

Compliments of Chris Holcomb

start HEALTHY

ISSUE 41

HAPPY
New Year!



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Dear Reader,

Taking control of your health can be empowering, whether you're embarking on a fitness journey, managing stress, or making better food choices. This issue of Start Healthy is for anyone ready to make their wellness a top priority, offering inspiring tips from a sixty-year-old fitness influencer, an in-depth look at functional medicine, and insights into the advantages of slowing down.

Carla Kemp wasn't always a fitness fanatic. In fact, she only started exercising regularly after the birth of her daughter. Kemp is now inspiring thousands of people over fifty to embrace a healthy lifestyle, proving that physical fitness has no age limit.

When it comes to minor aches and ailments, we tend to turn to the medicine cabinet for a cure instead of addressing the source. Inside you'll find a guide to functional medicine, a patient-focused approach that emphasizes proper nutrition and total wellness over symptom suppression.

We live in a fast-paced society, so it can feel intimidating or even impossible to slow things down. As it turns out, though, an occasional slowdown has some amazing health benefits. Check out the enclosed tips for making more time for yourself and prioritizing the activities you most enjoy.

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Discover how working out in groups can foster more motivation, support, and enjoyment. | **PAGE 12**



featured recipes

Delicious Mediterranean Dishes | 24

Recipes from *The Mediterranean Cook* by Meni Valle. Smith Street Books, 2024. Photography © Stephanie Stamatis.

written by: ALEXA BRICKER

CONSUMING *Consciously*

FROM THANKSGIVING THROUGH THE

new year, Americans tend to load their digital and physical shopping carts with tons of, for lack of a better word, stuff. And what gets added is typically dictated by what's "hot" at the moment, be it the latest must-have toy or a fast-fashion clothing item.

However, there's a new trend developing among consumer groups: shopping intentionally with values and sustainability in mind. If you're looking to follow suit and be more deliberate with your dollars, these tips can help you do it.

Shop with your values / Patronizing businesses with a similar value system to your own may make you feel better about where your money is going. Most explain their mission and standards on their websites, so take a moment to review this information before buying from one. For example, if you're passionate about the protection of animals, try to find cruelty-free brands or those that donate to animal rights organizations.

Look beyond brand names / We're often attracted to big-name brands because we see them most frequently

on TV and social media, but bigger isn't always best. You may be able to save money *and* shop more ethically by purchasing items from a smaller or locally owned business. Doing so has the added benefit of boosting your area's economy—and it's typically a much more eco-friendly approach.

Stop before you buy / Before you spend any money, ask yourself a simple question: Do I (or my gift recipient) *really* need this item? When it comes to gifting in particular, stop to think about the impact the present

will have. Instead of a physical item, consider something experience-based like concert tickets or cooking classes, which can be more memorable and prevent waste.

While you don't have to lock up your wallet and throw away the key this season, being more purposeful about where your money goes can make a big difference—for your well-being, your wallet, and the planet.

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Healthy Heart, *healthy life*

written by: MATTHEW BRADY

THE HEART IS THE WORKHORSE OF THE BODY, beating over 100,000 times and pumping around 2,000 gallons of blood a day. Unfortunately, it often gets into a state of disrepair—heart disease is the number one cause of death for both males and females in the United States. So if you're looking to prioritize your well-being in the new year, add improving your cardiac health to your list of resolutions. By making smart choices, you can help keep your heart strong both in 2025 and for years to come.

What can *hurt* your heart

Putting off appointments

A surprisingly large number of Americans avoid, delay, or even forget their doctor's appointments. However, you should stay on top of your annual physicals because they allow a physician to listen to your heart and run tests to make sure it's functioning properly. In addition, heart disease risk factors increase as you approach middle age, necessitating further testing.

Disregarding your meds

Along the same lines, taking your prescribed medicines every day as recommended is vital, especially when it comes to

your heart health. To help ensure that you do, invest a few bucks in a pill box, which makes organizing and remembering your meds incredibly easy.

Smoking

Puffing on cigarettes is tied directly to cardiovascular disease. The chemicals inhaled cause damage to blood vessels, which can lead to greater plaque buildup in the arteries, even for those who breathe only secondhand smoke. So if smoking is a habit of yours, vow to kick it starting today—there are numerous resources and support services available to help.

Overimbibing

While alcohol in moderation is considered acceptable in some health circles, there is still debate about whether even small amounts are dangerous. Too much of it, though, is undoubtably harmful; it can not only damage your liver but also elevate your cholesterol, insulin levels, and blood pressure, all of which are directly tied to heart issues. (More on those later.)

