

Start HEALTHY

ISSUE 32

Benefits of Community Gardening

Enjoy the social and health benefits it provides | PAGE 16



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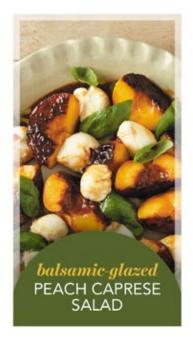


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the power of produce | 28



Front of Tear Out Card 1





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Back of Tear Out Card 1

- 4 semi-soft, just ripening peaches, pits removed, cut in half horizontally
- Coarse sea salt (like Maldon)
- ¼ c. aged balsamic vinegar (see Get It Get It)
- 2 tbsp. everyday olive oil
- 8 oz. fresh mozzarella di bufala, sliced (bocconcini are good too)
- · 1 c. fresh basil leaves
- 2 to 3 tbsp. super-special extravirgin olive oil, for drizzling
- Fresh cracked black pepper

SERVES 4

Recipe excerpted from Listen to Your Vegetables by Sarah Grueneberg and Kate Heddings. Copyright © 2022 by Green Mountain Collection, LLC. Reprinted by permission of Harvest, an imprint of HarperCollins Publishers.

- 1. Season the cut sides of the peaches with a few pinches of sea salt. On a large plate, drizzle the aged balsamic. In a large nonstick pan, heat the everyday olive oil over medium-low heat. Add the peaches cut side down and sear for 2½ to 3 minutes, giving the pan a little shake every minute or so to prevent them from sticking. (This is a slow sear so watch the heat here—you don't want to burn the peaches.) Using tongs, check the cut side of the peaches to see if they have begun to brown. Once they have, remove the pan from the heat and transfer the peaches cut side down to the plate with the balsamic. Let the peaches rest for 1 minute to absorb the vinegar. Return the peaches to the hot pan cut side down, and cook over medium-low heat for another minute, then place back on the plate with the balsamic, allowing them to rest for 1 minute. Return to the hot pan for 1 more minute for the final sear. Transfer the peaches back to the plate cut side up and refrigerate for 15 minutes to chill.
- 2. Cut the chilled peaches in half and arrange them on a large platter with the mozzarella. Season with sea salt. Tuck the basil leaves in between the peaches and mozzarella. Top with a generous drizzle of that super-special extra-virgin olive oil and some balsamic from the plate, if you want! Finish with fresh black pepper.

Get It Get It: Looking for aged balsamic? My favorite is Essenza balsamic from Acetaia San Giacomo, which is aged about eight years. Please, whatever you do, don't reduce balsamic in a pot (it can easily burn) or purchase a glaze that has caramel coloring and corn syrup in it. If need be, mix equal parts young balsamic and honey for these peaches. Real mozzarella di bufala is made from water buffalo milk, which happens to be 90 to 95 percent lactose-free!





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.

We are looking forward to our upcoming webinar on September 19, where we will discuss Faith Based Investing and how your investing can align with your values. Please see the back inside cover of this magazine for more information. We hope you can join us.

Chris Holcomb



Chris Holcomb, CFP®, CKA®, CRPS® CA Insurance License #0M76099 "It's all about you, your plan, and your life."

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Helpful tips for protecting both your skin and the environment this summer.

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These tasty, vegetable-based recipes are bursting with flavor and healthy ingredients.

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You can effortlessly carry conversations at your next BBQ or other summer function with this guide.



Summer is a great time to get outside and explore all that Mother Nature has to offer. From hiking local trails to swimming at a local pool, the extra hours outdoors increase vitamin D levels in your body, which in turn helps you retain more calcium and phosphorus and better regulate your immune system. However, it is important to protect your skin against the harmful effects of UV rays by regularly using sunscreen that is healthy for both you and the environment. To help you look out for your skin and the health of the planet, here are tips for choosing the best sunscreens.

WHAT TO AVOID

Many over-the-counter sunscreens contain chemicals that harm coral reefs and other marine life and can reduce the planet's water quality. The main culprits are oxybenzone and octinoxate, which have been banned by many popular tourist destinations, including the US Virgin Islands, the Florida Keys, and Hawaii. Other potentially harmful ingredients include homosalate, octisalate, octocrylene, and ethylhexyl methoxycinnamate.

Some sunscreens may be marked as "reef safe" or "reef friendly," but these statements are not currently regulated by the FDA. Instead, it's best to read the ingredients list on sunscreens before you buy them to ensure that they don't contain any of the aforementioned ingredients.

WHAT TO LOOK FOR

Instead of reaching for sprays and chemical sunscreens, look for mineral-based products. Though not all mineral sunscreens are created equal, the best ones contain uncoated and non-nano-sized zinc oxide and titanium dioxide, two ingredients that are FDA approved and better for the environment. Consider trying products like Thinksport SPF 50+, Stream2Sea Sport SPF 30, or Raw Elements Face + Body SPF 30, all of which contain natural ingredients that are safe for your skin. Mineral sunscreens require a bit more work to apply since they sit on the skin and create a physical shield that blocks UV rays, but the health of your skin and the environment makes the extra effort worth it.

start HEALTHY



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Do you think your work helps redefine what life can be like over fifty? Yes, definitely. I get a lot of comments from younger women who say I'm what they want to be when they're my age. There were a lot of women I looked up to when I was a teenager, too, like Beverly Johnson, Leslie Uggams, Tina Turner, and Eartha Kitt.

Have you been into fitness all your life?

I wasn't athletic growing up, but I started exercising after the birth of my daughter about thirty-five years ago. I was hoping to get back into an old pair of jeans, so I joined a gym and started working out.

What is your fitness routine, and where do you go to exercise? I work out for about an hour five to six days a week. I call my workout space my "she room." I have a Peloton bike and adjustable free weights. You don't need a lot of expensive equipment to be healthy—you can use your body weight or workout bands for an effective workout.

What do you do to stay healthy? I mix it up. It's important to do a combination of aerobics, strength training, and stretching. Aerobics strengthens your heart and lungs, weight training keeps your bones strong, and stretching helps you to stay flexible. I also try to avoid sugar, meat, and processed foods. I eat a lot of fruits, veggies, beans, and whole grains.

Do you change your exercise routine as the seasons change? Yes. Summer is my favorite season—I love the warmth. I enjoy swimming, walking along the beach, and hiking. I like to be outdoors, and the weather is always perfect in California. But if you live somewhere where it is too hot to exercise, get up a little bit earlier and take a nice stroll in the morning



or wait until the afternoon. Water aerobics is a fun option, too, since it's easy on the joints.

How has your devotion to fitness influenced your life? It has enhanced my quality of life. I can do anything I want to because I have no physical restrictions. If I want to run, jump, skip, or climb, I can do it. My interest in fitness has also helped me to make an income as an influencer.

What hobbies do you enjoy besides fitness? Hike

to travel. One of my favorite places is the Greek island of Santorini, which I visited with my daughter. When I travel, I do a lot of walking—that's how I sightsee. I don't get in a taxi or call an Uber. I walk for hours. If there is a gym at the hotel, I might use it, but if there is a bicycle I can use and a biking trail nearby, I'd rather do that.

