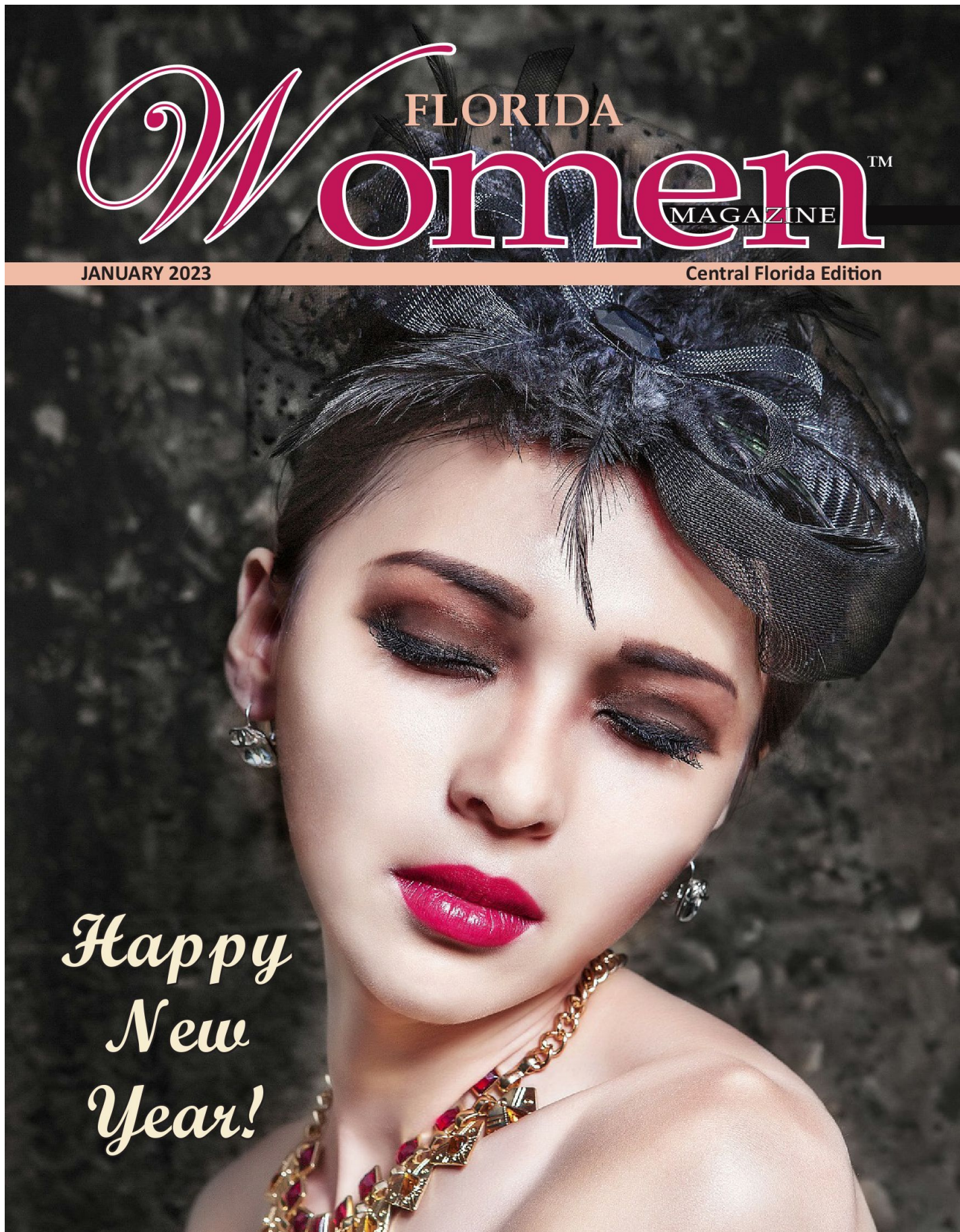


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Happy New Year Everyone!

Well, we made it through 2022, now to forge through 2023. How is it that I sometimes write 2024??? Is it my brain not working, or just hoping that 2023 will be better than 2022? If you find yourself a bit "screwy" lately, then read our article on Brain Health in this month's issue.

I can say that spending the end of December to regroup, refocus was the best thing to do. Whether you have a business or not, our lives can get away from us and we easily miss the "good" all around us. As they say, stop and smell the flowers.

As usual, we have great editorial inside this month. As I mentioned our Brain Health article is a must read, Women Truckers are on the rise, if you are looking for a new career this may be for you, and we touched on Valentines Day, which, although it is in February, time for our "significant others" to plan ahead! Check out the Felt Flower Boutique business we discovered!

Are you a new business? Or need to grow yours? We can help you! Just give us a call!

We wish all of our readers a joyful, prosperous New Year, new beginnings and a new outlook on life (if you need to).

From all of us at FWMag

Jet Hall

Publisher



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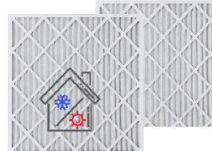
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06

Show Raises
\$43,000 For
Hospice Patients

11

A Woman
On A
Mission



12

The New
Face Of The
Trucking Industry!

18

Training
Your Brain
For Victory!



22

Offsetting The
Dangers We
Cannot Change



January

IN THIS ISSUE

Fashion & Beauty

06 Charity Fashion Show Raises \$43,000 For Hospice Patients

Valentine's Day

08 Why Is Valentine's Day Celebrated On February 14th?

09 Budget-Friendly Valentine's Day Ideas

Empowered Woman

11 Ellen Paul: A Woman On A Mission

Lifestyles

12 Meet The New Face Of The Trucking Industry!

24 The NEW JCRV Golf Cart

Plant City

14 Fancy Farms: A Farming Legacy For Over 50 Years

Eye On Business

17 Yulia Rubtsova: Felt Ruby Boutique

For Your Health

18 Brain Health Mentors: Training Your Brain For Victory!

21 Do I Have The Hair Loss Gene?

22 What Are The Hidden EMF Toxins Costing You?

Money Talk

25 5 Reasons To Embrace The Emotional Side Of Estate Planning

27 Components of Successful Business Plans

For The Foodie

29 Simple Salsa

Pet Pawsome

30 Cats Are Beloved Pets

Auto Talk

31 Santa Fe Hybrid Will Save Big Bucks At The Gas Station



**Wear Red
for
Women's
Heart Week**

Women's Heart Week is celebrated each year in the first week of February from February 1 to 7. The observation aims to educate, raise awareness, and teach the symptoms and preventions of serious heart diseases in women.

fashion&beauty

Fashions For A Cause: Charity Fashion Show Raises \$43,000 For Hospice Patients

More than \$43,000 was raised at the glamorous Candace Glewen Charity Fashion Show held this December to benefit Gulfside Hospice and help provide patient care and bereavement support for the community.

"Gulfside remains a community-focused nonprofit hospice agency, offering the best quality and the most compassionate care, with the expert care from our team at Gulfside," said Linda Ward, President & CEO of Gulfside Healthcare Services. "This is only possible because of the generosity and support of the community, and those here with us today."

The event was co-chaired by Marie Picone, Gulfside board member, and Judith Koutsos, owner of Spartan Manor. Hosted by guest emcee, Deiah Riley from ABC Action News, the event featured an exciting vendor expo, delicious lunch and the latest fashions from Dillard's at the Shops of Wiregrass modeled by local "celebrities" and community business partners.

The event started in 2017, and was renamed in 2021 to honor the legacy of long-time board member and friend of Gulfside Candace Glewen. For more information about this event and other upcoming fundraising events at Gulfside, visit www.Gulfside.org or call 800-561-4883.

