is best for you. Hopefully, this article will be a good place to start in helping you determine which type of yoga will suit you best.

Vinyasa: This type is composed of choreographed flows. Flows are a sequence of yoga postures that flow from one to the next. These fluid poses require the person to coordinate their movement with their breath. The person must remain conscious of their breathing as they move from one posture to the next. Besides the general mental and physical health benefits of yoga mentioned earlier, Vinyasa focuses on increasing your heart rate to improve endurance and balance. The continuous movement from one pose to the next can be great for reducing anxiety in overactive minds by giving them something to focus on, allowing them to relax.

Ashtanga: Like Vinyasa yoga, Astanga incorporates a series of poses into consistent flowing movements. However, unlike Vinyasa, Ashtanga is a set sequence of poses that are performed in each session. This form of yoga is excellent for building core strength and toning muscles while offering many of the same benefits as Vinyasa yoga but with more structure.

Hatha: Hatha is one of the oldest and most popular yoga styles and focuses heavily on the breath. It concentrates on maintaining a healthy mind, body and spirit. Unlike the previous two types of yoga where movement is constant, those who practice Hatha yoga often find themselves in static poses. In holding these poses for more extended periods, Hatha yoga places a strong emphasis on paying careful attention to each individual pose. This helps a person become conscious of what part of their body is being used in each pose, creating greater awareness of the self and the connection between mind and body. Becoming more aware of this connection and focusing on your breath can help one feel more grounded when feeling overwhelmed and reducing stress.

Anusara: This is a modern Hatha style that was created by John Friend in 1997. It has become extremely popular in the United States. Anusara blends focus on the body's structural alignment through yoga postures with balance and Hindu philosophy. While practicing Anusara, people become more aware of how the different parts of their bodies are internally connected and how energy flows throughout their bodies. As far as physical health, Anusara can help improve lung capacity and circulation. Its diverse flowing nature makes it another good choice for reducing anxiety in people who have trouble letting go of their thoughts and relaxing.

Bikram: This form of yoga was created by Bikram Choudhury and branches off from Hatha yoga. This more narrowly structured form of yoga consists of two breathing lessons and only 26 poses. However, what sets Bikram apart from other yoga types is that it is practiced in a heated room. Often called hot yoga, Bikram focuses on increasing your heart rate and blood circulation while sharpening your mental focus. If you find discipline and structure in your workout routine more centering, then Bikram might be for you. The 26 postures and two breathing exercises must be completed within the 90-minute time frame, and the room must be heated to at least 100 degrees Fahrenheit to allow the body to stretch and detoxify. This high level of heat can also help reduce pain in achy joints.

Kundalini: This is an ancient form of yoga that has been practiced since around 500 BC and was introduced to the Western world in 1969 by Yogi Bhajan. Kundalini's name means "coiled" and refers to the metaphor used in this practice of a coiled snake at the base of one's spine. The purpose of this practice is to slowly uncoil the snake and release one's inner energy so it can be channeled upward through the chakras. This is done through movement poses, dynamic breathing techniques, meditation, and chanting mantras.

Mantra: This type of yoga focuses strongly on chanting mantras and meditation. This more restorative form of yoga is excellent for creating clarity and calm through repetitive vocalizations that create positive vibrations in the body. Mantra yoga is meant to engage the mind and deepen meditation. If you are looking for a form of yoga that focuses mainly on relieving stress and strengthening mental health than on physical activity, Mantra yoga may be the choice for you.

Jnana: This is a meditative type of yoga and focuses on a single question of self-inquiry. The name Jnana is Sanskrit for "knowledge" or "wisdom" and is one of the classical schools of yoga. Jnana is more about discovering the self and works to weed out outside distractions.

Hopefully, this list has provided you with a good foundation for choosing the type of yoga best suited for you. Remember, it is important to consider your physical and mental needs when searching for your perfect yoga fit. Also, you do not have to stick with a single style of yoga. You can alternate types depending on your needs each day.









# Can Videogames Help Reduce Stress?

by Grace Smithwick



It happens all the time: You have too many busy days in a row and realize your stress levels are rising to unmanageable levels. In short order, you find yourself desperately needing a break from your responsibilities. There are many options for restorative days off, such as the ever-popular pajamas and Netflix binging, the staple of a mimosa-laden (and socially distant) brunch with friends, or the daring of a homemade spa day. But there is one avenue of relaxation most might not consider, and that's videogames!

When people think of videogames, they think of titles like *Call of Duty or Grand Theft Auto or Mario Kart*, fast-paced, often violent, and the opposite of relaxing. However, the last several years have seen a new trend of soothing, stress-relieving games rising in popularity. From things like farming simulators to city builders to intricate puzzle games, there are dozens of ways that videogames can help you unwind. By offering creative outlets, encouraging problem-solving and providing opportunities for connection, videogames are a surprisingly effective way to combat day-to-day stresses and anxieties. Several studies have been conducted that show a correlation between videogames and mental health. In the article "U of S research finds videogames can relieve stress, improve mental health" published by the Canadian Broadcasting Company, a University of Saskatchewan computer sciences professor had this to say:

"When people play video games... It helps you relax. It helps you feel like you're mastering challenges, and it helps you feel like you have control over your environment—which are four main pieces to help you recover from stress."

Another article on the matter, "Do Video Games Reduce Stress," on the website Healthy Gamer, outlined six aspects of gaming that positively impact mental health. Engagement and enjoyment, the first aspect, is a no-brainer. Games are fun! Granted, games can also be frustrating and annoying, but when you find a game that engages you on an emotional and mental level, you find yourself diving into a brand-new world. Gaming requires the player to be active in the story as it happens, inviting you to participate in the narrative unfolding before you. This differs from the passive engagement required to read a book or watch television, where the narrative happens, but you play no active role in its outcome. This immersion pulls you wholly into a world teeming with new things to see and explore, something that goes a long way to take your mind off your stress.

Also discussed in the article are the benefits of achievable goals. In a video game, it is far easier to reach goals and unlock achievements regularly. Beating levels and defeating bosses allow you to feel a real sense of success when reaching your real-life goals seems impossible or far too tricky. Being able to channel that frustration into leveling up in your favorite game provides a sense of accomplishment, you might be sorely lacking. Whether you are expanding your brand-new farm or saving the world, succeeding at meeting those level-by-level goals can relieve the mounting pressure from your daily responsibilities.

Flow state is another aspect of gaming that can work wonders on an overtaxed brain. According to the Healthy Gamer article, "The flow state is a state you achieve when your mind becomes one-pointed. It occurs when your mind is so focused on the activity that you are performing that your mind stops generating other thoughts." Like puzzle and problem-solving games, certain games

can be a handy way to distract your brain from your struggles. You become so focused on solving the puzzle before you that those things that have been causing you so much stress fade into background noise, and your anxiety takes a backseat to the satisfaction of mastering the puzzle.

Videogames can also be a fantastic way to connect with others. Through online multiplayer games, you can meet up with friends in a virtual world as you explore and build and travel together. And it is not just battle arenas that await those who want to try online gaming. Plenty of online multiplayer games are exploration and building-based, allowing you and your friend to discover and work together. Plus, it is far easier to arrange to meet your friends online than it is to plan a night out together around everyone's equally busy schedules. Especially during these difficult times, when self-isolation and physical distancing are mandated to keep each other safe, the connective opportunities that gaming provides are invaluable.



On top of all of these benefits is the bonus that video games encourage creativity. Having a creative outlet is a necessary aspect of maintaining your mental health. In video games, you create the world around you, building something from the ground up or transforming it in whatever way best pleases you. They give you a sense of control in an often-uncontrollable world, a care-free and consequence-free place to pour creative energies, and a wonderful avenue for creative expression!

Can videogames help you relax? It may seem like an audacious claim, but engaging with a game that encourages your creativity and fully immerses you in a beautiful new world can go a long way to reducing stress and anxiety. The next time you are looking for an activity to take your mind off your daily stresses, try gaming! There is a stress-relieving game out there for you, from farming to cooking to city management or puzzle solving.



# Casey Anderson Feldman

The Casey Feldman Foundation

# ONE Second IS NOT A VERY LONG TIME.

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

# ONE second is all it takes to be distracted.

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

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

DISTRACTIONS INCLUDE:	
Visual	Taking eyes off the road
Manual	Taking hands off the road
Cognitive	Taking mind off the road

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

# What makes up the other 82%?

- » Putting on makeup
- » Reaching to grab a drink
- » Changing the music
- » Dealing with the GPS
- » Eating on the go

The distractions are endless. But they don't have to be.