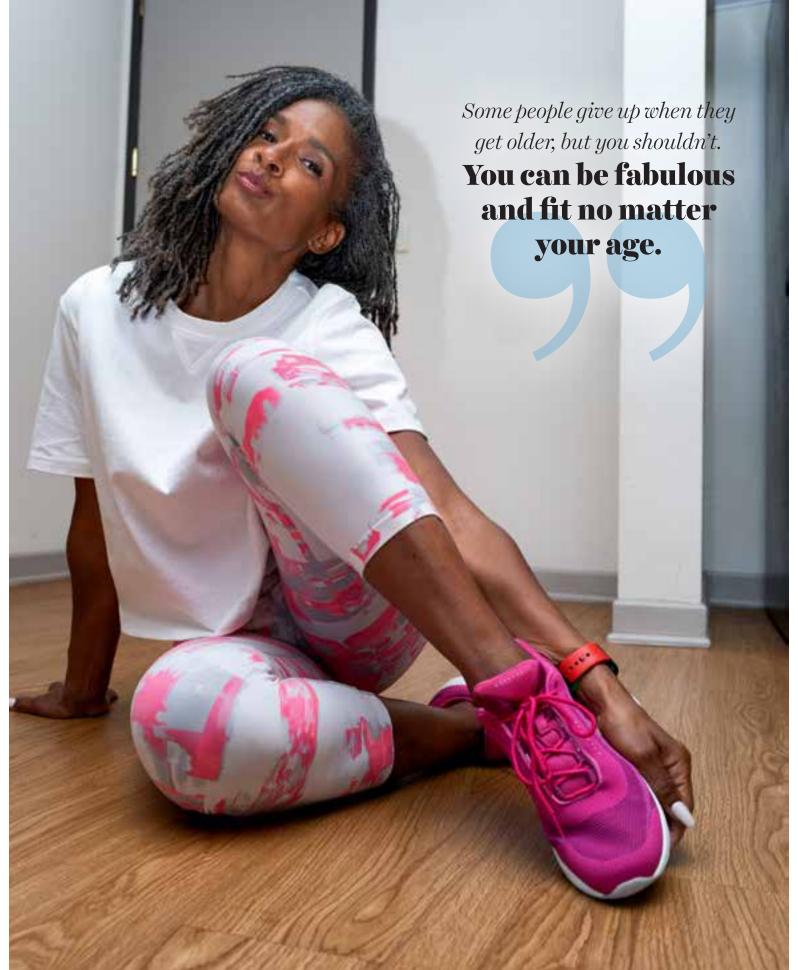
You recently traveled solo to Spain for a Pilates and yoga retreat. Did it take a lot of courage to do that?

I had two choices—I could stay home or go by myself. I chose the latter and put my fear aside. I did my research, and it turned out to be a wonderful experience. I felt empowered, and when I arrived, I had a big smile on my face. I met many people and made new relationships. I also traveled by myself abroad the week before and the week after, and I would do it again. Eating by myself at restaurants was a little challenging, but I got past it, and it was all good.

What do you think your younger self would think of where you are now? She would be extremely proud. There were moments when I couldn't see the picture clearly,

but it is in focus now. My life has become more than what I expected, and there is still more to come. So far, it has been a blessing.

For more info, visit fabnfitbycarla.com





Functional Medicine Fundamentals

written by: andre rios

Though often overlooked or misunderstood, functional medicine is a unique, powerful approach to personal health.

Working to treat symptoms of your ailments can feel like a game of catch-up, much like cleaning soiled tables in a busy restaurant. What if you could identify why you tend to fall ill or address chronic problems at their source? Prevent illness, and you can stop fighting to manage symptoms like pain or fatigue.

That's the aim of functional medicine, a growing segment of the health care industry. As the Cleveland Clinic's Center for Functional Medicine explains, "The functional medicine model of care offers a patient-centered approach to chronic disease management . . . so you can receive personalized, effective care for your needs."



What is functional medicine?

This innovative view of medicine roots its practices in the "bioindividual," a combination of each person's environment, genetics, and lifestyle. To those who feel that other medical practitioners don't listen to their unique needs or simply dismiss them and prescribe meds, functional medicine offers an alternative.

As nutritional therapy practitioner Laura Mauroschadt states, "Symptoms are the body's way of alerting us that something deeper is going on, that we are out of balance in some way. Functional medicine takes into consideration that each person is a bioindividual—and what works for one person will not work for another due to their unique circumstances." By focusing on the bioindividual, functional medicine can help promote whole, lifelong health and wellness rather than mere symptom suppression.

And yet this field goes well beyond the individual. As the Institute for Functional Medicine (IFM) states, "Functional medicine plays a key role in the effort to address the modern epidemic of chronic disease . . . [and] the recurring threat of pandemics. Using these concepts and tools, functional medicine practitioners contribute vital skills for addressing and reversing the global health issues of the twenty-first century." For example, the IFM has developed exposure-prevention and immunity-boosting tips, which it pairs with CDC guidelines to help patients avoid some of today's most common diseases.

What is functional medicine not?

It's also important to address some myths and misunderstandings surrounding functional medicine. First, functional medicine doesn't intend to be a substitute for modern medicine, nor does it claim to replace high-

level medical services like surgery and chemotherapy. Instead, functional medicine is a service within the medical field focused on promoting healthy living and correcting imbalances in your body. As the IFM confirms, "Functional medicine is a vital partner to conventional medicine, along with a variety of other approaches to healthcare . . . [and] each play[s] an important role in addressing patient needs."

Nor is functional medicine a spa treatment. Industry practitioners are trained and licensed medical-care providers, many of whom complete an MD or DO education and then specialize in functional medicine. Functional medicine practitioners include family doctors, physician assistants, nurses, nutritionists, pharmacists, and other scopes of medicine, according to the IFM.

Some may confuse functional medicine with holistic, herbal, or alternative medicine—the latter being a comprehensive term that may even include relying on essential oils for unproven health effects. However, this is not the case with functional medicine. Mauroschadt explains how functional medicine differs with a hard line: holistic and alternative approaches do not utilize conventional medicine, whereas functional medicine is research-based and partners with traditional, scientifically backed methods of patient care.

What can functional medicine treat?

The answer is a wide and comprehensive list of chronic and acute health concerns. The IFM's list includes chronic pain, fatigue, digestive disturbances, diabetes, insomnia, autoimmunity, headaches, and many other conditions. However, the organization stresses that functional medicine is most effective when part of an integrated health care plan.

Here is what you can expect during your first visit to a functional medicine practitioner. They will review your responses to a series of questions about your medical, family, and lifestyle history. You





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can then discuss your health concerns, including chronic or acute needs. The expert may recommend testing and will then design a unique treatment plan catered to your unique body.

Your practitioner may offer dietary or lifestyle changes that can effectively promote improved health. They may even inform you that certain activities are causing negative health effects like back pain, insomnia, or skin problems empowering you to make changes to prevent these symptoms in the future.

Overall, visiting a functional medicine expert may feel very similar to seeing any other physician. However, they pay special attention to and spend more time on your bioindividual profile. In addition, they aim to create more space for you to ask questions, address your concerns, choose from natural treatment options, and feel at ease with your health care needs.

How can you find care?