ABOUT GULFSIDE HEALTHCARE SERVICES:

Gulfside Healthcare Services is a non-profit organization serving the community for more than 32 years. Its three lines of business include Gulfside Hospice, offering care for patients at end of life, Gulfside Palliative Care, providing treatment options for those with chronic illness, and Gulfside Home Health, helping patients stay independent through skilled nursing and rehab at home. For more information about Gulfside Healthcare Services, visit www.Gulfside.org or call 800-561-4883.



• Top Photo: Nearly \$43,000 was raised at the glamorous Candace Glewen Charity Fashion Show held this December to benefit Gulfside Hospice and help provide patient care and bereavement support for the community.

• Left, Middle Photo: Pictured here, local "celebrities" and community business partners modeled the latest fashions from Dillard's at the Shops of Wiregrass during The Candace Glewen Charity Fashion Show to benefit Gulfside Hospice.

• Right, Middle Photo: Sarah Simkins, from Coastal Cremations, modeling a daytime outfit in the Candace Glewen Charity Fashion Show. Each model showed a daytime and evening outfit.

• Bottom, Left Photo: Gulfside board member Sola Adewunmi and his wife Cherlene modeled a coordinating evening outfits during the second half of the Candace Glewen Charity Fashion Show. The event's fashions were provided by Dillard's at the Shops of Wiregrass.

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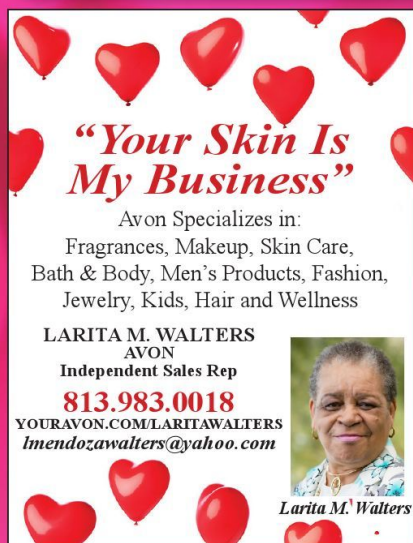


Valentine's Day

Gifts, Dining & Celebrating

Why is Valentine's Day celebrated on February 14th?

Sweethearts who want to keep their relationships running strong know that Valentine's Day is celebrated each year on February 14. But even the most ardent Valentine's Day enthusiast might not know just why this day designed for lovers to express their affections for one another is celebrated in mid-February. According to the Library of Congress, it's hard to pinpoint exactly why Valentine's Day is celebrated on February 14, though the date might have ties to the ancient Roman celebration of Lupercalia. Lupercalia was a spring festival celebrated each year on February 15. The holiday was moved to February 14 after the spread of Christianity. The Christian faith had several early martyrs named Valentine, and each of them were celebrated with a saint day on February 14. But the unique history of Valentine's Day and its association with February 14 as well as its romantic sentiments does not end there. The Library of Congress also notes that, in the Middle Ages, people believed birds selected their mates on February 14. As a result, it was not uncommon for lovers to recite prose to one another on this date.




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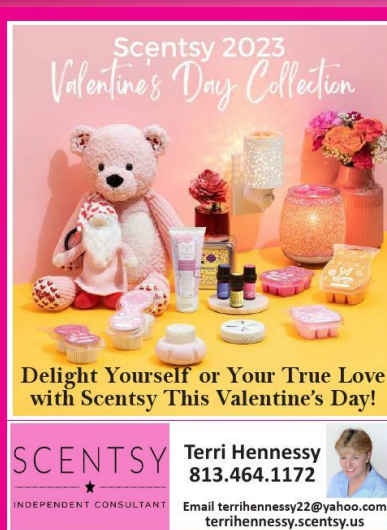
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Budget-Friendly Valentine's Day Ideas

Saving On Valentine's Day Comes Down To Being Creative And Focusing On The Sentiment Rather Than The Price.



Save on Valentine's Day festivities with a homemade meal, like a heart-shaped pizza at home.

The National Retail Federation indicates Valentine's Day is the fifth largest spending event in the United States after the winter holidays and Mother's Day. Each February, people clamor to get gifts for their sweethearts and

create romantic memories through fine dining and decadent desserts.

According to Finder, a tool used to navigate complex decision-making processes, Americans were expected to spend a combined \$50 billion on gifts and activities in 2021, with gifts averaging \$187. Men tend to spend more than women on Valentine's Day.

Everyone may be spending more on Valentine's Day this year due to inflation. In 2021, used cars and trucks, oil, meats and poultry, airline fares, and women's apparel were just some of the items that increased significantly in price. Finding ways to be frugal may be challenging this February, but these ideas are a start.

DIY CARD

While a card may be the smallest purchase on your shopping list, you can still save an average of \$3 to \$5 on a card by making one yourself or sending a free digital greeting.

DINE IN

Restaurants are popular options for couples on Valentine's Day, but they can be busy and prices may be inflated. Many also offer limited prix fixe menus. By making a meal at home and picking and choosing less-costly ingredients, couples can save a substantial amount of money.

BE FLEXIBLE WITH JEWELRY

You don't have to spend a fortune to make an impression with gifts. Diamonds may be a girl's best friend, but other stones are often less costly. Try giving a birthstone as an alternative. If gold is out of your price range, many sterling silver options are just as beautiful. In addition, consider warehouse retailers for jewelry purchases, as they may have lower costs.

FRUGAL FLOWERS

The cost of roses definitely goes up near Valentine's Day, so consider giving another flower. Lilies can be lovely or maybe that special someone has a signature flower. A flowering plant,

which will cost less than many bouquets and will last far beyond Valentine's Day if given care, is another alternative to consider.

SAVE ON CHOCOLATE

Sweet treats are the name of the game, but many popular chocolate boxes can be pricey this time of year. Plan ahead and keep a stockpile of chocolates from Halloween or Christmas. Then use floral wire or pipe cleaners to turn bite-sized packages into a handmade chocolate bouquet. Otherwise, purchase various chocolate bars and package them with hot chocolate, chocolate cookies and other decadent offerings in a themed gift basket.

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A Woman On A Mission



"No one can do everything, but everyone can do something." — Ellen Paul

By Sarah J. Nachin

Hernando County resident Ellen Paul is an energetic 74-year-old retiree who has a passion for helping people. The project that consumes her is the Nature Coast Community Services Foundation (NCCSF), a nonprofit organization. Its motto is "A helping hand out of homelessness."

Ellen founded the organization in 2018 when she and a handful of volunteers began taking food, clothing and toiletries to people camped out in the woods. She realized that just giving them these essential supplies was not enough. She wanted to find a way to get the homeless population into housing and jobs.

Most of her working life was spent doing fundraising and public relations for a variety of non-profits. After retiring to Brooksville in 2013, she taught English at Pasco Hernando State College.

Ellen speaks enthusiastically about her work with the Nature Coast Community Services Foundation.

"As of now, we have helped 106 people out of homelessness."

But, Ellen has bigger plans. They recently bought property and are fixing it up to have a place to store all the supplies that have been donated. Presently, her living room and garage are filled with blankets, tents, canned goods and other items that her volunteers distribute.

There are dozens of success stories, but one that stands out in her mind is that of a couple (nicknamed "Biscuit" and "Gravy"). Biscuit had worked as a forklift driver in Georgia before moving to Florida to pursue other employment. When those plans fell through, the couple became homeless for two years.