Losing sleep

Everyone loves a good night's sleep, and so does your heart since dozing allows the organ to repair itself. Even still, people frequently don't get the recommended seven hours minimum nightly, which can impact their hormone levels. This, in turn, can create a domino effect of eating more and feeling greater stress, ultimately contributing to poor heart health. In addition, sleep deprivation and sleep disorders such as sleep apnea—an issue that disrupts both sleep and breathing—have been linked to an increased risk of cardiovascular disease. The most effective way to get more shut-eye? Establish a sleep routine, and avoid devices, meals, and caffeinated or sugary drinks (and even excess water) a couple hours before bedtime.

Stressing out

Between dealing with work, bills, traffic, and even other people, stress is an unavoidable part of life. The key is to manage it—if you don't, it can lead to not only high blood pressure but also the aforementioned loss of sleep and unhealthy coping mechanisms like smoking and excess drinking. Instead, try better alternatives such as breathing techniques or meditation.





How to *help* your heart

Know your family history

Did your grandmother have type 2 diabetes? Does your father have high blood pressure? If so, then you are more likely to eventually have heart problems yourself. Although you can't do anything about genetics, you can take steps to mitigate their impact on your health.

Remember your ABCs (and D)

A common mnemonic used for heart health in the medical field, the ABCs stand for aspirin, blood pressure, cholesterol, and smoking (as discussed previously). Regarding the first, taking aspirin daily may help those who have had strokes or are at high risk for cardiovascular disease; however, check with your doctor first about whether it's a safe regimen for you.

Meanwhile, blood pressure and cholesterol numbers are some of the most important ones to monitor since there are often no symptoms when either is high. Make sure to get these checked routinely—your blood pressure at every annual visit and cholesterol at least every four or five years. And because the former is the top risk factor for both heart attack and stroke, stay on top of yours by consuming less sodium and possibly even buying an at-home blood pressure machine.

A final note: if there were a D here, it would be diabetes. Elevated blood glucose levels can lead to heart disease, so ask your doctor about your fasting glucose and A1c when you discuss the ABCs.





Watch your weight

This makes sense on the simplest level: carrying additional fat means that your heart must work harder every day. Pay particular attention to your waist since extra fat here can be more harmful. Waist circumferences of over 40 inches for men and over 35 inches for women have been shown to increase the chances of heart disease. In addition to monitoring your numbers, make sure to stay active and follow a healthy diet. To assist with the latter . . .

Skip the salt, sugar, and saturated fats

Start by minimizing processed foods, which can contain high amounts of salt, sugar, and unhealthy additives. Also cut back on red meats, fried foods, and pastries since they are usually loaded with saturated fats and thus raise artery-clogging LDL (“bad”) cholesterol. (For tips on how to reduce your meat intake, see page 20.) While shopping for food, opt for leafy greens and other veggies, fruits, whole grains, and lean proteins and keep an eye

out for the Heart-Check mark; this verifies that the product meets the American Heart Association’s requirements for being heart healthy.

Move more

A beneficial amount of activity doesn’t require a full-fledged workout every day. Experts recommend getting in at least 150 minutes per week, plus two muscle-building exercises if possible. The upsides are clear: the more you get your blood pumping, the more likely your arteries will remain wide and flexible to avoid plaque buildup and the stronger your heart will be.

With a new year afoot and American Heart Month right after it, now’s the perfect time to plan how you’ll prioritize your cardiac self-care. This guide lays a solid foundation for heading down the path to a healthier lifestyle, but also be sure to talk to your doctor, who can give you individualized advice for improving your heart health.





the power of Fitness Communities

written by: ALLISON GOMES

REGULAR EXERCISE IS WELL-KNOWN FOR ITS positive effects on physical, mental, and emotional health, but starting a fitness journey isn't always easy. Fortunately, it doesn't have to be a solitary endeavor—there are numerous community options available that can connect you with

like-minded individuals, whose support may encourage you as you work to better your overall well-being. To help you in your quest, here's a closer look at the great impact these groups can have.

Strength in *numbers*

One of the biggest challenges in establishing a consistent fitness routine is staying motivated. After all, it's only natural to struggle getting to the gym each week if you're not used to going. That's where joining a fitness community comes in. Research has shown that people who exercise with others are more likely to stick to their fitness goals and maintain their progress over time. When you become part of a group, whether through a class at your gym or by joining a place like Pure Barre, Orangetheory, or CrossFit, you surround yourself with people who share similar aspirations, which can boost your motivation in many ways. For instance, fellow exercisers may encourage you to keep up the hard work, holding you accountable to sticking with your regimen. And seeing someone else doing well in class can give you the inspiration and strength you need to push past your limitations and take the next step in your fitness journey.