# The Core Mission of EndDD

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

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

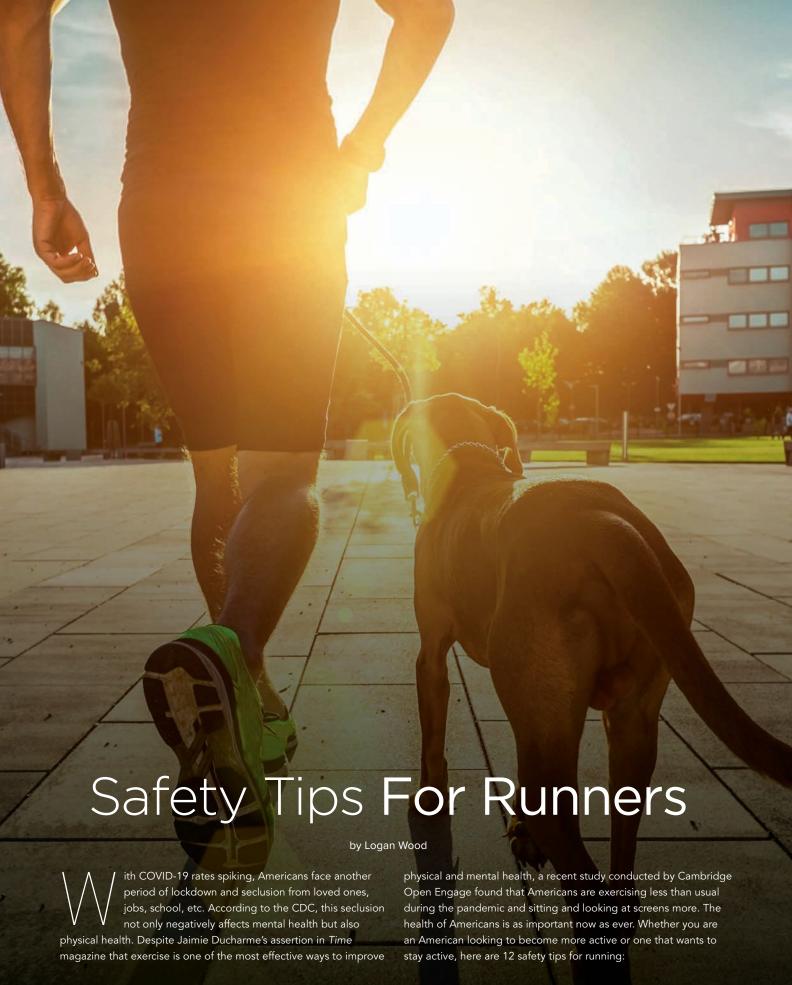
# **VISIT US ONLINE**

web: endDD.org

twitter: @end\_DD

facebook: EndDistractedDrving





# Our running shoes have magic in them. The power to transform a bad day into a good day; frustration into speed; self-doubt into confidence; chocolate cake into muscle.

- Mina Samuels

- Run with a friend (or a pet). While running with a friend may seem tricky amid social distancing requirements, The CDC insists being outdoors is less risky than being indoors, so try to run outside while maintaining the recommended 6 feet apart.
- Be aware of surroundings. The Road Runners Club of America (RCRA) states in their "General Running Safety Tips" that awareness makes runners less vulnerable. To maximize awareness, think about the five senses. For instance, the RCRA suggests that runners do not wear headphones while running because hearing is a key sense that helps avoid dangers that eyes may miss. If listening to a podcast or music is a must, Under Armour suggests to only wear one earbud.
- Look both ways before crossing. Always look both ways before crossing any intersection where vehicles are traveling. Just like any pedestrian, runners are at an increased risk of injury.
- Carry Some Form of ID. If you cannot carry your ID while running, another tip from the RCRA is to write identifying information on the inside sole of your running shoe. If a medical emergency arises, a passerby must be able to contact a loved one. With today's technology, most, if not all, smartphones are equipped with an In Case of Emergency app that allows first responders to access critical medical information without unlocking the phone. Kim Hayes asserts the importance of ensuring this capability is active on one's cell phone while running in her article "Keep Medical Information on Your Smartphone", especially if you are unable or do not wish to carry your ID while running.
- Do not run with your phone or other valuables in sight. While running with a cell phone is recommended for safety, be sure to run with it stashed away in your pocket or a running belt. Try to leave other valuables, such as a wedding ring, at a more secure location like your home.
- Wear reflective material or bright-colored clothing if you must run before dawn or after dark. As we enter

the winter months, it may not be easy to run during the daylight, but that doesn't mean to giving up on exercise. Wear reflective material or bright-colored clothing and stay in well-lit populated areas if running outdoors or move your run indoors.

- Face oncoming traffic while running and follow traffic laws. The RCRA stresses that it is essential to be aware of vehicles approaching from the front instead of the back because that will increase reaction time should the need arise.
- Be aware of inclement weather. With winter approaching, be mindful of snow, ice and freezing winds. The frigid temperatures in some parts of the country lead to dangerous conditions on roads and other running paths. Keep these in mind when planning for a run.
- Take a key with you when you run. Do not leave the house unlocked while out for a run.
- Carry a noisemaker. A noisemaker, such as a whistle, will help draw attention to a dangerous situation. But Lauren Hargrave insists in her article, "6 Running Safety Tips", not to stop there; get trained in self-defense and carry runner's mace.
- Avoid running in secluded areas. The RCRA also suggests running in open areas clear of parked cars or bushes.
- Trust your intuition about a person, or an area. The final running tip from the RCRA is to trust your instincts. If you are getting a bad feeling about a person you are about to run by or an area on your running route, listen to that feeling and avoid them.

"Our running shoes have magic in them. The power to transform a bad day into a good day; frustration into speed; self-doubt into confidence; chocolate cake into muscle." – Mina Samuels

Use this next phase of the global pandemic to run that chocolate cake into muscle. Happy running.  $\ensuremath{\mathbb{I}}$ 



tress is a state of mind. Thus, the best tools to relieve stress are those which draw attention away from thoughts and activate one or more of the five senses.



Exercise: All physical movement—walking, running, dancing, yoga, gardening, playing tag with the kids, cleaning counters, mopping floors—helps relieve stress. The latest data from the Center for Disease

Control recommends an average of 30 minutes of exercise a day, five days a week, depending on intensity. These minutes can be done all at once or spread out over the day. Some exercise scientists say that taking a five-minute dance break six times a day is a great choice.



+ Music: Music can motivate, energize, center and calm.
Creating a soundtrack for various times of day can cue the mind into different performance states. Dance hits

or action movie soundtracks can inspire energy for chores, errands and exercise. Songs from teenage years can bring back feelings that distract from current worries. Classical music enhances focus, and nature sounds can help wind down after a long day.



Aromatherapy: Essential oils and diffusers are popular right now, but herbal teas are a fantastic and hydrating—alternative. Since most herbal teas

have no caffeine, they don't create the jitters that can often be misinterpreted as anxiety. Whether choosing to use essential oils or teas, the best scents to use for stress relief are lavender, rose, chamomile and lemon. Peppermint, while also calming, increases alertness and focus.



Massage: The power of physical touch for stress-relief cannot be understated. Even simply hugging a loved one for 20 seconds releases

oxytocin, which improves mood, slows the heart rate and lowers blood pressure. Massage therapy is another excellent way to relieve tension and release toxins from muscles, but acupressure mats and foam rollers are good, too. Acupressure mats are covered with raised, hard, plastic points and can help with headaches, sciatica and neck pain. Foam rollers provide self-administered softtissue massage and can specifically target painful areas.



Weighted blankets: People suffering from anxiety and insomnia swear by weighted blankets, which help them feel more secure,

so they more fully relax and toss and turn less. These blankets weigh anywhere between five and thirty pounds, and they can be costly, so finding the right one takes research. Most say a good starting point is a blanket that weighs about 10% of the sleeper's body weight. A 150-lb. person would thus want a 15-lb. blanket.



Fidget toys: Zen gardens, fidget spinners, stress balls and magnetic toys promote calm in spaces where physical movement

is limited. But anything from a smooth stone to a soft piece of fabric can be physically grounding in stressful situations. Rubber bands, paper clips and erasers are all items close to hand for most people, but toys are a lot more fun and visually pleasing.



**Journaling:** Studies have shown journaling clears the mind, enhances well-being, creates self-awareness, boosts the immune system, helps with problem-

solving and decision-making and promotes action instead of rumination. Experts suggest starting with five minutes a day of continuous writing with no worry about spelling, grammar, or punctuation—the journal is for the writer's eyes only and it is for processing, not presenting. Write about whatever comes to mind, which will most likely be problems, concerns and feelings, but can also be joys, successes and achievements. The key is to get the emotions and thoughts out of mind and onto the page where they can then be viewed and analyzed.



Entertainment: Mental health experts prefer those suffering from stress to confront their problems rather than distract themselves. Nevertheless,

sometimes there is no quick way to resolve an issue. At those times, it's okay to watch movies or television shows, especially those that prompt a strong emotional response. Laughter releases feel-good endorphins and suspends the release of stress hormones. Crying also promotes endorphin release, and analysis shows emotional tears contain stress hormones and toxins releasing from the body. Some studies even show video games are useful stress-management tools. The easily-achievable in-game tasks provide instant gratification and dopamine release, and immersion in a video game world puts players in a state of flow and mindfulness while puzzle-solving. As with all entertainment, however, moderation is key. Days of binge-watching or marathon gaming sessions can often lead to greater stress and depression.



Arts and crafts: For those who prefer to express themselves through visual media, arts and crafts can be an excellent way to relieve stress. The repetitive motion of knitting or

crocheting can bring people to a state of flow where they can create without overthinking. Painting or drawing can work like journaling to help get emotions and concerns out of mind and onto a canvas. Stepping away from the day's analytical tasks to something more creative and expressive stimulates other parts of the brain. It can lead to clarity of thought and better management of negative emotions.