"When I first met them they were out of food and out of hope. Gravy has medical conditions that were going untreated. After we got them stabilized, Biscuit called his boss in Georgia to ask for his job back and his boss agreed to let him come back to work."

A NCCSF volunteer drove the couple to Georgia. Biscuit's boss is letting them camp out behind the warehouse until they save enough money for an apartment.

Ellen sees this story and others as examples that dispel the myth that homeless people are lazy, drug addicts, or alcoholics.

Presently NCCSF prepares and distributes roughly 150 meals a week, but the count is increasing. She would like to help more people, but for that she needs more volunteers.

Obviously, the cure for homelessness is housing. Ellen's goal is to obtain land and build tiny houses. There would be a central building with showers, laundry, kitchen and classrooms where they would offer classes in computers, financial management and other skills.

However, their immediate need is more volunteers to distribute supplies to the homeless. Ellen praises her dedicated crew, but the need is growing. To volunteer or for more information call 352-600-9555.

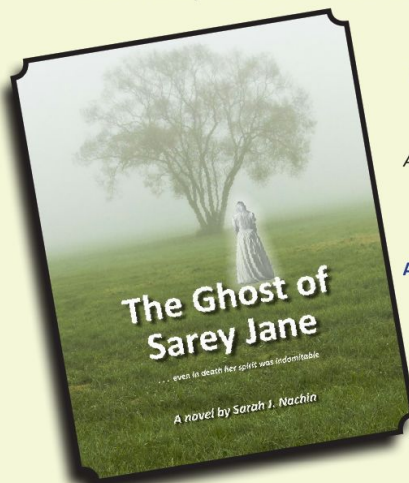
Ellen Paul exemplifies the adage that states "No one can do everything, but everyone can do something."

About the Author: Sarah J. Nachin is a freelance writer, author, editor, publisher, and speaker. Her most recent published work is *The Ghost of Sarey Jane*. Her other books are *Ordinary Heroes*, *Anecdotes of Veterans* and *The Odyssey of Clyde the Camel*. Ms. Nachin recently started a hybrid publishing company - Chamber Court Publishing. She helps other writers produce professional-quality books at an affordable price. To learn more about Ms. Nachin go to <https://sarahjnachinauthor.now.site/home>. You can follow her on two Facebook accounts: Sarah J. Nachin, Author & Chamber Court Publishing.



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Women Truckers



Meet The New Face Of

Area women looking to boost their income are learning how to drive big rigs at Florida's fastest-growing CDL training academy: FleetForce Truck Driving School.

By Paul Catala

Since the advent of cross-country trucking in the United States accelerated with the building of the Interstate Highway System in the 1950s and 1960s, the industry has generally been associated with male truck drivers.

But the stereotypical hellbent-for-delivery male driving big-rigs across stateliness has recently been taking a bit more feminine curve.

In July, the Women Trucking Association released data showing the number of female drivers continues to increase. Data from 2022 shows women make up 13.7 percent of over-road drivers and according to the association, it shows significant increase from the approximately 10 percent of female drivers in 2019.

They can be called the "new faces" of trucking – women of all ages finding the trucking to be a lucrative way to make a living.

And with the ongoing global supply chain shortages occurring due the impact of the coronavirus pandemic, trucker salaries have rapidly increased. Along with the continued shortage of truck drivers, female operators are becoming more sought after and employed.

Data from the Women in Trucking Association released in summer 2022 showed the number of

female drivers in the trucking industry is climbing. It showed women make up 13.7 percent of over-the-road drivers in the industry, a "significant increase" from the approximately 10 percent of female drivers just three years earlier.



Cathy Slaughter

the drivers in just in two percent of truck fatalities while making up 6 percent of all commercial drivers. The study also showed women to be more customer-oriented, better caretakers of equipment and more thorough in filing paperwork.

And as more women are getting behind the wheel of trucks, the stigma of driver sexism has begun to erode. That's the perception for trucker Cathy Slaughter who began her trucking career in July.

From her home in Sarasota where she lives with her 15-year-old daughter, Ziggy, Slaughter says her five months driving mostly semi and box trucks, has been a "welcoming" experience. The 54-year-old mother of three says prior to March 2022, she never considered trucking as a career option while she was busy working at a grocery store. She says her brother has a trucking company in Pennsylvania and he convinced her to try trucking as a career.

"He said it's a real come-up and I should try it. That resonated with me and immediately I started researching what (trucking) schools are available."

Slaughter enrolled in Bradenton's Fleet Force Trucking, got state funding for her tuition, began classes on June 6 and is now licensed to drive semitrucks and box trucks. Her routes take her across Central Florida, generally from St. Petersburg to as far as Daytona Beach.





The Trucking Industry!

During her deliveries, Slaughter says she's noticing more females driving which has been encouraging.

"I see them on the road, and it makes me feel really good when I see other women driving," she says. "I think it makes women feel good because when they see me in the truck or unloading the truck or getting out of the truck, they're like, 'Yeah!' They give me high-fives and give me thumbs up and muscle gestures and stuff; it's encouraging."

Slaughter attributes some of the increase in the number of women she sees driving to the current United States' economy. She says more women are looking for ways to take care of their families without outside support and trucking is a profitable way to do it.

However, according to TransForce, an online network that attracts, recruits and retains professional drivers, on average, men make more money than women as truck drivers. In the U.S., women made 82 cents for every dollar a man made in 2020. Although that's not always the case, on average, women do make less although in trucking, pay is most often by the mile.

But that disparity is somewhat dissipating as more women roll into trucking, says Tra Williams, owner and president of FleetForce Truck Driving School, based in Bradenton. He bought the school in Sept. 2020 and now oversees five FleetForce office-campuses.

Williams, who isn't a truck driver, says in 2022 his driving schools had about a female enrollment of about 27 percent, double the national average – about 13 percent of them Commercial Driver License (CDL) holders. Among the FleetForce locations in Winter Haven, Bradenton, Palm City and Venice, about 120 students are enrolled, 30 per month. In 2023, he's opening eight more FleetForce schools on state colleges across Florida.

"Honestly, I'd like to get 50-50 men-to-women drivers. That's the gender allocation in the nation, so this industry has ignored half the American workforce

for a century, basically, and that's at its own peril. And there are a lot of reasons women need to be in this industry."

Among the advantages women truckers have over men, according to Williams, are they're more likely to pass the CDL exam on the first try than men; they have fewer preventable accidents; and they're cheaper to insure. He says his students range from ages 22 to "retired teachers."

"So, carriers really love hiring female drivers. It's really to their advantage to be recruiting lots of female drivers," he says. "And they don't have a lot of the road rage you and I have."

Williams says he sees a big migration of females into trucking in the near future, driven by 1,200 male truckers – many of them Baby Boomers – retiring nationally each week.

"We have this opportunity to have a more equitable distribution and that's to everyone's advantage. Women are finding second and third careers in trucking with associated wage gains. That's just good for the social fabric," he says.



PLANT CITY

In The Heart Of Central Florida



By Dale Bliss

Close to 50 years of farming is true dedication for a farmer and the farmer's wife. Long hours that sometimes runs into freezing nights which runs into the wee hours of the night. There is no controlled environment or even a weekly paycheck. But the one thing you can always depend on is God. His encouragement that next year will be a better year. It is a love for the land that God gifted to these diverse men and to their wives. An opportunity to nurture and watch his creation, weather seed or plant, grow into sweet, nutritious food to help feed mankind.

