

BottomLine

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PERSONAL

HEARD BY OUR EDITORS

Take blood pressure meds at night rather than in the morning, says John A. Osborne, MD, PhD. It cuts the risk for death from heart or blood vessel problems by 66%. Sleeping—not waking—systolic blood pressure is the most significant measure of heart disease risk. Talk to your doctor about the best way to make the switch to PM treatment.

John A. Osborne, MD, PhD, is medical director of State of the Heart Cardiology in Southlake, Texas, commenting on a study published in *European Heart Journal*.

Verizon ranks highest among wireless networks in six US regions, says telecom expert Ian Greenblatt. A JD Power study found that among the four major carriers, Verizon had the fewest problems—ranging from seven



to nine per 100 connections—in call, messaging and data quality. Sprint was ranked lowest or tied for lowest in five of the regions, with

13 to 14 problems per 100. T-Mobile, which is acquiring Sprint, ranked lowest in the Southwest, with 11 problems. For full rankings, search online for J.D. Power 2020 US Wireless Network Quality Performance Study.

Ian Greenblatt is managing director of tech/media/telecom intelligence at consumer research firm JD Power, which surveyed more than 33,000 wireless customers. JDPower.com/business

The milk you drink is strongly related to how you age, reports Larry Tucker, PhD. Past research has shown that longer telomeres—your chromosomes' "end caps"—are linked to longevity. A new analysis of milk drinkers found that adults who consume full-fat or 2% milk have significantly shorter telomeres than adults who drink non-fat or 1% milk. Why? One possibility is that saturated fat triggers inflammation, changes your gut microbiome and increases oxidative stress, all of which damage telomeres.

Larry Tucker, PhD, is professor of exercise sciences at Brigham Young University, Provo, Utah, and author of the study published in *Oxidative Medicine and Cellular Longevity*.

Companies That Disrupt... Transform... Innovate

That's What This Top Fund Manager Seeks in His Stock Picks

Matthew J. Moberg, CPA
Franklin DynaTech Fund

Fund manager Matthew J. Moberg doesn't look just for businesses that are selling popular products or services or that are growing quickly. He searches for companies that he believes will disrupt and reinvent how their industries operate and transform the lives of their customers. While these types of companies are rare and their stocks can be volatile, you need exposure to only a handful of them to power your portfolio returns, he says. Since he became manager of the Franklin DynaTech Fund in 2004 (DynaTech stands for dynamic technologies), he has trounced the long-term performance of the S&P 500 by investing early in innovators such as medical-device maker Stryker, e-commerce giant Amazon and payment processor Visa.

Bottom Line Personal asked Moberg where he thinks the next generation of innovators will come from and which are his favorite ones now...

Bottom Line Personal interviewed Matthew J. Moberg, CPA, manager of the Franklin DynaTech Fund (FKDNX) and a vice president at Franklin Templeton Investments, San Mateo, California. The fund has returned 17% annualized over the past decade vs. 11.7% for the S&P 500 and ranks in the top 7% of its category. FranklinTempleton.com



HOW TO FIND THEM

We're undergoing an industrial revolution that rivals the one that started in the late 1700s. Back then, the harnessing of electricity and the invention of the internal combustion engine allowed clever companies to create products and services that became essential to consumers and enabled them to dominate their industries for decades. That's happening again, but the businesses I hunt for are benefiting from advances in computers, communications and medicine...and changes in how people live and work. As this revolution plays out, I favor stocks of companies that are initially underappreciated by most investors, and then I hold them as they grow much bigger. >>

Secrets Inside

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Editor's note

Making New Friends



With my youngest child graduating high school, I'm thinking about life as an empty nester.

I interact little with people outside of work and family. Being connected to faraway friends on Facebook is one thing, but who will I "play" with?

Therapist Hope Kelaher, LCSW, author of *Here to Make Friends: How to Make Friends as an Adult*, says making friends is a common concern for many of her clients nearing retirement. We all know that volunteering, classes and houses of worship are great places to make friends.

But here are some other ideas from Kelaher ...

Use websites to meet new people. Meetup.com is a website to find others based upon one's interest. Stitch.net is for folks 50+ to find companionship and friendship, with community coordinators in a number of cities. (You could volunteer to be your "Community Champion.") Nextdoor.com has neighborhood-based online groups where members share or seek advice and learn of community events (I just signed up.)

Organize a game night or a potluck with neighbors. When friend finding, we often forget to consider the people right next door.

A part-time, people-facing job provides ample opportunity for connection.

To overcome fear of small talk, Kelaher recommends having a list of topics you feel comfortable talking about. Open up to the friendly folks you see—someone at the gym, a salesperson. If you hit it off, invite him/her for coffee or to a book talk.

It takes courage to put yourself out there. Others are scared too and will be grateful for your initiative.

Marjory

Marjory Abrams

E-mail me at Marjory@BottomLineInc.com.

SIX INNOVATORS

I usually take a small position in a company and invest more as it grows. But I typically limit positions in each of these stocks to under 5% of my overall equity portfolio because their short-term prices can fluctuate heavily. Individual investors also should limit their positions. The six companies below can continue to gain market share and grow very quickly for many years...

Alteryx (AYX) is a pioneer in software that allows businesses to sort and analyze the mountains of raw data they capture and collect from customers. Finding patterns in this data and expressing it in charts and graphics provides a company with insights into how to save money and increase profits. The Big Data software industry, as it's known, is expected to grow 30% annually through 2023. Alteryx's clients range from Audi and Nestlé to Microsoft and Pfizer. Coca-Cola uses Alteryx software to help restaurants predict how much soda they should order. Dubai International Airport, the busiest in the world by business passenger traffic, used it to figure out how to reduce waiting times in ticketing and check-in lines. *Recent share price: \$147.08.*

Bright Horizons Family Solutions (BFAM) runs more than 1,000 child-care centers in the US and Europe for major companies such as General Mills, The Home Depot and Microsoft. These employers offer child care as a free or subsidized benefit and an incentive to attract and retain top talent. Bright Horizons isn't just baby-sitting. It's reimagining the connection between work and home, offering an array of services such as back-up care to handle school closings and last-minute emergencies...return-to-work programs for workers on maternity leave...college coaching for families with teens...and elder care. *Recent share price: \$68.15.*

IDEXX Laboratories (IDXX). Medical breakthroughs and high-tech treatments aren't just changing human health care. They have revolutionized pet medicine, which has become a lucrative industry because pets are living longer and pet


owners are willing to spend extravagantly on everything from cancer treatments to CT scans to biopsies and hematological testing. IDEXX has carved out a near-monopoly position in developing and selling animal-health diagnostic tools, veterinary hospital software and diagnostic imaging systems in the US and more than 175 other countries. Its extensive menu of canine and feline testing in vets' offices for diseases and parasites has become popular because many results are available in less than 10 minutes. *Recent share price: \$281.45.*

iRhythm Technologies (IRTC) makes lightweight, easier-to-wear diagnostic medical devices that are redefining and improving how doctors monitor their patients' health. Its signature product, ZIO XT, is an FDA-approved heart monitor that diagnoses cardiac arrhythmias with a wireless, five-by-two-inch biosensing patch that sticks to your chest and records electrocardiogram (ECG) data from every heartbeat. The company's cloud-based software analyzes the cardiac rhythms and sends a report to the patients' physicians. Heart problems and potential strokes often manifest themselves through early signs such as slow, fast or irregular heartbeats. However, many patients still use bulky, expensive ECG devices with data that must be transmitted over a landline. ZIO XT, which is covered by many insurance plans, does not require battery charging or patch changes, and it allows patients to shower, exercise and sleep without disrupting their lives or the data. *Recent share price: \$88.*

Shopify (SHOP) has enabled more than a million small businesses to compete in e-commerce. It provides a compelling alternative to creating a merchant store on Amazon.com, which often forces concessions from third-party merchants who do business on the company's platform. For a basic \$29 monthly subscription, Shopify clients get a suite of software and thousands of apps that allow them to build their own fully functional online stores and customize their sites and user experiences. Also, Shopify is constantly rolling out new business services for additional fees, in-

cluding payment processing, inventory tracking and shipping. I first bought Shopify when it was much smaller than its recent \$62 billion market capitalization. But I think there's a long runway for growth. Unlike dealing with trillion-dollar Amazon, merchants who use Shopify can customize the boxes and packaging that is mailed to consumers, allowing them to better promote their own brands. And they don't have to worry that Shopify will one day create lower-priced knockoffs of their products as Amazon.com often does. *Recent share price:* \$535.58.

