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with Light Therapy
During the winter, diminished

Beat the Winter Blues

light and scarce sunlight due to generally cloudy weather in the U.S. can cause Seasonal Affective Disorder in a lot of people. Otherwise known as SAD, this disorder can cause depression, moodiness, insomnia, and lethargy. Light therapy can help many reduce symptoms of SAD, boost their mood, and increase energy. Using a specially calibrated light box, patients can simply sit near or in front of the light while they're working or relaxing in order to reap the benefits and beat the blues. 1,2

The bright light box is said to stimulate the hypothalamus, thus balancing circadian rhythms and helping maintain energy during the day. Intense light can also increase levels of serotonin in the body. Without enough light during the daytime hours, the body will produce melatonin, normally produced at night to make you fall asleep, when it's time to be awake. By using a light box to increase serotonin levels, you'll feel more alert, focused, and energized.²

Researchers have found that the low intensity blue light is capable of penetrating the eye's retina most effectively. The light reaches where it needs to reach in order to do its job properly.²

Whether suffering from a severe case of wintertime SAD or just feeling a bit down from the lack of sunlight, light therapy can help. Consciously getting some extra sun during the day when possible and using a light box with either bright white light or blue light can build vibrance even in the depths of winter. The impact of light therapy may be surprising.

Results are so amazing that a light box could become your



new best friend during the winter months!

- 1 mayoclinic.org/diseases-conditions /seasonal-affective-disorder/ symptoms-causes
- 2 health.harvard.edu/blog/seasonal-affective-disorder-bring-on-the-light-201212215663

3 Healthy Immunity-Boosting Cold-Weather Habits



When winter rolls around and weather gets cold, take good care of your body to avoid getting sick.

Using smart and healthy immunity-boosting strategies during the winter can make all the difference. Here are 3 habits that will keep your immunity high during the winter!

Eat a healthy diet full of immune-boosting foods including organic fruits, vegetables, nuts, seeds, and sprouts during the winter. ¹

Let go of stress. On cold winter days, take time indoors to relax or meditate.¹

Take vitamin C and/or a multivitamin that includes vitamin C.²

- 1 thelifeco.com/en/blog/15ways-to-naturally-boost-yourimmune-system-this-winter
- 2- thethirty.whowhatwear.com/boost-immune-system-for-winter/slide8

Warm and Decadent December Desserts

There are plenty of delightful desserts to make in December.

With the holiday season in full swing, it's the time for flavorful and rich treats that will make your mouth water. Check out some of these warming December desserts to get some ideas:

Mulled Wine Brownies

6 oz Dark Chocolate

1 cup Butter

1 cup Light Brown Muscovado Sugar

1 Large Egg

1/2 cup Red Wine 2/3 cup Cocoa

Powder

3/4 cup Flour

¼ Tsp Ginger + Cinnamon Pinch of Nutmeg + Ground Cloves ¹

Heat oven to 350 degrees Fahrenheit. Line an 8x8 baking dish with parchment.

Melt chocolate and butter over low heat until creamy. Remove from heat; stir in sugar, wine, and egg.

Combine flour, cocoa powder, spices, and a pinch of salt.

Stir melted chocolate into dry ingredients thoroughly.

Pour the brownie batter into the prepared tin. Bake 15-20 minutes. Serve cooled. ¹

Peppermint Hot Chocolate

8 oz. Chocolate Bar, broken into pieces

2.5 cups Milk

2/3 cup Heavy Whipping Cream

Sugar or Swerve to taste 6 Peppermint Candy Canes ²

Place chocolate bar and milk together in a pot. Place over low heat and stir until

> chocolate is melted and mixed with milk.

Remove from heat, stir in cream.

Add sugar or swerve to taste (1 or 2 tbsp), then pour the hot chocolate into 6 mugs for serving.

Put a candy cane in each cup to stir, and allow to melt in with the hot chocolate.



- 1 bbcgoodfood.com/recipes/ mulled-wine-brownie
- 2 bbcgoodfood.com/recipes/890641/peppermint-hot-chocolate

Little Known Facts about Christmas...