Mindfulness and Meditation: Meditation and mindfulness exercises—breathing, focusing on the present moment, letting emotions come and go

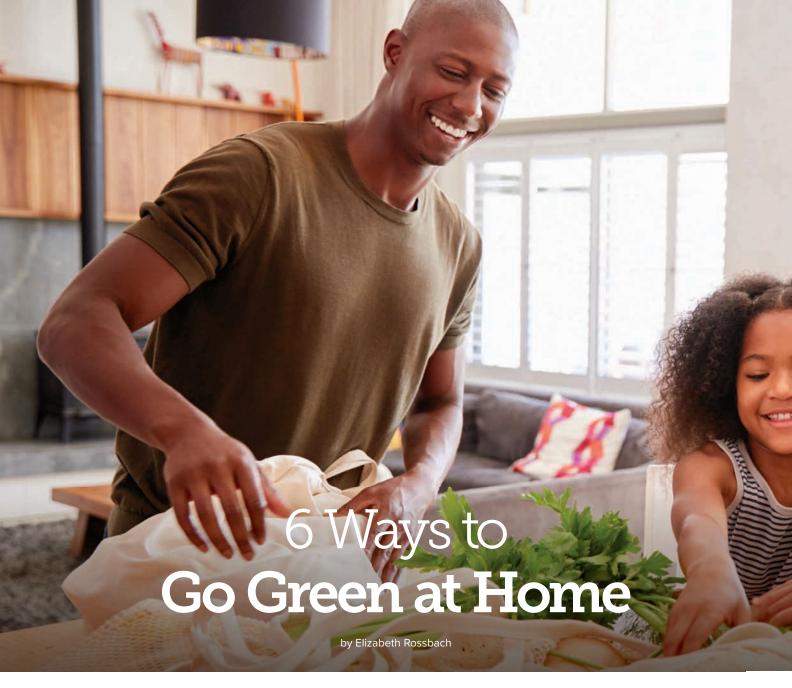
rather than dwelling on them—are probably the best way to manage stress. In fact, all nine tools mentioned above are designed to create mindful spaces in the day by focusing on the here and now, rather than allowing the mind to dwell on the past or worry about the future. A quick online search can provide anyone interested in more serious mindfulness practices with lots of helpful apps; Shine, Calm, Headspace and Ten Percent Happier are just a few. Most offer free trials that allow limited access to their resources and intermittently offer reduced subscription prices.











he destruction of natural environments through deforestation and the continuous spread of pollutants has led to the disruption of ecosystems and a decline in safe drinking water, food and breathable air. Yet, what can we do to stop it? Reading and watching about the steady deterioration of our planet can be overwhelming. It often seems like there is nothing one person can do to make a difference. So much of our daily lives affect the environment that it can be challenging to know where or how to begin taking the steps toward going green. But, by changing a few of our everyday habits and routines, we can make a difference in improving our planet's overall health. Here are a few simple steps you can take towards going green.

Recycle: One of the easiest and most important steps you can take in going green is to recycle. Every paper product you recycle adds to the number of trees that can fill forests rather than make new paper products. This helps keep ecosystems intact by not destroying natural habitats.

Trees also absorb carbon dioxide and release oxygen in photosynthesis, which is integral to reducing the amount of carbon dioxide in the atmosphere. Recycling also prevents the buildup of trash in landfill sites responsible for producing harmful greenhouse gases.

Don't use plastic bags: Use reusable bags when shopping. While using paper bags is better than using plastic, they are not as effective at reducing waste as reusable bags since these can be recycled. In addition to helping the environment, reusable bags are sturdier than plastic or paper and more versatile. You can use these bags for moving or for a day out at the beach. If you stick with plastic bags, make sure to reuse them around the house. They can be used as liners for smaller trash cans, stuffing for empty purses and shoes to help keep their shapes, kitchen cleanup for food preparation or packing material when moving. And don't forget to recycle!



- Use eco-friendly light bulbs: Work on changing all the light bulbs in your house to compact fluorescent light bulbs. These bulbs often last longer, are brighter and use far less electricity than incandescent bulbs.
- 4 Use cloths instead of paper towels: Invest in reusable forms of paper towels rather than buying rolls and rolls of paper towels. Use kitchen towels or rags instead of paper products to cut down on waste. When you are done, you can easily throw them in the wash and use them again rather than continuously buying more paper towels.
- Use less electrical energy: Using less energy in your home helps cut down on greenhouse gas emissions. Instead of leaving your computer in sleep mode when you are not using it, turn it off. This is not only good for your computer, as it allows it to catch up on updates regularly, but it's also great for the environment. Turn off lights whenever you leave

- the room. Try to wash clothes with cold water rather than warm. Employing these simple everyday habits can help cut down on electrical energy use and make a positive difference in our planet's health.
- Save water: Turning off the faucet while brushing your teeth and taking shorter showers are extremely easy to reduce water waste. Also, try to cut back on plastic water bottle purchases. If your tap water is unpalatable, invest in a water filter. Water filters are easy to use and help with water waste and decrease the amount of plastic being used.

These are just some of the simple ways you can go green at home. Implementing any of these eco-friendly habits into your daily life will help improve our planet's state. Remember, even if you can only put one of these steps into practice, it makes a difference. If we all work together to be more conscious of our impact on the planet, we can positively change the environment. Is



# 7 Tips to Prepare for

# Holiday Gatherings in a COVID-19 World

by Rachel Gore

is the season to throw parties...usually. The holiday season is finally here, and for many, that comes with big family gatherings, Christmas parties, gift exchanges and shared potluck meals. Unfortunately, the COVID-19 pandemic isn't going away for the holidays (as much as we'd like to pretend it is), and nobody wants their holiday gathering to be the reason a loved one falls ill.

To make sure that doesn't happen, the holidays will have to look different this year. But while there's no getting around the fact that COVID-19 means some modifications will be necessary, that doesn't mean you can't spend the day appreciating your loved ones and honoring the holiday spirit.

Here are some tips and guidelines on how to prepare for the holidays during this unprecedented year:

- Nix the travel plans. Thanksgiving, Hanukkah, Christmas and other holidays that fall at the end of the year are typically huge travel days. Families have traditions of bundling up and road-tripping to extended family or hopping on a plane or train to see loved ones on the other side of the country. This year, you might want to reconsider those travel plans. With COVID-19 case counts at the highest rates since the pandemic began, traveling is not your wisest option.
- Opt for a smaller or virtual dinner. Instead of the big extended family dinner, take the holidays to enjoy a smaller dinner with only the people who live in your household. If you miss the large gathering, consider hosting a virtual dinner with family. While it can't beat seeing them in person, it keeps everyone a lot safer.
- Move your event outside. If your family is still determined to gather in person, hold the event outside, if possible. Wear masks, stay six feet apart from guests not from your household and limit the time you're there. Simultaneously, be courteous of others: local park-goers may feel uncomfortable or unsafe if they see a huge gathering on their daily jogging route. Even gatherings held outdoors should be kept smaller. If you're inside, open windows to allow airflow.

- Do your holiday shopping online. Gone are the days of packed mall parking lots filled with customers eager to take advantage of in-store midnight Black Friday sales. This year, swap that Black Friday tradition out with online holiday shopping to reduce potential contact with hordes of strangers. You can also consider hybrid shopping experiences, like ordering online for in-store pickup, as a way to limit the time you spend inside.
- Consider who you're inviting into your home. Individuals who have not abided by social distancing, mask-wearing, handwashing and other COVID-19 precautions are more likely to pose a risk to your family than those who have. If you have any doubts about your family or friends' behavior before the event, deciding not to host or shortening the guest list may not be bad ideas.
- Do your research on community spread. Not every community is equal when it comes to COVID-19. A simple Google search or visit to your local health department website can clarify what the pandemic looks like where you live. If the transmission rate of COVID-19 in your area is high, see if another family member or friend can host. For communities already devastated by the pandemic, family gatherings add a new level of risk that could spread well past your family alone.
- Do not attend any gatherings if you have or were exposed to COVID-19. This may seem like a no-brainer, but it's worth putting on this list. If you or anyone in your household has any symptoms of COVID-19, which are outlined on the CDC's website, are waiting for test results or has been exposed to someone who may have the disease in the last 14 days, nobody in your household should attend any in-person gathering whatsoever. Similarly, those at high risk of severe illness or death should also avoid in-person gatherings. It's simply not worth the risk.

These tips might make it impossible for the holiday season to look exactly like it used to, but that doesn't mean you have to give up the holiday spirit. Hosting virtual events, creating new traditions with a smaller number of people and understanding that your sacrifice of bigger events could be life-saving for someone else can help keep the holiday joy alive.



here is something so fresh and exciting about a new year, right? A clean slate can feel so empowering and establishing new routines can invigorate us. On the other hand, more than half of all resolutions fail because they are much easier to make than to keep. It is all about laying the groundwork to achieve your goals successfully.

Start now. It can be tempting to wait until the magical January 1st to work on goals, but why not start now? With a little planning and preparation, you can be that much closer to your goal before 2021 even arrives. Once you know what you want to accomplish, make sure to determine and write down the when, where and why of your vision. An action plan puts you on the right path to achieving your goals. Write it down and have it visible in your car, office and home as a constant reminder of what you are looking to achieve.

Start small. Taking on too much is a reason why so many resolutions fail. Try choosing just one goal and focusing your energy on that rather than spreading yourself too thin among a number of goals. Make sure the goal is realistic because taking on too much at once can be daunting. Focusing your efforts on that one goal makes keeping your resolution more achievable and will boost your belief in yourself to take on another goal from there. Giving yourself the ability to meet your goal in small steps can help you avoid getting discouraged along the way.

Define your goal and be realistic. Develop a time frame for your goal, with smaller goals to achieve along the way. Let's use exercise as an example. If you are just starting out, do not set a goal of working out for one hour every day. Instead, set a goal of three days a week and make it a non-negotiable. From there, you will have the confidence to move forward and set another exercise-related goal without becoming burned out.

Be kind to yourself. We seem to talk to ourselves harsher than we would ever talk to other people. If you feel discouraged along the way, encourage yourself and reinforce positive thinking. It can be challenging to make changes in your life, but focusing on the negative will not help. Try to continually remind yourself of the benefits and impact of reaching these goals in your life. Focusing on that will help you stick to it.

Find a community. It is always helpful to have a workout buddy or someone with a common goal to check in with and help stay accountable. Let one or two people know about the goal you set. If you ask them to help hold you responsible, it puts the pressure on (in a good way) to see it through and succeed. Alternatively, you can look for online support groups full of people looking to reach similar goals.