Tradeweb Markets (TW). Most trading in the \$40 trillion US bond market still is conducted the same way it was 40 years ago—over the phone. Tradeweb is a leading builder and operator of online bond marketplaces that allow investors to trade more quickly, find the best prices and minimize transaction costs. Clients include asset managers, hedge funds, insurance companies, banks and brokerage firms. The company went public just last year, but it has facilitated the trading of US Treasury bonds online for more than 20 years. Tradeweb has moved into other fixed-income assets such as corporate and high-yield bonds, each day facilitating trades in more than \$720 billion worth of bonds. *Recent share price:* \$51.68. **BLP**



FOOD, HORMONES AND DISEASE
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 PHYSICIAN, CLINICAL RESEARCHER, AUTHOR AND ADJUNCT PROFESSOR OF MEDICINE
 THE BOTTOM LINE ADVOCATOR PODCAST HOSTED BY SARAH HINER
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The Bottom Line Advocate:
 How to Stand Up for Yourself and Win

Best Places To Stash Your Cash Now

Ken Tumin
 DepositAccounts.com



Last year's hopes of higher interest rates for savers were dashed as the Federal Reserve reversed course and lowered its benchmark rate three times. With inflation seeming tame and recession unlikely in 2020, it's doubtful that the interest rate picture will change much. That means savers will have to draw on some shrewd strategies and search for the best sources of higher yields on their savings. Here's some help from banking expert Ken Tumin...

MONEY-MARKET AND SAVINGS ACCOUNTS

Large brick-and-mortar banks such as Chase and Bank of America typically pay 0.03% or less on savings accounts and money-market accounts. Online-only banks pay substantially more, but you are expected to do all or most of your banking through electronic transfers.

Strategy: Use small, Internet-only, FDIC-insured banks. These banks generally offer the most competitive rates as they seek to build up their assets. And just like at larger banks, your money is insured up to \$250,000 per depositor for each type of account, such as a retirement account or basic savings account. There may be requirements as to how much you must maintain in your account—sometimes a significant minimum amount—or what you need to do to receive the highest rate available. Also, these accounts typically do not offer ATM cards, check writing or online bill paying. Deposits and withdrawals typically must be transferred electronically into and out of your account. Here are

Internet-only accounts with some of the highest rates*...

BrioDirect Bank High-Yield Savings: There is a 2.05% annual percentage yield (APY) on all balances. A \$25 minimum deposit is required to open an account, and there are no monthly maintenance fees. BrioDirectBanking.com

Popular Direct Ultimate Savings Account: This online-only account from Popular Bank pays 1.9% on all balances, with a \$5,000 minimum to open an account and a \$4 monthly fee if the balance falls below \$500. PopularDirect.com

Fitness Bank Savings: There is a 2.2% APY on all balances. You must deposit at least \$100 to open the account and maintain a \$100 average monthly balance to avoid a \$10 monthly maintenance fee. The bank has an unusual physical fitness requirement—you must install its app on your smartphone and link it with a popular step-tracking device such as Fitbit, Garmin or an Apple Health or Google Fit account. To earn the APY above, you must average 12,500 steps daily each month (or 10,000 steps for seniors over age 65). The fewer steps you average, the lower your monthly rate. Under 5,000 steps daily earns you a 0.5% APY or 1.25% if you're over 65. FitnessBank.fit

If you prefer a traditional bank with many locations... >>

*Rates at all banks and credit unions are subject to change.

Bottom Line Personal interviewed Ken Tumin, founder of DepositAccounts.com, which monitors interest rates and various developments at about 12,000 banks and credit unions.



BottomLinePERSONAL®

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>> **Capital One 360 Performance Savings:** The APY is 1.7% on all balances, with no minimum-deposit requirements or maintenance fees. You can make deposits and withdrawals through electronic transfers or at Capital One physical branches and mini branches called cafés. There are more than 750 branches and 30 cafés in Connecticut, Delaware, Louisiana, Maryland, New Jersey, New York, Texas, Virginia and Washington, DC. CapitalOne.com

REWARDS CHECKING

As interest rates on deposit accounts have fallen, high-yield rewards checking accounts are more attractive, with yields in the 3% range. To qualify for high yields and reimbursement on out-of-network ATM fees, you have to meet strict monthly minimum requirements that typically include enrollment in online banking... paying at least one bill online... signing up for paperless statements... having at least one recurring direct deposit... and/or making at least 10 to 15 debit card transactions. (Banks are able to offer these high rates because of the fees they can collect from merchants when you make debit card purchases). Unless you have bank branches near you, your banking is done with checks, ATM machines, postal mail and wire transfers.

Strategy: Look for checking accounts with generous limits on how much money qualifies for the high rates. Some institutions pay as much as a 5.09% APY, but you get that rate only on the first \$10,000. Balances above that earn 0.02% APY or less.

Banks and credit unions with the best rewards checking accounts—available nationwide online and paying at least 3% on relatively high balance limits...

Dover Federal Credit Union Kasasa Cash Checking. This pays 3.25% APY for balances up to \$30,000 and reimburses ATM fees up to \$25 a month. Balances over that amount earn 0.25%. If requirements are not met in any given month, you get a 0.05% APY on all balances and ATM fees are not reimbursed. There are seven branches throughout Delaware. Members must work for one



of several hundred companies in Delaware, have a military affiliation in the state or make a \$15 donation each year to the Bombay Hook National Wildlife Refuge. DoverFCU.com

Heritage Bank eCentive Checking: There is a 3.03% APY up to \$25,000 and 0.15% APY above that, plus ATM-fee reimbursements up to \$25 per month. If you don't meet monthly requirements, you get 0.05% on balances and ATM fees are not covered.

Seven branches in Iowa, Minnesota and South Dakota. HeritageBankNA.com

Main Street Bank Kasasa Cash Checking: There is a 3% APY up to \$30,000 and unlimited ATM reimbursements as long as minimum requirements are met. There is a 0.25% APY above \$30,000... and 0.05% APY on balances if monthly requirements are not met. Two branches in the Troy, Michigan, area. MSBMI.com

CERTIFICATES OF DEPOSIT (CDs)

CD yields have shrunk in the past year, greatly reducing their appeal as you may not get adequate compensation for locking up your money. Penalties are steep for early withdrawals on three-, four- and five-year CDs, typically one year's worth of interest. However, certain types of CDs with low or no penalties, which recently paid from 1.9% to about 3.1%, still make sense as a hedge against a likely recession in the next few years. *Reason:* If the economy tanks, I expect the Federal Reserve to cut benchmark interest rates to near zero and the yields on your CDs will look attractive.


Strategy: Buy no-penalty CDs with money that you're unlikely to need for the next year. These short-term CDs are typically offered in maturities from seven months to 13 months and can offer rates nearly as good as those on savings or money-market accounts. You get the best of both worlds. If the bank raises its deposit account rates, you can break the CD and withdraw your money with no consequences, then take advantage of the higher APYs. If the bank lowers its rates, you can hold the CD until it matures. Best no-penalty CD rates now...

Goldman Sachs Bank USA Marcus by Goldman Sachs CDs: The seven-month CD pays 1.9% APY...11-months, 2% APY. There is a \$500 minimum per CD and a \$1 million maximum. You must wait at least seven days before withdrawing your money, and you are not allowed to make any partial withdrawals. Marcus.com

PurePoint Financial CD: The 11-month CD pays 1.8% APY. There is a \$10,000 minimum per CD and no maximum. Penalty-free withdrawal of the total balance is allowed any time starting seven days after funding your account. No partial withdrawals. PurePoint.com

Strategy: Use longer-term CDs with modest early withdrawal penalties for money you don't think you'll need for several years. APYs are in the 3% range for periods of 30 to 60 months. That's a significant amount of time to lock up your money, but you get the highest rates available now on a deposit account. I don't expect short-term interest rates to get much higher in the next few years. Breaking one of these CDs typically will cost you just 180 days' worth of interest in penalties. Institutions with the best rates on longer-term, low-penalty CDs (also known as "certificates" at credit unions) now...

Credit Union of the Rockies Certificates: For the 60-month certificate, there is a 2.7% APY, \$1,000 minimum and no maximum. The 48-month certificate offers a 2.6% APY. The penalty for early withdrawal is 180 days' worth of interest. There are three branches in the Golden, Colorado, area. Membership is open to anyone who lives in certain counties in Colorado or who joins the Consumers United Association for a onetime \$5 fee. CU-Rockies.org

Pen Air Federal Credit Union 60-Month Certificates: 2.6% APY. \$500 minimum to open...no maximum. The 48-month certificate has a 2.4% APY. Penalty for early withdrawal is 180 days' worth of interest. There are 15 branches in Alabama and Florida. Membership is open to active duty or retired military and federal civil service employees. Or you can become a member of the Friends of the Navy-Marine Corps Relief Society for a onetime \$3 donation. PenAir.org 

Ellen Van Oosten, PhD
Case Western Reserve University

The Right Way to Help People Who Ask for Your Help

Do you know someone who wants to make a change and turned to you for help? Most of us have good intentions to help others but go about doing so in the wrong way. Here are four key strategies for helping people—family members, friends or co-workers—achieve their dreams...

