

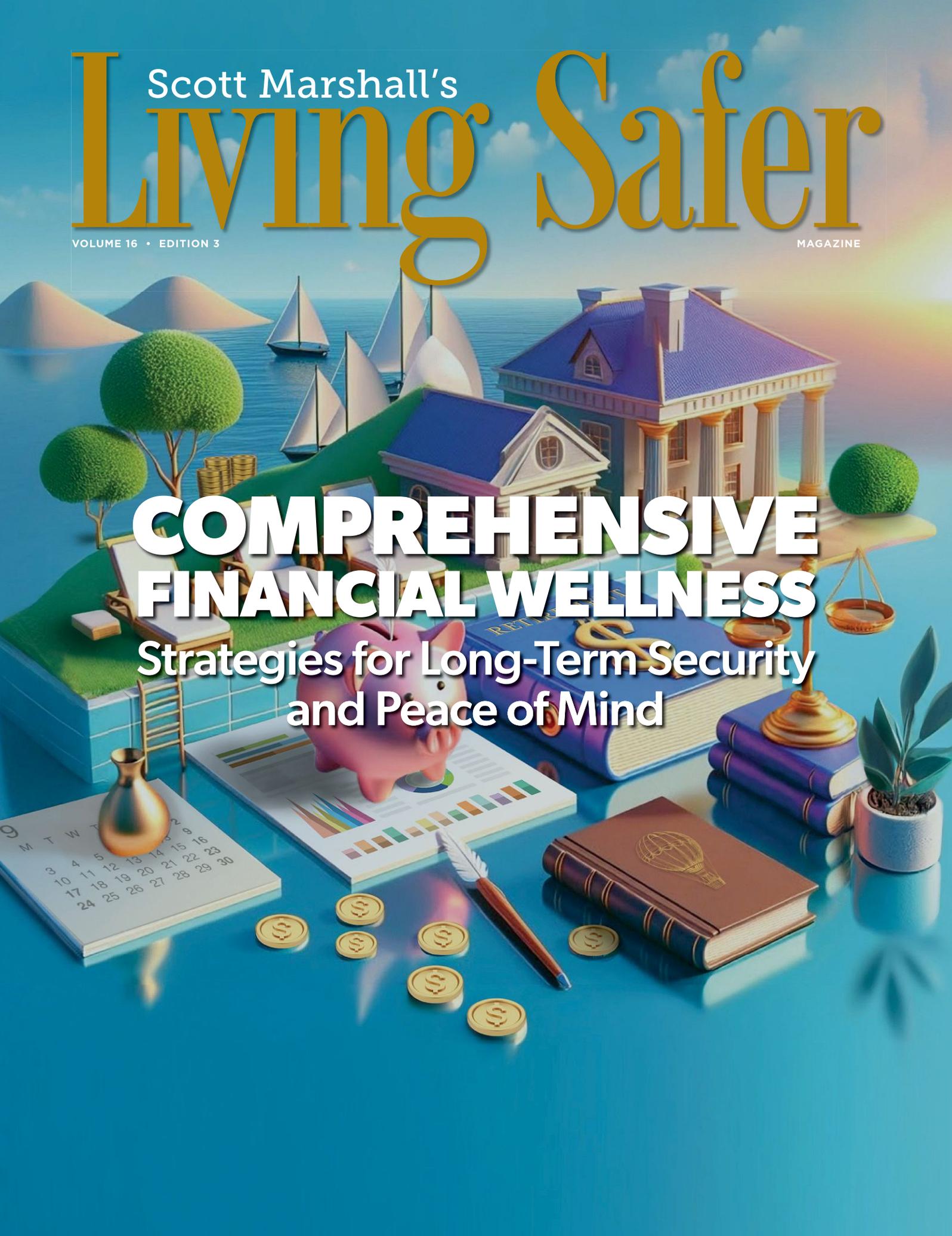
Scott Marshall's **Living Safer**

VOLUME 16 • EDITION 3

MAGAZINE

COMPREHENSIVE FINANCIAL WELLNESS

**Strategies for Long-Term Security
and Peace of Mind**





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Living Safer

A Letter from the Firm



Dear Friends,

We are pleased to provide you with this issue of *Living Safer*. If you have received our magazine before, you know that this publication is produced in collaboration with a select nationwide group of respected legal professionals, industry experts and consumer advocates called Injury Board, all committed to improving our quality of life by promoting public safety.

Our law firm is passionately devoted to promoting workplace safety, public safety and protecting the rights of injured workers and consumers. We believe that the safety of employees and consumers are often best protected by enforcing their rights in the Florida Workers' Compensation system and holding the negligent accountable in our civil justice system.

While our job is to serve those who have already been injured, it is the goal of this magazine to help you avoid injury in the first place. To that end, *Living Safer* promotes health, security and well-being through articles and safety tips.

We hope the information in *Living Safer* will help you and those close to you avoid injury, or give you guidance if injuries do occur. Our goal is to empower workers and consumers with knowledge of safety and healthy living. So many injuries and deaths can be avoided by a few simple safety steps. I have seen a great many people suffer serious injury or death because someone was in a hurry, didn't take time to think through their actions or because they didn't know just how dangerous something could be.

Living Safer is a wonderful publication that helps us all remember that, in the chaos of our everyday lives, a few seconds of care can save someone a lifetime of problems. That someone could be you or a loved one. I hope you find this issue informative. By putting safety at the forefront of your mind, may it help you remember to take a little more care in your daily life.

Be Safe!

– Scott
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The American Cancer Society Road To Recovery program gives cancer patients free transportation for cancer-related medical appointments. As a trained volunteer driver, you'll join cancer patients on a crucial part of their journey to recovery, transporting them to and from their appointments and ensuring their access to care isn't prevented or delayed because of lack of transportation.

A few hours of your day could make a lifesaving difference. Connect with us to learn more about Road To Recovery volunteer opportunities in your area.



The American Cancer Society takes your safety seriously and has implemented guidelines to minimize COVID-19 risks to patients and volunteer drivers. All volunteer drivers are strongly encouraged to stay up to date with COVID vaccinations. Masks are currently required.

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

ON THE COVER



27 Comprehensive Financial Wellness Strategies for Long-Term Security and Peace of Mind

With consumer prices skyrocketing over the past year, reassessing and refining your financial strategy is more critical than ever. In an environment where inflation erodes the value of your hard-earned money, effective financial management is key to reducing financial stress and growing your wealth.

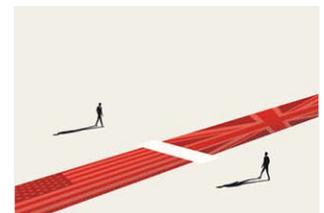
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How Bicycle Helmets Protect the Head in an Accident

by Scott Marshall

Bicycle helmets have been ubiquitous in the cycling community for decades. Laws requiring children under certain ages to wear bicycle helmets exist in every state, and for good reason.

Statistics show that bicycle helmets reduce the likelihood of serious head injuries in a bicycle crash by 60% overall, reduce the likelihood of a traumatic brain injury by 53%, and reduce the risk of fatality by 34%. Those are significant reductions for simply wearing what is essentially a “hard hat.” So, how do they protect your head?

Linear/Direct Impact Injury

Bicycle helmets provide primary protection against blunt force trauma that could potentially cause a skull fracture through the use of a foam interior and hard outer shell. Such blunt forces are called linear or direct impact forces. It is easy enough to understand what could happen if you fall from a bike and your head strikes a solid object such as a tree, a car or the ground. Helmets provide a crucial barrier between your skull and the outside world, potentially saving your life.

Skull fractures can result in some of the most serious injuries a person can sustain, leading to a litany of lifelong problems and, in many cases, death. Even from a seemingly minor impact, when your skull isn't fractured, you can still sustain a “closed head injury,” such as a subdural hematoma (bleeding or bruising of the tissue surrounding the brain) or a concussion.

Axonal Shear Injury

An axonal shear injury is caused by the rapid rotation or deceleration of the head. These injuries are typically “closed head” injuries that do not involve skull fracture, but rather cause injury by the brain's sudden movement within the skull. They can also result in serious long-term injury or death.

A Multi-directional Impact Protection System (MIPS) is a patented technology that protects the head from the rotational forces that can cause or worsen traumatic brain injuries. Today, all serious cyclists wear helmets with MIPS technology. MIPS reduces the transfer of rotational force to the brain by providing an almost floating barrier between the rig that secures the helmet to your head and the helmet's hard shell.

MIPS doesn't provide extra protection from a direct blunt force impact to the head. It allows your head to move slightly within the helmet so that if your helmet strikes something, your head has extra room to move without having the helmet transfer 100% of the energy of the impact to your skull, and subsequently your brain. This is particularly effective when the helmet gets suddenly stuck, even for a split second, on whatever it has impacted.

While a non-MIPS helmet will still provide you with some protection from blunt force trauma, helmets without extra protection

against rotational forces are completely lacking in protection from axonal shear injuries, which can be devastating. Studies have shown that MIPS technology further reduces the risk of closed-head injury by at least 10%. The reality is probably higher.

WaveCel Technology

While MIPS reduces rotational forces in the event of an impact, WaveCel claims to reduce both rotational and linear forces by distributing the energy of a blunt impact through a network of cells on the interior of the helmet, flexing and gliding in such a way as to divert the rotational forces that a MIPS helmet seeks to minimize.

Other Helmet Safety Technologies

There are other technologies that claim to protect against axonal shear injuries, such as SPIN, Fox Fluid, Turbine Leatt, Kali Protectives, Koroyd by Smith, SHRED and KinetiCore. While these are less common than MIPS or WaveCel, you may come across them during your search for a proper helmet.

Which Helmet is Right for Me?

Choosing the right helmet is critical to maximizing the protection it provides. The most important factor is fit. The helmet should fit you well—not too small, which would unnecessarily expose the sides of your skull, and not too large, which could cause it to slide around if you're thrown from your bicycle or if the helmet hits something. It should have a firm, snug fit when tightened.

Resources for Researching the Right Helmet for You.

There are many online resources available to assist you in your search for the right bicycle helmet. The gold standard for helmet reviews is conducted each year by Virginia Tech, whose Helmet Ratings are widely accepted as the most comprehensive bicycle helmet evaluation and rating system in the world. In 2024, they rated 241 bike helmets of all types. You can explore the ratings here: helmet.beam.vt.edu/bicycle-helmet-ratings.html

Another great resource is the Bicycle Helmet Safety Institute, found at helmets.org. They provide a comprehensive, though somewhat cumbersome, website full of data, analyses and other fantastic information.

The jury is still out on whether WaveCel is truly as effective as MIPS, but if you look at the 2024 Virginia Tech Helmet Ratings, you won't find a WaveCel helmet in the top 20—they're all MIPS. At a minimum, if you want to truly protect your cabeza, you need a helmet with some form of extra protection against the rotational forces that cause brain-shearing injuries.

The bottom line is to take your helmet purchase seriously. Do your research and find the right helmet for you. Taking the time to do it right could quite literally save your life. [IS](#)



Finding Joy in Everyday Life

by Rebecca Gilmore

It is often all too easy to succumb to the feeling of being on the hamster wheel of life. We get up, we work, we squeeze in all the family chores and taxi duties, we work some more and we go to bed. If we are lucky, seven hours of sleep later we get up and do it all again!

There is a saying that no one on their deathbed ever regrets not going into the office more. It is so important for our well-being that we take moments throughout the day to find joy in everyday life. It may sound trite, but taking time out to appreciate the joy of life has beneficial effects to help us face those difficult and stressful moments that will inevitably challenge us daily.