Through sleet, rain, winter chills, freezing temperatures and whatever fast ball nature decides to hurl at them, He stands beside the farmer giving him encouragement to carry on the tremendous task he has gifted to him. The farmer in turn uses these challenges to carry on with prayerful determination to learn from these first hand experiences. They willingly, and with giving hearts, pass their experiences and knowledge on to the next generation of farmers.

A Farming Legacy For Over 50 Years



Farming is a way of life and a tradition that has become a legacy for the Grooms family. A legacy that has reached out and given back to so many in and beyond the agriculture world.

And, when your children want to continue the legacy that you started all those years ago... that shows that God had an even deeper meaning. As a father and mother you are even more dedicated to your children in having taken the time to instill and pass those same characteristics on to them. Then it will be their turn to pray for rain, then pray that it stops, pray for enough cold to boost the plants but drop to your knees and pray that it does not freeze and if it does, pray that you will stay awake to make sure the pump does not freeze so you can keep the water going to keep the ice and frost from destroying your crop. No, while farming is not for the faint at heart it does give a farmer rich rewards. Rewards such as seeing a plant bursting out of the soil clinging to life while climbing upwards amid the sunshine and blue sky. It gives a farmer a warm heart knowing that his love for the land that God embedded in his heart and the plants he so tenderly tilled and tended did not go unnoticed. That he has someone to pick up the hoe and continue tending down those long rows that once he tended to with his children.

This describes the Grooms family. Carl Grooms is no stranger to farming. As a little boy he helped his father, Clarence Grooms, as his father helped his father before him.

Carl's father, Clarence Grooms, grew vegetables along with strawberries. His grandfather, Tillman Grooms, also grew a variety of vegetables along with raising chickens and cows.

As the little boy grew, while helping his father in the fields, hoeing, setting sprinklers, carrying buckets of water to prime the old rusty pump, that has to last at least one more year, making crates, laying the squash, wrapped in tissue paper, ever so gently into the crates, he knew that this was his calling. As an adult, Carl decided to go off on his own, to start his own farm because this is what he knew and felt that this is what God put him here to do. To carry on the tradition of his father and his grandfather;

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to be a steward of the land, to help put food on this planet and become a teacher in how to help keep the earth growing and thriving. Carl has been growing, teaching agriculture and its extreme importance for almost eight decades.

His wife, Dee Dee, has been by his side almost 50 years! In the fields, the packing houses, giving him two children, Dustin and Kristi, she has never left his side. Carl is quoted as saying, "He can grow it, but he can't cook it." But, Dee Dee sure can.

Dee Dee is a multiple awarding winning cook, including grand champions. She has received many ribbons for her strawberry jam, strawberry cookies, cakes, pies (strawberry, of course) and so many other delicious foods.

Carl is a third generation farmer and Dee Dee grew up on her grandparent's farm. They both learned early on what it meant to have fresh fruits and vegetables at every meal. To this day Dee Dee has a full dinner prepared at noon for her husband, children and whoever else may drop by for a bite to eat.

In 1974 Fancy Farms and its legacy was born when Carl and Dee Dee leased fifteen acres. Carl says he called their farm "fancy" because of his wife and because of the kind of fruits and vegetables he knew he wanted to grow.

Carl and Dee Dee have a motto, "Since 1974 and still learning." "Because every year is different when nature is involved," Carl chatted.

After following on the heels of his father, Dustin Grooms, their son, manages the day-to-day operation of the farm with the guiding hands, eyes and advice of his father.

To continue tradition Dustin and Kristi opened Fancy Farms Market. Kristi manages the Market. Dee Dee and Aunt Diane Tate train and su-



pervise all the bakers to bake their unique and delicious strawberry treats.

"Being raised on a farm is different than most households, there's always something going on," Kristi explained. Being the fourth generation, she continues, "A group may be visiting the farm, an emergency has to be taken care of or someone needing berries, it's never a dull moment on the farm."

Dustin and Kristi's were allowed to run the U-pick during their spring

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break. They learned how to earn their own money. While reminiscing, Kristi explained, "That was an experience, dealing with the general public, counting money and giving adults directions. And, we were just kids."

Kristi paid tribute to her mother by revealing, "My mom still, to this day, cooks for 'all' of us. We typically all sit down as a family and eat lunch every day. And it's not just sandwiches, it's a meal that consists of veggies from the farm and some type of protein. Dessert is always included. When we would come home from school starving, instead of grabbing junk food from the pantry, we would grab a bowl of leftover black-eyed peas or whatever mom had cooked for lunch."

Carl and Dee Dee enjoy teaching others about how important "sustainable agriculture is to America" and to the world, through various programs. They host an annual 4-H U-Pick in Hillsborough County. The proceeds are given for scholarships.

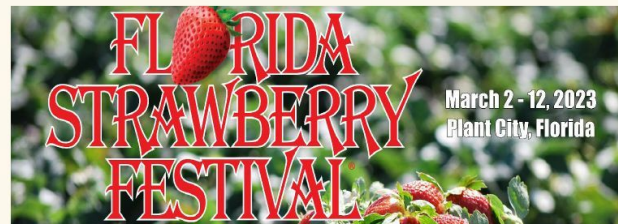
The Grooms are founding members of the Strawberry Growers Association (FSGA) instituted in 1982. They both work diligently to promote agriculture. Carl has accumulated an almost uncountable amount of awards from the FSGA. To name a few, he has received the Workhorse Award in 1987 and won Top Producer per acre for multiple years and in 2013 was inducted into the Florida Strawberry Growers' Hall of Fame. Whether it is in production, marketing or educating the public on the plight of the farm-

er Carl and Dee Dee are ready to help.

The Grooms family took part in a reality television show called Pitchin' with Lynn Crawford. The show airs in Canada. They showed different aspects of strawberry farming. The reality TV host prepared a five course meal for the Grooms using strawberries in every dish.

Carl can be seen often in the news during winter when freezes are looming over the strawberry fields to help keep the public informed. He was part of the Sub Zero refrigerator commercial.

Farming is a way of life and a tradition that has become a legacy for the Grooms family. A legacy that has reached out and given back to so many in and beyond the agriculture world.





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Felt Ruby Boutique

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Yulia Rubtsova Felt Ruby Boutique

Yulia Rubtsova, her husband and their daughter moved to the US 7 years ago with her mom and dad. Being a very artistic person at heart and adventurous enough to try new things, Yulia was looking for something new.



Ruby

Felt Ruby Boutique was launched just a short time ago. "I like flowers a lot," she says, "but stopped buying them a while back because I can't stand to watch them die. I tried to replace them with a plastic version, but there was no feeling, no joy or happiness in the flowers. Then I saw an idea of textile flowers on the internet and was so impressed. Felt flowers are different. They are warm, cozy and look so charming! So I decided to try to make my own. That's how I became a felt florist!"

Yulia's flower arrangements represent how she feels, a happy "full of life" woman. Each arrangement is meticulously thought out and arranged, ready to warm your heart, match your décor, or bring a smile to the person receiving them – for a very long time!

Felt Flowers last day after day. If you love fresh flowers but hate that you can't keep them forever please visit Yulia's store! All of her flowers are 100% handmade. Beautiful, long lasting, hypoallergenic. No watering or special care needed!

You can buy flowers individually or in a bouquet. All prices are on her Etsy, Instagram or you can email, text or call. Delivery to Wesley Chapel for free. Other areas - for additional cost. Shipping worldwide as well.

Yulia Rubtsova (Ruby)
858-226-3744

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Mentoring you with proven lifestyle choices demonstrate reduced dementia risk.