Additionally, knowing that you are part of a community can provide a sense of security and belonging that keeps you coming back each week. From friendly competition to group challenges, working out alongside others reminds you that you're not alone in your endeavors. As you bond with others who understand the challenges and triumphs you're facing, you'll gain a support system that will be there to lift you up when you're down and help you achieve your targets. There's also often a collective energy and enthusiasm within fitness groups that can be incredibly contagious, igniting a sense of purpose that may drive you to stay consistent with your routine—even during times when it feels like a struggle.

Research has shown that people who exercise with others are more likely to stick to their fitness goals and maintain their progress over time.



Greater resources and *fun*

When you join a fitness community, you're going to be surrounded by individuals of varying levels of experience and expertise, any of whom can be great resources for you as you develop your fitness abilities. For one, most groups and classes have coaches or trainers to provide guidance, which may help ensure that you're performing each activity correctly so you can maximize their effectiveness and avoid injury. But your peers can also be of assistance, whether by teaching you new exercise techniques and tricks or offering nutrition tips that complement your workouts. These insights can lead to greater success as you continue to prioritize your well-being.

Further, exercise doesn't have to be a chore—it can be enjoyable and even downright fun when done in the right company. Working out every week with the people in your group will inevitably bring you closer, opening the door for all sorts of social engagement. From casual conversation to playful banter to friendly competition, these interactions can make the challenge of exercise that much easier. That half hour on the treadmill will fly by when you're chatting about your week with a peer, and a good joke can lighten your mood no matter how difficult the activity. Although regular exercise in itself can improve your health and help you feel better, the people in your community might just be what keep you coming back each week.

Whether you're just starting your wellness regimen or looking to take your fitness to the next level, it's worth considering joining a community where you can connect with others who share your passions and aspirations. Your body and mind will thank you for it.

It's time to reflect on all you accomplished over the past year and set goals for the year ahead. Use this list for inspiration, and then create your own aspirations so you can make 2025 your healthiest year!

HEALTH AND WELLNESS GOALS FOR 2025:

1. Drink more water
2. Exercise for thirty minutes every day
3. Practice gratitude
4. Schedule regular wellness visits
5. Create a monthly budget
6. Get at least seven hours of sleep



THESE DAYS, MORE AND MORE AMERICANS

are embracing vegetarianism, trading their meat-centric plates for ones loaded with fruits and veggies high in fiber, vitamins, and other nutrients. There are certainly many advantages to decreasing your meat intake: it can help you cut back on calories, lower your cholesterol and blood pressure, and reduce your risk for conditions like heart disease and diabetes.

The good news is you don't have to go full-on vegetarian—with a few simple tricks and substitutions, you can reap the benefits of a plant-based diet while still enjoying the occasional meat-hearty meal.

HAVE MEATLESS MEALS OR DAYS

A simple way to reduce how much meat you eat is to habitually make one daily meal plant based, such as breakfast or dinner. This doesn't necessarily mean giving up your favorite dishes—simply replace the meat in them with plant-based alternatives. For instance, marinated tofu can be just as delicious as chicken or beef in stir-fries, while grilled portobello mushrooms can make for a great filling in your cheesesteaks. To go one step further, you could also consider picking a day of the week to forgo meat entirely. The Meatless Monday campaign offers plenty of tips and recipes to help you plan veggie-based meals and get in the groove of your new routine.

EAT MORE LEGUMES

Meals featuring legumes can be both filling and high in fiber, nutrients, and protein. Think a dinner of split-pea soup and crusty bread or a red lentil dal flavored with Indian spices over rice. Many such recipes are also great for freezing, so double the batch when preparing them and pop the leftovers in the freezer for an easy dish during your next meatless meal or day. If beans tend to give you gastrointestinal distress, lean into legumes that are easier to digest, such as chickpeas, lentils, and black-eyed peas.

easy ways to written by: LAUREN KIM
EAT LESS MEAT



ADD HIGH-PROTEIN GRAINS

Besides using legumes, you can add more protein to your vegetarian meals by choosing grains and pasta that offer ample amounts of this nutrient, including edamame pasta, wild rice, and quinoa. Even your nonvegetarian guests would enjoy digging into a garlicky linguini with roasted tomatoes or a wild rice casserole filled with fresh herbs, pecans, and cranberries.

MAKE IT FLAVORFUL

If you tend to find veggie-based dishes boring, a tried-and-true method for enjoying them more is to amp up the flavor. Seek out infused olive oils to sauté or roast your veggies with, or experiment with different spice blends that may enhance your dishes in new, unique ways. You could also play around with food combinations that blend flavors for an incredible punch, such as a Buddha bowl featuring a bed of rice layered

with roasted chickpeas, avocado, marinated shredded carrots, and a drizzle of peanut sauce.