Dr. Micheal Mosley, a British doctor, journalist and TV presenter, was an advocate of taking time out to do “Just One Thing” a day and gave simple ideas that are scientifically proven to improve our health and well-being. When he tragically died on holiday in Greece earlier this year, his ideas were thrown into the spotlight with his book of the same title racing up to the number one spot in the UK charts again. His advice has included simple suggestions such as taking a moment in the sun, listening to music, singing out loud and filling your house with plants! All are perfectly achievable in the working day. Take time to do these things daily and they become a habit, not a chore. We have all seen the T-shirts with the “Be Kind” message and may have rolled our eyes, but challenge yourself to one act of kindness a day to see what joy it brings. Give up your seat on the train, smile at a stranger and give more than you take.

What will come as a surprise to absolutely no one is that Dr. Mosley was also an advocate for putting your phone down to boost happiness. He found that going offline for even short periods

each day has huge benefits, ranging from increasing attention span and cognition to reducing aches and pains and improving posture and relationships.

When you look at children playing, they are not worried about the past or the future; they are caught up in the moment of joy, however it comes to them. It might be jumping waves at the beach or swinging from a tree. As a parent, you may find your joy comes exclusively from their joy; but what about creating such moments for yourself? Throw caution to the wind and challenge yourself.

In the UK, we are fortunate to have the National Trust, a heritage and nature conservation charity whose purpose is to look after places of historic interest or natural beauty permanently for the benefit of the nation. The charity created a project called “50 things to do before you’re 11 $\frac{3}{4}$ ” to encourage families to play in nature together and build an enduring connection with the natural world. Their ethos is that when we build a connection with nature, we’re more likely to care for it in return as we enter adulthood.

We can all take time out on a daily basis to experience the joy of nature. Getting outside for five or ten minutes a day can do wonders for our well-being. On a working day, some achievable favorites from the project include walking outside barefoot, getting up for the sunrise, making friends with a bug and eating a picnic outdoors.

There must be joy in everyday life; otherwise, what is the point? The first thing to do on your Monday calendar for the week is to block out ten minutes a day and tick off some simple pleasures—do something simple yet extraordinary for yourself and form positive habits.

What have you got to lose? [IS](#)



The Benefits of Journaling

by Brandy Abalos

Journaling is more than just writing down your thoughts; it's a powerful tool for self-discovery, stress reduction and personal growth. There are many benefits of journaling, from emotional regulation to personal growth and more. No matter what you journal about, it can be helpful in how you function in life.

Emotional Regulation

Journaling can help relieve stress, improve mood and provide emotional clarity. Writing down your feelings can help you process them and reduce stress. Journaling can boost your mood by helping you focus on the positive aspects of your life. Expressing your emotions on paper can help you better understand them.

Personal Growth

If you want to invest in self-discovery, set goals and increase self-awareness, journaling is essential. It can help you uncover your

values, beliefs and goals. Keeping a journal can help you track your progress toward your goals. By reflecting on your experiences, you can gain a deeper understanding of yourself.

Cognitive Benefits

Consistent writing habits can also help with improved memory, enhanced creativity and problem-solving skills. Writing down your thoughts and experiences can help you remember them better. Journaling can stimulate your creativity and help you think outside the box. Expressing your thoughts and feelings can help you find solutions to problems.

Improved Sleep

Journaling before bed can help you relax and improve your sleep quality. Incorporating journaling into your bedtime routine can signal to your body that it's time to wind down and prepare for sleep. Expressing your thoughts on paper can clear your mind

of worries and racing thoughts, allowing for a more peaceful sleep. By consistently journaling before bed, you can cultivate a healthier sleep environment and experience improved sleep quality.

Increased Productivity

Journaling can help you stay focused and productive by clearing your mind and allowing you to focus on the tasks at hand. Journaling can also help you set clear and achievable goals, providing a sense of direction and motivation. By writing down your tasks and goals, you can prioritize them effectively, ensuring that you're working on the most important items first.

Enhanced Relationships

Journaling can help you improve your relationships by providing a safe space to reflect on your interactions with others. Journaling can help you better understand your own thoughts, feelings and behaviors, leading to more effective communication and conflict resolution. By reflecting on your own experiences, you can develop a greater understanding of others' perspectives and feelings.

Types of Journaling that Can Benefit Your Life

There are various types of journaling, each offering unique benefits to your personal growth and well-being.

Bullet Journaling

This is a flexible system using a combination of bullet points, symbols and numbered lists to track tasks, events and notes. It is highly customizable, promotes organization, and aids in tracking habits and goals.

Gratitude Journaling

This focuses on the positive aspects of your life by writing down things you're grateful for daily or weekly. It enhances positive emotions, reduces stress and fosters a sense of contentment.

Dream Journaling

This involves recording your dreams immediately upon waking to analyze their symbols and themes. It aids in understanding dreams, improves creativity and can provide insights into subconscious thoughts.

Art Journaling

This uses a journal to combine written entries with drawings, paintings or collages. It combines writing with visual expression, promotes creativity and can be therapeutic.

Morning Pages

Writing a specified (by you) number of pages of stream-of-consciousness writing first thing in the morning can be beneficial to your well-being. It clears the mind, promotes creativity, and can help identify underlying thoughts and emotions.

Reflective Journaling

This focuses on specific topics or themes, such as relationships, career goals or personal values. It encourages self-reflection, personal growth and a deeper understanding of oneself.

Travel Journaling

This involves recording travel experiences, thoughts and observations in a journal. It creates lasting memories, helps document experiences and can serve as a keepsake.

How To Decide Which Type of Journaling Is Most Beneficial for You

The best journaling style for you depends on your personal preferences, goals and lifestyle. Consider the following factors:

- » **Your goals:** Are you looking to reduce stress, increase creativity or improve your self-awareness? Different journaling styles can address different needs.
- » **Your preferences:** Do you prefer structured journaling or free writing? Do you enjoy adding visual elements? Experiment with different styles to find what you like best.
- » **Your lifestyle:** How much time can you dedicate to journaling? Some styles require more time and effort than others.

Here are some additional tips to help you choose the right journaling style:

- » **Start with a basic style:** Begin with a simple style like bullet journaling or free writing to get comfortable with the practice.
- » **Experiment with different styles:** Try different journaling styles to see which ones you enjoy the most.
- » **Don't be afraid to mix and match:** You can combine different journaling styles to create a personalized approach.
- » **Listen to your intuition:** Ultimately, the best journaling style for you is the one that feels right.

Remember, the most important thing is to find a journaling style that you enjoy and that brings you value.

You Can Enjoy the Benefits of Journaling

Once you've chosen a journaling style, it's time to make journaling a consistent part of your life. Remember consistency is key. Write without judgment, and don't worry about grammar, spelling or structure. Be specific and detailed in your writing. Above all, be patient with yourself.

Journaling is a personal journey. There's no right or wrong way to do it. The most important thing is to make it a meaningful and enjoyable experience. [IS](#)

Finding Balance

Strategies for Managing Work and Personal Life

by Brandy Abalos



Achieving a healthy work-life balance is essential for overall well-being and job satisfaction. It's about creating harmony between your professional and personal life. You need to have strategies to help you find that equilibrium.

When you find a work-life balance that is optimal for your situation, try to stick with it. It can be hard to avoid adding extra work from time to time. However, the more overtime you put in, the more stress you are likely to experience.

Learn to Set Boundaries

Before you begin work, ensure your work hours are defined. Establish clear start and end times for your workday. This can be difficult if you are working from home or remotely.

Create a dedicated workplace. If you are working from home, designate a specific area for work. Do not try to integrate leisure

activities into the area, as you may be distracted. Similarly, don't allow work to spill over into the rest of your lifestyle.

Learn to say no. Politely decline additional responsibilities at work or in life when your plate is full. You don't have to be the coach of the little league team, and you don't have to pick up an extra shift every week.

Practice Effective Time Management

Prioritize your tasks in a way that allows you to focus on important and urgent tasks first. Break down larger projects. You can even divide overwhelming tasks into smaller, manageable steps.

Utilize time management tools like calendars, planners and apps to stay organized. Consider using color coding or tabs to distinguish between different people's events and tasks on your calendars.

Don't Forget Self-Care

If you find it difficult to tear yourself away from work, schedule relaxation time. Block out time on your calendar for hobbies, interests or simply unwinding. Join groups that encourage your self-care behaviors.

Prioritize sleep by getting between seven and nine hours of quality slumber each night. This can greatly improve your ability to function and focus on tasks. Exercise regularly, as physical activity helps reduce stress and boosts energy.

Communicate Effectively

Communicate with your employer to discuss your workload and expectations. Your supervisor should be open to communicating regularly. Set boundaries with colleagues to establish clear communication guidelines.

Spend quality time with loved ones while you prioritize open and honest communication with them. Your friends and family need to know how your life is going and how they can help with your work-life balance.

Mindfulness and Stress Management

Practice mindfulness techniques, such as meditation or deep breathing, to help reduce stress. Taking short breaks throughout the day can also improve focus and productivity.

Learn to delegate when necessary to manage your stress levels. Don't be afraid to share responsibilities at work and home.

Set Realistic Goals

Overcommitting yourself can lead to stress, burnout and a decline in overall well-being. Setting realistic goals is crucial for maintaining a healthy work-life balance. When you set achievable targets, you're more likely to feel motivated, accomplished and in control of your life.

You need to understand your capabilities and limitations. You should also evaluate your current workload and assess your existing commitments before you take on any additional responsibilities.

Consider your energy levels and be honest about your ability to handle additional tasks at work and home. Let your supervisor, colleagues, friends and family lend a hand when you are stressed.

Learn to Disconnect

In today's digital age, it's increasingly challenging to truly disconnect from work. Constant connectivity can blur the lines between professional and personal life, leading to stress, burnout and decreased productivity.

You should designate tech-free zones in your home where electronics are off-limits. Set up specific unplugged times to disconnect, such as evenings, weekends or vacations. Turn off your notifications and charge phones outside of the bedroom.

Seek Support

Sharing your struggles with others is a vital step towards finding balance and well-being. When you open up to friends, family or a therapist, you're not only relieving stress but also gaining valuable perspectives, emotional support and practical advice.

Seeking support can reduce your stress by alleviating emotional burdens. It can also increase your perspective when others offer fresh insights and alternative solutions. Learning how others handle similar situations can be empowering and can enhance your coping skills.

Professional guidance may be necessary in some situations. Therapists provide specialized tools and strategies for managing challenges like achieving work-life balance.

Support groups can also be beneficial. Connect with others facing similar challenges for shared experiences and support. There is no shame in seeking help. It's a sign of strength and self-awareness.

It Is Possible to Achieve Work-Life Balance

Work-life balance is a journey, not a destination. It's about finding what works best for you and making adjustments as needed. With carefully developed strategies and attention to your own needs, you can achieve a successful life that appeals to your desires. [IS](#)





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Voting Importance and How to Get Help Voting in the 2024 Elections

by Wayne Parsons

The 2024 election may decide if our country even has elections in the future, and every vote is crucial for preserving the 7th Amendment right to jury trial and the Rule of Law. Vote for candidates who are committed to the right to vote, upholding the right to a trial by jury and keeping the courtroom doors open for regular people, not just the rich and the powerful.

Your vote can make a difference in protecting these fundamental rights for all.

Make a Plan

Check your registration status and find your polling place. Or get help and all the information you need from Vote.org (www.Vote.org) or [VoteRiders™](http://VoteRiders.org) (www.voteriders.org). [VoteRiders™](http://VoteRiders.org) is non-partisan, has 10,000 volunteers and collaborates with local voter support organizations to help people who want to vote. Vote.org has similar services to help qualified people who want to vote.

