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CRASH PROOF

WEALTH

Brought To You By Andy P. Jaikaran

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Welcome to Crash Proof Wealth

Hi everyone, it's your Financial Planners/Medicare Agents, Andy and Sheri Jaikaran. We hope everyone had a safe and wonderful holiday season. For 2022 we wanted everyone to know you will be receiving a monthly newsletter from us, which some have already been receiving, in your inbox if you subscribed on our website moneytreeconsulting.com each month. We will be sharing a variety of thoughts and tips, some of our favorite recipes, and anything that might be fun or exciting to read.



We just ended Annual Enrollment for Medicare: Oct 15th to Dec 7th. There is still time under special circumstances if we have any issues with our coverage for the new year. Please reach out to us so we can assist with making any last-minute changes. As always, please be aware of any soliciting phone calls with people claiming to be from your insurance carrier. We have everyone on a "Do Not Call" list, and any carrier having important information would have to mail it to you. Since we are your agents of record, we would know about these changes in advance and would be calling you personally and making you aware of it along with solutions prior to getting anything by mail.



If you are happy with our services, please leave us a review on Google. Use the QR Code to be led directly to the reviews area.

If you or someone you know have questions about ANYTHING Medicare related, please pass them along our phone number or give us a call. Thank you for trusting us to serve you, your family, and friends.

More Sought Mental Health Care During the Pandemic

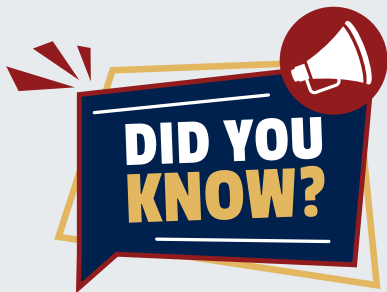
The COVID-19 pandemic took a toll on people's mental health. That's no surprise, but the good news is it suggests that more Americans may be open to seeking mental health care.

The National Health Interview Survey (NHIS) found that the percentage of adults who had received mental health treatment in the past 12 months rose from 19.2% in 2019 to 20.3% in 2020—almost one in five people. Of those seeking mental health assistance, 16.5% received prescriptions for medication, and 10.1% got counseling or therapy.

The survey found that older people tended to get medications, while younger were more likely to seek counseling. Women were more likely than men to seek out mental health care.

MONTHLY QUIZ

1. What is the only state that can be typed using just one row of keys on a QWERTY keyboard?
2. When used in the kitchen, sodium bicarbonate is much more commonly known as what?
3. Whistler Blackcomb is a popular ski resort located in which country?



1. Jellyfish don't have brains.
2. 45% of Americans don't know the sun is a star.
3. The Greek national anthem has 158 verses.
4. It takes a week to make a jellybean.
5. You can't tickle yourself.
6. You can't trademark surnames.
7. Ferrets sleep between 18 and 20 hours a day.
8. The "you are here" arrow on maps is called an ideo-locator.
9. A Boeing 747 airliner holds 216,847 liters (57,285 gallons) of fuel.
10. A violin contains over 70 separate pieces of wood.
11. There are over 10 million bricks in the Empire State Building.

Thanks www.did-you-knows.com page 32-33!

Health In The News

Don't Let Arthritis Spoil Your Winter.

The winter months can be hard on people with arthritis. Cold weather can exacerbate joint pain, making life uncomfortable when temperatures are low. The Integris Health website offers this advice for enduring winter with arthritis::



- **DRESS IN LAYERS:** Stay warm inside and outdoors. Wear gloves, and add layers to your knees, elbows, and other places where your body aches. Take layers off if you get too warm. Also, heated pools and hot tubs can provide pain relief.
- **EAT HEALTHY:** Rich foods and sweets can cause a flare-up of rheumatoid arthritis. Limit your consumption of gravy, processed meat, desserts, and unhealthy snacks.
- **MINIMIZE STRESS:** Stress can make you work (or play) harder than you should, overtaxing your muscles and leading to more pain. Try meditation, deep breathing, and yoga to stay in a calm frame of mind.
- **EXERCISE:** Physical activity helps with flexibility, strength, and energy, and helps ease arthritis pain. Aim for 150 minutes of moderate aerobic exercise a week, along with two strength training sessions.
- **TAKE VITAMIN D:** We naturally absorb vitamin D from the sun, but during winter months sunlight can be scarce. A drop in vitamin D can cause more pain in people with rheumatoid arthritis or other inflammatory kinds of arthritis and can also increase sensitivity to pain.
- **GET PLENTY OF SLEEP:** Lack of sufficient sleep has been linked to depression, fatigue, and additional pain in people suffering from rheumatoid arthritis. Adequate rest can help you deal with the pain.