— Heather Elwell, Brain Coach

By Gary S. Hatrick

It used to be that a coach was someone who helped to train and direct a sports team hoping to guide them to victory all the way to the big game. As the decades have rolled on, other sorts of coaches began to emerge - voice coaches, family and other relationship coaches, business coaches, personal coaches, fitness coaches, and on and on.

Heather Elwell is a brain coach. Her job is to take someone whose brain may just be a bit too dormant and sharpen it, getting it ready to be able to finish the big game of life with as many neurons firing as possible. The strategy is to block dementia and keep it from breaking through some simple lines of defense.

Many people once they reach a certain age begin to wonder if their little memory glitches are signs of a coming flood of memory failure. Heather not only works with seniors who want to know how to possibly avoid dementia, but with younger people - people who are not yet seniors - to give them the training they need to enter their senior years with greater confidence.



Heather and her Nana.

"The whole reason for the creation of this company is that my nana had dementia," Heather explained. "She was diagnosed 20 years ago. My background is that I am a speech language pathologist. I had been a speech language pathologist for 23 years. When I found out my nana had dementia I searched for everything that would help. At that time there were things that we could do to help, but there was nothing we could do way ahead of time. We did not have the information that is available now."

My nana was a caregiver for my grandfather. Before being his caregiver they had this beautiful life," Heather continued. "He golfed, she got together with friends, and she

volunteered. They went to church together. Those are all very life-fulfilling things. When she started taking care of my grandfather, they stopped going to church, she stopped connecting with her friends and she stopped volunteering. When he passed away two years later, she didn't return to being in the community. Half of her friends had moved away and half of her friends had passed away and she was grief stricken. She did not go back to volunteering which would have been so good for her. It has been shown that people that are feeling lonely and people that are isolated have a 64 percent higher chance of getting dementia. Connection is so important for brain health."

Unfortunately, dementia doesn't only affect the person who was diagnosed with it as Heather has experienced. "Dementia leaves behind a legacy of fear in those that are left behind," she said. "As you can imagine now that my nana had dementia, my mother worries about the fact that she might get dementia. I worry that I might get dementia. Sitting in that place of fear is not helpful for anyone."

- **373% rise in dementia for Gen Xers & Millennials**
- **1 in 3 seniors dies with dementia**
- **\$100,000-annual healthcare costs for adults with dementia**
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"Do you want your story written for you or by you?"

"What is so exciting is that we are living in a time where there's all this research coming out about things we can do to reduce our risk of dementia," Heather expressed with excitement. "I was doing my continuing education and I found out that there are all these lifestyle modifications that people can do to reduce their risk of getting dementia. Once I learned that information I wanted to shout it from the rooftops. I felt like everyone should have this information."

"When you realize that if I am walking every day, if I am connecting with others, if I'm eating healthy it allows one to put things into action instead of sitting in fear," Heather continued. "Could we still get a dementia diagnoses? Yes. Yes we could. There is no 100 percent prevention against dementia, sadly, however there are things we could do that will reduce our risk. There are action items we can do to make us feel like we have some control over the situation instead of just having something happen to us. Even if you get a diagnosis you can still do these things and that will help to potentially slow things down. You have a little bit of power with this terrible disease."

Heather took a year-long research sabbatical after her nana died to learn about the new studies and the information developing in the field of brain health and dementia. During this time she created a vehicle with which to shout good news from the rooftops or more accurately, from the world-wide-web. That vehicle is Brain Health Mentors.

One of the first things she wants people to know is that no one is exempt from the possibility of developing dementia. "A lot of people feel like, well my parents didn't have it - I'm good, but you are not in the clear," she emphasized. "My nana had absolutely no family history of dementia."

"A lot of Americans work, work, work, work, work and then we stop," she went on. "I coach people around through these life transitions whether it's your kids leaving home, whether it's retiring or the loss of a loved one. Life is full of re-calibrations and sometimes it's easy to get stuck. I think if my nana had gone back to her community - something like church, if she could have joined a garden club, she could have served her community in such a beautiful way. One of the big things I like to communicate with people is that all the people in the community are our gift. We have all these wonderful community gifts. Unfortunately nana got stuck. A company like this did not exist then."

Interestingly, brain health is not just a thing for seniors. In fact, brain health should be established well before retirement age.

"The number one thing I want to do is to change the stigma of brain health," Heather said. People see this as an older person thing. The majority of my clients are in their 40s to 50s with no memory problems. They realize they want to start working on these things because the research is showing that the brain changes that contribute to dementia are happening 20 to 30 years prior to a dementia diagnoses. So we want to start working on these things as early as we possibly can. This is not an old person thing, this is an all person thing. Just like we were taught when we were younger about how important physical education is, our brain health is just as important. Let's put some good habits in place as we age.

"Things got worse during 2020 when COVID-19 kept people sequestered in their homes," Heather said, but what Heather calls a "dementia tsunami" began well before COVID. While other disease instances went down, instances of dementia went up 145 percent prior to the pandemic. COVID caused a spike, but things were already getting bad.

Heather quotes staggering statistics: One out of three seniors dies with dementia, and there has been a 373 percent increase in people getting a dementia diagnosis that are 30 to 44 years old. Also of interest is that statistically women have a greater reason to be concerned: two thirds of the people diagnosed with dementia are women. In addition, two thirds of the caregivers of the people with dementia are also women.

Though the statistics are scary, Heather also gives great hope and encouragement through her website and Facebook page. She is full of tidbits

that make one just want to get started improving brain health.

She believes strongly in serving a community through volunteerism or just being there, as in church. In fact, Heather said that church attendance is a wonderful way to stay connected. She teaches simple ways to get into what she calls micro-conversations as you go along day to day. "A compliment here, a smile there, or a wave or just taking a walk in the neighborhood. If you walk 9,800 steps a day it decreases your chances of dementia by 50 percent." She also promotes exercise and 7-8 hours of sleep per night. "Exercise is like Miracle Grow for our brain and sleep is when the cleaning crew goes into our brain."

Heather's services can all be accessed virtually through her website brainhealthmentors.com. "In January I'm going to be offering a monthly membership, she said. "It will be at a lower cost and people will have access to two live webinars a month, they are going to have weekly prompts. There will also be opportunities for application and accountability. It's a great way for people to get in the door."

"I also have a highly-individualized 10-week program where I come up with an individualized program for the client each week. They receive a workbook and each week they have a 50 minute one-on-one session with me. Monthly membership is \$55 a month and the individual comprehensive program is \$250 a week.

Heather believes that it is not enough just to learn the ways to promote brain health, but you must apply them, which also requires accountability - the team approach. So if you have a brain, you need a coach. Get started training by visiting brainhealthmentors.com.

MEET OUR FOUNDER

Meet Heather A. Elwell, M.S. CCC-SLP, the founder and creator of Brain Health Mentors. Heather has been a speech-language pathologist for over 23 years and is also a certified health and wellness coach. When Heather began to notice the positive shift in the studies emerging in the field of brain health and dementia, she immediately took a year long research sabbatical to create what is now the Brain Health Mentors program. Drawing on her many years of experience as a speech-language pathologist and certified health and wellness coach has allowed her to create a unique program to improve her client's brain health and reduce their risk of dementia.



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By Bobbi Russell WTS Trichologist,
AHLC Master Hair Replacement Specialist

How do you know if you have the hair loss gene? If someone in your family has hair loss, you just might. If so, you are not alone. 50 million men and 30 million women are affected by this completely natural condition. Most men start seeing and experiencing beginning stages of hair loss in their 20's to 30's while women seem to be commonly triggered by major hormone imbalances like childbirth and menopause.