WAIT FOR A COACHABLE MOMENT

It's natural to want to help people overcome behaviors that are preventing them from achieving their goals and living their best lives. You may notice things they do that are self-sabotaging or misguided—and jump right in with advice. But they may not want your advice. People change their behavior when they want to, not when you want them to. *Problem:* Too often we impose our own values and desires on others in an attempt to "fix" them. Your loved one may go along with you out of obligation or respect—if the individual responds at all—but not from inner motivation. As a result, he/she will be unlikely to persist with the effort.

Better: Before you start offering advice, stop and ask the person, "How can I help you now?" If you are invited to proceed, the person will be much more receptive to what you have to say. Seize on these moments when he is willing and able to consider an idea or information that could lead to a shift in his thinking. You could ask questions such as, "Can I share an idea with you?" or "Would you like to know what I am observing?" You need to choose the right time to broach the subject—when the person is willing to

listen—and you can plant seeds to help him imagine a desired future and that may help him see how and why he may need to change his behavior. Driven by their own personal reasons for change, people are more likely to adjust their actions and perspectives. Igniting that passion for a long-desired goal—to open a business...lose weight...run in a marathon...leave an abusive relationship—helps people draw energy that will sustain their efforts to change even when the going gets rough.

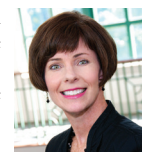
BE AN ACTIVE LISTENER

To facilitate change, you need to first understand what is happening with the individual. Don't assume that you know what another person is feeling or thinking. Make your loved one feel supported by actively listening. Active listening is an art and skill that can be developed by listening deeply with thoughtful attention and positive intention. It takes some effort to be truly focused on the other person and not just be waiting for your turn to speak again. Here's how to do it...

Tip #1: Aim to speak 20% of the time, and allow the person you're talking with to speak 80% of the time.

Tip #2: Remember the acronym WAIT, which stands for "Why Am I 

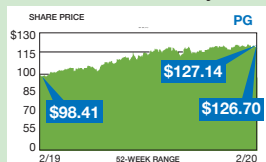
Bottom Line Personal interviewed Ellen Van Oosten, PhD, executive coach and coauthor of *Helping People Change: Coaching with Compassion for Lifelong Learning and Growth*. She is associate professor at Weatherhead School of Management at Case Western Reserve University, Cleveland, and cofounder of the Coaching Research Lab there. Weatherhead.Case.edu



investment ideas

Product Powerhouse

The Procter & Gamble Company (PG) makes products used globally such as Tide, Crest, Pampers, Charmin and many more. It pared back its brands from more than 100 to around 65 about three years ago, helping it to avoid stumbling as many other companies of its size have done. About 55% of sales



are outside the US, so the growing middle class worldwide offers a strong opportunity. Revenue was \$67.7 billion in fiscal 2019 and likely will be \$70.05 billion in 2020 and \$72.33 billion in 2021.

Fiscal year: June. **Earnings per share:** 2021 est./\$5.20...2020 est./\$4.99...2019/\$1.43. **Dividend:** \$2.98/share/yr. (recent yield 2.36%).

Kevin Miller is chief investment officer of the \$635 million Evaluator Funds, Bloomington, Minnesota, including the \$60 million E-Valuator Conservative Risk Managed Strategy (RMS) Fund (EVCLX). EvaluatorFunds.com



MRI and More

ViewRay, Inc. (VRAY) designs and manufactures an MRI-guided radiation therapy system for cancer treatment, which can precisely target cancers in real time. ViewRay raised \$150 million last year to shore up its balance sheet.



A competitor, Elekta, recently made an investment in it, and it also has a collaboration

agreement with Medtronic and an order backlog of more than \$200 million. Revenue was \$80.9 million in 2018 and likely will be reported as \$88 million for 2019 and rise to \$122 million this year.

Fiscal year: December. **Earnings per share:** 2020 est./-\$0.6...2019 est./-\$1.08...2018/-\$0.94.

Chris Retzler is portfolio manager of \$290 million at Needham Funds, New York City, including the \$162 million Needham Small Cap Growth Fund (NESGX). NeedhamFunds.com



Bottom Line Personal's experts have beaten their benchmarks over five years or longer. We ask each contributor to choose one stock that he/she thinks has significant appreciation potential over the next 12 to 24 months.

>> "I Talking?" to keep the focus on the person you're trying to coach instead of yourself. If you catch yourself telling stories about yourself, stop and shift back to the other person.

Tip #3: Don't interrupt, challenge or check your phone or computer screen while listening. Sit near the person speaking to you...give him your full attention...repeat back what is said to you.

Example: Greg, a plastic surgeon, felt dissatisfied with his life. Working 70 to 80 hours a week, he secretly knew he lacked work-life balance, but he wasn't doing anything about it. His coach asked him, "What are things you like about your life?"... "What things would you like to have more time to do?"... "If you could live anywhere, where would you live?"... "What would your ideal job look like?"

Hearing himself answer these questions out loud, a light switched on for Greg. He realized that he wanted to move back to his hometown in Florida to be closer to family and friends, and he wanted to work fewer hours. Soon, he found a new position in Florida and was working part-time and seeing more

of his loved ones. By asking the right questions and allowing the person you are coaching to reflect in a supportive environment, you allow him to begin to explore possibilities and solutions to problems.

UNCOVER THE PERSON'S TRUE NEEDS AND DESIRES

As a coach, it's hard to help if you don't know what challenges someone is facing or what drives that person to succeed.

Example: Find out what matters to a friend or family member by asking him to complete an open-ended statement such as, "An ideal day for me is when..." or, "I wish you knew..." An open-ended sentence may draw responses such as...

"I would love to have a family dinner once a week."

"I wish you knew how isolated I have felt since my husband died."

Armed with this new information, you can tailor your strategies and be more supportive.

AWAKEN POSITIVE EMOTIONS

Research at the Coaching Research Lab shows that the key to effective coach-

April checklist



■ BE SURE YOU ARE COUNTED:

All households should receive their census mailings by Wednesday, April 1. Responses can be made online or by phone or mail. **Scam alert:** If you respond online, make sure that the website is encrypted (the URL should start with https:// and you will generally see a lock icon) and has a census.gov domain.

■ TRUST YOUR GUT FEELING DURING IBS AWARENESS MONTH:

Symptoms of Irritable Bowel Syndrome include intermittent abdominal pain accompanied by diarrhea, constipation or alternating episodes of both. Consult your physician about strategies to avoid flare-ups and manage symptoms.

■ CELEBRATE THE 50TH ANNIVERSARY OF EARTH DAY:

Wednesday, April 22. Find local

opportunities for helping Mother Earth at Action.EarthDay.org/iworkfortheearth.

■ PLAN A BUDGET-FRIENDLY VACATION:

Before booking a flight, register for price alerts from Kayak.com, SkyScanner.com or other travel search engine. Consider house sitting through HouseSittersAmerica.com or MindMyHouse.com. Traveling with kids? Instead of springing for several rooms, book a condo through HomeAway.com or VRBO.com.

■ MAKE TIME FOR LAUGHTER:

National Humor Month begins on April Fool's Day (April 1). A list of America's funniest movies—chosen by the American Film Institute—is available at AFL.com/afis-100-years-100-laughs.

■ JAZZ UP YOUR LIFE:

April is Jazz Appreciation Month. Enjoy dozens of free music channels—plus free mobile apps—at JazzRadio.com.

ing is awakening positive emotions or feelings that help us move forward in life. We call this the Positive Emotional Attractor (PEA). The PEA is anchored in the parasympathetic nervous system, which is where feelings of joy, hope, optimism and engagement are produced. In contrast, the Negative Emotional Attractor (NEA) is linked to the sympathetic nervous system, which is associated with negativity, anger, defensiveness, anxiety and fear. We move between these two states constantly and subconsciously. We need the stress of the NEA to finish projects, juggle multiple demands and stay on task. But the PEA allows us to think creatively, imagine possibilities, demonstrate empathy for others and build relationships. The PEA activates our feelings of hope and helps us move from one step to another—which is why it is so important to awaken it.

Extensive research conducted by our colleagues has shown that spending even 30 minutes talking with someone about a dream, core values or personal vision activates areas of the brain associated with the parasympathetic nervous system—in other words, it ignites positive action and passion.