Each state has election laws and Vote.org and [VoteRiders™](http://VoteRiders.org) will help you comply with those laws. Some people have a home in one state but live temporarily in another; some are in the process of moving; some have gone through a recent divorce and a name change; elderly citizens have lost papers like birth certificates. Vote.org or [VoteRiders™](http://VoteRiders.org) will help address your specific needs.

Support from [VoteRiders™](http://VoteRiders.org)

[VoteRiders™](http://VoteRiders.org) offers many services to:

- » Set up appointments and cover costs

- » Figure out what documents you need to get your ID, including a Social Security card, proof of where you live, birth certificate, naturalization certificate and name-change records
- » Request and pay for those documents
- » Obtain your ID
- » Make sure you are 100% ready to vote

When a voter in Ohio had to provide an unexpired photo identification to cast a ballot, she contacted [VoteRiders™](http://VoteRiders.org) and a volunteer learned that she didn't have a birth certificate. [VoteRiders](http://VoteRiders.org) arranged a Zoom video conference with a New York City-based lawyer at a local library in Cleveland, Ohio. During the video conference, the lawyer took a picture of her to confirm her identity and helped her apply for a copy of her New York City birth certificate.

Then she needed a Social Security card, and [VoteRiders™](http://VoteRiders.org) arranged for a free taxi to take her to and from the Social Security Office to get the card. She then got two more free taxi rides to get the Ohio Mobile ID, which was required for her to vote.

There are several other organizations that also provide voting help: League, Black Voters Matter, Native American Voting Rights, Asian Americans Advancing Justice and Voto Latino.

Don't just vote—vote for the future of our Democracy and know that your voice counts! And if you need help to ensure that your voice is heard, reach out. [IS](http://VoteRiders.org)





Protecting Yourself from Spiking: Safety Tips for Social Events

by Danielle Vincent

Post-pandemic saw a surge in people wishing to make the most of the lost time spent in lockdown. As many people returned to attending social events, the hospitality industry tried to return to normal and claw back lost revenue. Many bars had promotional offers to get the footfall back. Festivals came back in full force.

Unfortunately, this period also saw a significant increase in reports of spiking, including both drink spiking and injection spiking, the latter being a relatively new form of reported spiking.

Both can leave the individual incapacitated and at an increased risk of sexual assault. Many of these drugs, like GHB, disappear from the body quickly (typically within 6 to 12 hours) and are therefore completely undetectable by the next day. As a result, even if an individual reports their concerns to law enforcement or seeks medical attention, the drug may no longer be detectable through testing. Trying to see a pinprick where you have been injected may also be impossible.

Spiking can occur in various scenarios, but it is most commonly associated with drinking in a bar. However, it can also happen during a date in someone's home, and there have

even been reported cases of it happening within a relationship.

When a large amount of alcohol has been consumed, an individual may feel the symptoms are a result of excess alcohol consumption, rather than their drink having been spiked.

If someone is in a crowded area and feels something sharp, they might mistake it for being scratched or hurt by someone's bag or clothing as they pass. It is unlikely that their first reaction would be to think they have been injected with a drug.

Identifying perpetrators can often be difficult, as a drink can be quickly spiked without raising much suspicion, or the victim may be injected in a crowd of moving people in the dark.

There have always been stories of someone you knew who had their drink spiked, and during college welcome week, the stark warnings of the risks were emphasized to students, much like at other key points in life growing up. However, over the years, this issue has become less discussed or considered a threat in mainstream media, perhaps wrongly so.

Statistics on reported spiking are likely far lower than the reality due to the issues mentioned above. People often wrongly believe that only women are targeted, but statistics

have shown this is not the case. A 2023 survey found that around 50% of both women and men surveyed had their food or drink spiked at least once.

There have been a number of steps put in place to try to prevent spiking. These include:

- » The mass production of drink covers and bottle stoppers. Several establishments serving alcohol began to hand these out for free. These are often seen at festivals or student events.
- » Some bars have drink strips and stickers that can be dipped into the drink to detect a drug by turning different colors.
- » Drink covers in the form of scrunchies are also now on sale, easily wearable on the wrist.

All of the above can also be easily purchased online.

Spotting the signs can include a drink that is fizzing excessively, has a change in taste or color, or appears cloudy.

Trying to prevent spiking is one thing, but there are also some steps to take if you think your drink has already been spiked.

- » Event organizers normally have some form of security. If there is a concern that you or a friend have had drinks spiked or been injected, raise alarm with security or bar staff.
- » University campuses typically offer a safeguarding number that students can call in case of emergencies or if they feel unsafe.
- » Smartphones now have a 'find my friend' function, allowing you to share your live location if you feel you are about to pass out.
- » One of the most important things is to avoid leaving the venue alone, as this is usually what an attacker is aiming for. If you are alone, call a loved one for help.
- » Last but not least, report any concerns to the police and seek medical attention.





Maximizing Productivity: Tips for Effective Time Management

by Annalisa Magno

In our modern, busy lives, it often feels like there aren't enough hours in the day to accomplish everything we need or want to do.

While it's true that we can't create more hours in a day, there are certainly ways to maximize our productivity and make the best use of the time we have. Time management is a valuable skill that, once mastered, is key to success in our work, studies and personal lives.

Being productive isn't about cramming as many tasks as possible into one day, as this will inevitably lead to burnout. Instead, it's about being realistic with yourself and setting achievable daily, weekly and monthly goals to tackle the tasks on your to-do list.

Tips for effective time management to maximize your productivity:

1 Get to know yourself and “eat the frog”

It's important to understand when during the day you feel most alert and focused, as this is when you're naturally most productive. If you're most productive in the morning, a highly effective technique is “eating the frog”—the process of identifying your most challenging task of the day and completing it first, before tackling any other tasks. If you eat a frog first thing in the morning, nothing else will seem as difficult for the rest of the day, right? If you're not someone who is most productive in the morning, consider scheduling “eating the frog” for just after lunch or at the start of your most productive period.



2 Get organized

Organization is essential for successful time management. Make sure to spend time scheduling deadlines and creating to-do lists. Regularly review your upcoming deadlines and to-do lists so you can prioritize tasks effectively. Use a tool that helps you stay organized and plan ahead, whether it's writing in a planner or using various apps on your phone or laptop—find what works best for you.

3 Plan ahead

It can feel overwhelming when you have a lot to do and don't know where to start. This often leads to procrastination and time-wasting if you don't have a plan of action. At the start of each week, review your to-do list and plan which tasks you'll tackle, on which days and at what times, taking into account any other commitments you may have. For larger tasks, time block an hour or two in your schedule so you can dedicate solid time to completing them. Review your plan at the start of each day and identify any "non-negotiable" tasks that you must complete by the end of the day.

4 Limit distractions and stay focused

While some distractions are unavoidable, try to minimize

anything that might divert your attention while you're working on tasks. Mobile phones and social media sites are major distractions. If you find yourself easily distracted by your phone, consider putting it on "Do Not Disturb" or keeping it on the other side of the room to avoid temptation. The "Forest" app is extremely useful for staying focused. On Forest, you set a timer for a tree to grow in your virtual forest. For example, if you have a task that will take two hours, you set the timer for two hours. While the tree is growing during this time, you can't use your phone. If you do, the tree dies. If you don't use your phone during the timer, you'll grow a tree in your forest. You can grow as many trees as you like in your forest throughout the day.

5 Take regular breaks and look after yourself

Remember that being happy and healthy promotes productivity. Make sure to take regular breaks between tasks to care for your physical and mental well-being. Give yourself things to look forward to throughout the week and schedule time for activities you enjoy. It's all about finding balance and creating healthy habits. Don't be too hard on yourself, and always give yourself grace if you have a bad day or week—that's life! [IS](#)



Exploring Cultural Traditions: Preserving Heritage in a Globalized World

by Matthew Devoti

We live in a global society. Americans can speak by video conference with others across the globe in moments. Written communications arrive a world away in seconds. Planes move passengers across oceans in a matter of hours. And we regularly conduct business outside our country's borders. In such a world, preserving cultural heritage often proves difficult, if not impossible.

There is a neighborhood in St. Louis that has managed to preserve its historic cultural identity. Known as America's "Last Little Italy", the Hill is an enclave of Italian American culture located in the heart of the City of St. Louis. Italian immigrants founded the Hill in the early 1800s. Today, the neighborhood is home to a diverse population, including dozens of families and business owners who can trace their Italian roots to multiple generations.

The Hill has managed to preserve its Italian heritage through a decades-long coordinated effort joined by multiple constituencies. The neighborhood boasts a strong religious foundation, people dedicated to preserving Italian heritage, a shared history of food and drink, and a unified color scheme. Green, white and red are sprinkled throughout the Hill, from crosswalks and fire hydrants to commercial logos, T-Shirts and Italian flags flying at homes, parks and businesses.

The historic backbone of the neighborhood is religion. St.

Ambrose Catholic Church has long served as the community's base. The parish was founded in 1903 by Roman Catholics immigrating from northern Italy. Dating to 1926, the Church's architecture harkens to the builders' Italian roots and is modeled after Sant'Ambrogio Church in Milan. Generations of Italian Americans graduated from St. Ambrose School; current students receive Italian lessons through middle school.

This shared heritage and history is also preserved at a brick-and-mortar location called the Hill Neighborhood Center. The Center is both a museum and a gathering place. Operated by the neighborhood association, the Center is where the community's stories come to life. The Center houses artifacts, archives, photographs and the documents underlying the community's shared history. The association employs an archivist who supervises volunteers capable of helping residents and visitors share their stories, explain exhibits or assist in family research. Italian classes are regularly offered by native speakers and vendors set up shop several weekends a month to talk about travel opportunities to Italy.

The Center is managed by Hill 2000, an association of Hill residents and Italian Americans who live outside the neighborhood. Hill 2000 is operated by community volunteers. The

organization adopted four pillars underscoring its work: historical preservation, neighborhood beautification, philanthropy, and safety and security. The Center is the modern tool the community uses to bridge the community's past with its present.

The organization serves its mission of cultural preservation by hosting several annual festivals, including an Italian heritage festival. Festa is celebrated on the second Sunday of October and features a parade, food and music. During Festa, the community recognizes a local dignitary, typically one who has

supported the community through long-time efforts.

Of course, no Italian neighborhood would be complete without a litany of food and entertainment offerings. The neighborhood is home to more than 20 restaurants that serve traditional Italian fare and multiple local markets and bakeries. These places prepare offerings from both Northern and Southern Italy. Several venues host cooking contests, including competitions featuring risotto and red sauce recipes.

The Hill is a case study on how a community can come



The Italian Immigrants statue, Saint Ambrose Roman Catholic Church, in the Hill neighborhood of Saint Louis, MI

together to preserve cultural identity. Once a place where Italian immigrants settled after arriving in America, the Hill is now a community where those immigrants' children and grandchildren cultivate a special place celebrating that heritage. Food, language

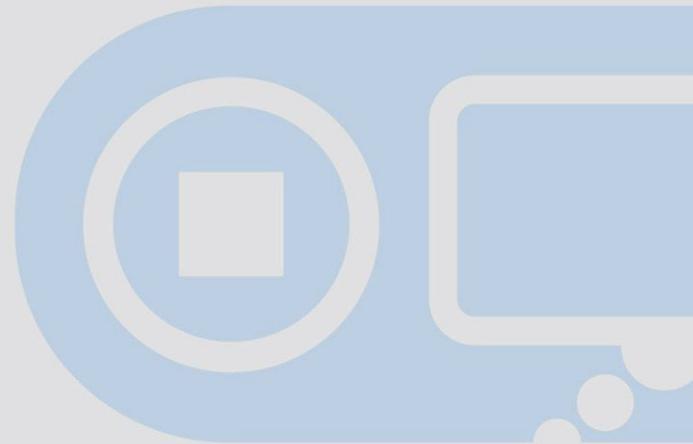
and national identity have combined with modern concepts of community to forge a unique neighborhood. The Hill shows how folks from a shared background can come together to preserve cultural traditions in a globalized world. [IS](#)



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Road Safety Measures: Preventing Car Accidents While Bicycling

by Danny Feldman

Bicycling is a great way to exercise and enjoy the outdoors, but like virtually any activity, there are risks. And, one of the biggest risks is getting hit by a car. So, other than not riding your bicycle, what are some things you can do to avoid getting hit while riding?