KEEP IT FRESH

One of the challenges of a more vegetarian-based diet is having to perpetually restock your refrigerator with fresh vegetables since many have relatively short shelf lives. You can remedy this by selecting hardy options like beets, cabbage, and sweet potatoes that can stay fresh for weeks. Additionally, you could stock up on frozen veggies like broccoli, cauliflower, and carrots, which can be thawed as needed or roasted straight from the freezer to create a delectable vegetarian meal or side dish.

Cooking and eating more plant-based meals may take some getting used to, but if you can stick with it, you may soon find yourself eating and feeling healthier without even missing the meat.



delicious MEDITERRANEAN DISHES

recipes by: MENI VALLE

photography by: STEPHANIE STAMATIS



SERVES 4

CHARGRILLED PLUMS with honey yoghurt

Cooked plums are sweet and juicy, and when served with a honey and yoghurt dressing, they make an effortless dessert.

measure

- 4 plums
- Olive oil, for brushing
- 4½ ounces unsalted shelled pistachios
- 14 ounces Greek-style yoghurt
- 2 tablespoons honey
- ½ teaspoon ground cinnamon

make

1. Halve the plums and remove the stones, then brush with a little olive oil.
2. Heat a chargrill pan over medium-high heat, add the halved plums, cut side down, and chargrill for 4–5 minutes, until char lines appear, then turn over and chargrill the other side.
3. While the plums are cooking, toast the pistachios in a dry frying pan over medium-high heat for 2–3 minutes, until golden around the edges. Remove from the heat and chop roughly.
4. Place the yoghurt in a large bowl, add the honey and stir to combine.
5. Spread the honey yoghurt over a serving plate and top with the chargrilled plums. Sprinkle with the cinnamon and toasted pistachios and serve.

scan here



*to get the
full cookbook.*



SERVES 4

celery AVGOLEMONO

This dish is typically made with pork and is one that my mother made quite often, but I like to make celery the hero . . . its mild, earthy and slightly peppery taste goes so well with the tangy avgolemono sauce. Use the tender leaves as well—most people tend to discard them, but they are lovely.

The delicate avgolemono is mostly known as the sauce for the classic Greek chicken soup of the same name, but it is also luscious as a dressing for dolmades and sarma (stuffed cabbage leaves), as well as a sauce served with roast chicken.

measure

- 1 bunch of celery
- 2 leeks, white and pale green parts only, outer layers removed
- 3 fluid ounces olive oil
- 1 brown onion, diced
- ½ small bunch of dill, fronds picked
- Salt and pepper, to taste

Avgolemono sauce

- 2 eggs, separated
- Juice of 2 lemons

make

1. Trim the celery and set aside the small and tender leaves. Cut the stalks into 2-in. pieces. Wash the leeks well to remove any sand or dirt, then pat dry and slice finely.
2. Heat the olive oil in a large saucepan over medium heat, add the onion and leek and saute for about 4 minutes, until softened. Add the celery and 6 cups of water, then cover with a lid and simmer for 20–30 minutes, until the celery is cooked through. Turn off the heat.
3. To make the avgolemono sauce, in a bowl, beat the egg whites using a hand whisk or fork until frothy, then add the yolks and continue to whisk, until you have a creamy consistency. Whisking constantly, add the lemon juice, a little at a time, until completely incorporated. Using a ladle, slowly add a ladleful of the celery broth to the beaten egg, whisking as you go, until combined. Add another two ladlefuls of broth, then pour the egg and lemon sauce into the celery broth and stir through slowly, either using a wooden spoon or by gently shaking the pan from side to side.
4. Spoon the creamy celery avgolemono onto a serving platter and scatter with the dill. Season well with salt and pepper and serve.

Note: If you have excess celery, blanch the stalks in boiling water for a few minutes, then drain and freeze in an airtight container, ready to be added to dishes where it is cooked, such as this one.



SERVES 4

lentil SOUP

Winter is a time for warming, soothing meals, and this humble lentil soup with familiar ingredients is one I turn to often. It may seem odd to add vinegar to a soup, but it pairs particularly well with lentils, adding a fresh vibrancy that would otherwise be missing. I encourage you to try it, as it takes this soup to another level.

measure

- 10½ ounces brown lentils
- ⅓ cup olive oil, plus extra for drizzling
- 1 large brown onion, diced
- 2 garlic cloves, finely chopped
- 1 carrot, diced
- 1 celery stalk, diced
- 4 tomatoes, grated
- 1 fresh bay leaf
- ½ teaspoon ground cumin
- 2 tablespoons finely chopped parsley
- 1 teaspoon dried oregano
- 1 cinnamon stick
- Salt and pepper, to taste
- ⅓ cup red wine vinegar
- Crusty bread, to serve

make

1. Rinse the lentils well under cold running water, then set aside to drain.
2. Heat the olive oil in a large saucepan over medium heat, add the onion and saute for 4–5 minutes, until softened. Add the garlic and saute for 2 minutes or until its aroma fills your kitchen, then add the carrot, celery, grated tomato, bay leaf, cumin, parsley, oregano and cinnamon stick, and stir well to combine. Add the lentils, season well with salt and pepper and cover with 6 cups of water. Bring the mixture to the boil, then reduce to a simmer and cook for 1 hour or until the lentils are soft and the soup has thickened. Remove from the heat and stir through the red wine vinegar.
3. Serve the soup hot, with an extra drizzle of olive oil, and crusty bread for dipping.