Do it for you and only you. How many times have you made a resolution to lose weight or eat better? Instead of selecting a generic resolution, make it specific to you and something that will genuinely benefit your life. Rather than strenuous exercise, would meditation or yoga be more beneficial to you? Rather than adding another thing to your plate, is there something you could eliminate instead that would lead to more happiness?

Tomorrow is a new day. Perfection is unattainable. The biggest problem that seems to occur with resolutions is that once people get in their heads that they have "failed," they give up and throw in the towel. Rather than looking at it as a failure, look at it instead as learning and growing. Minor missteps while working on reaching your goals are completely normal. Tomorrow is another opportunity to get it right! IS





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# Foods That May Help Lower Your Blood Pressure

by Margie Coghill



ave you been diagnosed with high blood pressure? Eating the wrong types of food can cause your blood pressure to spike. A healthy diet is the best way to control high blood pressure. Listed below are some delicious and nutritious foods that may help lower your blood pressure:

# 1 Citrus Fruits and berries

Citrus fruits, including grapefruit, oranges and lemons, are packed with vitamins and minerals that may lower your blood pressure. Blueberries and strawberries contain antioxidant compounds beneficial for lowering blood pressure. Blueberries or strawberries paired with oatmeal for breakfast can help prevent high blood pressure and heart disease.

## Bananas

Bananas are high in potassium and are a natural food that helps lower blood pressure. The American Heart Association recommends that people should consume this superfood daily. Bananas provide a natural source of fructose that helps prevent sugar spikes that increase sugar cravings.

# 3 Leafy green vegetables

Enjoying leafy green vegetables are good for your body year-round. Eating leafy green vegetables gives you a diet rich in nitrates, which helps manage blood pressure. Cabbage, collard greens, fennel, kale, lettuce, mustard greens and spinach are types of leafy green vegetables that are sure to increase your energy and help improve your blood pressure level.

# 4 Beans and Lentils

Beans and lentils are packed with nutrients that help regulate blood pressure, such as fiber, magnesium and potassium. The American Diabetes Association studies have shown that consuming a plant-based diet helps lower the risk of heart disease, high blood pressure, stroke and type 2 diabetes.

# Raw Carrots and Celery

Raw Carrots and celery are great low-calorie vegetables that are an excellent source of enzymes and minerals

needed for good health year-round. Numerous studies have shown that these vegetables are proven to lower your blood pressure.

### Salmon and Tuna

Salmon and tuna are high in omega-3 and low in carbohydrates. Omega-3 is a fatty acid that has a significant relationship with cognitive function as well as mental health. Eating salmon or tuna are great for your heart and may help lower your blood pressure.

# 7 Yogurt

Yogurt contains healthy bacteria, which has a positive effect on brain health. Yogurt is a superfood which benefits include enhancing complexion, nourishing hair, preventing hypertension, lowering blood pressure, regulating cholesterol and aiding in proper digestion.

### 8 Wonderful Pistachios

Wonderful brand pistachios are highly nutritious and can be found at your local grocery store. They are a low-cost, low-carb snack, sure to make your taste buds sing and lower your blood pressure.

# 9 Sunflower and Pumpkin Seeds

Look for now Real Food Organic Raw Pumpkin Seeds and Planters Dry Roasted Sunflower Kernels at your local grocery store for a delicious low-carb snack that is a natural remedy for high blood pressure.

# 10 Dark Chocolate

Dark chocolate is the perfect low-carb snack when you are in the mood for something decadent and delicious. Studies show that dark chocolate is rich in antioxidants called flavanols, which lower blood pressure and help to revitalize blood flow to the heart.

Adopting a healthy lifestyle that includes a healthy diet can lower your blood pressure and help prevent the risk of heart disease. Studies show that if you add certain foods listed in this article to your diet, you may maintain a healthy blood pressure level. IS



# OMAD Diet Good for you? by Thomas Lovecchio @LIVINGSAFER / LIVINGSAFER.COM / 27

MAD stands for one meal a day and is an increasingly popular diet where an individual only eats one meal per day. The OMAD diet is the most aggressive form

of intermittent fasting, where an individual will eat one large meal during a one-hour window and then fast for the next twenty-three hours. More common forms of intermittent fasting allow an individual to have a five to eight-hour eating period during the day and then fast for the remainder of the day.

Proponents of the OMAD diet purport it supports fat loss, but as of now, no peer-reviewed studies support this. The basic premise of a diet is to restrict calories, and the OMAD diet follows calorie restriction in the same way that all intermittent fasting diets do, with eating periods. Intermittent fasting works for individuals because they are only eating during a certain period of the day, so they eat fewer calories during that period versus when they were eating at any time of the day.

Proponents of the OMAD diet also like it because they can eat whatever they want during their one meal. While that is true, two issues arise with eating whatever you want, and those are the two of the main problems with the OMAD diet.

Two of the main issues with the OMAD diet are meeting your nutritional goals and volume. Yes, it is possible to have your one meal for the day be anything you want, such as mozzarella sticks, a burger, fries and a milkshake. While that sounds like a great meal, it lacks the proper micronutrients an individual needs for sustenance daily. Further, eating these types of meals on a daily basis could lead to nutritional deficiencies.

The next issue is the total volume of food required in eating one meal a day. The total number of calories an individual needs per day depends on a variety of factors, but according to the United States Department of Health, the average caloric intake for adult women ranges from 1,600 to 2,400 calories per day for adult women and 2,000 to 3,000 calories per day for adult men. Consuming that many calories in one meal could be challenging for individuals not accustomed to eating that much food in one sitting.

As with all diets, the best diet for you is the one you enjoy and will be able to follow. In conclusion, in the absence of peerreviewed evidence, the OMAD diet likely is not a good choice because it is not sustainable due to the amount of food that must be consumed during a one hour period. IS



# Foods to Help the Immune System

by Sarah Dean

ith colder weather just around the corner, our immune systems could all use a boost to help protect us against the misfortune of flu season and the common cold that becomes more rampant when we have no choice but to stay indoors. However, instead of stockpiling packaged immune-boosting

tablets, powders and drinks, consider taking a more natural route. Include in your diet more of the types of foods that will naturally help your immune system protect your body and overall health. Check out the following fruits and vegetables that can help you fight off sickness.

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# Ginger

The benefits of ginger are fairly well-known, making it a common choice for cold and flu season. Ginger helps decrease inflammation, reducing sore throats, soothing inflammatory illnesses and even decreasing nausea.



### Green Tea

Green tea contains a powerful antioxidant, including epigallocatechin gallate (EGCG), that has been scientifically proven to enhance your immune system's functioning. Green tea is also considered a good source of amino acid that helps produce compounds in your cells that fight germs.



# Citrus Fruits

Fruits like oranges, lemons and grapefruit all belong to the citrus family of fruits and are packed with vitamin C. We all know how vital vitamin C is when it comes to fighting off colds. Vitamin C is known to increase your white blood cell count, which helps your body fight off infections. There are many vitamin C supplements available on the market, but eating the actual fruits they're made of will be much more effective.



# **Bell Peppers**

Surprisingly, bell peppers are also a fantastic source of vitamin C. In fact, red bell peppers have nearly three times as much vitamin C in them as a typical orange. Not only that, but bell peppers contain a significant amount of beta carotene, which, when your body converts it into vitamin A, aids in maintaining your eyes and skin's health



# Spinach

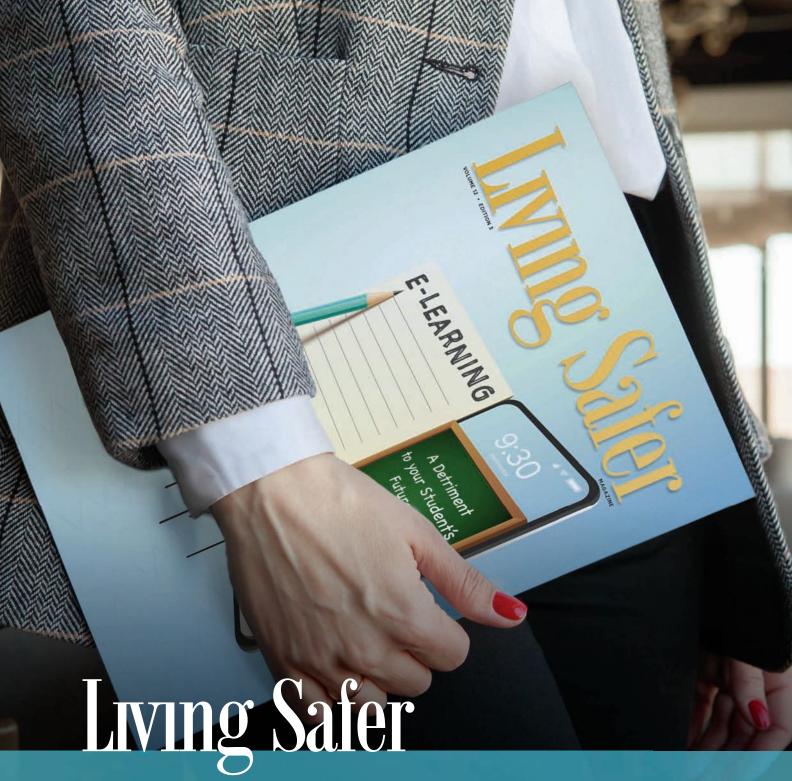
These dark green leaves pack a powerful punch for immune system support. They contain vitamin C, antioxidants and beta carotene, all of which are essential to increasing the body's immune system's function. However, it's important to note that spinach is healthiest when consumed in its raw form or cooked only slightly, rather than boiled or steamed down.