The IFM has a simple online tool you can use to find a practitioner near you. You can also do so through another medical provider like your family doctor or internist.

Through your own research and conversations with other health specialists, you may determine that functional medicine is not for you. However, as with any approach to health care, patients or their caretakers make all final decisions. How you choose to guide your health needs and address them is up to you. But for those in search of a long-term, whole-body solution to ongoing health concerns, functional medicine may provide a solution—not just a Band-Aid, but a salve that can offer lifelong benefits.

For more information, visit **IFM.org**





THE BENEFITS OF written by: bonnie joffe photography by: getty images, unless noted community gardening

For more than a century, community gardens have helped bring people together and better the health and social fabric of their neighborhoods.



he concept of community gardening and green spaces began in the late 1800s as a way for cities to reclaim abandoned plots of land and revitalize urban neighborhoods. Here city apartment or condo dwellers could come together to share valuable resources and information with their neighbors while planting flowers, fruits, vegetables, and fresh herbs for their own consumption. As of 2022, there were more than 29,000 community gardens in the one hundred largest American cities. However, community gardens are no longer just for urbanites. They are also located in rural and suburban neighborhoods and even in schools and hospitals.

There's a lot to gain from the existence and expansion of green spaces and community gardens. They not only help beautify a neighborhood and contribute to a cleaner environment but also promote a healthier lifestyle and social inclusion. Here are just some of the benefits you and your community can experience with such a garden.

Health benefits

A community garden can provide a plethora of physical and mental benefits.

Provides fresher foods

In urban neighborhoods, where the availability of garden-fresh foods can be limited, community gardeners have better access to fresher, higher-quality foods and reportedly consume 37.5 percent more fruits and vegetables than nongardeners.

Relieves stress

Gardening provides an opportunity to connect with nature by enjoying the peace and serenity of the outdoors, breathing fresh air, and escaping from the stress of daily life. There is a strong correlation between individuals who participate in community gardening and their overall sense of well-being.

Increases exercise

Another health perk of gardening is that it provides a form of aerobic activity due to the physical exertion it requires. An increase in activity and exercise can help reduce the

likelihood of developing medical problems like obesity and diabetes. In fact, one study showed that men and women gardeners were 36 and 34 percent, respectively, less likely to be overweight or obese and have lower BMIs than their nongardening counterparts.

Reduces carbon footprint

Plantings from community gardens help reduce pollution. They add oxygen to the air and absorb rainwater, which prevents pollutants from being deposited into lakes and rivers. Gardening locally also helps to reduce the distance food travels. All of this minimizes one's carbon footprint.

Reduces food insecurity

Because community gardening focuses on a local level, food yielded from the gardens helps reduce food insecurity while simultaneously increasing the quantity of food available to lower-income households. In fact, in a case study published by the Journal of Community Health, participants expressed concern about food insecurity less often during the seasonal harvests than before the beginning of the gardening season.





Social benefits

In addition to the aforementioned health benefits of community gardening, you can reap many social benefits through the practice.

Builds social capital

Community gardens contribute to social capital by connecting neighbors, fostering community, and providing a sense of ownership and pride. They also offer the opportunity to meet people from all backgrounds—expanding awareness of different cultures, races, and social classes.

Encourages social gatherings and family time

Community gardens are more than just gardening. They offer a welcoming place for neighborhood or family gatherings, provide opportunities for members to raise money to keep the gardens operational, and create awareness and goodwill between neighbors. In addition, family members who spend quality time gardening and eating healthier together can grow deeper relationships. It's a great way to connect with your kids, helping them plant, maintain, and take responsibility for a garden of their own.







Curbs crime rates

Neighborhoods may even experience a reduction in crime rates because community garden members are invested in creating a safe space for their residents. Some evidence suggests that the perception of security in a neighborhood increases once a community garden is built.

Provides educational opportunities

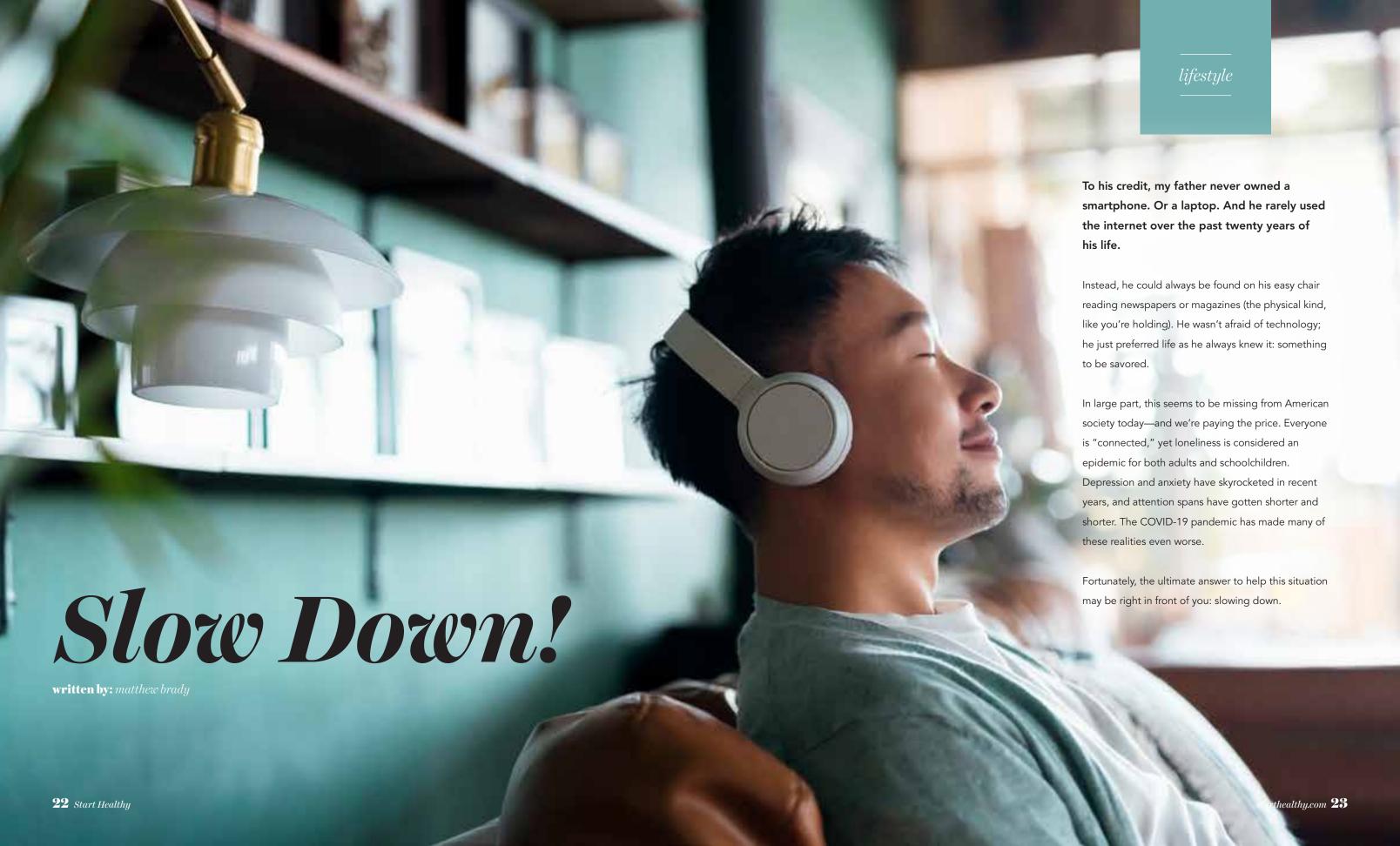
Many community gardens offer classes where adults can discover new techniques to help increase their harvests.