Make Ahead: You can make this soup up to 3 days in advance and store in an airtight container in the fridge. It also freezes well for up to 2 months.



SERVES 4-6

paprika ROAST POTATOES

This was one of my mother's favourite ways to cook potatoes and now it's one of mine. The tomatoey sauce and generous sprinkling of paprika is reminiscent of Spanish patatas bravas, but with roasted potatoes instead of fried, making this a healthier rendition of the classic. A tablespoon of sweet paprika may seem like a lot, but it somehow makes these potatoes even more moreish. Feel free to swap in smoked paprika if you prefer a smoky flavor, or use half sweet and half smoked.

measure

- 2 pounds 3 ounces roasting potatoes, peeled and quartered
- ½ cup olive oil
- 4 tomatoes, grated
- 4 garlic cloves, unpeeled
- 2 teaspoons dried oregano
- 1 tablespoon sweet paprika
- Salt and pepper, to taste

make

1. Preheat the oven to 400°F fan-forced.
2. Place the potato in a large saucepan and cover with plenty of cold water. Bring to the boil over medium-high heat, then reduce the heat to a simmer and cook the potato for 7 minutes. Drain.
3. Pour the oil into a large baking tray, add the potato and toss to coat. Stir through the grated tomato, garlic, oregano and sweet paprika, and season well with salt and pepper.
4. Roast the potato for about 30 minutes, until tender and golden, then take to the table and serve.

Goes With: These moreish potatoes are a treasured favourite and although I can enjoy them on their own, they are also perfect with saucy dishes to soak up the juices or as a side to grilled meats.

VACATIONING

on the Seas

written by:
ALEXA BRICKER

ON JUNE 29, 1900, THE FIRST CRUISE SHIP SET SAIL from Hamburg, Germany—more than 120 years later, cruising has become one of the most popular vacation options in the world. According to a report from the Cruise Lines International Association, over thirty-one million people embarked on a cruise in 2023, with 85 percent of cruise goers surveyed in 2022 saying they would do it again.

So what has people boarding these ships in droves? This guide has the answers, offering a look at the best aspects of a cruise vacation along with tips for booking your first trip and insight into what you can expect while aboard.

BOOKING BASICS

Start your journey by figuring out when you'd like to travel, how much you want to spend, and who you'll be going with. Such details can help you or your travel agent narrow your search to a specific cruise line and ship that meet your expectations.

Most of the top companies offer trips throughout the year, but certain dates may affect your overall experience or even what part of the world you can travel to. For example, waters can be rough during hurricane season, which runs from June through November in the Atlantic and May through November

in the Pacific. This kind of inclement weather could prevent the ship from being able to port, potentially crossing some destinations off the itinerary.

The time of year you travel will also impact pricing, but, generally speaking, the bigger the ship and longer the cruise, the more amenities and activities it will have and the more expensive it will be. All major cruise lines have fleets with varying routes, capacities, and attractions, giving you a variety of options to choose from based on your budget and interests. Consider the popular Royal Caribbean line: while it is well-known for its short and typically less expensive trips to the southern Atlantic,

it also offers excursions to sixty-one countries and 270 different destinations. Further, it has both lower-capacity ships that can accommodate just a few thousand passengers and high-capacity ones, like *Allure of the Seas*, that can carry nearly 7,000 people.

Prices tend to increase the closer to the trip date you book, so planning ahead is key. Be on the lookout for eligible discounts, such as ones for larger groups or families with young children, and explore all the different ship options and packages available for a cruise line. You can conduct this research and reserve your trip directly through its website, but experts recommend working with a travel agent; such professionals often have partnerships with cruise lines and may be able to help you secure discounted rates and special perks.

AMENITIES AND ACTIVITIES

You may have heard people describe cruise ships as “floating all-inclusive resorts,” and that’s a pretty accurate depiction. Everything you could want—from ocean views to world-class entertainment to five-star dining—is at your fingertips when you board one. Here are some of the top factors to consider when perusing cruises to help you find the option that checks all your boxes.