First, be seen. Larger objects like trucks are easier to see than smaller objects like cars, and similarly, cars are more visible than people riding bicycles. So, the very first thing you want to do when cycling is you want to be seen. How to do this?

» **Run lights, front and rear, when riding day or night.**

Simply put, even during daylight, using a front light makes

you more visible than not using one. And, of course, the same is true regarding a red taillight. These devices are relatively inexpensive and using them may save you from a crash.

» **Wear bright and/or reflective clothing.** Same premise, bright colors generally are easier to see and especially if you ride when it's dark, reflective clothing is a must.

» **Don't ride where you are not expected to be** – (more about this below) so, do not ride against traffic. A motorist pulling up to a "T" intersection getting ready to make a right-hand turn may only look to their left to make sure



there is no traffic coming from that direction. If you are approaching this intersection against traffic from the right of the motorist, then the motorist may never see you until he/she turns right into you.

Second – be predictable. As the above example illustrates, you want to ride where motorized traffic expects you to be. So, remember, "you are traffic" and thus you have all the rights and obligations as a motorist (with very limited exceptions). Hence, don't ride against traffic because a motorist is not going to expect you to be there. Signal—let a motorist know before you stop or make a turn or otherwise reposition yourself on the roadway. At a stop light or stop sign, get in line with the motorists, and don't slide by on the right side of stopped traffic. In short, ride like the traffic you are and let motorists know what you are going to do before you do it.

Third – be aware. So, don't ride with headphones in, getting lost in the music. Don't be looking at your cell phone. Pay attention to the sights and sounds of the road. Know the most common places where crashes occur—at intersections—and how crashes occur so that you can be in a position to take evasive action if necessary. Two of the

most common types of bicycle vs. motor vehicle collisions are the "right hook" and the "left cross." In the former, a car behind you attempts to pass you and then makes a right in front of you. Often the overtaking motorist underestimates the cyclist's speed, thus resulting in a crash. And, the left hook occurs when an oncoming motorist attempts to make a left directly in front of the cyclist—again, underestimating the cyclist's speed and causing a crash. Although the motorist clearly is "at fault" in both these scenarios, as a cyclist, you'd rather avoid the crash as opposed to getting injured and having a case.

No matter how carefully you ride, sometimes a crash is unavoidable. However, taking the simple steps outlined above can greatly reduce your risk of being involved in an accident with a car. [LS](#)





Choosing the Right Personal Injury Lawyer: Factors to Consider

by Brandy Abalos

Choosing the right personal injury lawyer is important to ensuring you receive the compensation you deserve. A skilled personal injury lawyer can make a significant difference in the outcome of your case, helping you achieve a fair settlement or jury verdict.

However, the outcome of your case is only one reason for choosing the right personal injury attorney for you. You also want someone who will be dedicated to your case, has time

and resources to allocate, and will relieve stress from your shoulders so you can move forward with life.

Here are some key factors to consider when selecting an attorney:

Experience

Look for a lawyer with a proven track record in handling personal injury cases. Experience can be a valuable asset, as it

indicates the attorney's knowledge and familiarity with the legal process.

Personal injury cases can be intricate and involve various legal procedures. A skilled attorney can guide you through these complexities, ensuring that your rights are protected and that you receive the maximum compensation possible.

Specialization

Consider whether the lawyer specializes in personal injury law. This means they have dedicated their practice to this specific area of law and are likely to have a deeper understanding of the relevant laws and procedures.

Personal injury lawyers have the experience and expertise to build a strong case, gather evidence and present your claim effectively in court. They can also provide valuable advice and support throughout the legal process.

Reputation

Research the lawyer's reputation and read client reviews. This can give you insights into their professionalism, communication skills and overall effectiveness. A lawyer with a good reputation is more likely to have satisfied clients who are willing to recommend their services.

A lawyer with a strong reputation may have a wider network of legal professionals and experts who can assist with your case. This can be beneficial, as it can help to strengthen your case and increase your chances of a favorable outcome.

Legal Fees

Discuss the lawyer's fee structure upfront. Some lawyers may charge a contingency fee, meaning they only get paid if you win your case. Others may charge an hourly rate. Ensure you understand the terms and conditions of the fee agreement.

Understanding the costs involved in your case helps you plan your finances accordingly. This can prevent unexpected financial burdens and ensure that you can afford the legal representation you need.

Communication

Good communication is essential. Choose a lawyer who is responsive to your questions and concerns, and keeps you informed throughout the process. Open and honest communication helps to build trust between the lawyer and the client. This is important for a successful attorney-client relationship.

Effective communication allows the lawyer to fully understand the client's situation, injuries and goals. This ensures that the lawyer can tailor their approach to meet the client's specific needs.

Compatibility

It's important to feel comfortable and confident in your

lawyer. Consider whether you can establish a good rapport and trust their judgment. It's important to find a lawyer who shares your goals and values. If you and your lawyer are aligned in terms of your expectations, you are more likely to work together effectively.

A good attorney-client relationship is built on collaboration. If you and your lawyer are compatible, you are more likely to work together effectively to achieve your goals. Knowing that you have chosen a lawyer who you can trust and respect can provide you with peace of mind during a difficult time.

Location

While location may not be the most critical factor, it can be helpful to have a lawyer who is familiar with the local legal system and courts. Attorneys who practice in a specific region are likely to be more familiar with the local laws, regulations and court procedures. This knowledge can be invaluable in building a strong case and navigating the legal system efficiently.

Attorneys who are familiar with the local community may have a better understanding of local customs, practices and cultural nuances. This can be helpful in building rapport with clients and effectively representing their interests.

Choosing an attorney who is located nearby can be convenient for scheduling meetings, attending court hearings and communicating effectively. This can help to reduce stress and streamline the legal process.

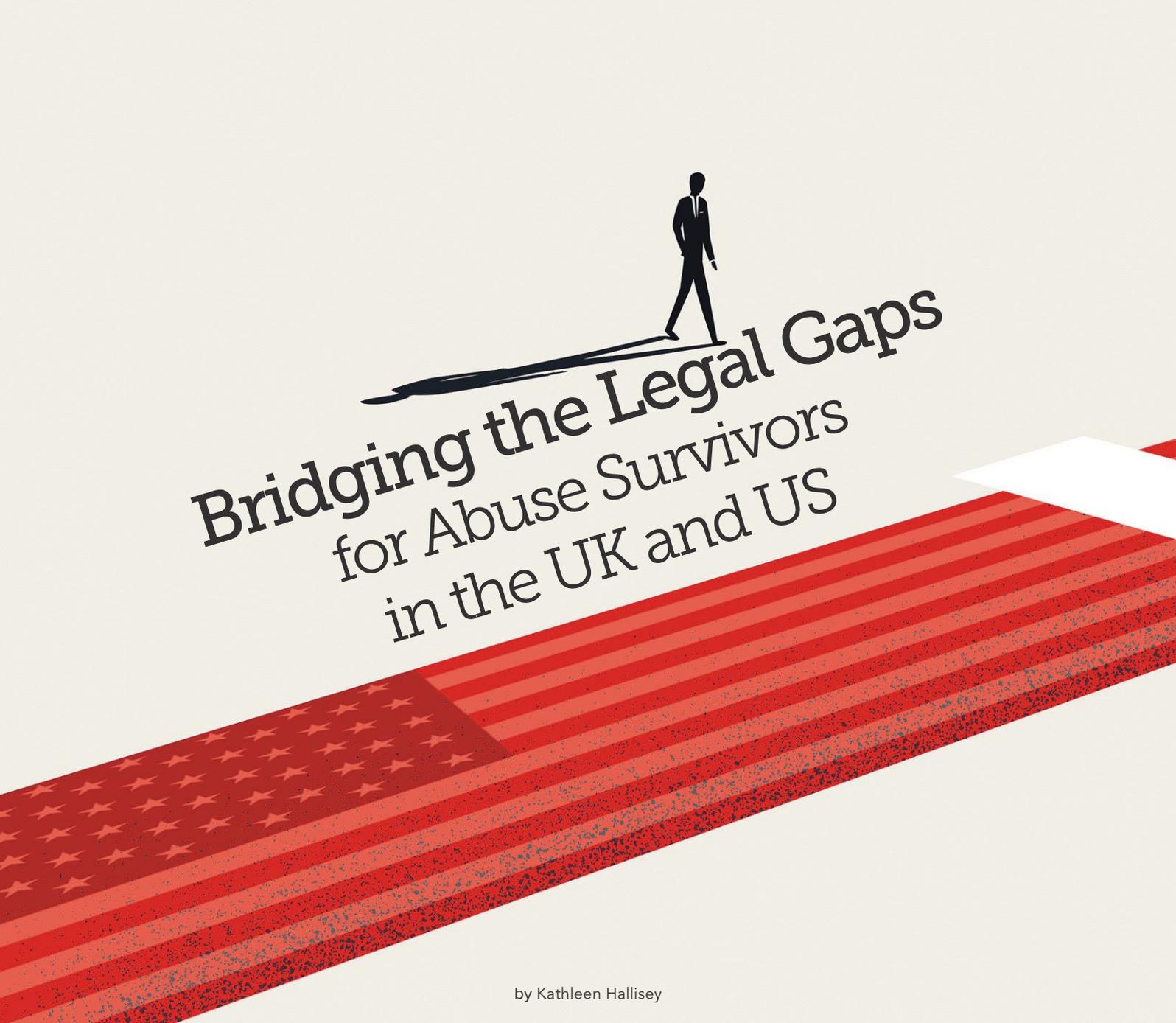
References

Ask for references from previous clients to get firsthand accounts of their experiences with the lawyer. Satisfied clients are more likely to recommend their attorney. By speaking with previous clients, you can gain insight into their overall satisfaction with the attorney's services and the outcome of their case.

If you can find references from clients who had similar cases to yours, you can get a better understanding of how the attorney handled those cases and the results they achieved. Additionally, if you have concerns or questions about the attorney's approach, references can provide insights into how the attorney handled conflicts or disagreements with previous clients.

Choose the Right Personal Injury Attorney with Confidence

Remember, choosing the right personal injury lawyer is a decision that should not be taken lightly. Take the time to research and interview potential attorneys to find the best fit for your case. By carefully considering these factors, you can choose a personal injury attorney who is qualified, experienced and committed to advocating for your rights. [LS](#)



Bridging the Legal Gaps for Abuse Survivors in the UK and US

by Kathleen Hallisey

Some years ago, amongst abuse lawyers in the UK, it was said that the perfect forum for an abuse claim would be some Narnia that combined US damages and UK limitation. The British civil legal system, where abuse claims are decided by a single judge, is notoriously tightfisted with compensation. American juries, often composed of individuals from varied backgrounds more akin to those of victims/survivors, were decidedly more generous in their valuation of damages than the often privately educated individuals who tend to dominate the judicial benches in England and Wales. Not to mention, juries in the US frequently saw fit to award punitive damages where appropriate. A similar concept, known as exemplary damages, exists in the British legal system but is never awarded in abuse cases. To be clear, this is not because institutions in England and Wales haven't engaged in the same level of cover-up as in the US.