## Broccoli

This vegetable is like an immune-boosting powerhouse. Broccoli has significant amounts of vitamins A, C and E. It also contains antioxidants and a lot of fiber; because of that, broccoli might be one of the most beneficial things you can put on your plate. Much like spinach, its health value is highest when it is consumed raw or lightly steamed.

Overall, there are countless foods that you can consume to help increase the fighting power of the immune system, especially during times of the year when sickness is more common. Rather than seeking the immune boosts from processed products, consider adding more of the foods mentioned above to your diet to fight illness and live an overall healthier lifestyle. IS



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# MENTAL HEALTH THE IMPACT OF 2020

by Yvette C. Hammett

nxiety is more than just a feeling. It is a mental illness suffered by as many as one in five Americans. Issues such as anxiety and depression are exacerbated by ongoing stress that often rears its head for many, especially this year. Many people's lives have been completely uprooted by the pandemic, leaving people suddenly staring into an abyss of indefinite uncertainty. In this current state of instability, many people are struggling with anxiety or depression for the first time; they may even be unaware that what they are feeling is anxiety or depression. Since anxiety and depression are usually caused by prolonged stress, which can take many different shapes for different people, it is important to prioritize pinning down what your stressors are and take the time to take care of yourself, both mentally and physically. This article will explore anxiety and depression symptoms and provide coping mechanisms for those struggling with either of these mental illnesses.



If you have never experienced anxiety, you may be quick to write your symptoms off, but it is vital to recognize your anxiety and figure out its source. David H. Rosmarin, a Harvard Medical School assistant professor and founder of the Center of Anxiety, outlines three anxiety components. "There is cognition—the way people think—there is what people are doing and feeling, and third, what your body and emotions are telling you. The third category is where people feel their anxiety in terms of their bodies and emotions. Those are the canary in the coal mine." Rosmarin stresses the importance for professionals to analyze what someone is dealing with and how they are responding to it across the three main components to determine how anxiety or depression manifests itself in each particular case.

"If you work for a construction company and you stop going to work or you get in an accident and avoid driving, those are not clear indicators of anxiety, but in context, those definitely are good indicators," he said.

Anxiety and depression can grow to affect every aspect of a person's life. If it is causing a person significant distress and inhibiting their ability to function in their daily life, they should seek help. Whether people are struggling with work, being unemployed or worried about their health, taking any steps towards understanding and working through their anxiety or depression is always a good idea. However, seeing a professional may not always be an immediate option; if this is the case, here are some ways to cope with anxiety.

Redirect your attention: One coping technique is to turn one's attention away from the stress and anxiety and focus it elsewhere, maybe on a hobby, exercise, having a spa day or checking out a new movie or tv show. If none of these are enough to shift their attention off obsessive, anxious thoughts, there are plenty of other alternative techniques employed by professionals. For example, try mindfulness exercises like a "what if" rubber band. In this exercise, the rubber band goes on the person's wrist, and every time they think or say "what if," they pop the rubber band and try to replace that thought with something else.

Remember to take care of your physical health, too.

Managing anxiety means you are also helping to take care of your physical health. According to the National Institute on Mental Health, 264 million people worldwide suffer from some form of anxiety disorder. More than 30% of U.S. adults experience an anxiety disorder at some point, with 19% experiencing it within the last year. The World Health Organization reports that 1 in 13 suffers from anxiety globally. These are the most common mental disorders and include specific phobias, depressive disorders and social phobias. So, people suffering from this are far from alone. However, since mental and physical health are intrinsically intertwined, they risk experiencing physical health problems. Therefore,

managing physical health can help with managing anxiety and vice versa.

According to the National Alliance on Mental Illness, or NAMI, some of the most important steps people can take during these unsettling times is to focus on the positive, listen only to the experts and devise a list of steps they can take to keep their mental health, well, healthy. Focus on the response, whatever the crisis is they are facing.

According to NAMI, anxiety manifests itself in many ways, including causing emotional symptoms such as feelings of apprehension or dread, feeling tense or jumpy, feeling restless or irritable or anticipating the worst, and being vigilant for signs of danger. It can physically show up as a racing heart, sweats or tremors, headaches, fatigue, insomnia or an upset stomach, frequent urination or diarrhea.

Physical symptoms can be confused with other medical conditions such as heart disease or hyperthyroidism, so doctors will likely evaluate those first. The next step could be a referral to a mental health professional for an evaluation.

#### MAINTAIN A ROUTINE

Maintaining a routine is also essential for helping to manage anxiety and depression. According to NAMI, for those who now find themselves working from home in isolation for the first time, it's important to create a new routine to improve their mindset to help them feel more productive and maintain boundaries between work and home. Instead of grabbing a laptop and working from bed, experts suggest sticking to a regular bedtime, shower and dress every morning as if you were going to the office. And to keep regular working hours. Set the alarm every morning for the same time you usually would go into the office. People should also wear casual work clothes instead of sweats to remind themselves it is a workday.

# ONLY USE RELIABLE SOURCES FOR IMPORTANT INFORMATION

Instead of heading to Facebook to find the latest on the world's news, for example, experts suggest going to a reliable website such as the Centers for Disease Control, their state unemployment website or a reputable university with experts in the field they seek information.

People struggling with anxiety or depression should plan for their health habits and do their best to avoid giving in to compulsive behavior. For those who struggle with OCD or anxiety about their physical health, this can be especially important. People should stick to the rules they set up, so anxiety cannot dictate their behavior.

#### PRIORITIZE SELF-CARE

Remember to take time to tend to your mental health. Find time in your day that is just for you to unwind and do something you enjoy. Throughout the day, make sure to check in with yourself and take a break or practice a mindfulness technique if needed. Practicing good mental hygiene can help people boost their psychological immunity.

According to the experts at Positive Psychology, "Behavioral activation" is a research-proven method people can use to help get themselves going. Behavioral activation is a structured, brief psychotherapeutic approach that aims to:

- Increase engagement in adaptive activities (which are often associated with the experience of pleasure or mastery).
- 2 Decrease engagement in activities that contribute to depression or increase risk for depression.
- 3 Solve problems that limit access to reward or that maintain or increase aversive control.

This technique for battling depression—specifically, the difficulty of getting motivated—uses principles of conditioning yourself by positively reconnecting with your environment. Unlike some depression therapies that may take one or two years of intensive training for therapists, these small techniques can be learned and shared within days. The University of Michigan College of Medicine offers a free log for those experiencing depression who want to use the Behavioral Activation technique.

Another technique people can use is identifying specific goals for their week and working toward meeting those goals. They include pleasurable activities consistent with the life they want to live. These goals can increase their contact with rewarding activities. So, if someone finds themself anxious or depressed, they can work on one such activity. This teaches them that behavior can affect their mood, helping them take charge of their depression or anxiety.

# BE CONSCIOUS OF YOUR PHYSICAL WELL-BEING

Exercise can be an excellent way for some people to relieve stress and boost their mood. Even if they cannot get to the gym, they can take a brisk walk while maintaining social distancing. Practicing yoga at home or working out with a virtual personal trainer are other options to try at home. If people are looking for something more intense, they can try resistance training or high-intensity interval training. These types of activities will release endorphins, which trigger positive feelings. Experts insist people should try to do some form of exercise for at least 15 to 30 minutes every day.

Practicing diaphragmatic breathing is another great daily habit. It is an excellent meditation exercise that helps people

remain engaged in breathing, so there is less chance their minds will wander. It is a great relaxation technique that can lower the stress hormone level and the heartbeat and help people relax.

People concerned about anxiety should get into the habit of giving their bodies a scan daily. For instance, according to Rosmarin, "Heart palpitations are a common indicator, or they might feel a lump in their throat, muscle tension, back tension or a flutter in their stomach," It is important to breathe and relax from head to toe.

Whatever activities people choose to get themselves motivated and fend off depression and anxiety, they should pick multiple essential activities that matter specifically to them. This way, when a person's mood is down, and they find themselves experiencing anxiety, they will have a go-to list to refocus their mindset.

#### DON'T PUT TOO MUCH EMPHASIS ON SLEEP

Some people with anxiety or depression also have insomnia. If this is the case, it's important for them not to dwell on sleeping. People continuously hear advice about getting a good night's sleep, but putting too much focus on this can increase anxiety. People often wind up lying in bed, staring at the ceiling in the middle of the night, worrying about not getting sleep and how this will affect their day tomorrow. Instead, experts with the American Institute of Stress suggest getting up and watching TV, reading a book or listening to music to help redirect their mental channel. Listening to meditation on YouTube or using a meditation app can be helpful as well. Meditation can help observe their thoughts and take note of what is going on in their minds and bodies to work through the anxiety and hopefully get some rest.

#### SET A MEALTIME SCHEDULE

People should, of course, avoid stress-snacking and, instead, stick to a consistent mealtime schedule. This can help maintain physical and mental equilibrium. Try to stick to eating meals around the same time every day. This will help with keeping a daily routine and help with over or under eating due to stress.

#### AVOID EXCESSIVE ALCOHOL DRINKING

It is important not to turn to alcohol for consistent stress relief or overcome fear, boredom or social isolation. Instead, try any of the above techniques or seek professional help if nothing else is helping.

It's also important to note that no evidence exists that shows alcohol has any protective effects against viruses or other infections. The opposite may be true since alcohol is associated with an increased risk of infections.



# STICK WITH MENTAL HEALTH TREATMENT

It may seem obvious, but it is worth remembering that people should keep an adequate supply of their medications on hand and take them regularly, as prescribed. If someone is experiencing anxiety escalation, they should reach out to a professional. They should also do their best not to skip scheduled therapy appointments. If getting to a therapist's office is difficult, teletherapy is always an option if necessary. Checking their insurance will tell them what types of treatments their policy will cover. There is a stigma attached to taking medication for mental health disorders, but it can be a big part of healing for many. Since mental illness manifests differently for everyone, it is important to discuss the options with a professional and decide if taking medication is best.