Try statements or questions that awaken positive emotions in the person you're trying to help. *If you won the lottery, how would it affect your life and your work?...If your life were perfect in 10 years, what would it look like?* Although these questions seem broad, they can help people work through specific challenges that involve everything from career decisions (“Would I be happier in a different job?”) to lifestyle issues (“Is it time to downsize?”).

Avoid negative questions that put people on the defensive like, *Are you keeping up with all of your assignments? Why haven't you put in for a promotion? Why don't you get rid of all this stuff in your cabinets?*

By focusing on supporting, rather than leading or judging, the person you are trying to help, you will be acting out of compassion, helping to ignite the spark of positive change in friends' and family members' lives and encouraging strategies for achieving that change. **BLP**



Hyla Cass, MD

The Surprising Cause of Anxiety ...and How to Heal It

You may think that feelings of anxiety—excessive worrying... irritability... jitteriness... clammy hands... upset stomach... panic attacks—start in your brain. But you'd be wrong. The truth is that 80% of emotion-related signals begin in the gut and then are sent to the brain. Your ability to know “in your gut” whether something is good or bad actually is the same gut/brain connection that is at the root of many of our anxious moments. Here's how it works...

THE GUT CONTROLS THE BRAIN AND OUR BODIES

You may think that the brain is the master of the body, but the gut actually is in the driver's seat when it comes to feelings of anxiety. The gut even makes some of the chemicals (neurotransmitters) such as *serotonin*, *dopamine* and *gamma-aminobutyric acid* (GABA) that the brain uses to process its emotions and thoughts. It's a great point-to-point communication system—when the lines are clear. Unfortunately, complicating this delicate relationship are the many stressors of life that can impact the fragile balance of bacteria in our gut.

You've heard a lot about it in recent years—the importance of a healthy gut and healthy “good” bacteria...the need to take probiotics...and the dangers of poor diet, stress, certain medications and more on these delicate microorganisms. Just as there is an entire subuniverse of life living in coral reefs, so, too, there is an entire subuniverse of life living in our guts. Allow algae to grow out of control, and the reef dies. Similarly, if we allow bad bacteria to

overgrow in our intestinal tract, the subuniverse gets stressed...and so do we.

Anxiety and other health problems can arise when the balance between the good and bad bacteria in the gut microbiome tips toward the bad. Chronic inflammation and infection in the gut itself as well as an imbalance of neurotransmitters can lead to anxiety. Other causes include your genetics, excessive stress, medical conditions and a poor diet. Most medications, including antianxiety drugs, also can throw the gut microbiome out of balance by killing off good bacteria.

RELIEVE YOUR ANXIETY

Recent data suggests that anxiety is on the rise. Nearly 40% of Americans reported feeling more anxious in 2018 than they did the prior year, according to the American Psychiatric Association. Luckily, there is a remedy—if you ingest the right nutrients, you can influence the chemical messengers in your brain that in turn work to prevent and relieve your anxiety. The seven-step formula below is the safest and most effective way to balance your body and relieve the very unpleasant symptoms of anxiety. Here's what to do to help restore your gut—and your head—to health...

Eliminate toxic foods from your diet. The most toxic foods are >>

Bottom Line Personal interviewed Hyla Cass, MD, nationally acclaimed innovator and expert in the fields of integrative medicine, psychiatry and addiction recovery. Based in Los Angeles, she often appears on national television and is author of several books, including *8 Weeks to Vibrant Health*. CassMD.com



>> nonorganic, nongrass-fed red meat, which can contain antibiotics, and non-organic grains, which have most likely been exposed to the herbicide *glyphosate* (an ingredient in Roundup weed killer that has been linked to cancer.) *Best:* Eat organic, non-GMO (genetically modified organism) fresh foods.

Remove potentially allergenic foods from your diet. These foods promote inflammation and lead to imbalances in the gut microbiome. Wheat, barley, rye and other grains, dairy products, eggs and soy are common allergenic foods. Sugar is highly inflammatory and causes yeast overgrowth. *Strategy:* To identify what's bothering you, try an elimination diet. Stop eating the foods listed above for two weeks, and then introduce them back one by one for a week. If you start to experience anxiety or other symptoms—you feel overly stimulated or alternately very tired or foggy-headed, for instance—when you reintroduce a food, you know your body doesn't tolerate that food well and you should avoid it. Be aware that the reaction may be delayed anywhere from a few hours to a day.

Avoid highly processed foods. Most Americans consume too much sugar from products such as sodas, baked goods, candy and ice cream. Sugar has been associated with a host of diseases, and it can directly affect your mood. The American Heart Association recommends limiting added sugars to 25 grams a day for women and 36 grams for men. This recommendation is for healthy people. If you have anxiety, cut out as much sugar as possible

Look at the ingredients list. You probably have already heard the wise advice that if you can't pronounce the name of a chemical on a label, it's better not to eat it! Buy most of your food in the outer aisles of the supermarket where you'll find fresh fruits and vegetables. If you do buy prepared foods such as canned soup or a frozen entrée, try to find ones that have just a few ingredients and that don't contain artificial flavorings, sweeteners or preservatives.

Consume fermented foods that contain good bacteria (probiotics), including sauerkraut, pickles, yogurt, kefir, kom-

bucha, kimchi, miso and tempeh. Ingest a few tablespoons of fermented foods daily to keep your gut microbiome in balance.

Take probiotic supplements. In spite of encouraging reports about probiotics, research still is in the early stages. Many animal and human studies suggest a wide variety of benefits—especially emotional health benefits. *Example:* A 2019 study of “stressed-out” adults who took a daily probiotic supplement containing *Lactobacillus plantarum DR7* found that they had reduced stress and anxiety symptoms after eight weeks compared with people who received a placebo. Participants' cortisol levels (a measure of stress) also were lower. *Best:* Look for a probiotic supplement that contains multiple strains of *Lactobacillus* and *Bifidobacterium*, both of which have been shown in research studies to reduce anxiety symptoms. Start with a dose of 15 billion live bacteria in the morning before breakfast, and adjust upward to 50 billion as long as you can tolerate the higher dose without experiencing gas and/or bloating.

The independent supplement testing group Consumer Lab ranks these brands well: Align, Culturelle, Florastor, Jarrow Formulas, Nature's Way Primadophilus Optima and Sigma-Tau VSL#3 The Living Shield.

Eat high-fiber foods such as beans, oats, avocado and fruits with skins such as pears and apples. They provide prebiotics, which are nourishment for the probiotics in your gut. There's also emerging evidence in animal studies that high-fiber foods themselves may have antianxiety and antidepressant effects. A study published in *Biological Psychiatry* suggests a beneficial role of prebiotic treatment for stress-related behaviors. The government recommends that women over age 50 consume at least 22 grams of fiber daily and men over age 50 eat 28 grams. *Examples:* A cup of black beans has 15 grams...a slice of whole-grain bread may have about two to four grams. Since most people fall short of fiber-consumption recommendations, also consider taking a fiber supplement to ensure that the good bacteria in your gut are well fed.



OTHER NATURAL ANXIETY REMEDIES

Aloe vera juice. This plant is known for its healing properties for burns, but a study found that aloe vera juice also promotes the growth of healthy *Lactobacillus* in the gut microbiome. Try consuming two to four ounces once or twice a day. You can notice a change within days.

Hemp oil. *Cannabidiol* (CBD) is often labeled as hemp oil. The compounds found in hemp plants have been shown to have many healing properties and now are being sold widely throughout the US in a variety of forms from liquids and oils to creams. Hemp oils help to heal the gut lining and enhance the immune system, 70% of which is found in the gut. They also have been shown to manage anxiety and depression symptoms by enhancing the activity of neurotransmitters such as serotonin that are essential to mood.

How to take it: Experiment with doses and formulations. I sell a hemp oil formulation on my website, and I suggest starting with the 500-milligram (mg) or 750-mg bottle and taking one dropperful (8.3 mg of the 500-mg or 12.5 mg of the 750-mg bottle). Wait 30 minutes to see if your anxiety eases. If it doesn't, take another dropperful and then another (maximum four droppers per day).

To ensure quality hemp oil, look for a label that says “GMP,” which stands for “good manufacturing practices.” This means that an independent lab has verified the product's ingredients.

Stick to hemp products, which don't contain any of the psychoactive ingredient *tetrahydrocannabinol* (THC) that makes you high and still is illegal in most states without a prescription. *Note:* CBD will have either 0% or under 0.3% THC. This will not make you high. But CBD can accumulate in your body, and there is a chance that it could yield a positive drug test. This is a concern if your job has random drug testing.