Children can also learn to better understand where their food comes from, how to care for their garden, and the basics of the environment.

If you have been hankering to put your green thumb to work planting your own fruits, vegetables, plants, and flowers but do not have the space or capacity to do so, joining a community garden may be the perfect solution for you. Get your gardening gloves and hoe ready, and reap the health and social benefits that a community garden can provide.

To find a community garden near you, visit communitygarden.org/garden

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Why to consider a slowdown

Hitting the brakes on the nonstop hustle and bustle of everyday life can make life more rewarding in several ways.

Physical and mental health benefits

We all know how stressful life can get. In fact, "hurry sickness" is actually a thing: an informal condition that always compels you to be doing something. Unfortunately, embracing it

can hurt you mentally (by adding stress to your brain) and physically (by adding stress to your heart). So it makes perfect sense that living at a slower pace can lower stress and blood pressure while promoting an overall sense of calmness.

Practical benefits

It seems counterintuitive in a hectic nine-to-five (or six) society, but research shows that if you think through things





clearly instead of always rushing, it allows you to make better decisions and become more efficient. Also, slowing down can help you foster better work and home relationships since you're setting aside time to prioritize other people. In addition, it provides the opportunity to appreciate the present instead of always striving for the next thing, allowing you to see the world with an entirely new fresh set of eyes.

How to slow down

It may seem like this is all easier said than done. But keep in mind that our brains are innately designed to process

information—but not necessarily at such a breakneck pace. Here are some suggestions to help you slow down and take it all in.

Manage your mornings

With our days crammed with to-do lists from start to finish, spare time can be sparse. So before your day begins, savor it. Meditate or walk before anyone else is awake. Enjoy that cup of coffee. Talk to your kids, spouse, or roommate over breakfast (and ignore their quizzical looks).

Slow down intentionally

If you're one of those people who tends to see a Google Maps trip estimate as a challenge to beat, you're missing out. Slowing down allows you to not only increase safety but also enjoy the scenery. You may not literally stop to smell the roses, but you'll likely be surprised by how you appreciate everything around you much more.

Forgo your phone

Well, not entirely. But you should take steps to ensure you control it rather than it controlling you. After all, depending on the source you look at, people spend anywhere between three to six hours a day on their devices—that's the equivalent of dedicating around one to two days per week to them. To help remedy this, you can designate phone-free times two or three times a day, which can be especially fruitful if you do so with your kids.

Embrace work-life balance

Have you ever noticed that the compound adjective above lists work first? That in itself is somewhat telling about the American mindset, but the tide is turning. Survey after survey shows workers today rejecting the once-revered "hustle culture" where having the most weekly hours worked is a badge of honor. Today, it's more the norm to seek balance, so if you live to work rather than work to live, consider ways to shift some weekly hours from your employment to your enjoyment.

Get creative

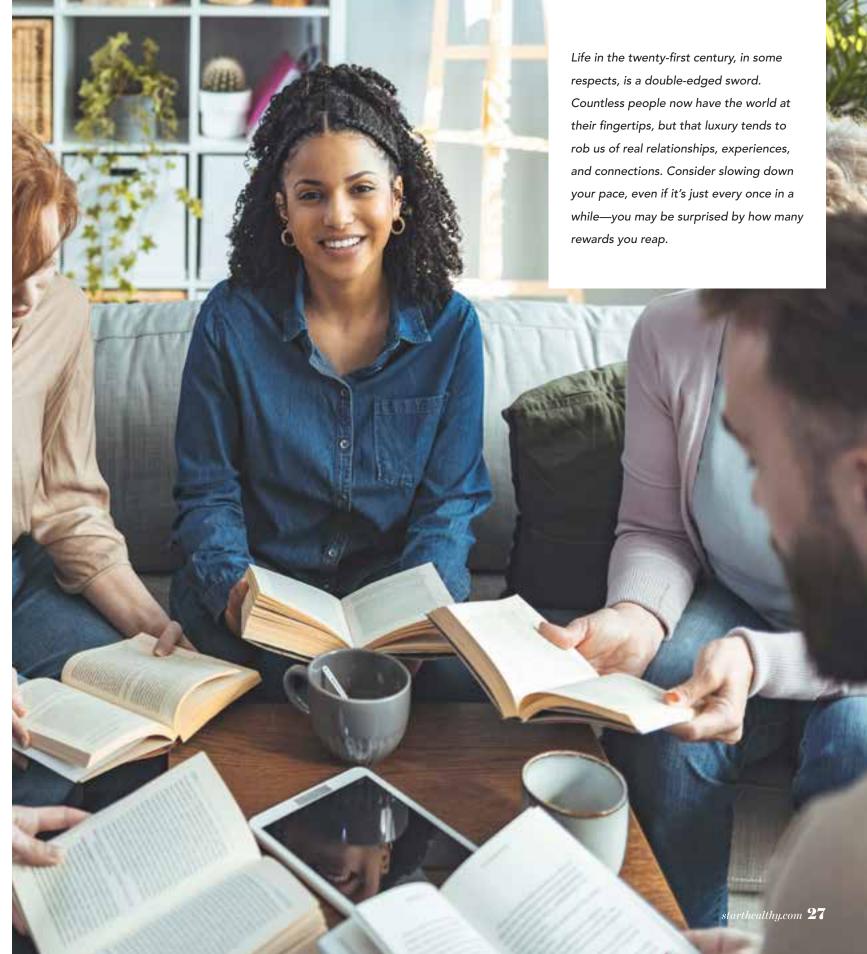
Finally, one of the tried-and-true ways to truly enjoy a slower-paced life is to take up artistic endeavors. Whether you break out your canvas and oils, strum on your acoustic guitar, escape in a book, or create your own worlds in video games, partaking in creativity takes time—and many people are more than happy to earmark spare time to such pursuits. You just need to take steps to ensure that you do.