#### PRACTICE MINDFULNESS

Staying in the moment is essential. People should try to focus their attention on the present, rather than dwelling on an uncertain future or catastrophes yet to come. Tools like yoga, prayer or meditation can help manage stress. Mindfulness can help temper emotional reactions.

#### **BE KIND TO YOURSELF**

Research shows that self-compassion works for coping with emotional adversity and challenges people may encounter. It can help to acknowledge struggles in times of isolation with kindness, rather than self-judgment. People should also be aware that they are among millions of people experiencing similar issues. The University of California San Diego's Center for Mindfulness offers free guided meditations and useful information on mindfulness.

Learning essential strategies can help people manage and move forward, whether they have everyday stress, anxiety or an anxiety disorder. Adequate sleep, exercise, and good nutrition help reduce stress and contribute to a person's well-being, so being kind to yourself both mentally and physically is essential.

The Substance Abuse and Mental Health Services Administration offers a national helpline that is free, confidential and available 24/7 for treatment referral and information for anyone facing mental or substance use disorders. That number is 800-662-HELP (4357). Counseling and psychotherapies seek to change behavior, emotions, thoughts and how people manage symptoms.



Here are a few recommended strategies from various experts that people can implement on their own:

- Find a therapist if you have not already. This helps many people to improve their quality of life significantly.
- Also, stay connected the best ways you can while
  protecting your health. These are challenging
  times, but we are fortunate that we can maintain
  connections at a distance in this digital age. Use
  Zoom, Facetime or Skype to maintain relationships.
  Decide how to use them best, whether doing crafts
  virtually with the grandkids or hosting a virtual happy
  hour with old friends.
- Play online games with your Mom or Dad or pick up the phone and chat with them. Most importantly, maintain contact.
- Look for bright spots in your own life. That may be
  the fact that you still have a job or a new dog in
  the family. Be grateful for the things you do have in
  life and dwell on them a bit instead of the negative
  things. This helps bring a sense of peace and
  happiness to your everyday life.
- Share some sidewalk chalk art with your neighbors or decorate your windows with positivity. Sew masks for your friends and family and send thank you notes to essential workers in your community. Research shows that spreading joy can increase your sense of control in challenging times and help you feel more optimistic.
- Make positivity a priority today and every day. Remain calm, remain constructive. This will help you navigate through your difficulties.
- Consider creating a gratefulness journal. Note specific items for which you are thankful, including your home, your family, your health, the food you eat and the little things that make you happy, like your morning cup of coffee. Include as much detail as possible on every point for which you are grateful.
- Remember the old saying, "laughter is the best medicine?" It is undoubtedly good medicine. Numerous studies show that there are both short-term and longterm benefits to laughter for our body and our mind. It stimulates your organs, improves blood circulation,

- lowers stress levels and strengthens your immune system. Laughter can even help relieve physical pain.
- Don't stick around in negative situations that can leave you feeling insecure, frightened, distressed and pessimistic. Recognize when you are in such a case and, if possible, remove yourself from it. This will help contribute to your positivity.
- Do not obsess over the news. Stay informed, but do not become consumed. None of us can maintain a healthy balance and control over our mental health if we allow ourselves to be eaten alive by a daily barrage of information.
- Draw on your belief system to help you get through these stressful times. That may be religious faith or only faith in science, humanity and good healthcare.
- Focus on your commitment to living in a better world, help others, do the right thing and show kindness and empathy. Believe in yourself.
- Most anxiety stems from our inability to handle challenges properly. Push yourself to take uncomfortable steps, when necessary, to get past the stress and anxiety. The goal is to keep yourself healthy and afloat until the storm passes.
- Maintaining your mental health during these stressful times means you must keep your overall well-being.
   Your mental health condition affects your thinking, behavior, mood and feelings in a way that influences your ability to function every day. You should be aware of your situation and if you believe your mental health is worsening, call your healthcare provider.

In the self-help book by Kellene Diana Sampson, Live Out Loud: A Woman's Guide to Kicking Anxiety, Depression and Fear in the Face, she states, "Self-help, partnered with professional help will make a difference," and advocates for the importance of journaling. "One thing I did was journal," said Diana, who works hand-in-hand with the Anxiety and Depression Association of America. "I wrote down my thoughts that were really outlandish. Once I would see them, I would detach them from myself. When you have a bad thought, you simply let it pass by and don't attach it to yourself. Remind yourself that you are safe."





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STOP. THINK. CONNECT. is the national cybersecurity education and awareness campaign.



# Screen Time Limits for Kids

by Elizabeth Rossbach



omputers, video games, televisions, tablets, phones—from work to entertainment, our lives revolve around screens. According to a 2019 article in Forbes, while at home, Americans spend 12 hours of screen time each day. Add eight hours of work to that, and adults are spending all waking hours on an electronic device.

#### What about our kids?

In the documentary *The Social Dilemma*, creators from Apple, Microsoft, Google, Twitter, Facebook, Instagram and Pinterest all publicly state they do not allow their young children any screen time. The people creating the technology we use every day do not allow their kids any access to that technology. Add to that the overwhelming number of studies that show excessive screen time leads kids to increased rates of obesity, depression, anxiety, underdeveloped social skills and behavioral problems, and it becomes imperative for parents to impose significant limits on kids' screen time.

The American Academy of Pediatrics (AAP) recommends children under the age of two not spend any time on electronic devices because children learn best through personal interaction and unguided play at that age. They suggest children between two and five have their screen time limited to "one hour of high-quality programming a day" and assert no child under the age of sixteen should have social media accounts. Experts believe the one-hour screen time limit should extend to children up to the age of sixteen, but acknowledge many schools now require a fair amount of computer use, so this limitation may not be possible.

To eliminate the problem of kids' school work being factored into screen time limits, experts have started using the term "recreational screen time," meaning all time people spend on electronic devices for reasons other than work or school. The AAP has created a variety of tools to help families manage recreational screen time in their household. They believe that a child's age, activities, psychological health, connectedness, extracurricular activities and school environment must be taken into account when calculating approved usage hours. For instance, a child who is suffering from depression and self-isolating in his room playing video games may need far more strict screen time limits than a child with lots of friends who regularly plays outside for hours a day and barely touches his tablet except to do schoolwork.

The AAP has designed a site to help families create a Family Media Plan, where everyone works together to determine screen time limits. The more input children have, the more likely they will be to abide by those limits. Studies show children often underestimate their recreational time in front of screens by at least half. Thus, a child may believe they are spending only an hour on TikTok, when in actuality, they are spending two.

There are many tools parents can use to monitor time spent on screens. Once an accurate portrait of everyone's actual use is calculated, these same tools can be used to limit their time not just on screens in general but also on specific apps or websites.

Microsoft and Apple have screen time tracking and limiting functions built into their devices and programs. Rogers Ignite, Disney Circle, and Linksys Velop are some of the top external devices which track and limit not only screen time but time spent on individual apps. With these devices, parents can set time limits on apps like Instagram while still allowing kids internet access for schoolwork. Other recommended control devices are OurPact, Moment, Pocket Points, Bark, unGlue, Protect Your Kid, Mobiclip and Net Sanity.

Experts agree that external tools are best when used in conjunction with family-made decisions on screen time limits that apply to the entire household. They recommend families institute technology-free-zones and times. For instance, everyone may agree that no screens should be in use at the dining room table during dinner, and no one should be looking at a screen while driving. The family might also agree on no screen time in the car but instead, talk or listen to music.

Experts also recommend electronic devices be put away within at least 30 minutes of going to bed, though an hour is preferable. They assert no one—even adults—should have their phones or tablets in their bedrooms unless in an emergency situation or oncall for work. They recommend "device curfews"—a time when all devices should be charging in a specified area of the house that is not a bedroom.

The AAP family media plan also suggests families prioritize time for recreational screen-based activities that are engaging rather than isolating. For instance, family movie night, playing a multi-player video game as a family, or engaging in an on-screen chat with distant family members or friends are better choices than everyone sitting in the same room scrolling through social media or binge-watching different videos. As families brainstorm collaborative screen-based activities, they should also come up with plans for non-screen time activities like going outdoors, playing a board game, reading a book, cooking a new recipe, doing a craft or having a dance party.

The key to limiting screen time for kids is threefold: parents must monitor their kids' electronics usage and evaluate each kid's need for breaks from electronics; parents must model screen time breaks by engaging in them, too; and families need to work to make these decisions together rather than parents passing down limits without consulting their kids.

Most parents who begin to institute screen time limits are surprised at how receptive their kids can be to the process. Children are hungry for opportunities to explore, engage with and learn from the world around them and will often be more than happy to ditch the screen for outdoor playtime. In their early years, kids' access to screens is often more about their parents' addiction than their own desires. If parents keep their own screen time-limited, their kids will most likely follow suit.



# How to Get Your Toddler to **Eat Veggies**

by Katherine Allen

As far as childhood eating is concerned, everyone will have a horror story to tell about the tribulations of getting their toddlers to eat food generally considered to be "good for them". Whether it is telling your little one that they won't get any ice cream until they have eaten the green items on

their plate or sitting at a table for a couple of hours trying to cajole them into eating just one more brussel sprout, every parent will have tried a multitude of strategies to get their child to comply.

So which ones work?

#### Start them early and keep trying.

Research led by University College London published in the *British Journal of Nutrition* in 2015 showed that babies who were fed an assortment of vegetables repeatedly when they were first weaned were more likely to try, accept and like new vegetables as they grow.