Important: Hemp oils can interact with certain medications but generally only in doses close to 100 mg a day. If you are on blood thinners, there are interactions so talk to your doctor. **BLP**

Shrewd Investor

Videogame Stars

The videogame industry is booming...but for investors, separating the winners from the losers isn't child's play. The global videogame market is likely to double to \$300 billion in revenue by 2025, according to tech research firm GlobalData, driven by the expansion of mobile-phone and online gaming and the entry of deep-pocketed competitors such as Amazon, Apple and Google in addition to longtime players Microsoft, Nintendo and Sony. Also, there has been tremendous growth in games played by multiple players over the Internet, such as *Fortnite*, in which 100 players fight against one another for survival. And rather than buying individual games in stores such as GameStop, players are paying fees for monthly subscriptions to online services that allow them to stream or download games.

Two subscription services—Apple Arcade and Google Stadia—were launched last year, hoping to become the Netflix of gaming. But they've had lukewarm results, partly because of competition from free online videogame providers such as Epic Games, the privately held maker of *Fortnite*. Epic made more than a billion dollars in 2019, not by charging for the game but by selling optional virtual accessories such as character outfits.

My take: Content will remain king. Investors should focus on third-party videogame publishers with a history of churning out blockbuster games for consoles, PCs and mobile devices. Their stocks can benefit no matter what platform gamers choose to play on or what business model prevails. Two attractive videogame publishers now...

Activision Blizzard (ATVI) hits include *World of Warcraft*, which has had \$9 billion in revenue since 2004. It partners with YouTube to stream live broadcasts of tournaments for games such as *Overwatch* and *Call of Duty*.

Electronic Arts (EA) makes best-selling games such as the FIFA soccer series, *Madden NFL* and *Battlefield*.

Bottom Line Personal interviewed Neil Macker, CFA, senior equity analyst specializing in videogame stocks at Morningstar Inc., Chicago. Morningstar.com



EASY TO DO

Trick to Eat Less

Cut your eight-slice pizza into 16 slices. People tend to eat in units, regardless of size. Works for brownies and other foods, too.

Lisa R. Young, PhD, RDN, author of *Finally Full, Finally Slim: 30 Days to Permanent Weight Loss One Portion at a Time*.



DON'T GET FOOLED

Beware Websites Offering Online Prescriptions

Adriane Fugh-Berman, MD

Georgetown University Medical Center

You've seen the commercials on TV, promising to fix all your intimate problems with a quick prescription—and without ever having to step foot in a doctor's office. But while skipping doctor's appointments might seem like a time- and money-saver, it also can be dangerous for your health.

These web-based companies work by promoting certain prescription drugs directly to consumers. Consumers can order those drugs without first obtaining prescriptions from their regular doctors. In some cases, the sites even push medications for uses for which they have not been approved, such as blood pressure medication to control anxiety.

These companies, which include Cove (for migraine medication), Hers (for women's health issues), Hims (for men's health issues), Kick (for anxiety drugs) and Roman (for hair loss, erectile dysfunction and other conditions), comply with health-care laws by offering an "online medical consultation," which consists of a simple online questionnaire that is reviewed by a doctor. These online doctor "visits" might be free or have a modest surcharge—often \$5 to \$15, but sometimes as much as \$50—but their real business is selling prescription medications. And, no, they generally do not accept health insurance.

Dangers: There are many risks to the



use of prescription medications without proper oversight, including serious side effects that may go unmonitored, improper dosing and dangerous interactions with other drugs or supplements that the patient is taking. Some of the conditions "fixed" by these sites

actually are symptoms of more serious medical issues. If you don't see a doctor in person about your health problems, you won't learn about possible underlying causes.

It would be almost impossible for the doctor signing off on these prescriptions to uncover underlying conditions—they cannot physically examine patients...often have access only to patients' questionnaire answers, not their full medical histories...and frequently do not ask patients any follow-up questions.

What to do: Don't cut corners. See your regular doctor for diagnosis and treatment. If costs are a concern, save money not by skipping the doctor's appointment but by shopping around to find the drug for a low price at a website such as GoodRx.com or find out about patient assistance programs at NeedyMeds.org.

Bottom Line Personal interviewed interviewed Adriane Fugh-Berman, MD, professor of pharmacology and physiology at Georgetown University Medical Center, Washington, DC.



Your Credit Score Could Change Under New FICO System

Your credit-risk score soon may drop or rise even if your finances remain the same. That's because FICO 10—a new version of the widely used FICO credit-scoring system—will be available to lenders from all three major credit-reporting agencies by the end of 2020. Fair Isaac, the company behind the FICO credit score, estimates that the new scoring system will produce a swing of 20 or more points up or down for 80 million Americans. That could be enough to affect the interest rate you pay when you borrow...and affect whether you qualify for certain credit cards. Two key changes...

New 24-month credit card window. Under the old system, FICO scores are based on a “snapshot” of your credit

card usage, reflecting your most recent month's statement balance when someone checks your score. The new system can consider your balance and payment history over the past 24 months. That could hurt your score if you only recently paid down long-standing card debt or have carried over balances from month to month. Or it could help your score if you usually keep outstanding balances low but may have a temporary spike in outstanding debt.

Larger penalties for missteps. If you miss credit card payments...use a large percentage of your available credit...or your credit card debt climbs, under the new system, your score could be hurt more than in the past. FICO 10 also increases the scoring penalty if you use a personal loan to consolidate credit card

debt and then quickly run up credit card balances again.

What to do: It's no longer sufficient to check your credit reports for potential problems and/or pay down debt only a month or two before applying for a loan or job. The new 24-month look-back means that you should monitor credit reports more regularly and keep card balances as low as possible. And it's even more important than before to pay credit card bills on time and, if possible, in full.

Bottom Line Personal interviewed John Ulzheimer, president of The Ulzheimer Group, an Atlanta-based firm offering credit-related consulting services. He previously worked for Fair Isaac. JohnUlzheimer.com



How to Remember Names...

Cynthia Green, PhD Total Brain Health

You met Beth minutes ago but already you can't remember her name. Forgetting names is one of the top memory complaints of adults. Here's how to get your brain in gear for better name recall...



straightforward way to remember something.

Use a simple association strategy. Find a connection to something familiar. If you meet a Barbara, think of Barbara

Prime your brain to pay attention If you know in advance that you will be meeting a lot of new people, make sure you're well rested. Your memory doesn't work as well when you lack sleep. *Also:* Limit your intake of alcohol. Alcohol has been shown to impair our ability to learn new information. Too much caffeine or sugar can be overstimulating and make it harder to concentrate on what you're learning.

Repetition. When you are introduced to Tom, say, “Hi, Tom. It's nice to meet you.” Continue to repeat his name in the course of conversation. Say, “Tom, where do you live?” Repetition is a simple and

Bush, Barbra Streisand or your cousin Barbara. Making a connection between something that you know and something that you're learning is a powerful way to remember.

Create a visual association. If you meet someone named Robin, you might picture a red “robin” bird. By creating a snapshot in your mind, you are less likely to forget.

Tell yourself a story. Make up a silly little one-liner to go with the name. Think, “Kristen kissed Kris Kringle.” When you see her again, this line will come back to you. “Oh right, Kristen kissed Kris Kringle.” If it's easy for you to be creative,

storytelling is a great way to amplify your memory.

Make a mental movie. If you meet someone named Frank Hill, you might imagine frankfurters marching over a hill. The more absurd and bizarre the image, the more memorable it's going to be.

WHEN YOU FORGET

In spite of all your best efforts, sometimes you are going to forget someone's name.

Make a deal with your significant other or someone from work— “If I am talking to someone you don't know and I don't introduce you within 15 seconds, stick out your hand and introduce yourself.”

Admit that you don't know. Say, “I'm sorry, I don't remember your name.” The person might turn around and say, “Gee, I'm sorry, I don't remember your name either.” Everyone forgets sometimes.

Bottom Line Personal interviewed Cynthia Green, PhD, one of America's foremost experts on brain health and founding director of the Memory Enhancement Program at Icahn School of Medicine at Mount Sinai in New York City. Her company, Total Brain Health, develops evidence-based brain wellness classes and programs. TotalBrainHealth.com



BOTTOM LINE on the news

“**DIVIDEND ARISTOCRATS**” recently gained seven stocks, reports Bill Staton, CFA. These have topped 25 straight years of dividend increases and are good sources of steady income. They are specialty chemical firm Albemarle (ALB), recently yielding 1.59%...packaging maker Amcor (AMCR), 4.52%...natural-gas utility Atmos Energy (ATO), 1.93%...shipping firm Expeditors International of Washington (EXPD), 1.33%...discount retailer Ross Stores (ROST), 0.82%... and two real estate investment trusts—Realty Income (O), 3.41%, and Essex Property Trust (ESS), 2.37%.