Despite the lack of juries and punitive damages, rather than a

hodgepodge of varying laws on limitation per US state—a sort of postal lottery for a victim/survivor of abuse—England and Wales have a singular system for limitation. A three-year period that can be extended at the court's discretion under Section 33 of the Limitation Act 1980. The factors considered by a judge in allowing a case to proceed outside of the 3-year time limit are few—just six—and for many years, the judiciary was fairly open to allowing abuse cases to move forward. However, like all pendulums, it has swung considerably in favor of defendants in recent years.

As victims and survivors in England and Wales sat waiting and hoping for the pendulum to swing back in their favor, the recommendations of the Independent Inquiry into Child Sexual Abuse emerged—imagine if the US held a national inquiry investigating institutional child sexual abuse—with the recommendation that the limitation in abuse cases should be abolished. It could be great news for victims and survivors, but



perhaps not. The Ministry of Justice opened a consultation and lawyers responded. It is unclear if the law would be retroactive, allowing the thousands of victims and survivors who have either lost their claim due to limitation or been advised that a claim is not possible, a second chance at justice. Scotland abolished limitation in abuse cases in 2017 but added a caveat that a case could not proceed if the defender (defendant) could prove substantial prejudice due to the passage of time. Colleagues in Scotland say that the abolition of limitation in abuse cases has made little difference in practice because defendants raise the argument of substantial prejudice in nearly every case.

While England and Wales were benefiting from their singular approach to limitation, and victims and survivors were successful for many years in convincing judges to apply their discretion, US states, under pressure from victims and survivors, began reevaluating their limitation laws. In 2014, Massachusetts

extended the statute of limitations to 35 years in abuse cases occurring after June 26, 2014, with various caveats regarding abuse occurring before that date. In 2019, New York extended the statute of limitations to 20 years, and in 2022, passed the Adult Survivors Act, which gave victims and survivors a one-year window to file a claim. Sadly, that window has now closed.

So now the question must be: can the perfect forum, the so-called Narnia for victims and survivors of abuse, be created? It is possible. It would require the abolition of limitation in all abuse cases, regardless of when the abuse occurred, and would award victims and survivors the level of compensation they deserve while punishing the institutions that allowed the abuse to happen. After all, what a testament to the "special relationship" between the US and the UK if both countries showed their courage in creating the perfect forum for victims and survivors of abuse. [IS](#)



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COMPREHENSIVE FINANCIAL WELLNESS

Strategies for Long-Term Security and Peace of Mind

by Tracee Wagner and The Forge Companies financial advisory team

With consumer prices skyrocketing over the past year, reassessing and refining your financial strategy is more critical than ever. In an environment where inflation erodes the value of your hard-earned money, effective financial management is key to reducing financial stress and growing your wealth. A solid financial plan means going beyond basic saving and investing—it's about carefully managing cash flow, strategically handling debt, aligning your asset allocation with your goals, ensuring your identity is protected and planning for retirement early. By addressing these key areas, you can safeguard your purchasing power, reduce financial stress and lay the foundation for long-term financial security. For those with sophisticated financial needs, particularly lawyers navigating complex financial landscapes, now is the time to ensure your financial plan is truly working for you!

CASH FLOW

The backbone of every financial plan is cash flow: how much do you have coming in, and where is it going? This seems straightforward, but you'd be surprised what subscriptions you forgot to unsubscribe from or how many "business" dinners you had in a month. Take a snapshot of your spending from the last month and take stock of the current situation.

After gathering data, categorize it. Luckily, with 21st Century technology, this task is not as daunting as sitting down with a stack of receipts and a blank Excel sheet used to be. There are numerous financial apps aimed at simplifying budgeting, but it's crucial to thoroughly research them before entrusting your sensitive financial information to any platform. One feature to consider when researching budget apps is the method used to organize your finances. Whether it's a traditional envelop system or a zero-based approach, you need to ensure it aligns with your desired method and goals. In this increasingly digital world, it is nearly impossible not to get hung up in a tangle of subscriptions required for nearly everything we do in our personal and professional lives. From internet service and Microsoft products to magazine and newspaper subscriptions, streaming TV and gym memberships, subscriptions can be a significant drain on finances.

A study conducted by C+R Research found that 42% of people polled had stopped using a subscription and didn't realize or forgot they were still paying for it. The study also revealed that consumers underestimated their subscription expenses by an

average of \$133 per month, totaling \$1,596 annually. This is where a subscription management app, like Rocket Money, can be a massive asset to your financial plan. Subscription management apps will track your transactions and notify you of recurring charges. These apps can track patterns in recurring charges to make recommendations on which subscriptions to cancel and can even cancel them for you. When researching any digital tool to assist with your budget plan, you need to make sure the app has enhanced security protections such as multi-factor authentication, encryption, and regular updates and notifications to protect data from unauthorized access.

Once you have a solid understanding of where your money is being spent, you can start minimizing unnecessary spending and reallocating that income toward your short-term and long-term goals. When evaluating your savings strategy, consider building an emergency savings fund of 3 to 6 months' worth of essential expenses. This cushion can prevent you from relying on credit cards or high-interest loans in unexpected situations.

DEBT

Debt isn't a one-size-fits-all issue, and before you can effectively manage your debt, it's essential to understand the different types of debt you may be dealing with. Debt can be broken down into two broad categories: good debt and bad debt. Recognizing which debts fall into these categories is the first step toward tackling them.

Good debt, often associated with investments that appreciate over time, can help build wealth and provide long-term benefits. According to Fidelity Smart Money, this type of debt usually comes with a lower interest rate or annual percentage rate (APR), which financial experts generally consider to be under 6% in the current environment. One of the most common types of good debt is student loans, with the average law school graduate owing \$160,000 in student loan debt and 74% of law school students graduating with debt (EducationData.org, 2023). On the other hand, bad debt typically involves borrowing for items that depreciate or offer no future return, which can hinder your financial progress. Bad debt is often associated with high or variable interest rates. Forbes Advisor highlights that the average American carries nearly \$6,213 in credit card debt, which is particularly concerning given that the average credit card interest rate was 22.63% in February 2024. High APRs can make

repayment difficult and expensive, potentially leaving you with debt that outlasts the value of the product purchased.

Whether your debt is good or bad, it must be paid off, which is why your financial plan must include a debt repayment strategy. There are several avenues for having law school debt forgiven. Loan repayment assistance programs (LRAPs) are offered through several law schools, state bar associations, foundations, and federal and state governments. Other student loan forgiveness programs included Public Service Loan Forgiveness (PSLF) and Forgiveness with Income-Based Repayment (IBR). However, many student loan forgiveness programs come with stringent qualifications, including specific practice fields and income limits, and most other types of debt offer no forgiveness options at all. At this point, it's time to evaluate your repayment strategy.

Two common debt repayment strategies are the avalanche and snowball methods. With the avalanche method, you first prioritize paying off the debt with the highest interest rate or APR. This could be the credit card with a 22.63% APR. The goal behind this method is that you'll pay less interest over time. The avalanche method

could be the preferred solution if you are motivated by saving as much money as possible. With the snowball method, you prioritize paying the smallest balance off first, moving to the largest. This method is beneficial if you are motivated by seeing progress quickly. Remember, with both methods, you want to pay the minimum required payment on all debt before allocating additional payments towards a specific debt, ensuring you do not default or acquire additional fees.

Two other common debt repayment solutions are consolidation and refinancing. Understanding the difference between these two strategies is essential because they are often mistakenly used interchangeably. Consolidation is frequently associated with managing credit card debt, and refinancing is typically linked to mortgage adjustments, but both options can apply to various types of debt. Debt consolidation combines multiple existing debts into a new loan, streamlining your financial obligations into one payment. Refinancing refers to altering the terms of an existing debt, usually by securing a new loan with more favorable conditions. A common example of refinancing is adjusting the terms of a mortgage.





ASSET ALLOCATION

For any investor, the ideal portfolio is one that optimizes returns in line with the level of risk they are willing to accept. Your risk tolerance, combined with your target return, will guide the selection of assets that best suit your portfolio. Once you've assessed your risk tolerance, you can choose the assets you're comfortable holding. Many investors build their portfolio from a mixture of the three major asset classes: equities (stocks), fixed income (bonds) and money market (cash equivalents). We think of each of these three investments as having a job: stocks provide long-term growth, bonds provide a low and steady return with a lower likelihood of losses than stocks, and money market funds provide little interest on short-term cash. For example, if your risk tolerance is incredibly safe, you'll likely want to build your portfolio with mostly money market funds and bonds. If you are aiming for long-term growth to make your money last your lifetime, you'll need more stock in your portfolio. Most investors need an in-between mix with long-term growth, as well as protection from downturns with cash on hand for unexpected expenses.

IDENTITY PROTECTION

Financial wellness extends beyond the balance sheet and future planning. An important aspect of financial planning in the digital age includes protecting your identity. The cost of being a victim to identity theft can be losing everything. All the time and effort you put into your financial plan means nothing when your accounts are drained. According to AARP, American adults lost a staggering \$43 billion to identity fraud in 2023. So, that fireproof lockbox sitting in your closet isn't enough to protect you from cybercriminals. However, by taking practical steps, such as regularly reviewing your credit report for any unusual activity, including unauthorized leases or newly opened credit card accounts, you can significantly reduce the risk of identity theft. You're entitled to a free credit report from each of the three major credit bureaus—Equifax, TransUnion and Experian—every twelve months through annualcreditreport.com. By staggering your requests, you can review a different report every four months, putting you in control of your financial security.

To take your protection to the next level, consider enrolling in an identity theft protection service. For top-notch security, choose a service that offers comprehensive identity monitoring, credit monitoring, high-risk transaction alerts and recovery assistance. These services are designed to cover every aspect of identity protection, giving you a sense of complete security. Identity monitoring tracks your personal information and alerts you to suspicious activity, helping to minimize the financial damage from identity theft. Credit monitoring keeps an eye on your credit score and reports changes that could signal stolen information. High-risk transaction monitoring notifies you of significant activities like account openings or password resets. If you become a victim, recovery assistance from fraud resolution professionals can help you navigate the recovery process more smoothly. These various programs have features such as dark

web surveillance, credit monitoring alerts and scanning for online data exposure. Most of these programs also include secure password management systems with reminders to change passwords periodically to keep accounts secure.

RETIREMENT

When you retire, your primary income will shift from your salary to your investments. To avoid running out of savings, a common guideline is to have a balance equal to 25 times your desired annual retirement income, based on a 4-percent withdrawal rate. For many lawyers who may have higher expenses and begin saving later in life, reaching this goal requires a substantial savings rate. While a smaller nest egg can still support a comfortable retirement, it increases the risk of outliving your funds.

The power of compound interest is the key reason to start saving early for retirement. Compound interest allows your contributions to grow by earning interest not only on the principal but also on the accumulated interest over time. Let's say you're 25 and decide to put away \$3,000 a year for 10 years in a tax-deferred retirement account with a 7% annual return. Then, after those 10 years, you decide to stop adding money, instead letting your previous contributions grow. Your \$30,000 in contributions (\$3,000 a year for 10 years) will have grown to \$338,000 by the time you withdraw your funds at 65. If you saved the same amount each year starting at age 35 but for 30 years as opposed to ten, your \$90,000 will only grow to roughly \$303,000 when you reach 65. When evaluating your timeline until you retire, keep the volatility of your assets in mind. This strategic approach is crucial as it can help you make the most of your investments. When you're younger, you might want to take a more aggressive approach since you'll have time to bounce back. As you reach your goal retirement age, safer, more predictable investments might make more sense. As life changes, so should your retirement strategy.