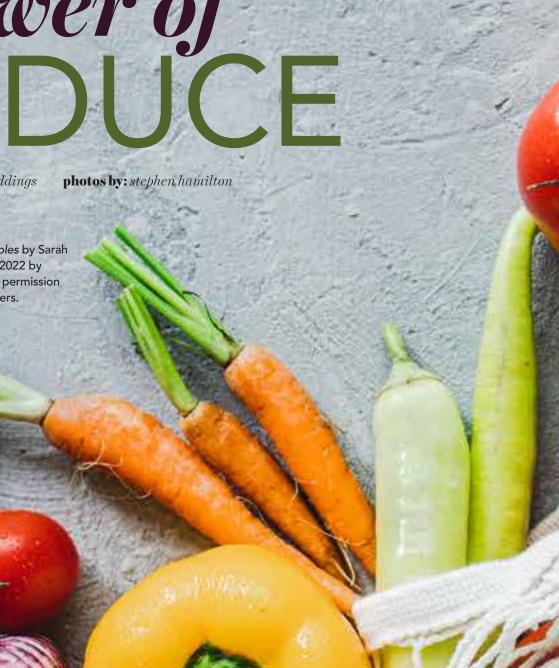


Summer is the best time of year to cook with fresh fruits and vegetables. These recipes from the *Listen to Your Vegetables* cookbook will convince anyone that healthy eating can be an exciting and flavorful experience.

the power of PRODUCE

recipes by: sarah grueneberg and kate heddings

Recipes excerpted from *Listen to Your Vegetables* by Sarah Grueneberg and Kate Heddings. Copyright © 2022 by Green Mountain Collection, LLC. Reprinted by permission of Harvest, an imprint of HarperCollins Publishers.





balsamic-glazed PEACH CAPRESE SALAD

measure

- 4 semi-soft, just ripening peaches, pits removed, cut in half horizontally
- Coarse sea salt (like Maldon)
- ¼ cup aged balsamic vinegar (see Get It Get It)
- 2 tablespoons everyday olive oil
- 8 ounces fresh mozzarella di bufala, sliced (bocconcini are good too)
- 1 cup fresh basil leaves
- 2 to 3 tablespoons super-special extra-virgin olive oil, for drizzling
- Fresh cracked black pepper

Get It Get It: Looking for aged balsamic? My favorite is Essenza balsamic from Acetaia San Giacomo, which is aged about eight years. Please, whatever you do, don't reduce balsamic in a pot (it can easily burn) or purchase a glaze that has caramel coloring and corn syrup in it. If need be, mix equal parts young balsamic and honey for these peaches. Real mozzarella di bufala is made from water buffalo milk, which happens to be 90 to 95 percent lactose-free!

make

- 1. Season the cut sides of the peaches with a few pinches of sea salt. On a large plate, drizzle the aged balsamic. In a large nonstick pan, heat the everyday olive oil over medium-low heat. Add the peaches cut side down and sear for 2½ to 3 minutes, giving the pan a little shake every minute or so to prevent them from sticking. (This is a slow sear so watch the heat here—you don't want to burn the peaches.) Using tongs, check the cut side of the peaches to see if they have begun to brown. Once they have, remove the pan from the heat and transfer the peaches cut side down to the plate with the balsamic. Let the peaches rest for 1 minute to absorb the vinegar. Return the peaches to the hot pan cut side down, and cook over medium-low heat for another minute, then place back on the plate with the balsamic, allowing them to rest for 1 minute. Return to the hot pan for 1 more minute for the final sear. Transfer the peaches back to the plate cut side up and refrigerate for 15 minutes to chill.
- 2. Cut the chilled peaches in half and arrange them on a large platter with the mozzarella. Season with sea salt. Tuck the basil leaves in between the peaches and mozzarella. Top with a generous drizzle of that super-special extra-virgin olive oil and some balsamic from the plate, if you want! Finish with fresh black pepper.

BAKED GOAT CHEESE SERVES 6-8 with roasted summer peppers

measure

- 2 pounds assorted sweet peppers (use a mix of varieties: long and short, different colors, etc.)
- 5 tablespoons everyday olive oil
- Kosher salt
- 1 large garlic clove, thinly sliced
- Leaves from 3 or 4 fresh oregano sprigs
- Leaves from 1 fresh rosemary sprig
- 1 tablespoon balsamic vinegar
- One 10½-ounce log fresh goat cheese, cut into ½-inch pieces
- Toasted or grilled bread, for serving

Get It Get It: When I make this dish, I like using different varieties of frying peppers, including Melrose, Jimmy Nardello, Cubanelle, and Oranos, and baby bell peppers for their colors and shape. It's also fun to include pimiento or cherry peppers (which have a moderate spice level) in the mix too.

make

- 1. Set the top oven rack about 5 inches from the heat source and turn the broiler to high. Line a baking sheet with foil and set a rack in it. In a large bowl, toss the peppers with 1 tablespoon of the olive oil and a generous pinch of salt. Place the peppers on the rack. Broil until the skins begin to char, 3 to 4 minutes (some peppers may split). Remove from the oven and turn each pepper over. Broil another 3 to 4 minutes, until charred on that side too. Remove from the oven and cover with a sheet of foil to cool slightly, about 10 minutes. Turn the oven temperature to 425°F.
- 2. When cooled down, peel the peppers; it's okay if some skin remains on them. Remove the stems. Cut the peppers lengthwise; any longer peppers can be halved crosswise as well. (I like to keep the shape of the peppers intact as much as possible.) Remove the seeds; it's also okay if some seeds remain. Transfer to a medium bowl.
- 3. In a small skillet over medium heat, heat the remaining 4 tablespoons of olive oil. Add the garlic and toast until it begins to turn golden brown, about 30 seconds. Add the oregano and rosemary; be careful, as the herbs can splatter a bit when they hit the hot oil. Remove from the heat. Pour the hot garlic-herb oil over the roasted peppers. Drizzle the balsamic on top and season with a few pinches of salt.
- 4. In a shallow, medium-sized flameproof casserole or baking dish, spread two-thirds of the peppers, followed by all the goat cheese. Top with the remaining peppers. Bake in the middle of the oven until the goat cheese is warmed and softened and the peppers have a slight bubble, about 15 minutes.
- 5. Turn the broiler to high and broil the peppers 5 to 6 inches from the heat source to caramelize the top of the peppers and goat cheese, about 3 minutes. Serve with the grilled or toasted bread.





SERVES 4

STIR-FRIED EGGPLANT WITH CELERY, pine nuts, and calabrian chilies

measure

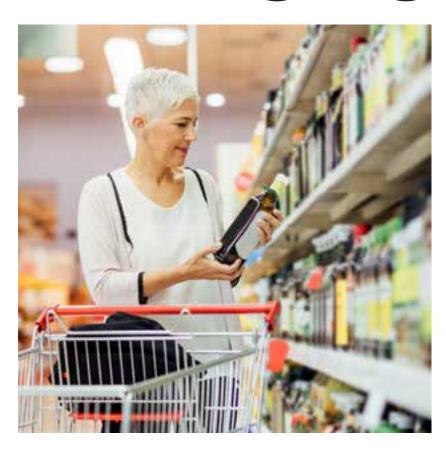
- 4 or 5 Japanese or Chinese eggplants (about 2 pounds), quartered lengthwise and cut into 3- to 4-inch pieces
- Kosher salt
- 2 tablespoons young balsamic vinegar
- 2 tablespoons soy sauce
- 2 tablespoons honey
- 5 tablespoons canola oil or other neutral high-heat oil
- 1 tender celery heart, stalks sliced on a bias into 2-inch-long pieces, leaves reserved
- ½ medium red onion, cut into wedges and separated into petals
- 3 garlic cloves, thinly sliced
- ¼ cup jarred whole Calabrian chile peppers, drained, stemmed, and halved
- 1 cup loosely packed fresh basil leaves
- ¼ cup toasted pine nuts (peanuts or almonds are nice too)

make

- 1. In a large bowl, toss the eggplant with 1 tablespoon of kosher salt and place in a colander to drain for 30 minutes. Meanwhile, in a small bowl, combine the vinegar, soy, and honey with ¼ cup of water.
- 2. Working in two batches, in a large wok or wide skillet, heat 2 tablespoons of the oil over medium-high to high heat. Add half of the eggplant and stir-fry until slightly charred and softened, 3 to 4 minutes. Transfer the cooked eggplant back to the colander to drain any excess oil. Repeat with 2 more tablespoons of oil and the remaining eggplant, and transfer to the colander to drain.
- 3. Place the wok back over medium-high or high heat. Add the remaining 1 tablespoon of oil along with the celery, onion, and a few pinches of kosher salt. Stir-fry until the vegetables are wilted, translucent, and beginning to brown, 3 to 4 minutes. Add the garlic and chiles and stir-fry for 30 seconds, then deglaze with the honey-soy mixture. Add the cooked eggplant back to the pan, reduce the heat to medium, and let it all simmer for a few minutes. Toss in the basil leaves, celery leaves, and pine nuts and serve.