Bill Staton, CFA, is senior director at Novare Capital Management, Charlotte, North Carolina. NovareCapital.com

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GROWING UP WITH A DOG reduces risk for schizophrenia by as much as 24%, according to a recent study,



reports Robert Yolken, MD. Childhood exposure to a dog's microbiome could help

the human immune system protect against this mental disorder, which affects 3.5 million Americans. Having a cat in childhood does not appear to lower schizophrenia risk.

Robert Yolken, MD, is professor of pediatrics at Johns Hopkins University School of Medicine, Baltimore, and leader of a study published in *PLOS One*. HopkinsMedicine.org

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SAVING FOR RETIREMENT IS NOW EASIER FOR GRAD STUDENTS because of a new federal law, says personal finance expert Emily Roberts, PhD. It means money that graduate students and postdoctoral researchers receive from taxable fellowships is recognized for determining eligibility to make IRA contributions. In the past, this type of income wasn't treated as taxable compensation unless reported on a Form W-2. That made it hard to fund an IRA because contributions cannot exceed earnings wages, tips and/or other taxable employee compensation.

Emily Roberts, PhD, is founder of the website and podcast Personal Finance for PhDs. She is based in Seattle. PFForPhDs.com

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Gary Gordon

5 Big Indoor Lighting Mistakes And How to Fix Them

Home owners tend to spend a lot more time picking out paint colors, furniture and flooring for their homes, new or old, than they do on lighting fixtures and light bulbs. But lighting affects how *everything* in your home looks. And it affects your mood, productivity, even self-image. *Example:* You'll likely face the day with more confidence if your first glimpse of your face in the bathroom mirror is brightly and warmly lit rather than exposed to glare and shadows.

As we get older, indoor lighting is especially important. Aging eyes often struggle to read and work in low light, and they cope poorly with excessive glare. After you've maximized natural light—the kind that comes streaming in through your windows and skylights—pay attention to how your home is lit when you draw the blinds and when nighttime falls.

Five lighting mistakes to avoid...

Mistake: All the lights in a room shine down from above. When the only lighting in a room is from overhead, the room seems emotionally cold and impersonal—the lights can cast harsh shadows on faces and make homes feel like offices or retail spaces.

Solution: Add lighting at head level, and the room will instantly feel homier and more comfortable. What constitutes “head level”? That depends on the room. In spaces where people tend to stand, such as entryways, hallways and at bathroom counters, sconces mounted approximately five to six feet up the wall work well. Near seating areas in living rooms and family rooms, opt for table or floor lamps that shine light

approximately from seated head height.

Mistake: Skipping the sparkle. Nature has three types of lighting. There's *ambient light*, the general brightness of the daytime sky...*focal light*, the direct light of the sun...and *sparkle*, the glimmering light that reflects from bodies of water. Sparkle is the most beautiful and enchanting.

But while all people already have the first two types of light inside their



homes (ambient from wall reflection and focal direct from fixtures), most people do not have sparkle in their homes. The glimmering light from sunlight striking water isn't just pretty to look at, it also stimulates our appetites (a good thing in your dining room) and fosters a sense of well-being. One hypothesis is that we have evolved to associate glimmering light with being safe—sunlight sparkles off water only when the skies are clear and the water is fairly calm.

Solution: Sparkle is attractive almost anywhere, but it is an especially good lighting addition in dining rooms and kitchen eating areas, where fostering appetite and a sense of well-being >>

Bottom Line Personal interviewed Gary Gordon of Gary Gordon Architectural Lighting, a New York City-based architectural lighting company. He has taught at the Lighting Institute at Parsons School of Design and established the first national certification program for lighting pros during his three terms as president of the National Council on Qualifications for the Lighting Professions. He is author of *Interior Lighting for Designers*, now in its fifth edition. GaryGordon.com



>> encourages great family meals. Sparkle also is good in entranceways, living rooms, family rooms and bedrooms. A crystal chandelier is an effective way to create sparkle, but if that's too showy for your tastes, any lighting fixture that features faceted glass or a shiny, pebbled metal finish is likely to produce sparkle, too. *Caveat:* Don't use sparkly lighting in a home office...it's too distracting.

Mistake: Banishing shadows. Many home owners assume that shadowy areas are an interior design problem that they need to fix by adding more or brighter lights. That's not true—shadows can be beneficial.

Shadows allow us to use light to focus attention where we want it focused, perhaps on the well-lit seating area of a living room or on the piece of art in an otherwise neutral entryway. Shadows create a sense of depth and dimensionality in a room. And they reinforce a comforting sense of privacy—that's why crowded restaurants and cocktail lounges sometimes feature well-lit tables with shadowy areas in between.

It's counterintuitive, but shadowy areas in rooms tend to *boost* the moods

of people who spend time there. We tend to think of shadows as gloomy, but the absence of shadows is more likely to elicit negative moods. *Consider:* Which kind of day makes you feel more energetic and upbeat, a sunny day of bright light peppered with areas of crisp shadow...or an overcast day where everything is the same even brightness?

Solution: In most homes, it is hallways, family rooms and living rooms that are most likely to be “over fixtured”—these spaces do not need to be brightly lit throughout. In a hallway, we need only enough brightly lit areas to see where we're going. In a family room or living room, we need bright lighting only in the seating and play areas.

Of course, not all shadows are beneficial. You don't want shadows on faces where people often sit or stand...or in spots where people cook, read or work.

Mistake: Visible light bulbs. If you can see the bulb inside a lighting fixture from anywhere in the room where you regularly sit or stand—or even a portion of the bulb—that fixture is creating glare that will detract from your enjoyment of the space and your ability

to function there. *Exceptions:* If you can see bulbs through a translucent shade, or if they are in recessed fixtures in the ceiling, there likely won't be glare.

Glare is not only annoying—it also triggers a disorienting deer-in-the-headlights feeling that makes it hard for us to concentrate or enjoy ourselves. And the older we get, the more sensitive to glare we become.

Solution: This problem can be solved by switching to a light bulb that is small enough to be completely hidden from view by the fixture. Or you can choose a larger shade...reposition a floor or table lamp...or replace clear glass elements of a fixture with tinted or frosted glass.

Mistake: Overlooking useful spots for lighting. Some rooms in your home already may appear to have the lighting they need. But adding a new fixture often can solve problems. Examples...

Bedrooms often have focal lights above the head of the bed for reading. But very few have a focal light positioned above the foot of the bed, where suitcases often are packed and laundry sometimes is sorted.

Bathrooms often lack overhead lights above the shower or tub, where they are very useful for shaving and other grooming. A “wet location” lighting fixture is appropriate here.

Walk-in closets generally have overhead lights positioned in the center of the ceiling. That not only creates glare if the bulb is uncovered, it leaves items on lower closet shelves hidden in shadow. The ideal spot? Often it's directly above the inside of the closet door. That's where people are least likely to look directly at the light, so it cuts down on glare...and it's where the light will illuminate deepest onto closet shelves along the far wall.

Kitchens benefit from under-cabinet lights. But when under-cabinet lighting is located at the back and pointing forward, it may shine in your face when you're seated. Instead, locate lights at the front, pointing toward the back. **BLP**



More from Gary Gordon

Choosing the Right Bulb

Even the best lighting design can be ruined by poor bulb choices. Here are two common mistakes...

Too-high color temperature. The overall color emitted by a light bulb is described as its “color temperature” and expressed in terms of degrees Kelvin (K). If you like the warm tone of a traditional incandescent bulb, choose a bulb (of any kind) with a color temperature of 2700K. If you prefer the whiter tone of a traditional halogen bulb, a Kelvin temperature of 3000K will serve you well. A color temperature above 3000K leans toward blue and will not seem warm and welcoming. *Note:* Color temperature is particularly important for bulbs where you sleep, such as night-lights and illuminated displays on bedside clocks, because blue light at night

tends to disturb our sleep/wake cycle.

Too low on the “color-rendering index.” The lower a bulb's color rendering index (CRI), the less accurately colors will appear in its light—reds start to look gray and faces seem sallow. Incandescent or halogen bulbs always have a perfect CRI score of 100. But when buying LED or fluorescent bulbs, choose those with CRIs of 90 or higher. While CRI isn't always listed on bulb packaging, manufacturers almost always tout on their packaging when bulbs provide 90-plus CRIs. Two bulb makers known for high-CRI bulbs are Hyperikon (recently \$18 for a six-pack of 60-watt-equivalent 3000K LED bulbs with a 95 CRI) and Cree (recently \$34 for an eight-pack of 40-watt-equivalent 2700K LED bulbs with a “90+” CRI).

Did you know that...

...13% of Americans still don't wear seatbelts? Non-seatbelt wearers account for 50% of traffic fatalities.

National Highway Traffic Safety Administration statistics.

...half of US adults will be obese by 2030? About one-quarter will be severely obese. That is compared with 40% obesity and 18% severe obesity now. Obesity is defined as having body mass index (BMI) of 30 or more, and severe obesity is defined as BMI of 35 or more.