Rooms

Because accommodations can vary widely on ships, it’s important to look closely at both the descriptions and detailed plans of a cruise’s rooms (also called staterooms or cabins). Depending on the cruise line, you’ll find everything from single staterooms for solo travelers to luxury suites that can accommodate multiple guests and may provide access to exclusive clubs, restaurants, and more. If you’re looking for something more budget friendly, interior rooms are typically less expensive than those with balconies or ocean views; however, they may come with unwanted noises and are often less comfortable, especially if you experience seasickness.



Food and drink packages

No vacation is complete without great food, and cruises can certainly deliver in this category. According to a *US News & World Report* ranking, Oceania Cruises is among the best for dining experiences; the company even markets itself as having “the finest cuisine at sea.” And don’t worry about getting tired of the food onboard—most ships have multiple restaurants with different cuisine types, so you can try something new every day.

Also, be sure to thoroughly read through all that comes with in your food-and-drink package. Some ships’ offerings, for example, will include only soft drinks, while others will include certain types of alcoholic beverages like beer and wine but exclude spirits. You don’t want to pay for more than you need or be stuck paying extra when you could have booked ahead of time and saved money.





You may have heard people describe cruise ships as “floating all-inclusive resorts,” and that’s a pretty accurate depiction. Everything you could want—*from ocean views to world-class entertainment to five-star dining*—is at your fingertips when you board one.

Entertainment

Depending on the size of the ship and length of the cruise, you could try a new attraction or show every day and not run out of experiences. Disney Cruises are some of the most popular with families because of their kid-friendly shows, character experiences, youth clubs, and play areas, but they offer plenty of adults-only shows and activities as well. Adults traveling without children might enjoy a Virgin Voyages or Viking Cruises excursion; these companies prohibit people under eighteen, and both are well-known for their luxurious feel, shore excursions, and dining options.

Ports of entry and island hopping are other important factors to consider, but experts recommend that you don’t book a cruise specifically for one shore excursion just in case it gets canceled due to inclement weather. The major cruise lines offer trips virtually anywhere in the world you’d like to see, including the Caribbean, the Mediterranean, the rivers of Europe,

Australia, the Arctic, and more. With most cruises, you can expect not only some sea days (time spent entirely at sea without docking) but also plenty of time to explore ashore, giving you the opportunity to see multiple cities or islands in one trip. Some cruise lines even have exclusive rights to islands, so you and fellow passengers might have the entire place to yourselves. (Just bear in mind that these and other off-boat jaunts may come with added fees.)

With so many different options and locations to choose from, there’s a cruise out there for every type of vacationer. If you’re considering one for your next trip, talk to a travel agent, who can help you determine if it suits your budget and assist you in narrowing down the details to ensure that you have the voyage of your life.



master your winter
SKIN-CARE
ROUTINE

written by: ALLISON GOMES



FROM SNOW-DAPPLED TREES TO THE

opportunity to snuggle up with a loved one, winter weather certainly has a lot to offer. However, its lower temperatures and drier air can also wreak havoc on your skin, causing increased dryness, flakiness, and irritation. Fortunately, with the right products and precautions, you can keep your skin looking and feeling healthy all season long.

COLD-WEATHER CHALLENGES

Numerous factors can impact your skin during winter, especially on your face, lips, hands, and even feet. “Common winter skin issues are eczema, psoriasis, chapped lips, rosacea, and herpes simplex outbreaks,” says Dr. Shari Lipner, a board-certified dermatologist in New York City. She explains that winter’s lower overall humidity levels translate into less moisture in the air and, consequently, in your skin. Without this necessary moisture, it can be left feeling dry, tight, and increasingly uncomfortable.



Dr. Shari Lipner



On top of the drier air, many regions across the nation experience harsh winter conditions that can further exasperate skin issues. High winds, for instance, can strip the skin of its protective barriers, leaving it more vulnerable to irritants like windburn, redness, and chapping. Additionally, many people often rely on indoor heating or hot showers to combat the lower temps outside, but such practices can be equally harmful to your skin, with the former making inside air drier and the latter removing moisture and natural oils from your skin, Dr. Lipner explains. So even though you may feel warmer as a result, your skin is often left paying the price.

COMBATING WINTER WEATHER

To counteract winter’s harsh drying effects, Dr. Lipner recommends using a humidifier in your home and incorporating petrolatum-based products into your daily skin-care regimen. A humidifier will actively replenish the missing moisture in the air, giving your parched skin a reprieve from the dry season. Meanwhile, petrolatum, otherwise known as petroleum jelly, forms a protective barrier on the skin, sealing in moisture and preventing water loss. This can help protect it when venturing into the dry winter air and keep it at a healthy moisture level. “Petrolatum-based products are also great for conditions like chapped lips, cracked heels, and eczema,” Dr. Lipner suggests.