As we discuss this lets take into consideration that most all men and women notice some changes in the thickness of their hair as they age. This is natural. One of the reasons for this is a phenomenon called seasonal shedding. This natural shedding seems to happen throughout our life and tends to be higher in the summer months and much lower in the cooler or cold months. This is not to be confused with genetic hair loss.

The average person loses approximately 50-100 hairs a day depending on the density of their hair. This is part of the natural growth and regeneration process of hair. During a shedding season you may notice a few more hairs than normal but this process will usually stop after a few weeks and get back to normal. However, whenever this shedding does not slow down and you notice that your hair is getting thinner, it's time to take notice.

Ask yourself, do you have a family history of hair loss? This includes all blood relatives. Genetic hair loss also known as Androgenetic Alopecia can also be recessive. Meaning, the genes may have skipped a couple of generations. So other family members may not show signs of hair loss.

The most common myth about genetic hair loss is that you get hair loss from your mother's side of the family. This is just not true. You get an equal amount of your hair genes from both parents.

When genetic hair loss starts to affect you, the most common symptoms are visible loss in the drain, more hair in your brush or comb, even hair on your pillow when you wake up in the morning.

As the hair falls out it will start to regenerate and grow back. As this hair grows back it starts to miniaturize. This miniaturizing process causes the hair to grow smaller and thinner each time it grows back. This hair also starts to have a shorter growing phase which causes your hair to not get as long as it used to. How many of you have said my hair just doesn't seem to grow. It grows. It just doesn't grow as long as it did before. DHT, aka Dihydrotestosterone, is a hormone produced by the body that is a major contributing factor in the thinning of hair. This hormone is much higher in men than most women. So what can you do about it? The first and most important thing that can be done is early detection and prevention. I use the comparison to teeth. Yes I said teeth...

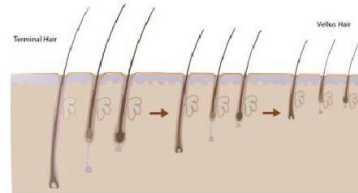
Our teeth are predisposed to decay. However, with daily maintenance and regular visits to the dentist we can have a strong healthy mouthful of teeth till the day we die. Very rarely do you see an 80 year old with the exact same beautiful teeth they had when they were 20. Some natural wear is going to happen. Even when we take perfectly good care of them.

Hair loss is very similar. If you suspect that you have genetic hair loss in your family or are starting to see signs of hair loss, there are things you can do to slow the process down. Your hair can hair look thicker and healthier for longer than if you do nothing.

The FDA has approved topical minoxidyl and oral finasteride as possible treatments. I would consult a dermatologist to see if these medications are right for you. As a Trichologist, I lean more toward natural solutions. Low light laser therapy is a really good treatment with varied results when used every other day. There are many devices from combs to caps. Hair Maxx has my vote. Just remember it only works if you use it as directed. PRP aka Platelets Rich Plasma, with and without stem cells, is very productive in maintaining and stimulating growth. This is usually a series of treatments and then repeated once a year. I have personally seen great results with this.

for your health

Do I Have The Hair Loss Gene?



Recently on the scene are treatments done with peptides. They have been shown to fight inflammation, decrease hair loss and stimulate hair growth. This is again a series of treatments and must be repeated. We recommend starting with 5 week in studio treatments then followed by home care.

Growth stimulating shampoos are highly recommended. When used 3-4 times a week, some of these products have shown to stimulate growth, maintain and increase follicle health and to control DHT. There are many growth stimulating shampoos and DHT controlling shampoos that are easily available. When choosing, my recommendation is to choose one specifically for men or women. The only time I would recommend the men's version to a woman is if she had been diagnosed with high testosterone levels.

Supplements help to balance the body and to feed the hair follicles in missing nutrition. Viviscal professional is what I currently recommend and I have seen many excellent results in my patients.

Regular scalp treatments can be done at home or with a professional trichology technician. These treatments are similar to a facial for the scalp and keep your scalp free from congestion. Clogged pores can slow down growth. We recommend 3-12 treatments a year depending on the health of the scalp.

In more progressed situations, men and women have chosen to seek out more permanent solutions. Hair transplants are widely used by men with a very good success rate, while women tend to have a more diffused loss, so transplants are sometimes not as successful. Dr Alan Bowman in Boca Raton does excellent work.

Hair replacement, like wigs and toppers are wildly used to cover thinning tops. This is a very common practice for men and women and can give you the hair of your dreams in just a few hours. They can be worn as a daily wear or attached so they are only maintained once a month. When taken care of properly these hair systems look amazing and can give you back your confidence.

I hope this gave you some helpful information. It is very important to remember that hair loss solutions are not a one size fits all. There are many possible treatments that can help you maintain your hair, slow down the process of your hair loss and many cosmetic solutions to help regain your appearance. My recommendation is to work with a hair loss professional and start slow so that you discover what works for you.

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Rev. Jodi L. Suson-Calhoun

for your health

What Are The Hidden EMF Toxins Costing You?

Offsetting the dangers we cannot change.

By Rev. Jodi L. Suson-Calhoun

MBA, Nutritionist, Medical Intuitive, Human Behaviorist, Energy Healer

Imagine being a gymnast and body builder one minute, and then taking a fall, followed by getting misdiagnosed and over-medicated to the brink of a near-death situation. It was then I discovered it's a whole food diet, and nutrition, along with other holistic tools, that lets the body heal itself. This experience forced me to assess my environment and start looking at the not so obvious root causes of my ill health. The first thing I did was examine the stressors in my environment. Besides the chemicals in my food, water, cosmetics, and cleaning supplies, I was surprised to learn about the negative impact of electromagnetic frequencies, EMF, that come from our electronic devices. Electric and magnetic fields are invisible areas of energy, radiation, that are produced by our electronic devices and appliances. EMF is harmful to our DNA and the long-term effects are not fully tested but we are learning more every day.

The fact is that the electro-smog is changing how we feel physically, emotionally, and spiritually. You might not know that when we use wireless technology, our red blood cells clump together. So, holding your phone to your head, or wearing ear buds, is never a good practice. Protect your brain. You don't need to be a doctor to know that poor blood flow by

your brain is a bad thing. You may need to think outside the box about supporting your emotional and physical health. My husband and I were arguing each time we were at the grocery store and then realized we were standing under 5G towers.

LET'S FACE IT

We are not getting rid of our TV's, hair dryers, refrigerators, electric stoves, computers, cell phones, cell towers, and the world is still rolling out 5G. The long-term low-dose electromagnetic radiation exposure can lead to a compromised central nervous system; it can cause neurobehavioral disorders, including circadian imbalance, headache, fatigue, depression, and anxiety. I have personally experienced all these symptoms. So, if you are not actively protecting yourself from the toxic environment, then the electro-smog is costing you your vitality and your health. So, what are some resources that I use to offset the dangers we cannot change?

I use safe and easy solutions to neutralizing, not blocking, EMF. I like to use a blended approach which includes essential oils, herbs, fungi, and EMF Neutralizers. Since there are 16 smart meters on my bedroom wall, and we don't really know the full impact of the 5G towers and the streetlamps in the neighborhood, I use them all.

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I have found that they are not all created equal, and some have inflated price tags. I feel safe with Aulterra which is scientifically proven EMF Protection against the harmful effects of EMF radiation. Putting science aside, I always focus on "HOW DO I FEEL?" I feel better using the Aulterra paramagnetic rare-earth minerals. I wear them in a pendant, I have them as discs on my phone, I plug them in via a USB drive into my car and the wall of my home --- oh and I take them as capsules too so I can heal from the inside out. This mineral Neutralizes EMF radiation and is part of my daily health protocol that provides a protective defense against powerful environmental toxins, including certain forms of radiation.