When planning for retirement, simplicity can often be your best strategy. Start by taking full advantage of retirement benefits, such as a 401(k). If your business doesn't provide a retirement plan, consider opening a Roth IRA. A 401(k) or IRA can be an effective way to minimize taxes, helping you make the most of your earnings. Plus, 401(k) accounts frequently come with firm-specific benefits, such as employer matching contributions.

For contingent fee lawyers, the landscape of fee deferral solutions is vast. From traditional structured settlement annuities to traditional deferred comp plans, it's worth the research to understand the options available and ways to accomplish retirement goals as you move through different phases in your practice and career.

It's important to think about how much you can realistically put toward retirement. A common guideline is to save at least 15% of your income each year. This might mean taking a closer look at your monthly spending to find areas where you can free up some extra cash.

ESTATE PLANNING

It's ironic, but not uncommon, to find highly successful lawyers who haven't even set up basic estate planning documents like a will, let alone trusts or more comprehensive plans—similar to the classic "cobbler's children have no shoes" scenario. A solid financial plan needs to include estate planning so that your legacy is secure and you're not leaving loved ones with financial stress. In 2014, the estate tax exemption was \$5,340,000 per person (\$10,680,000 for married couples), but over the past ten years, it has increased significantly to the current level of \$13,610,000 per person (\$27,220,000 for married couples) as of 2024, according to the IRS. The substantial increase in the exemption, along with the enactment of portability laws—which allow a surviving spouse to claim the unused portion of their deceased spouse's federal estate tax exemption and add it to their own—has led to fewer people utilizing sophisticated estate planning techniques.

Most fail to realize that there is far more to estate planning than simply passing on wealth from one generation to the next. As such, any well-drafted estate plan should include documents for both incapacity and death. At the very minimum, estate plans for any income level should include a Last Will and Testament, Financial Power of Attorney, Living Will/Health Care Directives, Guardianship Designations and HIPPA Release.

CONCLUSION

Achieving financial wellness requires a comprehensive approach that goes beyond simple saving and investing. By effectively managing cash flow, tackling debt strategically, carefully allocating assets and planning for retirement, you can build a solid foundation for long-term financial security. Additionally,

protecting your identity and ensuring your estate is in order are crucial steps in safeguarding the wealth and stability you've worked hard to build. As financial landscapes continue to evolve, staying proactive and informed is critical to maintaining control over your financial future and reducing stress. Whether you're just starting your financial journey or refining an existing plan, these strategies will help you confidently navigate the complexities of financial management.

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Nutrition and Aging: Key Considerations for Healthy Aging

by Brandy Abalos

As we age, our nutritional needs change. Maintaining a balanced diet can help support overall health and well-being. As you get older, you need to ensure you're getting essential nutrients and adequate hydration. These factors can help address other common nutritional concerns for older individuals.

Here are some key considerations for healthy aging:

Get Essential Nutrients

Nutrients are the building blocks of our bodies. They help repair tissues, support organ function and maintain overall health.

As we age, our bodies become less efficient at absorbing and utilizing nutrients, making it even more important to consume adequate amounts.



Many essential nutrients can also prevent chronic diseases. Adequate intake of essential nutrients can help reduce the risk of chronic diseases such as heart disease, stroke, diabetes and osteoporosis. Additionally, a well-nourished body has a stronger immune system, which is vital for fighting off infections and diseases.

As you age, some of the most important nutrients include:

- » **Protein:** Essential for muscle mass, tissue repair and immune function.
- » **Calcium and Vitamin D:** Crucial for bone health and preventing osteoporosis.
- » **Fiber:** Promotes digestive health, helps regulate blood sugar and can contribute to weight management.
- » **Omega-3 fatty acids:** Found in fish, nuts and seeds, these can support heart health and brain function.
- » **Vitamins and minerals:** A variety of vitamins and minerals are essential for overall health. Consider consulting a healthcare professional or registered dietitian for personalized recommendations.

Incorporate Adequate Hydration

Staying hydrated is important at any age, but it becomes even more important as we get older. Our sense of thirst can become less acute with age, making it easier to become dehydrated without realizing it. Aim for at least eight glasses of water per day, or more if you're physically active or in a hot climate.

Getting enough water can also help with many health conditions. Certain chronic conditions, such as heart disease and diabetes, can affect fluid balance. As we age, our kidneys may become less efficient at regulating fluid balance, leading to a greater risk of dehydration. Dehydration can lead to dizziness and lightheadedness, increasing the risk of falls.

Staying well-hydrated can help prevent these issues and improve overall health and well-being. It's important to listen to your body and drink water regularly, even if you don't feel thirsty.

Develop Healthy Eating Habits

Developing healthy eating habits is important as we age for several reasons. Many of the factors that contribute to the development of health conditions and diseases involve unhealthy eating habits.

As metabolism slows with age, it becomes easier to gain weight. A healthy diet can help you maintain a healthy weight, reducing the risk of obesity-related health problems. Additionally, eating a balanced diet can help you feel more energized and less fatigued.

A balanced diet rich in fruits, vegetables, whole grains and lean proteins can help reduce the risk of chronic diseases such as heart disease, stroke, diabetes and certain types of cancer.

A nutritious diet can help maintain brain health and cognitive function, reducing the risk of dementia and Alzheimer's disease. Also, a well-nourished body has a stronger immune system, which is essential for fighting off infections and diseases. Healthy

eating habits can improve your overall quality of life by making you feel better physically and mentally.

Common Nutritional Concerns for Aging Individuals

Older individuals face a variety of nutritional concerns that can cause health problems. Some common conditions and issues faced by aging include:

- » **Malnutrition:** Older adults may be at risk of malnutrition due to factors such as decreased appetite, difficulty chewing or swallowing, social isolation and chronic diseases.
- » **Dehydration:** As we age, our sense of thirst can become less acute, making it easier to become dehydrated.
- » **Constipation:** A lack of fiber, fluids and physical activity can contribute to constipation.
- » **Weight management:** Maintaining a healthy weight is important for overall health and well-being, but can be challenging as we age.
- » **Nutrient deficiencies:** Older adults may be at risk of deficiencies in certain nutrients, such as vitamin B12, vitamin D and calcium.
- » **Medication interactions:** Some medications can affect nutrient absorption or increase the risk of nutrient deficiencies.

Tips for Maintaining Healthy Nutrition for Aging People

Older people need to consult a healthcare professional if they think they have nutritional deficiencies. Regular check-ups can identify health concerns.

Here are some tips for aging people who want to maintain their health:

- » **Prioritize protein:** Protein is essential for muscle mass and tissue repair. Include lean sources like fish, poultry, beans and tofu in your diet.
- » **Pay attention to calcium and vitamin D:** These nutrients are important for bone health. Consider dairy products, fortified cereals and leafy greens.
- » **Increase fiber intake:** Fiber can help with digestion and regulate blood sugar. Include fruits, vegetables, whole grains and legumes in your diet.
- » **Monitor sodium intake:** High sodium intake can contribute to high blood pressure. Be mindful of processed foods and restaurant meals.
- » **Consider supplements:** If you have any nutritional deficiencies, your doctor may recommend supplements.

Nutritional Awareness Can Help You Remain Healthy at Any Age

Nutritional awareness is essential for maintaining optimal health at any age. A balanced diet can help prevent chronic diseases, improve energy levels and enhance overall well-being. By prioritizing your nutrition as you age, you can take proactive steps to support your health throughout your life. [IS](#)

Eating for Energy: Foods that Boost Your Stamina

by Brandy Abalos

Want to feel more energized throughout the day? The foods you eat play a large role in your stamina. Nutritious foods provide sustained energy, fuel muscle repair, support cellular functions and aid in oxygen transport. They also provide essential nutrients that are vital to your metabolism. Even water hydrates the body for optimal bodily functions, including energy production.

Here are some nutrient-rich options to boost your energy levels:

Complex Carbohydrates

Complex carbohydrates boost energy levels by providing a sustained release of glucose into the bloodstream. This gradual release helps prevent energy crashes that often occur with simple carbohydrates, which are quickly digested and absorbed.

Examples of **complex carbohydrates** include:

- » **Whole grains (brown rice, quinoa, whole-wheat bread)**
- » **Legumes (beans, lentils)**
- » **Fruits**
- » **Vegetables**

Lean Proteins

Lean proteins are important for boosting energy and stamina in

several ways. They support muscle repair and growth, effective hormone production, amino acid supply, nutrient absorption and satiety (the feeling of fullness).

Examples of **lean proteins** include:

- » **Chicken**
- » **Fish**
- » **Turkey**
- » **Beans**
- » **Lentils**
- » **Tofu**
- » **Greek yogurt**

Healthy Fats

Healthy fats play a vital role in boosting energy and stamina by encouraging hormone production, cell membrane function, nutrient absorption and satiety. They also fuel the brain. The brain relies on a steady supply of energy, and fats are an important fuel source. Healthy fats can help support cognitive function and concentration.

Examples of **healthy fats** include:

- » **Avocados**
- » **Nuts**



- » **Seeds**
- » **Olive oil**
- » **Fatty fish (like salmon)**

Iron-Rich Foods

Iron-rich foods are essential for boosting energy and stamina because iron is a key component of hemoglobin, a protein in red blood cells that carries oxygen to tissues throughout the body. Sufficient iron intake ensures efficient oxygen delivery, which is vital for energy production.

Examples of **iron-rich foods** include:

- » **Red meat**
- » **Poultry**
- » **Fish**
- » **Spinach**
- » **Lentils**
- » **Fortified cereals**

Vitamins and Minerals

Vitamins and minerals play large roles in energy production and supporting stamina. They are essential for various metabolic processes that contribute to overall energy levels and physical performance. Here's a breakdown of how specific vitamins and minerals contribute to energy and stamina:

- » **B Vitamins:**
 - **B1 (Thiamine):** Involved in carbohydrate metabolism, converting carbohydrates into energy.
 - **B2 (Riboflavin):** Helps metabolize fats and proteins for energy production.
 - **B3 (Niacin):** Essential for cellular respiration, the process by which cells convert nutrients into energy.
 - **B6:** Involved in protein and amino acid metabolism, which is important for energy production.
 - **B12:** Essential for the production of red blood cells, which carry oxygen to tissues for energy production.
- » **Iron:** As discussed earlier, iron is essential for oxygen transport, which is important for energy production.
- » **Magnesium:** Involved in energy production, muscle function and nerve function.
- » **Calcium:** Helps regulate muscle contractions, which are important for physical activity.
- » **Potassium:** Involved in nerve and muscle function, which is important for energy and stamina.
- » **Zinc:** Essential for many metabolic processes, including energy production.

Other Tips for Boosting Your Stamina

In addition to nutritional actions, there are other lifestyle habits that increase your stamina and energy.

Stay Hydrated

Water is essential for various bodily functions, including energy production, nutrient transport and waste removal. Dehydration can impair these processes, leading to fatigue and reduced performance.

Water is involved in muscle contractions, which are necessary for physical activity. Dehydration can lead to muscle weakness and cramps.

Water helps transport nutrients to cells, ensuring that your body has the energy it needs. Dehydration can interfere with nutrient absorption, leading to fatigue and other symptoms.

Limit Processed Foods

Processed foods often contain high amounts of added sugars, which can lead to energy spikes followed by crashes. By limiting processed foods, you can avoid these fluctuations and maintain more stable energy levels.

Processed foods are often low in essential nutrients like vitamins, minerals and fiber. By focusing on whole, unprocessed foods, you can ensure that your body is getting the nutrients it needs to function optimally.