However, it's important to note that not all skin-care products are beneficial in the winter months. "Avoid exfoliants, alpha and beta hydroxy acids, and retinoid-based creams," Dr. Lipner advises. Each of these can further strip the skin of its natural oils and exacerbate dryness. So if you regularly use one of these items in your skin-care routine, consider making a switch until the temperature warms up again.

In addition, there are a few basic practices that can help maintain your skin's moisture. For one, be sure to drink plenty of water to keep your body hydrated from the inside out; it's recommended that women drink around 11.5 cups of water a day and men about 15.5 cups. And when it comes to showers, Dr. Lipner suggests keeping them short and using tepid water since hot water can leave your skin dry and irritated. Then when you're done, she says to "slather on moisturizer while your skin is still damp." The skin is more absorbent when wet, so applying a layer of lotion or cream after washing your face or getting out of the shower will help seal in the moisture and keep your skin feeling smooth throughout the day.

And just because it's winter doesn't mean you can skip the sunscreen. "People mistakenly believe that UV rays can only

reach the skin during summer," Dr. Lipner says. "But they are active all year round and are particularly strong at high altitudes and on reflective surfaces such as snow or ice." She suggests keeping your face, neck, and hands covered when venturing out into the cold and applying sunscreen with SPF 30 to protect against harmful rays.

Even with all these precautions, Dr. Lipner stresses the importance of recognizing when home remedies are insufficient. "If a skin condition is not getting better or you feel pain or experience pus, it is important to see a board-certified dermatologist," she says. A specialist can evaluate your skin and prescribe treatments and ointments tailored to your specific needs.

Throughout the season, make sure to listen to your skin and adjust your routine as necessary to address any concerns or issues that may arise. With a little extra care and attention, you can enjoy beautiful, radiant skin even during the coldest months of the year.



rethinking Retirement

written by: ANDRE RIOS



COMMON RETIREMENT STRATEGIES LIKE 401(K) or IRA accounts are designed to help individuals build their funds while enjoying possible advantages, such as tax savings and employer matching. But they aren't the only tools you can use to prepare for your future years of freedom and relaxation. Whether you are a young professional looking ahead or have your retirement date in sight, check out these alternative strategies for planning your nest egg.

Life insurance

While life insurance's primary purpose may be to help cover unpredictable expenses in the event of your passing, certain policies offer wealth accumulation and distribution benefits as well. For example, properly structured permanent cash-value life insurance can increase in value over time, and you can withdraw or borrow against this value after retirement. This makes such a policy valuable to a diversified portfolio. Additional benefits of these plans may include tax-free growth, a lack of repayment terms, and free access to your capital. Consider speaking with an insurance professional about your available options and how you could potentially take advantage of these pluses to boost your retirement funds.

Real estate investments

Investing in “hard assets” (ones that can’t easily be converted into cash) such as real estate can be another excellent way to generate money for retirement. However, you must be able to put in significant funds up front and have the patience to wait for the property to appreciate. This strategy also requires expertise to navigate the market wisely, build a lucrative portfolio, and overcome potential challenges like property upkeep and capital gains taxes. If you’re interested in pursuing this path, it may be best to go the route of a real estate investment trust or fund; a financial professional can help you manage these assets effectively.

