

Blue Zones

“A fool does not care about his health.” – Anonymous



It's critically important to maintain financial health. Having a solid grip on financial well-being can better prepare you for what life may throw your way. GETTY IMAGES

Maintain financial security for well-being during hard times

Sebastien Saitta
Blue Zones Project-Southwest Florida

When it comes to well-being, financial security plays a major role. In fact, financial well-being is one of five common elements along with physical, career, social, and community that people need to thrive in their lives according to the Gallup well-being index.

With COVID-19 making headlines and many witnessing and personally experiencing the financial fallout, it is normal to feel worried and uncertain.

As you should make every effort to stay physically and mentally healthy during trying times, it's critically important to maintain financial health as they can often be interrelated. Having a solid grip on financial well-being can better prepare you for what life may throw your way.

“What is important during tough times like COVID-19 is that it tests your financial health,” says Jill Rapps, CFP, financial adviser at Ciccarelli Advisory Services, Inc. “This is a time to learn about what you may do differently or what worked well.”

While your financial well-being, or overall financial situation is unique to you, there are key factors to keep in mind to help maintain a positive status. Jill shares these tips:

1. Start saving money early and on a sys-

tematic basis. Be sure to “pay yourself first” by saving a portion of every dollar that comes your way.

2. Never spend more than you make. The key ingredient is to understand what it takes to cover your essential expenses, and then what you may have left over, after you save a portion, use to purchase discretionary items.

3. Document your expenses. Running your finances is like running a business. Your results should be documented so that you can review them several times throughout the year and make any necessary modifications

4. Know where you are before you can understand where you need to go. It's important to document your assets and liabilities (balance sheet) in a way that you can measure your progress, again at least once a year. These two exercises are essential for being able to make good financial decisions

5. Have a “rainy day” fund. This can be used for one-time expenses that come up unplanned, i.e. your daughter needs help for a move, or, give yourself permission that it may be used to supplement your income as we are going through a challenging time like COVID-19.

6. Build financial “staying power.” This is important so you can not only sustain your family and yourself, but also thrive through a challenging time by being able to focus on

opportunities.

7. Take the emotions out of investing. This sounds easy but our basic human tendency is to run from fear — sell low and buy high which of course is the opposite of what you should do if you are a good investor.

Just like physical exercise, forming financial habits that you can stick with is key to creating positive outcomes in the long run. “Good financial habits must work well for you,” says Jill. “If we are forced to do something that doesn't fit our personality it probably will not become a habit, it may look more like our New Year's Eve resolutions — not sticking!”

Rapps recommends designing what you want your financial health to look like, and then develop a pathway that works with your lifestyle. For example, some people love detail and will work with specific software to document all their expenses and make sure everything balances to the penny, while others just put away money in “goal” buckets and whatever is left over they can spend. “Either way they can both work to meet financial goals but working with a financial adviser can help as part of their job is to create a pathway for you to succeed financially, keep you on track and help you implement,” says Jill.

See **SECURITY**, Page 6D

Mom vetoes grandma's plan to flout distancing rules



Dear Abby
Jeanne Phillips

Dear Abby: My parents have strong opinions. I don't agree with them in areas such as how to raise or discipline my children. If I try to explain why, they mock me with their tone of voice. Then they get mad if I try to discuss it with them and won't speak to me for a couple of weeks.

Currently, they are insisting that I am making a mountain out of a molehill because of the coronavirus. I stay at home with my children and run out only to buy food. Abby, my parents are ignoring all the health recommendations. They still go out in public places where people are close to each other.

They now want to have all their grandkids over to play and are upset with me because I refuse. It has reached the point that I don't answer my phone

when I see Mom's number because I know she'll lecture me on how I am "tearing the family apart over this nonsense that we'll just laugh about next year." How do you get family members to respect your request for social distancing?

— *Doing What's Right for Now*

Dear Doing: Here's how: Stick to your guns. Remind your mother that your children's welfare is your sacred responsibility. It is your job to ensure their safety, and it's no laughing matter. Tell her this is why you have chosen to follow the directions issued by the Centers for Disease Control. You wish she and your dad would be more careful about their own health, but you respect that they are adults making their own choices, and you expect that she will extend to you the same courtesy. Period!

Dear Abby: I recently gave a family member a gift. Immediately upon opening it, they exclaimed, "I don't want this! I will never use this. Can I return it and get something else?" This was followed by repeatedly saying they didn't want

the item and dragging out of the closet a similar item another family member had given them, exclaiming, "See? I already have almost the exact same thing, and I've never used it."

This relative kept repeating they didn't ever want anything like this and what I should always get them. This is the same person, by the way, who buys me whatever they want to get me whether I want it or not, and refuses to listen when I state what I would like as gifts. Am I too sensitive, or is this behavior bad manners?

— *Gift Horse in Wyoming*

Dear Gift Horse: It's an example of appalling bad manners and lack of gratitude. Because the relative is also unwilling or unable to choose appropriate gifts, why not agree to stop exchanging them? In cases like this, a nice, neutral greeting card would cause fewer hurt feelings.