Processed foods can contain artificial additives and preservatives that can disrupt gut health. A healthy gut is essential for proper nutrient absorption and overall energy levels.

Listen to Your Body

By paying attention to your body's signals, you can recognize when you need rest, nutrition or hydration. This awareness allows you to take proactive steps to support your energy levels.

By understanding your body's rhythms and preferences, you can adjust your exercise, sleep and eating habits to maximize your energy levels and stamina. By listening to your body and taking breaks when needed, you can prevent burnout and maintain sustained energy levels.

Exercise Regularly

Exercise strengthens the heart and lungs, allowing them to deliver oxygen more efficiently to your body's tissues. This increased oxygen supply leads to better energy production and stamina.

Regular exercise helps build muscle mass and improve muscle endurance. Stronger muscles require less energy to perform tasks, leading to increased stamina.

Exercise boosts your metabolism, which is the rate at which your body burns calories. A faster metabolism can help you maintain a healthy weight and provide your body with the energy it needs.

Get Adequate Sleep

During sleep, your body repairs damaged tissues, including muscles, and replenishes energy stores. This helps you feel refreshed and ready to take on the day. Sleep is essential for a healthy immune system, which helps fight off infections and diseases that can drain your energy.

Sleep helps regulate hormones that control energy levels, appetite and mood. Disruptions in sleep can lead to hormonal imbalances, which can affect your energy and stamina.

Gain Sustained Energy with a Healthy Lifestyle

A balanced diet combined with regular exercise and adequate sleep is key to optimal energy levels. If you have concerns about your energy levels, consult with a healthcare professional. [IS](#)

Small Hearts



Big Challenges

Early Detection Leads to Early Prevention

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

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



Heart Disease and Stroke. You're the Cure.

YoureTheCure.org



The Importance of Family Bonding Activities: Creating Stronger Connections

by Brandy Abalos

Family bonding activities play an important role in fostering healthy relationships and creating lasting memories. These activities provide a platform for family members to connect, communicate and share experiences. In today's fast-paced world, it's more important than ever to prioritize these activities and strengthen family bonds.

Strong Family Connections Can Be Formed Through Bonding Activities

Strong family connections provide a foundation for emotional, social and personal growth. They offer a sense of security, belonging and love that is essential for a fulfilling life.

Families provide a strong emotional support system. They offer love, encouragement and understanding, which can help individuals cope with life's challenges. Being part of a family gives individuals a sense of belonging and identity. It provides a place where they feel accepted and valued.

Strong family connections have also been linked to better mental and physical health. They can reduce stress, improve mood and boost overall well-being. Strong family bonds can help individuals develop resilience, making them better equipped to handle challenges and setbacks.

Family activities and traditions create shared experiences and memories that can strengthen bonds and provide a sense of continuity.

Benefits of Family Bonding Activities

Family bonding activities can improve communication skills, enhance emotional connections, reduce stress, increase resilience and promote positive role models for children.

Engaging in shared activities can help families develop better communication skills. It provides a safe and enjoyable environment for open dialogue and understanding. Spending quality time together can also deepen the emotional bonds between family members. Shared experiences create a sense of belonging and connection.

Engaging in fun and relaxing activities can help reduce stress and improve overall well-being for everyone in the family. Strong family bonds can help individuals cope with challenges and build resilience.

Parents who prioritize family bonding activities are setting a positive example for their children, teaching them the importance of relationships and connection. It's important for children to see their parents interacting with the family in a relaxed and enjoyable environment.

How Do Family Bonding Activities Create Stronger Connections?

Family bonding activities create stronger connections by providing a platform for families to interact with one another in a casual and accepting atmosphere. When families bond with one another, stronger connections are created because members can:

- » **Communicate openly and honestly:** Shared experiences can foster open dialogue and understanding among family members.
- » **Share emotions and feelings:** Engaging in enjoyable activities together can create a safe and supportive environment for expressing emotions.
- » **Create shared memories:** Positive experiences and shared memories can strengthen emotional bonds and foster a sense of belonging.
- » **Build trust and reliability:** Consistent participation in family activities can foster trust and reliability among family members.
- » **Support and encourage each other:** Engaging in activities together can help family members support and encourage one another, especially during challenging times.

Ultimately, family bonding activities provide opportunities for families to connect on a deeper level, strengthen their relationships and create lasting memories.

Examples of Family Bonding Activities

The family bonding activities that you enjoy will depend on the age level of your children and the time and resources you have as a unit. It's not necessary to spend a lot of money on family bonding opportunities. You also don't have to take lengthy vacations. Children and adults will benefit from meaningful interactions.

Some examples of effective family bonding activities include:

- » **Outdoor Activities**
 - **Hiking or camping:** Explore nature together and enjoy the fresh air.
 - **Picnics:** Enjoy a meal outdoors and spend quality time together.

- **Fishing or boating:** Enjoy a day on the water.
- **Biking:** Explore your neighborhood or a local trail.

» Indoor Activities

- **Board games or card games:** Have fun and compete against each other.
- **Puzzles:** Work together to solve a puzzle.
- **Movie nights:** Watch a movie together and enjoy snacks.
- **Baking or cooking:** Create delicious treats together.

» Creative Activities

- **Arts and crafts:** Try painting, drawing or sculpting.
- **Music:** Play an instrument together or sing.
- **Writing:** Write stories or poems together.

» Volunteer Work

- **Community service:** Give back to your community together.
- **Animal shelters:** Volunteer at a local animal shelter.
- **Food banks:** Help out at a food bank.

» Travel

- **Family vacations:** Explore new places and create lasting memories.
- **Road trips:** Take a road trip to a new destination.
- **Staycations:** Explore your own city or town.

Remember, the most important thing is to choose activities that everyone enjoys and can participate in. The goal is to create a positive and enjoyable experience for the entire family.

Create Stronger Connections with Family Bonding Activities

Family bonding activities benefit everyone within the family unit—from young to old. They do not have to be limited to immediate family. Extended family, such as grandparents, aunts, uncles and cousins, can take part and benefit as well.

The more you invest in family bonding, the stronger your connections will be. This will improve the outlook for children, who will develop confidence and trust in their family units. [IS](#)



Teaching Children Financial Literacy

Preparing Them for a Secure Future



by Brandy Abalos

Financial literacy is a vital skill for everyone, regardless of age. By teaching children about money management early on, we can equip them with the knowledge and tools they need to make informed financial decisions throughout their lives.

Why Teaching Financial Literacy to Children Is Important

Financial literacy is a fundamental life skill that equips individuals with the knowledge and tools to make informed decisions about money. Teaching children these concepts from a young age can have a profound impact on their future financial well-being.

Developing a Strong Foundation

Teaching children financial literacy helps them develop a strong foundation. They gain an early understanding of financial concepts that help them grasp the basics of money management. This foundation can shape a positive attitude towards money and responsible spending habits.

Preventing Future Financial Struggles

Children who understand financial concepts can avoid future financial struggles. Understanding budgeting and saving can help prevent excessive debt and financial stress later in life. Financial literacy also empowers children to make conscious choices about spending, saving and investing.

Cultivating Responsible Behavior

Learning about money can foster a sense of responsibility and accountability for personal finances in children. Setting financial goals can help children develop discipline and perseverance. Financial literacy encourages critical thinking and problem-solving skills.

Preparing for the Future

Understanding money management can help children achieve financial independence earlier in life. Financial literacy can inspire children to explore entrepreneurial ventures.

By teaching children financial literacy, we are equipping them with the tools they need to navigate the complexities of the modern world and make sound financial decisions throughout their lives. It's an investment in their future that can yield significant dividends.

Tips for Teaching Financial Literacy to Children

Teaching financial literacy to children is a valuable investment in their future. Here are some practical tips to help you guide them on this journey:

- » **Start early:** Introduce basic financial concepts as soon as your child shows interest.
- » **Use real-world examples:** Relate financial concepts to everyday life, such as grocery shopping or paying bills.
- » **Encourage saving:** Help your child set savings goals and celebrate their achievements.
- » **Talk about budgeting:** Explain the importance of creating a budget and sticking to it.

- » **Discuss debt:** Explain the concept of debt and the consequences of overspending.
- » **Introduce investing:** Teach your child about different investment options, such as stocks, bonds and mutual funds.
- » **Set a good example:** Your financial behavior can have a significant impact on your child's understanding of money.

By incorporating financial literacy into your child's upbringing, you can help them develop a strong foundation for a secure and prosperous future. Remember, the earlier you start, the better!

Activities to Teach Children Financial Literacy

Financial literacy can be difficult to teach to children, who often want immediate rewards. However, there are some activities that you can engage in to help your children learn about money management.

- » **Piggy Bank or Savings Jar:** Encourage your child to save a portion of their allowance or earnings. Set savings goals together and celebrate their achievements.
- » **Allowance System:** Establish a clear allowance system with rules and expectations. Teach your child about budgeting and responsible spending.
- » **Board Games and Apps:** Play board games like Monopoly or Cashflow to simulate real-world financial situations. Explore educational apps that teach financial concepts in a fun and interactive way.
- » **Grocery Store Scavenger Hunt:** Take your child to the grocery store and give them a list of items to find. Discuss prices, budgeting and making smart choices.
- » **Lemonade Stand or Bake Sale:** Encourage your child to start a small business to learn about profit, expenses and entrepreneurship.
- » **Financial Literacy Games:** Create your own games or puzzles that involve financial concepts, such as budgeting, saving and investing.
- » **Family Financial Discussions:** Talk openly about your family's finances, including income, expenses and savings goals. Explain the importance of responsible money management.
- » **Financial Literacy Books and Stories:** Read books and stories that teach financial concepts in a relatable and engaging way.
- » **Financial Literacy Worksheets and Quizzes:** Use worksheets and quizzes to reinforce financial concepts and assess your child's understanding.
- » **Volunteer at a Financial Institution:** Visit a local bank or credit union to learn about different financial services.

By incorporating these activities into your child's life, you can make learning about money fun and engaging.

Help Your Child Have a Secure Future with Financial Literacy

Financial literacy is an important skill that can set your child up for a successful and secure future. By teaching them about money management from a young age, you can guide them to a happier and financially healthy outcome. [IS](#)

Think Liver
Think Life ™



Luis

Liver Disease Affects Approximately 100 Million Americans *Are you at risk?*

Luis has high blood pressure but that doesn't stop him from living his dream of driving cross-country. What Luis didn't know was that his condition put him at higher risk for fatty liver disease.

An estimated 80-100 million people in the US have fatty liver disease. Certain other health conditions can put people at a higher risk. Some liver diseases are preventable and many can be reversed if detected early. To learn more or to find out if you or a loved one are at risk, please visit thinkliverthinklife.org.

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Home Safety For Seniors

How To “Parent-Proof” Your Home

by Maya Perry

Caregiving. Role reversal. Parentification. All of these are different terms used to explain the same process: parenting your parents.

As our parents and other loved ones age, there comes a transition of responsibility. The “child” who was once typically dependent on their parent/adult family member in their early formative years, is now responsible for the health, safety and overall well-being of their aging loved ones.

A 2019 study published by AARP revealed that an estimated 53 million or 21.3% of Americans are caretakers. That's more than one in five people. Of those estimated 53 million people, roughly 41.8 million (i.e., 16.8% of Americans) reported caring for someone over the age of 50.

The irony of the matter is that although so many people in our society assume this role, there's rarely open dialogue about the more nuanced yet recurring issues and concerns of caregivers. Why is that? Well, let's just say “it's complicated”. However, rather than attempt to unpack such a loaded topic in one article, it's more useful to create space for dialogue around what is perhaps the biggest issue faced by all caregivers alike: senior safety.