ESSENTIAL OILS

Essentials oils were the first way that I took control of my health, and the results were powerful. I diffuse them (instead of using cancer causing air fresheners), apply them topically, I inhale them for emotional wellbeing, and consume some of them internally for cellular regeneration. I use the third party tested dōTERRA Essential Oils as I trust the purity and the process. Also, outside research shows the positive effect of essential oils on telomere length. They discovered that certain oils, most notably rosemary and basil, were shown to be "capable of increasing the apparent length of telomeres" on cells when applied in low doses.

HERBS AND FUNGI

I have always had stress, so I now use adaptogenic herbs and fungi to support my body to be more resilient to our ever-changing environment. My favorites are Holy Basil, Ashwagandha, Rhodiola and a blend of 10 powdered mushrooms (Chaga, Lions Mane, Cordyceps, Reishi, Shitake, Maitake, Turkey Tail, King Trumpet, Antrodia Camphorata, Argaricus Bal-

zei) all of which reduce my stress levels and keep me agile and focused. I add them daily to my dandelion coffee, smoothies, gluten-free brownies, banana bread and of course this is coupled with a whole food organic diet. As with anything, understand how your food is sourced and grown. I use OM Mushrooms because they are grown on Myceliated Oats vs rice. The difference can impact your brain health.

What else can you do? Unplug your Wi-Fi at night and put your phone on airplane mode before bed. Hardwire your computer and keep your TV out of the bedroom. Avoid using Bluetooth ear buds. Ditch the microwave oven and exchange it for a convection oven. If possible, opt out of the utility companies smart meter programs. I have implemented these practices and I feel more alert when I wake up in the morning, I have more energy throughout the day, and I do not get into fights with my husband anymore at the grocery store (which has tons of EMF) because we keep ourselves protected.

For more information on toxic free living and how it relates to our emotional wellbeing, you can reach out to me Jodi Suson at Jodi@SusonEssentials.com www.SusonEssentials.com

SOURCES:

<https://www.cancer.gov/about-cancer/causes-prevention/risk/radiation/electromagnetic-fields-fact-sheet#what-are-electric-and-magnetic-fields>

<https://www.cancer.gov/about-cancer/causes-prevention/risk/radiation/electromagnetic-fields-fact-sheet>

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5 Reasons To Embrace The Emotional Side Of Estate Planning

Get Your Estate Plan To Reflect Who You Are

By Tina Spinks

When you hear the phrase “estate plan,” you might first think about paperwork. Or you may think of the uncomfortable topics that estate planning confronts head-on: end-of-life decisions, incapacity, and your family’s legacy from generation to generation. Those subjects hit home for everyone.

But while that could feel like a reason to avoid estate planning, the emotional nature of these decisions is actually a reason to embrace the process with enthusiasm. Here are a few ways in which emotion in estate planning is a good thing:



Tina Spinks

1. Estate planning creates stability in times of loss - If you end up in a state of incapacity later in life, it’s guaranteed to be a difficult time for your family. If your estate plan doesn’t include detailed instructions for a trusted decision maker and an actionable long-term care plan, it’s guaranteed to be even worse. You can save your loved ones from the confusion about what to do and the pressure to make rushed choices if this occurs, allowing them to save their energy for processing the situation.

2. Comprehensive estate plans keep emotional matters private - Detailed, estate planning with beneficiary directed trusts keeps your private matters out of the public eye. When your estate plan is scant — such as a simple “I love you” will — you’re running the risk of your estate going through court in a proceeding called probate. This means that choices become visible to those outside your inner circle. Because of the notice requirements, probate can also invite controversy and conflict which a private transfer would have avoided.

3. Estate planning can bring a family together - Everyone has heard of a situation in which siblings argued over what their parents left them as beneficiaries. But the opposite is also quite true. When you get

your family and other loved ones involved in your estate planning process, you gain a wonderful opportunity to show them how much you care. Creating your estate plan can strengthen the bonds of love in a family and serve as a reminder of those bonds for years to come.

4. Your estate is about much more than money - Estate planning is about a whole lot more than just wealth distribution and taxes. During an estate planning session, we can talk about significant family heirlooms, your hard-won hobby collection, and other matters totally unique to your life. We can even look into the memories and intellectual property you want to make sure your beneficiaries receive, such as photos, art, and even recorded videos or audio files of family stories you’d like to share with future generations.

5. An estate plan means you’re not going it alone - You shouldn’t have to face trying times alone. Whether the estate in question is yours or a loved one’s, your estate planning attorney will have the answers. Let us take care of the nuts and bolts with regards to educating your appointed agents about their duties so you can know that your family will be in good hands if anything happens to you. The idea of setting everything straight on your own can be a stressful one, but these emotional decisions are much easier to make with a trusted advisor by your side.

We want you to feel ownership and investment in getting your estate plan to reflect who you are. Estate planning is an opportunity to look at some of life’s big questions and ultimately make sure your family feels your care for them through the choices you make. Give us a call today to see how we can create custom-made solutions that do just that.



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Components Of Successful Business Plans

The entrepreneurial spirit strikes millions of people every year.

The latest data from the United States Small Business Administration indicates there are 32.5 million small businesses in the U.S., which underscores just how many people aspire to be their own boss.

There's no formula that entrepreneurs can follow to ensure their start-up is successful. However, devising a strong business plan is a great place to start. Such plans can serve as a road map for entrepreneurs as they try to turn an idea into a business and are often a necessity for prospective business owners who will be seeking funding from lenders or investors. The career experts at Indeed note that effective business plans are made up of various essential components that all entrepreneurs can utilize as a framework when starting their businesses.

• **Executive summary:** As its name suggests, this provides an overview of the business plan. Executive summaries typically contain the mission statement and include information about the products and services the business will offer. Curiously, though the executive summary could be the first thing lenders and investors read, Indeed recommends writing it after all other components of the plan have been mapped out. Doing so ensures the summary will reflect a full and clear understanding of the business.

• **Business description:** This section should include a detailed description of products and services and information about target customers.



Effective business plans are made up of various essential components that all entrepreneurs can utilize as a framework when starting their businesses.

It also can help to identify the industry the business will be in and include an analysis of industry trends. The description can include information about how the company is organized, noting information about key personnel, including their histories and roles in the start-up.

Continued on next page



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• **Market analysis:** The experts at Indeed note that the purpose of a market analysis is to identify the company's primary target audience, including its demographic, and where to find that audience. This portion of

the plan should include how the business will meet the needs of its target audience and the best avenues to connect with that audience (i.e., social media, in-store, etc.).

• **Marketing and sales strategy:** The experts at Growththink, which has provided strategic advisory and investment banking services to emerging and middle market companies since 1999, note that the marketing and sales plan should detail how a business will penetrate its target markets. Information regarding promotional strategies, pricing strategies and potential marketing partnerships are just some of the details to share in the marketing and sales strategy.

• **Financial plan:** This section will include significant information about the company's finances, including detailing how much capital the business will need to meet its objectives. The financial plan should include a detailed account of how revenue will be generated, and entrepreneurs should include financial statements and projections regarding cash flow.

These are not the only components to include in a business plan. However, they can serve as a useful foundation for entrepreneurs on the cusp of starting their own businesses.