Study by researchers at Harvard T.H. Chan School of Public Health, Boston, published in *New England Journal of Medicine*.

...mealworms may help control plastic pollution? Microorganisms in mealworms' guts biodegrade Styrofoam and polystyrene—even when those substances

contain common toxic chemicals. The mealworms can be safely fed to animals after being raised on plastics—an important consideration,

since mealworms are an inexpensive animal food source.

Anja Malawi Brandon, PhD candidate in civil and environmental engineering, Stanford University, California, and lead author of a study published in *Environmental Science*.

...artificial intelligence can detect depression in human voices? A combination of multiple machine-learning algorithms has been developed to detect acoustic cues in the human voice that are indicative of feeling depressed. Once the technology is developed further, it could become a way to pick up on depression early.

Study by researchers at University of Alberta, Canada, presented at the Canadian Conference on Artificial Intelligence.

...the urge to dance may be prehuman? Chimpanzees that heard recordings of piano rhythms spontaneously swayed, clapped along or tapped their feet, although they had not been taught to respond to music and received no rewards for doing so.

Yuko Hattori, PhD, researcher, Kyoto University, Japan, and leader of a study published in *Proceedings of the National Academy of Sciences*.



Donna Heiderstadt

6 Unsung Wine Regions in North America Worth a Visit

asked to name North America's top wine regions, you'd most likely cite Napa and Sonoma in California and perhaps New York's Finger Lakes region. It's highly unlikely that Arizona, Virginia or Ontario would be on your radar. But vintners in these locales are producing some delicious wines. *Bonus:* Their varied settings provide scenic and sometimes historic backdrops for wine tasting. Here are six unsung wine regions that are worth a visit.

VERDE VALLEY & OLD TOWN SCOTTSDALE, ARIZONA

Known more for saguaro cacti than Sauvignon Blanc, this desert landscape is nevertheless producing some pretty impressive wines, thanks to enterprising vintners and the hospitable terroir of the high desert in northern Arizona's Verde Valley. A great tasting experience is available on the Verde Valley Wine Trail (VWineTrail.com) and in a pair of historic neighborhoods—Old Town Scottsdale (ScottsdaleWineTrail.com) and Old Town Cottonwood, which is about two hours north. Each has five tasting rooms. Top labels are Burning Tree Cellars, Arizona Stronghold, Paige Springs Cellars and Merkin Vineyards.

Insider tip: Visit in May or November/early December for the best weather. *Where to stay:* Plan a day trip to Cottonwood, and stay in Scottsdale with its vibrant restaurant, nightlife and arts scenes. Book a room at Hotel Valley Ho (HotelValleyHo.com), a restored

midcentury-modern gem that's walking distance from the Scottsdale Wine Trail. Rates from \$150/night. Restaurants such as Postino and FnB have extensive Arizona wine offerings.

LOUDOUN COUNTY & OLD TOWN ALEXANDRIA, VIRGINIA

In northern Virginia, you can enjoy both the rich history and culinary scene in Old Town Alexandria (Visit Alexandria Va. com), set on the Potomac River just outside Washington, DC, and the bucolic countryside of Loudoun County (VisitLoudoun.org), where horse farms are interspersed with 40-plus wineries. Old Town makes an ideal base for wine-tasting day trips, since Loudoun is only about an hour away. Enjoy sips at sustainability-focused Sunset Hills Vineyard, where solar panels power a circa-1870 barn-turned-tasting-room serving a mix of Rosé, Cabernet Franc and red blends...Stone Tower Winery for panoramic views and premium wines such as Cabernet, Chardonnay and Petit Verdot...Breaux Vineyards featuring 17 grape varieties and a New Orleans French Quarter-style tasting room...and Chrysalis Vineyards, home to the largest planting in the world >>

Donna Heiderstadt is a travel expert who has visited almost 100 countries and traveled to all seven continents. During her 24 years writing about travel, her work has appeared in leading national magazines and travel websites such as TravelAndLeisure.com, Fodors.com, ShermansTravel.com and RobbReport.com.



➤ of America's oldest native grape—the Norton varietal. Back in Alexandria, stroll King Street, which has great restaurants—Vermilion for modern farm-to-table cuisine...and shops—The Hour for vintage barware and Wine Gallery 108 for more local wines to tote home.

Insider tip: Time your stay with the Spring or Fall Wine Festival, held May and October at George Washington's estate at Mount Vernon, to sample offerings from 20 Virginia wineries. *Where to stay:* Stay at Morrison House Alexandria (MorrisonHouse.com), a 45-room property in Old Town where The Study features a few Virginia wines to complement an elevated small-plate dining menu. Rates from \$165/night.

TEXAS HILL COUNTRY

Leave it to Texas to have a wine named Kick Butt Cab, which has won numerous awards for Texas Hills Vineyard in Johnson City. It's just one of more than 50 vineyards on the Texas Hill



Country Wine Trail (TexasWineTrail.com), which stretches west from Austin and includes the historic, wine-centric town of Fredericksburg, home to about two dozen tasting rooms. Inviting wineries here include Becker Vineyards, known for its Malbec, Petite Sirah and award-winning Prairie Rotie...and Grape Creek Vineyards to enjoy Tuscan-inspired architecture and wood-fired pizza as you sip a Pinot Grigio or a red blend. Fredericksburg also is a hub for German cuisine, such as the Bavarian specialties served at Ausländer.

Insider tip: If you're craving steak (this is Texas after all), book a table at Cabernet Grill to enjoy perfectly aged rib-eye or filet mignon—paired with top Texas reds. *Where to stay:* Hoffman Haus (HoffmanHaus.com) is a delightfully decorated bed-and-breakfast just a block from Fredericksburg's Main Street. Rates from \$155/night.

NORTH FORK OF LONG ISLAND

The Hamptons, on the South Fork of eastern Long Island, gets more hype,

but the North Fork is for wine lovers. Located two hours from New York City, the region is home to more



than 35 wineries and the North Fork Wine Trail (NorthForkWineTrail.org), which meanders from Jamesport through Mattituck, Cutchogue, Southold and Peconic to Greenport. The North Fork is known for its Merlot, but other top varietals are Cabernet Sauvignon, Pinot Noir, Cabernet Franc and Sauvignon Blanc. Leading vineyards include Bedell Cellars, Lenz Winery, Lieb Cellars, Osprey's Dominion and Paumanok Vineyards. Restaurants specialize in locally sourced dining—from creamy seafood chowder and crispy fried clams at Braun's Grill in Cutchogue to seasonally inspired menus at North Fork Table & Inn in Southold and creative seafood at Noah's in Greenport.

Insider tip: Visit midweek from April to November to avoid traffic, although weekends are more festive (some wineries offer live music). You can also take the ferry from New London, Connecticut, to Orient Point, New York, and drive from there. *Where to stay:* It's B&B-style at the farmhouse at Shinn Estate Vineyards (ShinnEstateVineyards.com/farmhouse-inn) in Mattituck. Rates from \$269/night. Or stay on the water in Greenport at the 35-room Harborfront Inn (TheHarborfrontInn.com). Rates from \$199/night.

SAN DIEGO

Wine bars and tasting rooms have long proliferated in downtown San Diego, but 1870's Gold Rush Julian (VisitJulian.com) probably isn't on your radar.



It's home to several wine-tasting rooms and more than a half-dozen boutique wineries, but it is better known for the sugar rush created by apple pies served daily at the Julian Pie Company and Mom's Pie House. This makes for a delicious day trip—it's about 70 minutes from San

Diego. Menghini Winery, located near Volcan Mountain, has a rustic tasting room for sampling its Syrah, Cabernet and Sauvignon Blanc. Nearby Volcan Mountain Winery is equally charming and offers tastes of Viognier, Sangiovese, Old Vine Zinfandel and more. And don't miss Orfila Vineyards & Winery, known for its French and Italian varietals and set amid vine-covered hills in neighboring Escondido. *Where to stay:* Kimpton Hotel Palomar (HotelPalomarSanDiego.com) in San Diego, which offers a complimentary nightly wine hour. Rates from \$178/night.

NIAGARA-ON-THE-LAKE, ONTARIO

Toronto, with its international dining scene, is just to the north, and Niagara Falls is to the south, making the scenic slice of heaven known as Niagara-on-the-Lake (WineriesOfNiagaraOnTheLake.com)



a convenient spot to enjoy both sightseeing and wine tasting. Here, you'll find 20-plus wineries producing reds, whites and rosés—as well as the region's unique specialty, ice wine. If you've never tasted ice wine, head to Inniskillin Wines, where a variety of tours and tasting options will introduce you to the nuances of these sweet and concentrated wines made from Riesling and Cabernet Franc grapes picked when the temperature sinks to -8°C (18°F) for long enough. Neighboring Riverview Cellars is known for its Gewürztraminer, Bordeaux-style reds and ice wines...Reif Estate Winery offers four-glass wine "flights" in its Sensory Wine Bar...and Peller Estates has gorgeous grounds and the 10Below Icewine Lounge.