In today's society, many of our seniors—particularly the more “spunky” and “strong-willed” elders—have made it known that they'd prefer to age in place. While they may not use that exact phrase, the idea is that many elders do not wish to spend their last years in an assisted living facility or nursing home; instead, they want to be at home, amongst their beloved communities and cherished possessions. But as caretakers, where does that leave us in terms of “parent-proofing” their/our homes to keep them safe?

As daunting as it sounds, it can surely be done in just about any home. Here are some tips and ideas you may want to implement at home to promote safety for your aging loved ones:

Good lighting – Consider installing some sort of lighting, preferably motion-censored, throughout the home and entryways. This does not have to be pricey. Adhesive push lights from your local retailer can be the perfect solution. Also, consider leaving on some low-level lighting overnight in certain areas. For instance, their typical path to the bathroom or kitchen would be a great place.

Install grab bars, handrails and handles – Make sure they are properly secured and able to bear the person's weight. Some

key places would be along the main entryway to the home, near toilets and in the shower. In addition to a grab bar, you may also consider a shower chair/bench for the bathroom. In terms of cabinets and drawers, D-shaped handles may be better for accessibility than your typical knobs.

Non-slip floor strips – Consider placing these in places like the kitchen, bathroom and/or on steps. You may also want to use these or something similar to help hold area rugs in place better.

Remove the clutter – For many of us, gone are the days of big bulky furniture. However, many elders have older or even antique furniture that may be a bit bulkier. While it may add to the space aesthetically, the truth is that big furniture is a HUGE tripping hazard. Consider replacing some pieces with small, lightweight items and/or store the bulkier pieces in a less frequented area. Ultimately, the goal should be to remove any unnecessary clutter and tripping hazards. Think minimalist.

Elevated seating – Standing and sitting can become quite a challenge over time as degenerative changes kick in. That said, try to avoid low-sitting furniture, like your couches, dining chairs and even toilets. Along with this, another pro tip is to set up a charging station next to their favorite seating area. That way, they're not struggling to access outlets and maybe, just maybe, having a designated electronics space may cut back on losing the TV remote.

Home security system – Last but certainly not least, consider a home security system. Ideally, you may want a monitor with access to a live video feed; however, some folks may opt for something less invasive like wearable technology (alert bracelets, etc.). Some systems even combine the two. If the person is more independent and generally mobile, just the wearable technology may suffice. However, if you start to notice a significant decline and/or just want to keep an eye on things, you may consider an elder monitor system. Keep in mind that cost can vary quite a bit depending on the type of system, the level of accessibility required and the brand.

Being a caretaker is perhaps one of the toughest jobs around. It takes time, energy, money and more. But ultimately, the peace of mind from having your loved ones around, safe and sound, is priceless. As author Tia Walker once wrote, “To care for those who once cared for us is one the highest honors.” [IS](#)



Safe Online Habits Protecting Your Home Network

by Brandy Abalos

Your home network is like a gateway to your digital life. It connects your devices to the internet, allowing you to access information, communicate and conduct various online activities. However, this connectivity also exposes you to potential risks.

Understanding Common Threats to Your Home Network

Your home network, while convenient, can be vulnerable to various threats. Here are some of the most common ones.

Malware

Malware is any malicious software designed to harm or damage a computer system. It can take many forms, including:

- » **Viruses:** Self-replicating programs that can infect other files.
- » **Worms:** Self-propagating malware that can spread across networks without user intervention.
- » **Trojans:** Malicious programs disguised as legitimate software that can steal data or grant unauthorized access.
- » **Ransomware:** Malware that encrypts your files and demands a

ransom for their decryption.

- » **Spyware:** Software that secretly monitors your online activities and collects personal information.
- » **Adware:** Software that displays unwanted advertisements on your device.

Malware can be spread through various methods, including email attachments, malicious websites, USB drives and software vulnerabilities. It's important to use antivirus software, keep your operating system and software up-to-date, and be cautious of clicking on suspicious links or downloading files from unknown sources to protect your device from malware.

Phishing

Phishing is a type of social engineering attack where someone attempts to trick you into revealing sensitive information, such as your passwords, credit card numbers or personal details. Phishers often pose as legitimate entities, like banks, online retailers or even government agencies. They send you emails, text messages or phone calls that appear to be from these

trusted sources. The messages often contain a link or attachment that, if clicked on or opened, can lead to malware infection or a fake website designed to steal your information.

There are multiple types of phishing, including:

- » **Email Phishing:** Attempts to trick you into clicking on malicious links or opening attachments that contain malware.
- » **Smishing:** Phishing attacks via text messages.
- » **Vishing:** Phishing attacks through voice calls.

Some common phishing tactics include urgent requests to pressure you into acting quickly and making threats if you don't comply with their requests. They may even create fake websites that look identical to legitimate ones to trick you into entering your personal information.

Unauthorized Access

Unauthorized access to your home network is a serious threat that can lead to data breaches, identity theft and other malicious activities. Two common methods used by attackers are hacking and social engineering.

Hacking

Hacking involves exploiting vulnerabilities in your network's security to gain unauthorized access. This can be done through various techniques, including:

- » **Brute force attacks:** Trying different combinations of usernames and passwords until the correct credentials are found.
- » **Password guessing:** Using common passwords or personal information to guess your login credentials.
- » **Phishing:** Tricking you into revealing your login credentials through fraudulent emails or websites.
- » **Malware attacks:** Using malicious software to exploit vulnerabilities in your network devices or applications.
- » **SQL injection:** Injecting malicious code into a web application to gain unauthorized access to the database.

Social Engineering

Social engineering is a type of attack that manipulates people into revealing sensitive information or granting unauthorized access. Common tactics include:

- » **Phishing:** Sending fraudulent emails or messages that appear to be from legitimate sources, tricking you into clicking on malicious links or opening attachments.
- » **Pretexting:** Creating a false scenario to gain your trust and obtain sensitive information.
- » **Tailgating:** Following someone into a secure area without authorization.
- » **Shoulder surfing:** Observing someone entering their password or PIN.

Data Breaches

Data breaches occur when sensitive or confidential information is

accessed, stolen or leaked without authorization. This can lead to a variety of negative consequences. The result of data breaches often involve:

- » **Data Theft:** Unauthorized access to and theft of personal or sensitive information.
- » **Identity Theft:** Misuse of your personal information to steal your identity and commit fraud.

Denial of Service (DoS) Attacks

Denial of Service (DoS) attacks are cyberattacks that aim to disrupt the normal operation of a computer system, network or online service by overwhelming it with excessive traffic. This can render the target inaccessible to legitimate users.

How to Protect Yourself While Online

The internet is a vast and interconnected space, offering countless opportunities for learning, communication and entertainment. However, as we have discussed, it also presents various risks to your online safety. Here are some essential tips to protect yourself while navigating the digital world:

- » **Create strong, unique passwords:** Avoid using easily guessable information like birthdays or pet names.
- » **Use a password manager:** Store and manage your passwords securely.
- » **Enable two-factor authentication (2FA):** This adds an extra layer of security by requiring a code sent to your phone or email in addition to your password.
- » **Be wary of unsolicited emails or messages:** If you receive an email or message from an unknown sender or one that seems suspicious, don't click on any links or attachments.
- » **Look for signs of phishing:** Watch out for poor grammar, spelling errors or unusual requests.
- » **Keep your software up-to-date:** Install security patches and updates to address vulnerabilities.
- » **Use antivirus software:** Protect your devices from malware.
- » **Be cautious of public Wi-Fi:** Avoid conducting sensitive activities like online banking or shopping on public Wi-Fi networks.
- » **Use a VPN:** A Virtual Private Network (VPN) can encrypt your internet traffic and protect your privacy.
- » **Limit personal information:** Avoid sharing sensitive details like your full address, phone number or social security number.
- » **Be cautious of social media:** Review your privacy settings and be mindful of what you post.
- » **Think before you share:** Consider the potential consequences of sharing photos or information online.

By following these guidelines, you can significantly reduce your risk of becoming a victim of online scams, malware or other threats. Remember, online safety is an ongoing process, so it's important to stay vigilant and adapt to evolving threats. [IS](#)

Dos and Don'ts Interacting with Law Enforcement

by Louise Flourney

DO

-  Stay Calm and Polite
-  Know Your Rights
-  Ask if You Are Free to Leave
-  Comply with Lawful Orders
-  Record the Interaction
-  Keep Hands Visible
-  Document Details

DON'T

-  Resist or Argue
-  Consent to Searches Without a Warrant
-  Make Sudden Movements
-  Provide False Information
-  Interfere with Duties
-  Sign Anything Without Counsel
-  Assume You Have to Answer All Questions



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Auto, Bicycle, Motorcycle & Truck Accident Attorneys Since 1997

FOR OVER 25 YEARS, the injury lawyers at Scott Marshall have represented only the injured in motor vehicle accidents involving bicycles, automobiles, motorcycles, trucks and pedestrians. It is what we do. It is all we do. Our representation centers on the personal relationships we have with our clients. At Scott Marshall, you are not a case file, you are a member of our family of clients, and we treat you like you were our own.

SCOTT MARSHALL has a "Pre-eminent" AV-Rating from Martindale-Hubbell, the nation's oldest and most prestigious lawyer rating system. This rating is given anonymously by lawyers and judges. It is the most authentic, highly respected rating a lawyer can be awarded because the people who rate you are the lawyers whom you try cases against and judges in front of whom you practice, and it is done so anonymously. He has a Superb 10.0 rating from Avvo. He is a member of the prestigious invitation-only Injury Board, The President's Circle of the American Association for Justice, an Eagle Member of the Florida Justice Association, and a member of the Tampa Bay Trial Lawyers Association.

JIM DODSON also has a "Pre-eminent" AV-Rating from Martindale-Hubbell. He is a Super Lawyer, a member of the Million Dollar Advocates Forum, the American Association for Justice, the Florida Justice Association and the Tampa Bay Trial Lawyers Association. Jim has been voted one of Tampa Bay's Top-Rated Lawyers, and he has a "Superb" 10.0 rating from Avvo.

CYCLING ATTORNEYS. As avid cyclists, Scott & Jim understand the safety issues and concerns of cyclists. They have represented hundreds of cyclists who have been injured in collisions with motor vehicles. They know what matters most to cyclists and their experience as both lawyers and cyclists help them relate to their cyclist clients.

CLIENT REFERRALS have always been the primary source of new clients for Scott & Jim. There is no greater compliment a client can give than the referral of a friend or loved one, and we receive these types of referrals regularly. The fact that nearly 30 years later, our firm stands strong without our faces on billboards is a testament to the quality of personal service we provide and the confidence our clients have in us.

About the Firm

SCOTT MARSHALL INJURY ATTORNEYS

Scott Marshall, Injury Lawyer
Jim Dodson, Injury Lawyer

727-772-5900

www.scottmarshall.com

Offices: Tampa, Clearwater, St. Petersburg, Orlando, Palm Harbor, West Palm Beach, Fort Lauderdale, Ft. Myers, Aventura, Miami-Wynwood, Miami-Brickell

FIGHTING FOR INJURED WORKERS AND THEIR FAMILIES SINCE 1997

At Scott Marshall Injury Attorneys, we represent individuals in Clearwater, Florida, and surrounding areas who have been injured in all types of workplace accidents sustained during the course of their employment.

We also help those obtain compensation for personal injuries from dangerous products, auto accidents, slip and falls, and other property accidents, including those from negligent security protocols by property owners.

THE FLORIDA BIKE GUYS

CYCLING ATTORNEYS HELPING FELLOW CYCLISTS



Scott
MARSHALL

Jim
DODSON



www.floridabikeguy.com