Get It Get It: You can buy celery hearts with tender stalks and leaves at most markets, but by all means you can use regular celery. I just recommend peeling the outer stalks so they're nice and tender. I like to use whole chiles for this recipe, stemmed and halved, leaving the seeds in for flavor and spice. If you're not feeling the heat, you can seed the chiles, or use 2 tablespoons of Calabrian chile paste instead.

Decoding FOOD written by: allison gomes Packaging



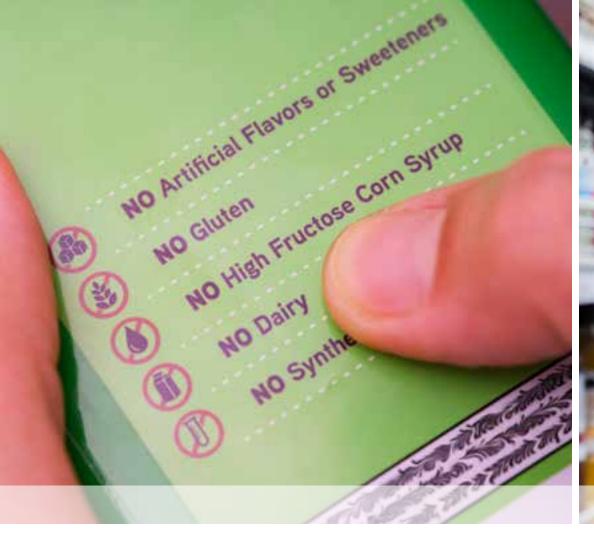
Marketing plays a key role in the success of a brand, which can unfortunately lead to food packaging that does not always accurately depict the reality of the product. While it can be tempting to just see an item at your local grocery store and immediately add it to your cart, it's important to take a moment to examine the packaging. Here are some tips to help you decode the often-complex information found on packaged food.

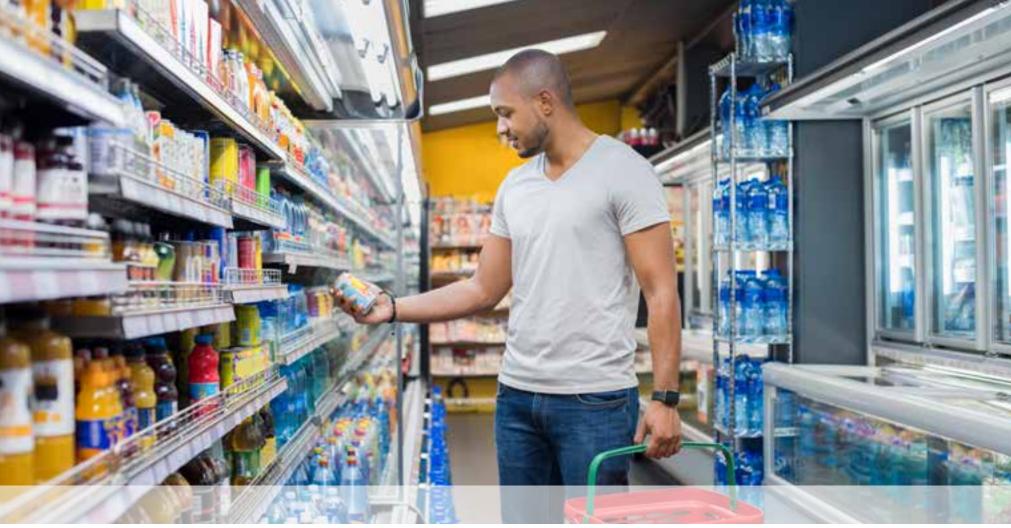
Examine the *ingredients list*

Before buying a product, you want to read the ingredients list since it is one of the only ways you can truly know what's in your food. As a general rule, ingredients are listed from most prominent to least prominent, meaning the first one listed has the largest quantity in the product. You want to look for products that have whole foods as the first few ingredients and be skeptical of any long names you can't pronounce. It's also a good idea to limit ingredients like sugar, sodium, and trans fats, which all have a variety of names they could be listed as, including corn syrup, glucose, sodium alginate, and more. If you're uncertain what something is or see a rather complex name listed on the package, do a quick online search to find out what it is and if it has any negative health effects.

Understand the *nutrition facts*

Did you know that a packet of ramen noodles is two servings? Or that, for many beloved cereals, the serving size is only one cup? While the number of calories listed on an item's Nutrition Facts label might seem low, it's easy to eat more than the recommended serving size, especially for products that seem like an entire container is one serving. That's why it's essential to look at the Nutrition Facts label, which includes the recommended serving size and the amount of calories, carbs, fat, fiber, protein, and vitamins in each serving of the product. You can see the daily value percentage





of each item (other than protein), which is based on the total recommended amount that the average person needs in a day. Looking at the nutrition facts can help you to compare similar products and determine which one lines up the most with your health goals, and it can also help you to gauge how much of an item you should consume in a day. However, a serving size and daily value percentage are centered on the recommended daily average of 2,000 calories, so you can adjust your intake according to your age, height, weight, and dietary restrictions.

Know the differences between *claims and seals*

The FDA and USDA both require labels to be truthful and list all ingredients in a product, meaning that the product

contains exactly what the label says it does. However, while producers can't willfully leave an ingredient off the nutrition label, that doesn't stop brands from making certain claims about their products that aren't regulated or verified. There are several different claims that companies use to draw consumers to their products, which is why it's important to understand the differences between a claim and a regulated, verifiable seal.

Common claims

• Natural or all-natural

These claims don't necessarily mean that a product is natural. For meat, poultry, and eggs, producers submit a one-time application for the right to use the phrase, but once approved, there is no inspection or additional verification. A producer could change its procedure while continuing to make the claim. For other products, there's no regulation since both the USDA and FDA have very basic definitions of what it means for an item to be natural or all-natural.

No antibiotics

A claim of no antibiotics doesn't mean that much when listed alone. Producers can use it on their labels if they provide sufficient documentation to back up the claim, but there's no on-site inspection to verify it, and approval is based solely on the documents. It's only significant when combined with regulated seals, including USDA Process Verified, USDA Organic, and American Grassfed.