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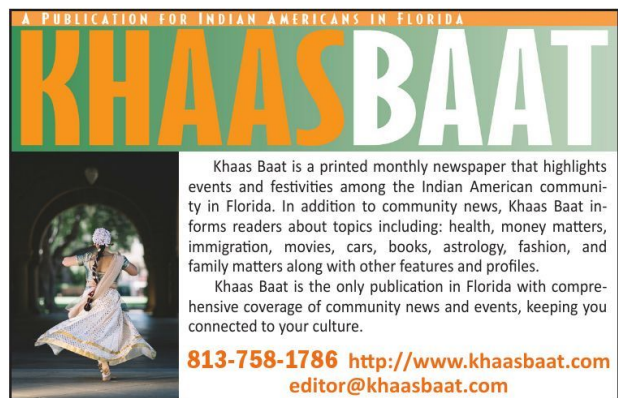
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- 4 TBSP Garlic Honey (The Honey Couple)
- Salt
- 1 fresh lime (if desired)



Preheat the oven to 375. Chop tomatoes, peppers, scallions and garlic. Place in a large glass pan. Drizzle oil and honey on top, sprinkle with salt. Add cilantro sprigs on the top. Place in the oven and bake for an hour, stirring every 15 minutes. Remove from the oven and allow to cool. Remove the cilantro sprigs and discard. Add Mixture to food processor or blender with fresh cilantro and lime (if desired) pulse to desired consistency.

*If you do not have garlic flavored oil and honey, regular will work great.

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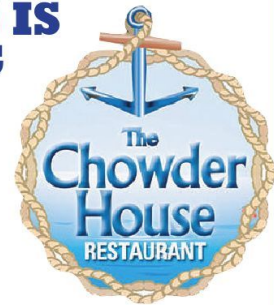
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Cats Are Beloved Pets

Cats are susceptible to various illnesses and injuries. Awareness of these conditions can help cat owners protect their cats more effectively.

Cats are beloved pets across the globe. In 2020, there were roughly 53 million cats owned as pets in the United States and Canada combined.

Cats are admired for their can-do attitudes. They're independent, quirky and often clever. While some people may describe cats as aloof, plenty of pet cats desire daily affection and cuddle sessions with their pet parents.

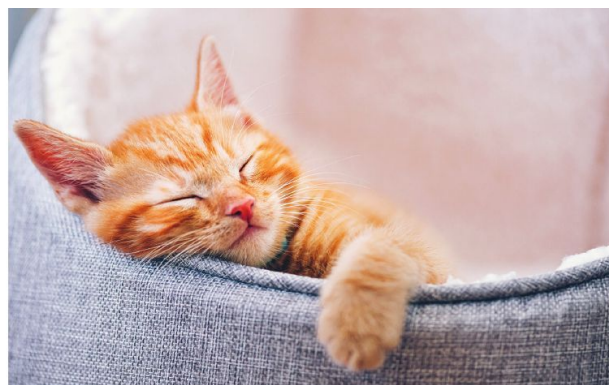
It's important for cat owners to familiarize themselves with common feline behaviors and personality traits. That familiarity can help cat owners recognize when something may be "off" with their cats. While cats are good at self-care, there are times when owners must step in and offer assistance.

Here's a look at common conditions that can affect pet cats.

• **Tick-borne diseases:** Cats may not spend as much time outdoors as dogs, but they still can pick up ticks if they are let out from time to time or cohabitate in homes with dogs. Ticks can carry various illnesses, but bobcat fever (cytauxzoonosis) is one to be concerned about. It's quite serious and often fatal.

• **Feline immunodeficiency virus (FIV):** This slow-acting virus may not be noticeable until the disease makes the cat ill years after initial infection. A weakened immune system can open the cat up to a number of other illnesses and secondary infections. With good care, a cat could live months or years before the chronic stages of FIV.

• **Vomiting:** Cats groom themselves and can get fur stuck in their throats and digestive tracts, producing hairballs that are ultimately spit up. How-



ever, cats may vomit for other reasons, including ingesting something poisonous or dangerous, like string. Cats that are vomiting often can become dehydrated, which could lead to a medical emergency.

• **Feline urinary tract diseases (FLUTD):** The pets division of WebMD indicates roughly 3 percent of cats visiting vets are diagnosed with FLUTD. Cats can develop it for a variety of reasons, including stress in a household, eating dry food, and being overweight. It's always an emergency if a cat can't urinate or has pain doing so.

• **Fleas:** Cat owners may lament fleas, as they can be a problem and spread fast. A cat is at risk of developing anemia if it becomes infested with fleas. Topical treatments and oral medications can help prevent or eradicate fleas.

• **Heartworm:** The ASPCA warns that, like dogs, cats can get heartworm from the bites of mosquitoes. Despite its name, heartworm primarily causes lung disease in cats.

• **High-rise syndrome:** Cats that reside in urban areas in multistory homes may be susceptible to falls. Windows without screens or where screens are not well-secured can pose risks to curious cats who want to take in the sun and fresh air. Falls can cause serious injuries, even death. The problem has become so prevalent that vets gave the condition the name "high-rise syndrome."



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By Nitish S. Rele
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Introduced just a year ago, the Santa Fe hybrid is an excellent addition to the Hyundai midsize SUV lineup, thanks to its bold styling, inviting cabin and best of all, better gas-sipping capabilities than the regular version.

Our test-drive Limited model was equipped with a 1.6-liter inline-4 turbo engine putting out a total of 226 horsepower (beating the Honda CR-V and Toyota RAV4 hybrids) and 258 pounds-feet of torque. That is plenty of power for passing or merging into peak office-hour traffic. Finding help for that extra energy is a 44-kw electric motor backed by a 1.49 kWh lithium-ion battery pack with max output of 64 kWh. A 6-speed auto gear box with paddle shifters is competent and, of course, fuel efficient.

The all-wheel-drive Santa Fe, which has center-locking differential capabilities, distributes power between front and rear wheels depending on road and driving conditions to result in a safe and comfortable ride. A MacPherson strut front and multilink rear suspension ensure that the SUV handles the rigors of daily driving with comfort. The motor-driven power steering is quick and precise. Want to save fuel? Switch to eco mode from smart or sport.

Up front is a three-dimensional horizontal wide grille flanked by noticeably slim LED T-shaped headlights. Our Limited edition was packed

with such fine goodies as 8-way power heated/cooled front leather seats, 10.25-inch LCD touch screen for nav, phone and audio, Bluetooth phone capabilities, Android Auto and Apple CarPlay, 12.3-inch digital instrument cluster, 60/40 rear seat, suede headliner, panoramic sun roof, Harman Karmon sound system, surround-view monitor, tilt/telescopic steering column and dual auto a/c. Well-placed storage bins/cubbies abound throughout the cabin, which flaunts 146.6 cubic feet of space.

The Santa Fe comes standard with Hyundai SmartSense, which includes blind-spot, forward-collision avoidance, safe exit and lane keep assists; smart cruise control; and of course 10 air bags. You also get rear cross-traffic collision avoid assist, rearview monitor, four-wheel antilock brakes, roll-over sensor, electronic stability, traction and downhill brake controls, hill-start assist, daytime running lights and a tire pressure monitoring system.

Base-priced at \$40,160, the Santa Fe hybrid is a splendid combination of performance, practicality and fun. In our week of city driving this commendable SUV, we eked 37.1 mpg beating EPA estimates of 33. And Hyundai's five-year, 60,000-mile basic, and 10-year, 100,000-mile power train and hybrid component/battery warranties should convince you to sign on the dotted line.

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