Dear Abby: My husband and I disagree about something, and I'd like you to be the tie-breaker. One of us believes it's proper to keep the title to a vehicle in

the glove compartment of the vehicle alongside the registration and insurance papers. The other thinks it's foolish and dangerous. What say you?

— *Tie-breaker in Kentucky*

Dear Tie-breaker: I say it is better to err on the side of caution and keep the title in a safe deposit box or file cabinet. The same is true for the deed to your home, as well as other important documents.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

For everything you need to know about wedding planning, order "How to Have a Lovely Wedding." Send your name and mailing address, plus check or money order for \$8 (U.S. funds) to: Dear Abby, Wedding Booklet, P.O. Box 447, Mount Morris, IL 61054-0447. (Shipping and handling are included in the price.)

Balancing bone health and breast cancer risk



To Your Health
Dr. Keith Roach

Dear Dr. Roach: I just read your column about Fosamax and wondered what you thought about Evista (raloxifene). I have been on it for 13 or 14 years because both my sisters have had breast cancer and I have osteopenia. Is this something that can be taken indefinitely, or do I need to stop? My gynecologist says to keep taking it, but I wonder what you think.

— *B.I.*

Answer: One major concern about long-term use of alendronate (Fosamax) and other drugs of that class (called bisphosphonates) is that they shut down reabsorption of the bone so completely that people are at risk for complications

such as osteonecrosis of the jaw and atypical femur fractures. These complications are uncommon, and the benefit of taking the medication outweighs the risk in most women with osteoporosis; however, prolonged use may start to cause more harm than benefit, especially in women with mild or moderate osteoporosis.

Raloxifene, by contrast, works on the bone as an estrogen, while working on the breast as an anti-estrogen. In women with both low bone mass and increased risk for breast cancer, it is a good choice. Raloxifene is not as potent an agent as Fosamax, and that's probably a good thing for you: With osteopenia, you do not need as potent an agent, and the risk of osteonecrosis of the jaw and of atypical femur fractures appears lower with raloxifene.

Raloxifene does have its own risks. Blood clots occurred in about one woman per thousand in the six years of the

study. Less than one woman per thousand had a stroke in the raloxifene group per year. Those risks need to be compared against the benefit of both the breast cancer and bone benefits. For women at increased risk of breast cancer, the potential for benefit is usually much greater than the potential for harm.

Dear Dr. Roach: I am a dedicated reader of your column and appreciate very much your attention to detail. I was surprised to read in my local paper recently that you recommend hand sanitizer over hand-washing with soap and water. This is contrary to all other health advice I have seen. Please explain. I do understand using it when one cannot use soap and water.

— *A.B.*

Answer: I don't think I explained that very well, as several people have written to me with the same question. Hand-washing with soap and water is pre-

ferred for many or most situations. However, in the hospital, when health care workers need to perform hand hygiene many times daily, alcohol-based hand sanitizer may be preferred because compliance is higher with it and because it is much faster.

There are some situations where hand sanitizer should not be used and hands should be washed with soap and water: when hands are visibly soiled; when they start feeling "sticky"; and in the cases of some infections, especially C. difficile and norovirus.

In all cases, hands should be washed after using the bathroom, and before and after eating.

Dr. Roach regrets that he is unable to answer individual letters, but will incorporate them in the column whenever possible. Readers may email questions to ToYourGoodHealth@med.cornell.edu or send mail to 628 Virginia Dr., Orlando, FL 32803.

Questioning religion and animal treatment



Animal Doctor
Michael W. Fox

Dear Dr. Fox: My religion prohibits me from eating certain creatures, but does not say much else about how we should respect and care for them. As a parent and teacher in a secular school (and as a vegan), I find it challenging to get across to children why they should be kind to animals. "Just because we should" isn't enough; they don't like "shoulds." Then there are the contradictions, like: Why is it OK to kill some animals to eat, and to keep others as pets?

So I ask you: What religious faith do you follow, if any? And what advice can you offer to help me educate my students better?

— *L.H., Cleveland, Ohio*

Dear L.H.: I embrace any religion that teaches mindfulness of all our relations and respect for life — human and non-human, plant and animal. At the core is the spirituality of reverence for all living beings from which arises the bioethics of animal rights, protection of the natural world and avoiding harm to others in securing our basic needs.

Mainstream religions continue to limit their potential and responsibility to serve the common good because they

are human-centered. The spiritual core is corrupted and displaced by materialism and objectification, especially of animals; so many species are treated as objects and commodities, and everything in the natural world as an exclusive human resource.

Theosophists proclaim that there is no religion higher than truth. But inhumanity can be rationalized and accepted if that truth is exclusive of other living beings and their inherent value and intrinsic rights. We should all examine the truths we live by, be we theists, atheists, agnostics or secular humanists. For more, see my book "The Boundless Circle: Caring for Creatures and Creation," and view the video on my website (drfoxonehealth.com) entitled "Animals, Nature and Religion."

For your students, there are some excellent teaching materials and other resources available from the Institute for Humane Education: Write to info@humaneeducation.org.