• Non-GMO or GMO-free

Genetically modified organisms (GMOs) are living organisms, such as animals and plants, that have had their genes genetically changed in some way, which can pose certain health risks to consumers. Unfortunately, a claim of non-GMO or GMO-free is unsupported and unverified since there are no clear, enforceable rules from the USDA for including it on a label. It only has true meaning when used in conjunction with the regulated USDA Organic seal since that prohibits the use of GMOs.

Seals to look for instead

USDA Organic

The USDA states that organic foods are "grown and processed according to federal guidelines addressing,

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among many factors, soil quality, animal raising practices, pest and weed control, and use of additives." These products are grown without the use of pesticides and synthetic fertilizers, and animals eat organic feed, live in conditions that accommodate their natural behavior, and are never given antibiotics or hormones.

• Animal Welfare Approved

The standards for this seal are set by the nonprofit
A Greener World, which guarantees that animals are
raised in the most humane environments. It prohibits
the use of cages, antibiotics, hormones, and inhumane
procedures, and it allows livestock to freely roam
outdoors and act according to their natural behavior.

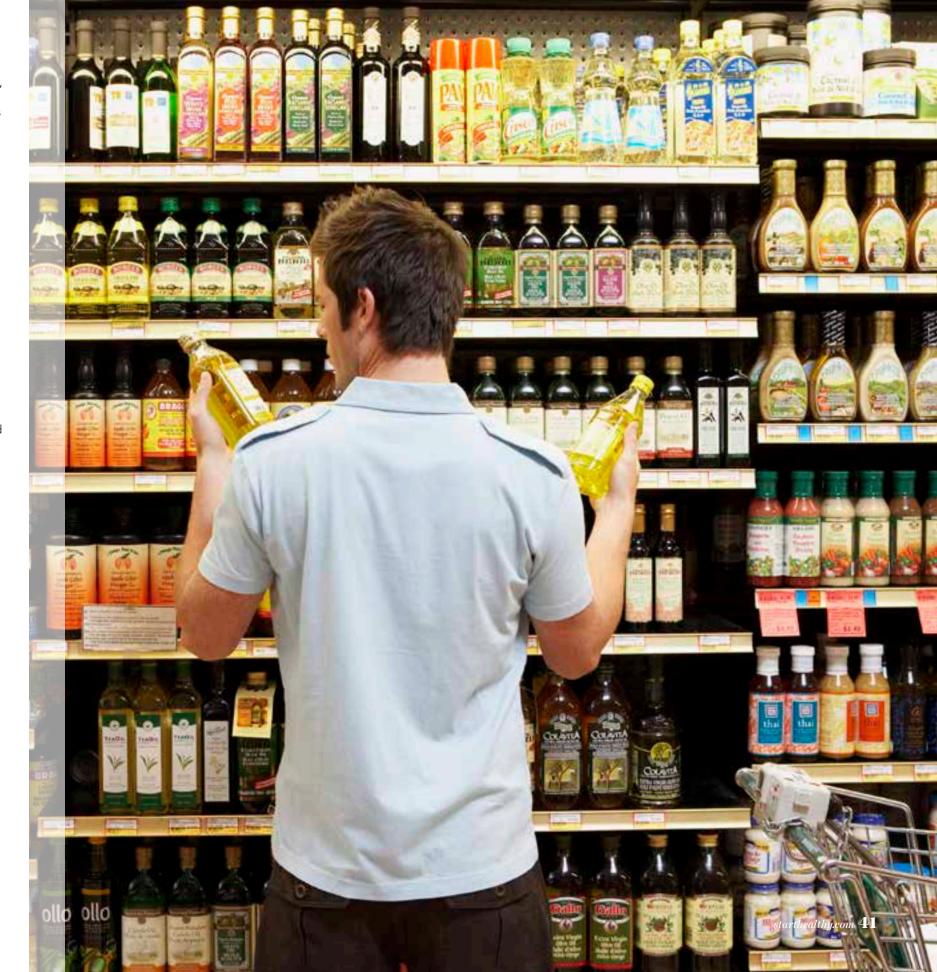
• American Grassfed:

According to the Animal Grassfed Association, grassfed animals raised for meat or dairy are "born, raised, and finished on open grass pastures where perennial and annual grasses, forbs, legumes, brassicas, browse and post-harvest crop residue without grain are the sole energy sources." They are never fed grain, animal byproducts, or antibiotics and are never confined to an area outside of their natural habitat.

• Non-GMO Project Verified:

Developed by the nonprofit Non-GMO Project, this seal requires products to only use ingredients with GMO levels below 0.9 percent. It requires an on-site inspection and ongoing testing to ensure the GMO levels always remain below the standard for the seal.

When you take the time to read food packaging, you can have a better understanding of the health benefits, or lack thereof, of the products you consume. It's not always an easy task, but your quality of health might depend on it.

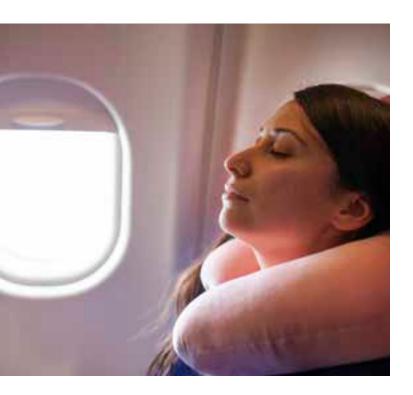


how to interview with: dr. rahul shah written by: matthew brady PREVENT PAIN WHILE TRAVELING

f you travel frequently for business or pleasure, then you know it can be a pain—both literally and figuratively. Even if you can't control traffic congestion, you can take steps to protect yourself from travel-related pains. Dr. Rahul Shah, a board-certified orthopedic spine and neck surgeon in southern New Jersey, discusses the issue and offers solutions for healthier travel.

How can travel affect muscles and bones? Travel poses an extra load on your system, such as sitting for a length of time, that you're not used to. When that load mismatches what you can handle, then you have a challenge. For example, it's physically hard to get to the airport two hours before takeoff and then wait another hour to board and then another on the tarmac before you take off. This can irritate areas that are potentially more prone to being fatigued.





And that's just flying. With driving, you may be in a relentless stop-and-go scenario, and that can pose its own challenges. The third piece of this problem is luggage. Handling that amount of weight—lugging it in and out of a car, taking it from a conveyor belt, and potentially carrying pieces with you on a plane—significantly increases the load placed on the back, neck, and any other body part that holds the head over the pelvis, which often work harder to function in such environments.

What other physical health dangers exist with flying? Sitting stationary for a long period of time can cause blood clots and potentially irritate and put stress on the hinges in the lower back. In addition, sleeping on a plane flops your head around, which can cause you to strain your neck and experience restless sleep.

And here's an underdiscussed issue: overhead luggage compartments. Using them can cause strains, and a sizable number of injuries happen every year because suitcases from

the overhead bins fall on people's heads. So my advice is to be extra vigilant at the end of the plane ride.