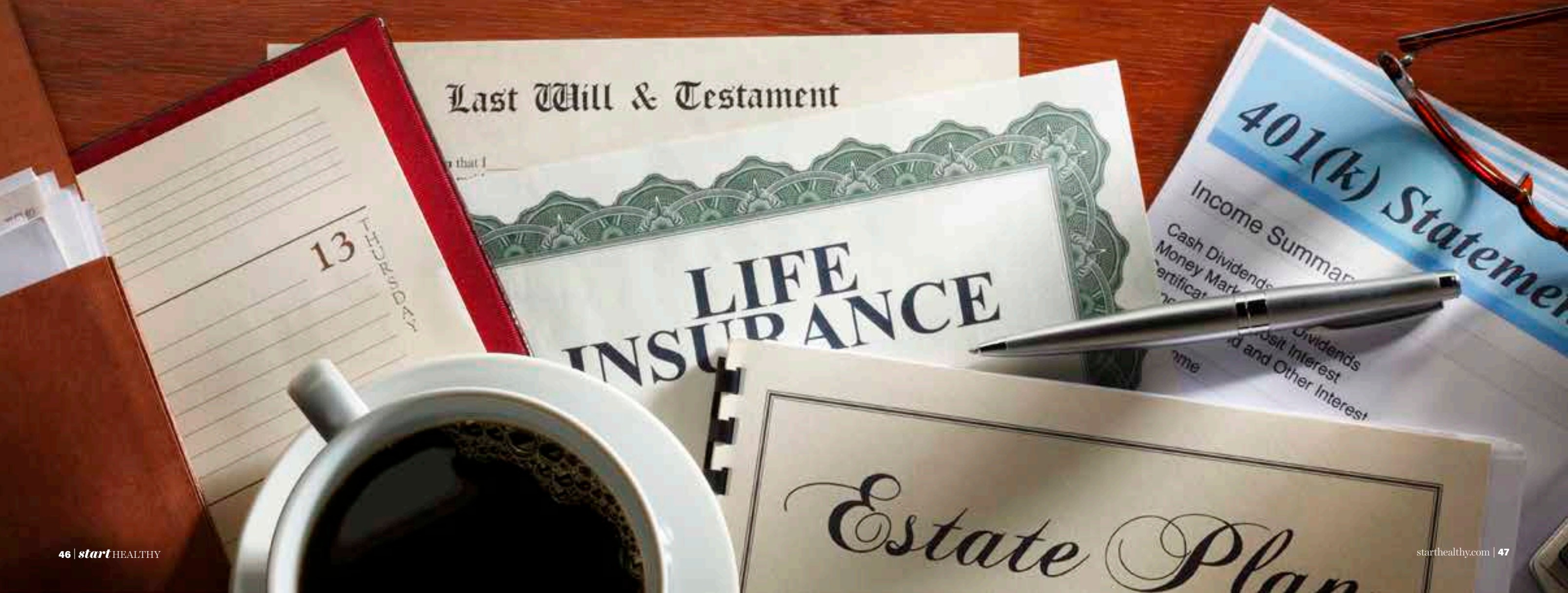
Annuities

This financial contract involves making lump-sum or periodic investments with an insurance company in exchange for future payments. With the guidance of a financial and/or insurance professional, you can structure a plan that helps you keep up with demanding medical costs, resists inflation, and more. There are various ways to structure an annuity, each of which may have certain limitations, so you should discuss these plans with a professional before entering into a contract. Doing so can help ensure that you’re making an informed decision and may help you reap more benefits in the future.

A diversified portfolio

Among the most prudent retirement approaches is establishing a portfolio that balances potentially lucrative ventures with potentially lower risk options such as high-yield savings accounts. If you work with a financial professional, you can devise personalized strategies that reduce risk but still provide growth opportunities. This individualized approach may help you arrive at the most appropriate strategy for your needs.

There’s nothing wrong with simple, straightforward options like 401(k)s. After all, these common employee-sponsored offerings are typically the foundations of many Americans’ retirement strategies. However, a willingness to explore different investment options, particularly ones you may be unfamiliar with, may be more likely to yield a healthy nest egg, one you can confidently depend on.





IMMUNITY-BOOSTING *tips for winter*

written by: ALLISON GOMES

Our immune systems often go through the wringer in winter due to the changing weather and exposure to different viruses. However, with some simple adjustments to your routine, you can help fortify your body's defenses and stay healthy throughout the chilly season.



EAT A BALANCED DIET

A well-rounded diet plays a crucial role in supporting a robust immune system. Ensure that your meals are rich in fruits, vegetables, whole grains, lean proteins, and fat-free or low-fat dairy products. In particular, try to incorporate immunity-boosting foods such as citrus fruits (loaded with vitamin C), leafy greens (packed with antioxidants), and yogurt (a great source of probiotics).



STAY ACTIVE

Regular exercise is essential to your overall health, so aim for at least twenty minutes of moderate activity every day. When weather permits, consider going for a brisk walk around the neighborhood; the sun exposure will stimulate the production of vitamin D, which has anti-inflammatory and neuroprotective properties. On colder days, you can exercise indoors with a yoga session or online workout program. Either way, this physical activity will help promote the production of immunity-boosting cells your body needs.



GET ENOUGH SLEEP

Throughout the season, prioritize quality sleep, aiming for seven or more hours each night to give your body adequate time to recover from the day. Restorative sleep also enhances the production of cytokines—proteins that are vital for fighting infections and inflammation—thus supporting a healthy immune system.



MINIMIZE STRESS

Chronic stress can weaken your body, making you more susceptible to infections. Incorporate relaxing practices into your daily routine, such as meditation, deep-breathing exercises, time in nature, or other activities you enjoy. When you prioritize your self-care and are mindful of your mental and emotional well-being, you can better keep your stress levels in check and keep your body feeling great.

By following these simple yet impactful tips, you may help bolster your body's defenses so you can enjoy a vibrant and illness-free winter season.

KEY FINANCIAL DATA FOR 2025 WEBINAR



**February 11
6pm - 7pm**

Location: Online Webinar

Join us for our next webinar as we discuss key financial data for 2025, covering tax updates, retirement contribution limits, and essential planning strategies. Gain the insights you need to optimize your financial outlook for the upcoming year.



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portfolio account for your
changing needs and goals?

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