Don't Panic When Someone Has a Seizure.

A seizure can be frightening to experience—and to witness. You may feel helpless, but don't panic. Follow this advice from the Kettering Health website:

- **DON'T AUTOMATICALLY CALL 911:** Most seizures don't last long and don't require emergency assistance. Instead of taking out your phone to call paramedics, use it to time the seizure. Chances are the seizure will stop in a minute or two. Only call 911 if it lasts for five minutes or longer, or if the person comes out of the seizure and then immediately goes into another one..
- **DON'T FIGHT IT:** You can't stop a seizure. Instead, ease them onto the ground so they don't fall and injure themselves, and roll them onto their side in case they vomit. Place a pillow or rolled-up jacket under their head. Clear the area around them of anything that might hurt them. Loosen any restrictive clothing, like a scarf, belt, or necktie. Then just stay with them until the seizure is over.
- **OFFER SUPPORT:** Often a person comes out of a seizure with no memory of what happened. They may feel tired and disoriented and may have temporary difficulty speaking clearly. Speak to them calmly, explain what happened, and wait until they feel alert and ready to get up again. If the person has never had a seizure before, they should probably see their doctor.

Blackened Skillet Salmon

This 12-minute start to finish blackened salmon is fast and delicious. The seasoning mix listed in the recipe is more than you will need. Store it to use when making any kind of seafood.

INGREDIENTS

- Perfect Seafood Seasoning
 - 2 tablespoons garlic salt
 - 2 tablespoons lemon pepper seasoning
 - 2 tablespoons dill
 - 2 tablespoons smoked paprika
- 4 Salmon fillets
- 1 tablespoon water
- Cooking spray or olive oil



DIRECTIONS

1. Make the Perfect Seafood Seasoning - Mix together the garlic salt, lemon pepper seasoning, dill, and smoked paprika. The recipe measurements will make more than needed, so store the rest in a spice jar or other container to use in other seafood dishes.
2. Season the Salmon - Grab your salmon fillets and generously sprinkle them on both sides with the seasoning. Make sure not to leave out the smoked paprika. It's essential to making the fish take on that "blackening" feature that is so delicious.
3. Blacken Side 1 - Heat a skillet up over medium high heat. Spray generously with cooking spray. Add your salmon and allow it to cook for about 2 minutes, or until the pan-side of the salmon darkens. Make sure not to let it burn.
4. Steam - Turn the salmon over and add a tablespoon of water to the pan. Cover and allow the fish to cook through. Should only take about 4-5 minutes.
5. Blacken Side 2 - Remove the lid and allow the second side of the salmon to darken. When the salmon flakes easily with a fork it's done. Serve and enjoy!



THOUGHTS OF THE *Month*

"People who say it cannot be done should not interrupt those who are doing it."

-George Bernard Shaw

"People take different roads seeking fulfillment and happiness. Just because they're not on your road doesn't mean they've gotten lost."

-Dalai Lama

REFERRAL CORNER

I want to thank you for your referrals over the years. We always ask our clients, "If they can just refer us one client per year, it would help us immensely." We are grateful to everyone who's referred someone our way, and we always love to have new people become part of our inner circle of friends and family.

Answers to The Quiz on Page 2.

1. Alaska
2. Baking Soda
3. Canada

Making Friends Isn't Easy at Our Age

Making friends is easy when you're young, but it gets more difficult once you're past the age of playing at recess, or asking, "What's your major?" in college. Here are some tips from the Healthline website for making new friends at any age:

- **FIND OR REDISCOVER YOUR HOBBIES:** Pursuing enjoyable activities can help you relax and build new relationships more easily. Exercise classes, social media groups, book groups, and more can bring you into contact with like-minded people also looking for companionship..
- **MAKE THE FIRST MOVE:** Don't be afraid to ask an acquaintance out for coffee or lunch. You may get rejected—just like dating—but if you keep it casual and relaxed, the other person will often accept, forging the pathway to a new friendship.
- **VOLUNTEER:** Find a cause that you believe in and join a group that supports it. You'll meet people with the same values while working on projects that do some good. Common interests can help you connect and form strong bonds.



Make New Year's Resolutions You'll Actually Keep

Making a New Year's resolution is like setting any other type of goal. You have to choose wisely if you want to achieve something significant. Remember that a good resolution, like a solid goal, usually has a few definable characteristics:

- **FOCUS:** Set a definite target: "Lose 10 pounds by June 1" is better than "Lose some weight."
- **CHALLENGE:** Your resolution should be neither too hard nor too easy..
- **SUPPORT:** Share your resolutions with others who will help you work on them.
- **PRESENCE:** Write down your resolutions in detail and post your list where you'll see it often.
- **VISION:** Visualize the results you want to achieve every day.



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