The first artificial
Christmas Tree wasn't a
tree at all - The first
artificial Christmas trees
were developed out of
goose feathers that were
dyed green in Germany in
the 19th century. They
became more popular in
the early 20th century,
catching on in the US.¹

Days Off From Work -

Currently, Christmas Day and the time surrounding it is a day off for many, if not most, working folks, but that wasn't always true! Even in 1850 in the New England states, Christmas wasn't yet a legal holiday, and businesses were open and kids went to school.²

Scrooge does not celebrate with the Cratchits. - Most cinema versions of "A Christmas Carol" show Scrooge celebrating with his employee. In the book, he celebrates with his nephew. ²

- 1- pastbook.com/txt/12-funchristmas-facts
- 2 inc.com/geoffrey-james/10weird-facts-about-christmas.html

Lump Sum Pension Buyout Basics

General Electric is just one of a number of large corporations that recently decided to "de-risk" by offering pensioners lump sum pension buyout options in place of their monthly pensions. This strategy allowed General Electric to address the shortfall in their pension plans of \$27 billion in 2018. GE froze 20,000 pension plans and gave 100,000 former employees the option to take a lump sum buyout in the amount that roughly equals what the present value would be. 1,2

Many retirees are tempted to take the lump sum buyout, which is usually a large sum of money, thinking that they can reinvest the funds and get better results than what was possible with their pension. When these employees agree to the lump sum buyout arrangement, corporations like General Electric get to remove the losses from their books and cut their deficit, a sweet deal for the corporation, but not so sweet for retirees who are unlikely to be able to come up with a better option than the original pension agreement. 1,2

There are some situations in which a lump sum buyout would be a better choice than sticking with the pension.



Employees who are ill and have reason to believe that their lifespan will be relatively short might fare better taking a lump sum option. Other employees may opt for lifelong annuity payments which adds a layer of security that's simply not possible with stock market investments because they guarantee lifetime income. ^{1,2}

Individuals who have already accepted a lump-sum buyout agreement may want to consult with their financial advisor to learn more about what they can do to maximize the funding they've received. While it isn't likely that other investment options will pan out better than a pension, a financial advisor can help make sense of the alternatives.

- 1 investmentnews.com/article/ 20191007/FREE/191009941/factors-toconsider-before-taking-a-pensionbuyout
- 2 morningstar.com/articles/924656/ when-do-lump-sum-pension-buyoutsmake-sense



It Happened In



December 1492 -

Christopher Columbus discovered the Caribbean island of Haiti. Declaring it a land now ruled by the Spanish crown, he took his discovery back to Spain and many a person became intrigued by tales of the New World.

December 10, 1830 -

The famous poet, Emily Dickinson, is born in Amherst, Massachusetts. Her poetry only became known after her death in 1886 when her sister found almost 2,000 pieces of poetry stashed away in Emily's desk.

December 14, 1918 –

For the first time in English history, women were permitted to vote in the elections of 1918 in the United Kingdom. This was a huge step for the U.K. and also for women's rights across the world.

historyplace.com/specials/calendar/december.htm

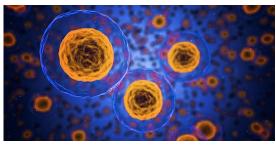
FDA-Approved Dimethylsulfoxide for Aches, Pains, and More...

dimethylsulfoxide or DMSO (99% pharmaceutical grade) is one of the medical marvels of our time. Few people may realize that this substance is available without a prescription through online merchants like Amazon. DMSO is derived from trees and it can be used to reduce muscle, bone, and nerve pain. One of the most researched medicines on the books with a broad medicinal action.

Apply to skin cleaned with filtered water (don't use soap) or take pharmaceutical-grade DMSO internally with water.

regenerative properties for human tissues including nerves. Alzheimer's patients using DMSO have experienced improvements. Used in neural therapy along with procaine to reduce nerve pain in the back, knees, and elbows, and also to break up adhesions caused by surgery. Use of DMSO by itself or combined with procaine, can sometimes eliminate pain long-term.

DMSO can open cellular membranes to admit substances that would otherwise be blocked. It can find and destroy pathogens including cancer cells. DMSO has been studied in some cancer treatment centers as part of DMSO Potentiation Therapy (DPT) because the dimethylsulfoxide can penetrate the fibrin sheath that makes cancer resistant to chemotherapy, allowing for very low-dose chemo. With DPT, patients experience few chemotherapy side effects that are caused by high-dose treatments.



More than just a painkiller, DMSO can benefit sufferers of arthritis or neuralgia. Don't underestimate this over-the-counter medication, just because it's affordable and easy to get. DMSO has offered hope to millions of patients suffering from a variety of aches, pains, injuries, and illnesses worldwide.

lifeextension.com/magazine/2007/7/cover_dmso

naturalpharmacist.net/blog/?post_id =59&title=dmso:-called-the-miracle-solution-relieves-pain-infammation;-rapidly-accelerates-healing

bottomlineinc.com/health/pain-relief/need-quick-pain-relief-try-dmso