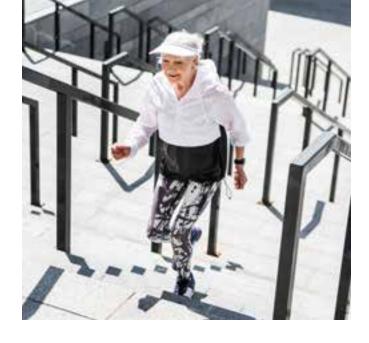
Also, when you leave the plane, you may need to get your luggage off a conveyor belt. And bending and twisting to do so can be problematic because that's where the lower back is very fragile—especially since you've been point-loading that area the whole flight, so your back's already going to be tight.

Limbering up those areas with gentle stretching or walking will help. Walking, in particular, will send blood flow to the areas that need it, like the muscles in your pelvis, lower back, and legs, so that your body is primed and regains its harmony.

Do you have suggestions for long car rides? If you're nearing the end of a road trip, try limbering yourself up so that you're ready for the postdrive phase. Also, taking

bathroom breaks is helpful because they force you to get out of the car, walk, and move around, so you use your muscles. When you're driving eight hours at a time with one very small break, you're going to overfatigue the muscles inside your neck and lower back, so I would definitely encourage stopping at least every hour or so. If nothing else, when you're at a stop sign or light, do isometric exercises for the neck, which will activate different muscles and help disperse the load. I do the same exact thing in the operating room if my neck starts to get stiff.

If someone's physically fit, are they more naturally able to deal with travel? They'll have better resilience because their muscles are primed. Here's the thing, though: it all depends on how mindful you are. If you are in great shape and torque to take a fifty-pound bag off a moving conveyor belt, you can still pop a disk in your back. You could be sixty-five or seventy and have a significantly arthritic back and take that same fifty-pound suitcase off the belt if you pay attention



to the way you move. If you bend, torque, or twist with any load at any age, you could potentially wrench your back. Irrespective of what shape you're in, if you're not mindful, it won't end well.

What tips do you recommend for all-day excursions?

Do activities like steps during the week before travel. It'll prime your body for the rigors of the trip and help you handle additional loads, and it also makes you aware of your physical challenges.

Also, when you go on vacation, you don't control your surroundings—the bed that you sleep in, the pillow you rest your head on, or when or where are you going. So I would recommend paying attention to things that you can control, such as getting adequate sleep. It may be helpful to take a pillow from home because it's the one that works best for you, particularly if you have a very sensitive area in your neck or upper back. In addition, you should always stay hydrated.

Finally, know your limits beforehand so you can recognize when you start to fatigue. If you overdo it, you're going to potentially trigger a whole cascade of events that might cause you to have problems. For example, say you typically

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take 4,000 steps a day at home. Now you're at Disney and could do 14,000. By the time you get to 10,000 or 12,000 steps, your knees may suddenly bother you or you'll tweak something because your body is trying to compensate.

What travel advice would you give to people with preexisting conditions? Not all back pain is created equal. It's important to get any back pain checked to make sure it's not a symptom of another problem, such as with the kidneys or other internal organs.

Also, with back or neck pain, understand your limitations beforehand. If you know that you can't lift more than fifteen to twenty pounds, great. If you're not sure, test yourself. But don't go in more than 4 or 5 percent increments until you discover what you can take to avoid tweaking an already fragile area.

If you have problems with your neck, one of the key things to do is avoid doing a lot of overhead activity. It's uncomfortable, and whenever you put your arm over your head, you basically thrust your neck forward to act as a counterbalance. Finally, try to avoid doing one prolonged activity. After about twenty minutes or so, build in some rest periods or change up your activity so that your muscles don't become overtired.

Overall, can travel make bad problems worse? Or, with the correct preparation and knowing your limitations, is it easy to manage? The latter. A similar question is: How safe is it to drive the highway? It's very dangerous, right? But most people do it quite well because they have the appropriate preparation and mindset. The same is true with travel because we live with our bodies all the time—nobody knows our bodies better than ourselves. If you make the best of what you have and prepare well, the odds are overwhelmingly in your favor to enjoy your travel.

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Summer is a popular time for block parties and other get-togethers. But if the thought of having to make small talk gives you butterflies, use these helpful pointers to help you chitchat with ease.

- 1. Come prepared. Have a mental list of topics you can discuss. For example, you could ask about your coworker's golf game or their home renovations. If you're unsure of what to talk about, you could discuss aspects of the event itself, such as the music or food.
- 2. Introduce yourself. Sometimes the easiest way to start a conversation is to simply introduce yourself and ask for the other person's name. You can then follow up with questions about their family, work, or hobbies.
- 3. Ask for details. Pose questions that require a longer response than one-word answers, such as "What are your plans for this summer?" or "How did your week go?" People love talking about themselves, and if you give them a chance, they may keep the conversation going.

- 4. Pay a compliment. Giving someone an honest compliment can brighten their day and spur conversation. For example, if you tell someone you like their outfit, they may add where they purchased it. You could respond with additional questions about the shop they visited and if they've bought anything else there. You might have a shopping tidbit you could share too.
- 5. Be an active listener. Being good at chitchat isn't only about talking—it's also about listening to the other person. A good strategy is to simply worry less about what you are going to say and pay more attention to what the other person is saying.
- 6. Make a graceful exit. Sometimes the pain involved with small talk is associated with feeling trapped in a conversation. If a topic or person doesn't interest you, you could carefully try to change the focus of the discussion or tactfully excuse yourself.

Faith Based Investing: Aligning Your Investments With Your Values Webinar



TUESDAY, SEPTEMBER 19, 2023 | 6:00 P.M. - 7:00 P.M. LOCATION: Virtual Event

In this presentation, we will define the philosophy and screening criteria for faith based investing. We will also show how we apply these principles to diversified investment portfolios, and share more about our investment program options. We are looking forward to sharing this investment option with you, so please plan to join us to learn more.

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Front of Tear Out Card 2



10 FUN WAYS TO BE MORE ACTIVE

Exercising and being active are very important parts of being a healthy individual. There are so many ways to work out and get exercise. Make exercising fun and enjoyable, so you will be more likely to want to do it. Turn this card over to see just a few of the fun ways to get your heart rate moving.





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Back of Tear Out Card 2

10 FUN WAYS TO **BE ACTIVE**

Play with your kids. Keeping up with your children is a better workout than you'd expect. Spending some quality time with your kids will make the time fly by.

Just dance. Turn up your music, and dance around your bedroom. Relieve some tension, and get your heart rate up at the same time.

Listen to music while you exercise. Music keeps your mind occupied and makes time go by quickly.

Go for a walk with one of your friends. The time will fly by as you chat and catch up with each other.

Sign up for a yoga or Pilates class. These activities are low-impact workouts that will help you improve your overall muscle tone.

Go for a swim. Swimming is a great way to exercise without pounding on your joints.



Enjoy the great outdoors. Plant some flowers in your garden, or check a few yard work items off your list. Outdoor activity is a great way to get some exercise.

Take some dance lessons. Dancing gives you a great

workout, with or without a partner. From hip-hop to salsa, dancing is great cardio!

Go for a bike ride. Ride around the neighborhood after dinner, or plan a longer bike trip over the weekend.

Take a hike. Check out your area for some good hiking trails. Start out with easier trails, and work your way up to the more challenging ones.



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When it comes to investing, being proactive is key to making sure you're set up for success.

LET'S GET STARTED ON CHOOSING INVESTMENTS THAT MAKE SENSE FOR YOU.



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