Dear Dr. Fox: A few years ago, our beautiful black Lab began turning a bronze color, and now her coat looks really dull and brownish red — only the top of her head and her belly have stayed black and shiny. Our vet recommended giving her a supplement called The Missing Link over a year ago, and there has been no improvement. We have also tried different shampoos and conditioners.

Do you have any thoughts on why this has happened, and what we can do to restore her coat? She is 9 years old, and we feed her Authority Chicken and Rice for mature dogs. She has been on thyroid meds for one year, but her coat started turning years before her thyroid was ever checked. (Her thyroid was checked in the first place after a Google search on what may have caused a bald patch on her tail.)

— *J.V., Springfield, Missouri*

Dear J.V.: I always look at what a dog is being fed when faced with any skin/coat issue. The main ingredients in your dry dog food are as follows:

Deboned Chicken, Chicken Meal, Brown Rice, Corn, Oat Groats, Dried Plain Beet Pulp, Corn Gluten Meal, Brewers Rice, Natural Flavor, Chicken Fat, Fish Oil, Powdered Cellulose, Dried Egg Product.

I would not feed my dog such food every day. Your dog might have some nutrient malabsorption issue, which can cause loss of hair pigment called melanin. My home-prepared dog food might make a difference, along with 6 mg melatonin at night.

Some clarification: Melanin is a pigment produced by tyrosine, whereas melatonin is a neurotransmitter produced by tryptophan. The more melanin in the hair and skin, the darker they will be. Melatonin is responsible for maintaining sleep/wake cycles, biological

rhythms and the modulation and inhibition of melatonin synthesis. In addition, melatonin can repair the cells, which have been damaged by stress and disease, and stop the secretion of certain hormones. Also being an antioxidant, melatonin can destroy microorganisms, and thus it is referred to as disease-fighting hormone.

Your dog could be tyrosine- and tryptophan-deficient. Genetic and other environmental factors can alter hair color; many dogs like to sun-bake, and such exposure could change hair pigmentation. In some cases, acute emotional stress can cause sudden loss of pigmentation.

Be sure your dog is given foods rich in tryptophan and tyrosine, notably eggs, cheese, cottage cheese and turkey. (But note, some dogs are allergic to eggs, which should always be lightly cooked.) These nutrients and others are destroyed by the heat processing of manufactured pet foods, and are deficient in low-grade animal protein ingredients.

Send all mail to animaldoctor@gmail.com or to Dr. Michael Fox in care of Andrews McMeel Syndication, 1130 Walnut St., Kansas City, MO 64106. The volume of mail received prohibits personal replies, but questions and comments of general interest will be discussed in future columns. Visit Dr. Fox's website at DrFoxOneHealth.com.

Security

Continued from Page 4D

Often, the right questions you ask yourself are key to revealing the right steps to take to achieve financial well-being. Rapps notes that this is an excellent time to slow down and recommends asking yourself what kind of financial future will be most impactful for you. If you are not financially stable during this time, ask yourself what you need so that next time you will be more stable. How should your money align with your deepest values? What is the highest and best use for your money?

"This challenging time will be a time we will remember," says Jill. "It will have a lasting effect in all our lives and in different ways, and we can learn from this time and decide how it will make an impact on our financial choices. Some-

times our best plans don't work the way we thought they would so stay nimble, stay flexible and have the ability to welcome change when it knocks at your door. We have to remember that this too shall pass."

FREE FINANCIAL WELL-BEING WEBINAR — Looking for financial guidance during COVID-19? We have partnered with Ciccarelli Advisory Services to present complimentary webinars on simple yet effective ways to help you and your family during this challenging time. These webinars are separated by topic so you can choose which one relates best to your current situation. You will also have an opportunity for live Q&A to answer your most pressing questions. To register, visit tiny.cc/BZPfinance.

Tuesday, May 19, 5:30 pm

Feeling financially "squeezed"? Reduced income? Lost job? Learn about tools and resources to get you back on

track!

Thursday, May 21, 10:00 am

Retired and concerned about your income and investments during this challenging time?

Wednesday, May 27th, 5:30 pm

Are you an individual or small business owner looking to uncover new financial opportunities?

Online Power Nine activity of the week

Blue Zones Project Southwest Florida wants to know how you are living the Power 9, a set of shared principles followed by the longest-lived people.

Each week, we will have a specific Power 9 activity for you to try and share with us.

This week's Power 9 activity is Purpose.

There are many individuals who are lending a helping hand in our communi-

ty. We call them heroes.

Who is your hero during COVID-19? Is it a healthcare worker, teacher, truck driver, restaurant or grocery store employee? A friend or family member? Who is making a difference for you?

We want to encourage you this week to write them a note, or create a sign for your yard and/or acknowledge them through Facebook.

Please share how you have acknowledged a local hero (send us a picture, video or a story) and explain how this experience made you or them feel. Share with us on Facebook and be sure to tag us at @BlueZonesProjectSouthwestFlorida, or email directly to bluezonesprojectswfl@sharecare.com.

Share your story by Sunday, May 17, to be entered into a prize drawing for Dan Buettner's book, "The Blue Zones of Happiness".

Next week's Power 9 Online activity will be Family First and Right Tribe.