Everyone has seen a baby or young toddler screw up their face in apparent disgust when they are fed something new for the first time. That does not necessarily mean they do not like it. That may be a reaction to tasting something for the first time. It may be that when they get used to the taste, they realize they like it.

If your toddler does not like a vegetable that you have cooked one way, will they like it cooked differently? Steamed carrots may not be their thing, but roasting them might turn a hated vegetable into a hit.

#### Veggies in disguise

Your child might refuse to eat a vegetable that looks like a vegetable! With all the kitchen gadgets available these days, you can easily turn vegetables into something else. Turn them into a puree or a sauce that you can dip other food items into or add vegetables to fruit and turn them into a juice or a smoothie. Incorporate the veggies into a favorite dish—as pizza toppings or in pasta dishes, for example.

Chances are that if you give your toddler a dish that they have tried before and they know they like, they will not immediately notice that a few vegetable items have sneaked their way into it.

#### Get the fun factor

Toddlers are attracted to all things that are colorful and look like they might be fun. The good thing about vegetables is that they come in a range of colors that can be chopped up so that they can be presented in a way that is appealing to your little one. Arrange the food on the plate in a picture—a smiley face, a car, a flower, a rainbow. Turn the spoonful of vegetables into a game—the spoon is a train and your toddler's mouth is the tunnel, for example. This strategy's effectiveness may be short-lived as they may get wise to it, but hopefully, it will help for long enough that your toddler will get used to and even enjoy the taste of the vegetables.

A number of parents of young children were questioned in preparation for this article, and all of them had a slightly different approach that worked for them. There is no right or wrong answer! Find what works for you and your toddler and stick with it. Finally, do not expect your toddler to like every vegetable. Why should they? Most adults have at least one vegetable they could do without! If your toddler eats more vegetables than they leave, then you are winning.





hildren are born problem-solvers: just watch a
3-year-old trying to get a cookie from a high shelf.
Her methodology won't always be safe or sound,
but she will try until she either falls or gets the treat. Parents'
dilemma is how to safely maintain and enhance children's
natural problem-solving skills as they grow.

According to Scholastic, parents can best help children of all ages develop problem-solving skills by providing them with creative and critical thinking opportunities. Creative thinking includes posing "what-if" and open-ended questions with many correct answers: What if we got a flat tire on the way to the airport? What route should we take to Grandma's? What should we have for dinner? Critical thinking means letting kids come up with questions—and present answers—that may not at first make sense. Here, acceptance and patience are necessary. Critical thinking also calls on parents to answer a child's question, not with an answer, but with another question or series of questions designed to help the child find the answer himself.

Experts agree on three main ways to use creative and critical thinking to help children of all ages learn problem-solving. While the sophistication of the problems—and their solutions—will differ depending on the age group, these techniques work on all children from preschoolers to teenagers.

Watch and guide. Whether a child is 2 or 12, parents often feel compelled to rush in when a child encounters a problem. It's easier to solve a problem for kids than to walk them through ways to solve it themselves. Yet parents help their kids more when they resist the urge to solve the problem, so long as there is no danger in doing so.

Does a toddler lose a toy under the couch? Don't immediately retrieve it for her. Instead, watch her. She may figure it out for herself, or she may get frustrated. If she seems ready to give up or meltdown, help her break the problem into smaller pieces. Her arms aren't long enough to reach the toy. Can she approach the couch from another angle? Does she need a tool? What tools are available? If the tool doesn't work, what's next?

The same process works for a 12-year-old struggling with a friendship problem. Don't solve it for him by calling the other kid's parents or telling him how to handle it. Instead, ask open-ended questions that cannot be answered with a yes or no: Who is involved? What is the problem? What are the different ways to address the problem, and which feels most comfortable? What are the pros and cons of getting others involved? What are the possible ways the friend might react to each of these approaches? Then, ask what-if questions: What if you were in your friend's

shoes? How would you want this to be handled? What might make you act the way your friend is acting? How would you like your friends to respond if you acted that way?

Model problem-solving. Adults deal with multiple problems a day, ranging from work issues to what to make for dinner to ways to help a friend in need. Instead of silently ruminating, parents can include children in their problem-solving.

When they are young, the parent can narrate their thought process: "My friend isn't feeling well, and I want to help. What can I do? Well, I think I can either help with the kids or make dinner. It might be too late to pick up the kids from school, so I'm going to make dinner. Do I have enough food in the refrigerator to make a different dinner, or do I have to go shopping? What kind of dish do I have time to make and deliver?"

As kids get older, parents can move from narrating their thinking to allowing children to contribute answers. In the sick friend's case, the kids might suggest bringing flowers or dessert, buying a gift card, making get-well cards, giving a phone call, including others in a meal train or carpool. While these are all ideas parents can (and may have already) come up with themselves, consulting the children and listening to their ideas is a great way to build their confidence and instill creative and critical thinking skills.

Embrace the power of failure. Studies have shown people learn more when they try and fail than if they succeed on the first try. Failure feels awful, but experiencing and then overcoming failure builds the resilience children need to succeed as adults. Engaging children in experiences that allow them to safely fail and then build from failure provides wonderful problem-solving opportunities. Some educators even advocate making experiences harder for children. For younger children, this might be asking them to build structures with differently shaped blocks. For older ones, it might be presenting them with ethical dilemmas where there is no ideal solution. Any activity which allows children to take risks and make mistakes will develop problem-solving skills.

In essence, teaching children problem-solving skills requires parents to resist the instinct to make life easy for their kids. The only way kids will build the skills and resilience needed to succeed in the world is to teach them to use creative and critical thinking skills to talk through multiple approaches to problems, take risks, recover from mistakes and overcome failure. IS



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## 4 Questions to Consider Before Adopting a Dog

by Rachel Gore

Is now a good time for you to adopt a dog? As much as you might want your future furry friend; it's important to consider the investment you'll have to make over the course of its lifetime before taking the plunge. After all, a dog is a big responsibility and being a good owner involves a lot more than love and attention.

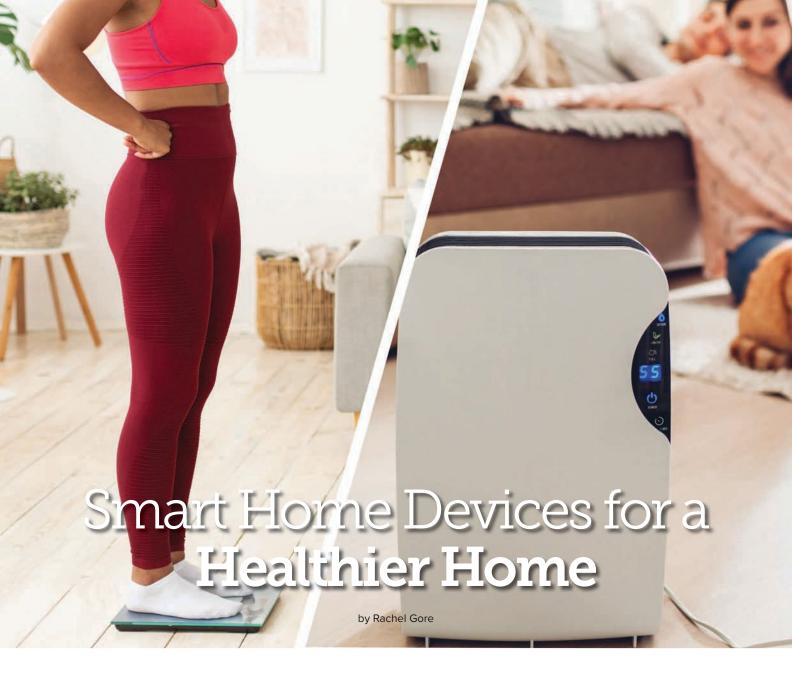
By making sure you choose the right time to adopt, your dog will have a happier life and you will both get more out of the companionship. That said, here are some questions to consider before adopting a dog:

- Does a dog fit into your schedule? Dogs aren't low-maintenance, and this rings extra true for puppies. If your day is packed from morning to night with obligations and there's no one else in the household willing to step up and split the responsibilities, now is probably not a good time to adopt a dog. Ensuring you have time for training, vet visits and regular walks and playtime is essential for you to provide your dog with a high quality of life. While a fenced-in yard might work for quick bathroom trips, walks offer physical health benefits, mental stimulation, socialization and training opportunities that a yard won't.
- Are you willing to wake up earlier? Not everyone is a morning person. Some of us like to roll out of bed at the last minute, get ready quickly, then begin our workdays. With a new dog, that can't be the case. At a bare minimum, your dog will need breakfast and a quick walk in the morning, especially if you're going to be at work for more than a few hours. Puppies are even more high-maintenance and need to go out every few hours. Considering adopting a slightly older potty-trained dog if waking up in the middle of the night for a while sounds too disruptive. If you want to avoid the morning walks entirely, consider adopting a slightly lower maintenance but still lovable creature like a cat (just make sure you understand their unique needs).

- Do you have the money for a dog? Upfront costs for adopting a dog dwarf the costs you'll accumulate over time. Anticipate recurring expenses like vet bills, vaccinations, grooming, toys, food and heartworm and flea medication. The American Society for the Prevention of Cruelty to Animals (ASPCA) estimates that first-year costs alone for dogs ranges from around \$1,314 and \$1,843, including around \$400 for upfront bare necessities. If you're pinching pennies to cover necessities alone, it might be better to wait until you're more financially comfortable, so you don't have to cut corners when it comes to your dog's needs.
- Have you done your research? You can thank the internet for the breadth of up-to-date information about the rescue process, the needs of a puppy versus an older dog (hint: as adorable as they are, young puppies are a lot more work than many realize), characteristics of specific breeds, best overall care practices and more. You can never be too prepared, and it's wise to continue reading current information about dog care, even in future years, as experts learn more about how to best care for canine companions.

These questions aren't meant to make having a dog sound arduous and unappealing. In fact, the opposite is true: owning a dog brings unparalleled benefits to you and your family and can be worth every penny and minute you spend on them. At the same time, it's important to consider these things before committing to being solely responsible for another creature's health and happiness.

If you answered all of these questions with a resounding "yes!" and feel like now is the time to adopt, go ahead and get that dog. If now's not the right time, that's okay too. Know that you can always get a dog when circumstances change for the better. IS



As technology continues to evolve, so do the breadth of options we have for making our homes "smart." While most people have heard of smart voice assistants like Amazon's Alexa that is only the beginning of what smart devices have to offer. In fact, there are a number of smart home devices that fulfill niche roles in fostering better health. Here are six types of smart devices that can help you have a healthier home:

#### Air purifiers and dehumidifiers

Air purifiers boost home health by banishing allergens, pet dander, odors, smoke and other pollutants that might be floating around your home. Smart air purifiers take it to the next level by coming with features like voice compatibility, air quality monitoring via a mobile app, toxin detection and more. Many are compatible with the increasingly popular voice assistant. Alexa.

Similarly, dehumidifiers can help keep everyone in your home healthy by reducing humidity and indoor pollutants. Like other

smart devices, smart dehumidifiers can be enabled from anywhere with your phone and sync with popular voice assistants.

#### Food analyzers

The TellSpec hand-held scanner uses intelligent sensors to scan the food in front of you, analyze it and display information about the food on your smartphone. By simply waving the TellSpec over your meal, it can determine exactly what's on your plate down to the ingredients, chemicals, allergens and calories. It even scans through glass, so you can assess the damage of a bakery item before you decide to ask for a slice of cake to go.

While it doesn't come cheap, retailing at \$1,999, it has the power to be a literal lifesaver for those with severe allergies. For those who can't or don't want to splurge that much on a nutrition device, affordable options like smart nutrition food scales that sync with fitness apps can make tracking calories and macros that much easier.



#### Meat thermometers

Undercooked meat is dangerous for your health, but not everyone is great at telling when their food is done cooking. Smart meat thermometers come with features like real-time temperature monitoring and the ability to automatically set the right temperature and cooking time depending on what you're cooking. Some can monitor several different foods at the same time, ensuring you never serve undercooked meat again.

#### **Meditation assistants**

Meditation has been linked to a slew of well-being benefits, including improved concentration, reduced stress and increased self-awareness. That said, meditation doesn't come naturally to everyone. Luckily for beginners and experts alike, smart meditation headbands with EEG neurofeedback are the future of mindfulness. Using relaxing voice guidance, audio and music, these devices provide real-time EEG brainwave feedback to guide you into a blissful meditative state.

#### Personal health monitors

There is a slew of health monitoring smart devices available on the market, many of which send personalized health reports straight to your phone. From EKG monitors that enable you to track your heart health from anywhere to gluten detectors, blood pressure monitors and glucometers, people with all types of health conditions can rest assured knowing their health is being monitored in real-time.

#### **Bodyweight scales**

Smart scales enable you to track a lot more than just your weight. BMI, standing heart rate, body composition metrics like fat, muscle, bone and water mass, and more can be detected on body composition smart scales. Some Bluetooth compatible scales sync with popular fitness apps like Apple Health or MyFitnessPal, while others come with their own weight-monitoring apps that automatically generate graphs and measure trends over time. Most can be used by several people and automatically differentiate between users as they step on the scale. IS

# Dos and Don'ts of Credit Card Spending by Elizabeth Rossbach

## DO

## DON'T



Use the right card at the right place. Some cards only earn cashback at certain places, like gas stations, grocery stores or restaurants. Make sure you're paying attention to which card benefits you most at which location.



Remember you have to pay it back. Due to the period between purchases and seeing them on your credit card, it can be hard to realize you are spending money. Remember, your credit card is not free money. Keep real-time accountability of how much you spend on your credit card. Train yourself to use your credit card like you are paying cash.



Pick a payment date you can remember: Most credit cards allow you to change your payment due date on their website. Pick a date that is easy to remember and decide if it works better for you to have all your credit cards due on the same day or spread them out across the month.



Sign up for a card with balance transfer options: If you end up in credit card debt, find a card that allows you to do balance transfers. This way, you can transfer old credit card debt to a new card, some of which allow you to pay off the debt in a certain amount of time interest-free.



Know your card's benefits: Most credit cards have side benefits even beyond their rewards programs. Some cards get you perks like free checked baggage on airplanes and extended warranties.



Limit the number of credit cards you use. It is harder to keep track of purchases and organize payment dates the more cards you have. Try to limit yourself to two major credit cards.



Check your credit score. Each year you can request a free credit report from each of the three major credit reporting companies. Lenders, landlords and insurance companies use these reports to determine if you are a low-risk investment. This can save you thousands of dollars in interest payments, rental deposits and insurance premiums.



Just pick any card. Know what you want out of a credit card and pick one that works with your needs. If you are a first-time credit card owner, go with a card designed to build up your credit. Some cards earn more cashback than others and for different things. Make sure you check this before getting a credit card.



Accrue a large balance and carry it over multiple billing cycles. If you don't pay off your credit card balance every month, you will have to pay interest on whatever you owe.



Miss your payments. If you miss your minimum payment, you will get charged a late fee that gets added to your credit card balance and lowers your credit score.



Spend too much of your available balance each month: Try not to spend more than 30% of your credit limit. Keeping your spending under this percentage helps to bolster your FICO score.



Allow your emotions to do the shopping. It has been shown in a study funded by the National Science Foundation, people, in general, spend more when they are unhappy. If you feel stressed, sad, angry, or just plain bored, avoid shopping until you feel better.



Avoid cash advances. The interest rate for a cash advance is higher than for purchases, and there is no grace period. The interest charge accrue immediately. Even if paid back before the next billing statement, there will be interest charges.

### Have You Read Our Most Recent Blogs?



#### Authored by Tom:

#### What is the Injury Board?

For many years, Tom has been a proud member of the Injury Board (IB). In his recent blog, he discusses what the IB mission is all about, and why he values being part of this group of distinguished trial lawyers. He also explains why Curcio Law participates in the "IB Day of Action" every year.

Read the full article here curciolaw.com/blog

#### Authored by Rakin:

#### Biking is Booming: How To Do It Safely

It's no secret that the bicycle business has benefited from the COVID-19 pandemic. Rakin discusses some of the recent trends and summarizes some of Virginia's laws related to bike safety.

You can read the entire blog here: northernvirginia.legalexaminer.com

#### Authored by Justin:

#### The Discovery Phase: Interrogatories

Over the past year or so, we have published a series of educational blogs addressing common questions we are frequently asked by potential clients. In Justin's recent blog, he explains what interrogatories are all about during the discovery phase of a lawsuit.

Read the full article (and series) on curciolaw.com/blog

#### About the Firm

CURCIO LAW

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www.curciolaw.com

"Through our experience, hard work, and compassion, we at Curcio Law are committed to advocating for and representing people who have been injured through no fault of their own in a professional manner while helping them rebuild their lives and making the world a safer place."

Curcio Law is an Alexandria, Virginia based firm focused on representing people who have been seriously injured or killed in car, pedestrian, bicycle and truck crashes, and by dangerous dogs, unsafe products and premises. As a team, the firm works tirelessly to obtain the compensation their clients are legally entitled to so each may rebuild their lives with dignity. Curcio Law has earned the trust of their clients and the respect of their peers by representing each client with the values which have shaped Tom Curcio's life and guide the firm: Commitment, Compassion and Character.

With over 35 years of experience behind him, Thomas Curcio has represented the most seriously injured victims of accidents caused by negligence, including:

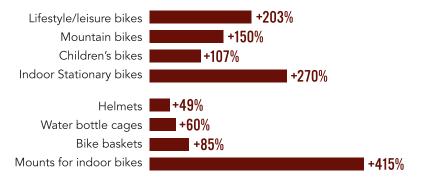
- Personal Injury
- Car Crashes
- Truck Crashes
- Premises Liability
- Product Liability
- Traumatic Brain Injuries
- Motorcycle Crashes
   Wrongful Death



In order to avoid public transportation which is considered a COVID-19 hotspot by many, Americans are reconnecting with an old friend—the bicycle. Instead of taking the bus or train, people are bicycling to work or to run errands. Exercise enthusiasts are taking advantage of local bike trails instead of going to the gym. And families are spending time together peddling around their neighborhoods.

#### Boom for Bicycle Sales - Spring 2020\*

Bikes, bike parts and accessories grew 75% to \$1 billion in sales as compared to \$575 million in 2019



\* Source: NPD group

#### Increase in tracked bicycle trips on Strava - Spring 2020 compared to 2019\*



Last year 13 bicyclists were killed on Virginia roads according to Drive Smart Virginia. How can you bike safely?

HERE'S A PRE-RIDE CHECKLIST:

#### **WEAR A HELMET**

your odds of head injury are reduced by 50%

#### WEAR BRIGHT COLORED CLOTHING with reflective strips

INCREASE YOUR
VISIBILITY by

installing and using front and rear lights



Once out on the road—obey the law! Ride with traffic and obey all street signs, signals and road markings

- ✓ Use hand signals
- ✓ Stay alert for potholes, glass, sewer grates
- ✓ Be predictable so cars can pass safely
- ✓ Ride single file
- ✓ Don't ride distracted— Never wear headphones

A Summary of Virginia Bicycling Laws and Safety Tips Can be Found on **virginiadot.org** 