Insider tip: US dollars go further here, since the current exchange rate means about a 25% discount and the region's Winemaker's Selection Tasting Pass (CAD \$25/US \$19) lets you taste the winemaker's selection at more than 20 wineries. *Where to stay:* 124 on Queen Hotel & Spa (124Queen.com), a boutique property located in Niagara-on-the-Lake's old town. Rates are from US\$200/night. **BLP**

Photo of Texas Hill Country Winery: TexasWineTrail.com; photo of North Fork Winery from NorthForkWineTrail.org; photo of Niagara-on-the-Lake from WineriesOfNiagaraOnTheLake.com



Some things will drop out of the public eye and will go away, but there will always be science, engineering, and technology. And there will always, always be mathematics.

Katherine Johnson, NASA mathematician, 1918–2020

yourmoney

■ **Better ways to return an item to Amazon.com.** Do not choose the following return reasons—no longer needed, bought by mistake or better price available. If you pick those, Amazon will

PHOTO TO COME

charge you at least \$6 to pick up the return. Select one of the other reasons for which Amazon won't charge you—but be honest. Then decide how you want your money back. An Amazon credit is fastest but must be spent at Amazon. You can have funds credited back to your debit or credit card, but that may take up to five business days. The default return method is often drop-off at Kohl's, which may be inconvenient if you are not going to Kohl's or if there is no Kohl's location nearby. You can choose UPS Pickup instead, then pack the item and put it out near your front door on the next business day. An Amazon Hub Locker is also an easy way to return something if you have one nearby.

Bottom Line research.

■ **Tax deductions for long-term-care-insurance premiums** can be up to \$5,430 this year for people older than age 70—up \$160 from the allowable amount in 2019. People age 61 to 70 can deduct up to \$4,350, an increase of \$130. Those 51 to 60 can deduct up to \$1,630, up \$50 from last year. The amounts are deductible as a medical expense if you itemize—medical costs must be more than 10% of your adjusted gross income to be deductible.

Kiplinger's Retirement Report.

yourhome

■ **Easy solutions to common household problems.** Lie on an ironing

board when working under a sink, to protect your back—put one end of the board inside the cabinet and support the other with a two-by-four. Use a metal file organizer in the kitchen to keep baking sheets, cutting boards and pan lids well-arranged and easily accessible. Make funnels out of plastic bottles by cutting off the top of a bottle and storing it for future use. Stick a paper clip to the end of a tape roll, such as duct tape or masking tape, so that you can find the end easily next time. Sweep broken glass into an empty cereal box before putting it in a garbage bag, so the glass will not rip the bag.

FamilyHandyman.com.

■ **Home-inspection red flags that are not deal breakers:** Failed window seals can cause fogged glass and condensation but are not hard to fix. Basement floor cracks are normal in homes with unfinished concrete floors. Faulty light switches usually are easy to replace. Outdoor shed or garage issues may be easy to handle, or you can replace a shed altogether. Inadequate insulation may not matter much, since it can be easy to add more. Minor wall cracks are rarely a safety hazard. Leaking faucets are usually easy to fix or replace. Noisy toilets and slow-draining tubs are plumbing problems that may not indicate anything serious and can be repaired fairly simply.

Roundup of experts on home inspections, reported at RD.com.

yourfood

■ **Better way to sear meat.** Rub kosher salt on the meat, and chill for two hours so the seasoning penetrates. Use the heaviest pan you have that heats evenly—cast iron is best, or use carbon steel or stainless steel with a copper or aluminum layer. Preheat the pan on medium-high for two to three minutes, then add two teaspoons of oil and swirl to coat the pan's bottom. After adding the meat, let it stay in the pan until it releases easily for turning. If it sticks when you try to turn it, let it cook for a few more minutes—it will release easily once it develops a crust.

Better Homes and Gardens. BHG.com

■ **Homemade fruit leather is better for you** than the store-bought kind,

and has less added sugar. And it is easy to make, with only three ingredients and five minutes of preparation. Preheat the oven to 150°F, and line a sheet pan with a silicone baking mat. Peel and chop a large mango, put it in a blender or food processor, blend until smooth, and set aside. Then put six ounces of fresh raspberries and two tablespoons of sugar in the blender or food processor, and blend until smooth. Put small amounts of the purées on the pan, and spread evenly with a small spatula. Bake for two-and-a-half to three hours, rotating the baking sheet every hour. Remove when the fruit is tacky but not too sticky or wet...let cool...remove from the mat...and place on wax paper. Cut the cooled fruit and wax paper into strips with scissors, and roll the strips with paper side out. Store in a sealed container at room temperature for up to a week.



SkinnyTaste.com.

beware

■ **Long work hours are linked to high blood pressure.** People who worked 49 or more hours per week had a 70% greater chance of having masked hypertension—a type that may go undetected during routine medical exams. And they had a 66% greater

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➤➤ likelihood of having sustained hypertension—elevated readings both in and out of a clinical setting. Working 41 to 48 hours a week was linked to a 54% greater chance of masked hypertension and 42% higher likelihood of sustained hypertension. The five-year study did not look into possible non-work sources of stress-related hypertension, such as family matters, and it included only white-collar workers.

Xavier Trudel, PhD, assistant professor, social and preventive medicine department, Laval University, Quebec, Canada, and leader of a study of more than 3,500 people, published in *Hypertension*.

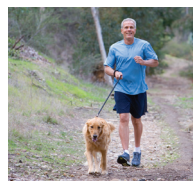
■ **Supplements don't reduce dementia risk.**

Neither do mental activities such as crossword puzzles—although more challenging activities such as playing chess, taking a class or reading about unfamiliar topics may help. *Other things that lower risk:* Regular exercise...a good diet...limiting alcohol use...not smoking.

Donovan Maust, MD, geriatric psychiatrist, University of Michigan, Ann Arbor, and leader of a study of perception of dementia risk among 1,019 people, published in *JAMA Neurology*.

betterways

■ **Take these steps to forgive someone who hurt you** so you can move on: *Do not wait for the person to reach out*—that gives him/her more power over you. *Decide exactly what you want*—to let go of bad feelings, to reconnect or something else. *Try to see the event as*



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objectively as possible and also from the other person's point of view—try writing out a few descriptions of the event. *If you cannot empathize, at least try to sympathize* by remembering a time when you did something wrong and were forgiven. *Decide whether to tell the other person that you have forgiven him.* It is best to do this only if the person has already apologized, taken responsibility or offered to make amends—otherwise he may not agree that he wronged you in the first place. *If there has been no apology from the other person,* keep your forgiveness to yourself and let it free you from the anger and pain that you have been feeling.

Loren Toussaint, PhD, forgiveness researcher and professor of psychology, Luther College, Decorah, Iowa, quoted at Prevention.com.

■ **White noise makes hearing better.**

In a study, background “white noise”—a staticlike noise that combines many different sound frequencies—made it easier for the brain to distinguish sounds, even ones that were close together in the frequency spectrum. In fact, distinction was better when white noise is present than when the environment is completely quiet. If further study confirms the effect, it could result in redesign of cochlear implants to improve their frequency resolution and therefore make users' hearing sharper.

Tania Rinaldi Barkat, PhD, research group leader, Brain and Sound Lab, University of Basel, Switzerland, and leader of a study of the area of mouse brains that processes acoustic stimuli, published in *Cell Reports*.

money savers

■ **Cable-TV bills must soon start to disclose real costs,** rather than

the artificially low prices they advertise that are then jacked up through multiple add-ons. The new rule is scheduled to take effect in June. Cable and satellite firms will then have to disclose their total monthly service costs before a consumer enters into a contract. The disclosed charges must include administrative and equipment fees, taxes and fees charged by federal and local governments, and fees imposed on the provider by governments and then passed on to consumers.

MoneyTalksNews.com.

■ **Previous-model vehicles sold alongside the redesigned vehicles** can

be bargains. *Example:* Fiat Chrysler redesigned the Ram pickup but has continued to sell the previous design, labeling it Ram Classic. Late last year, the average price for the redesigned Ram crew-cab pickup was \$50,199, while the price for a new Ram Classic crew-cab pickup was \$43,649. *Also:*

Volkswagen redesigned the Tiguan SUV in 2017 but kept making the older version (shown at right) for two years. In 2018, the new design sold for an average of \$28,068, compared with \$22,975 for the Tiguan Limited—the older model. New designs tend to have more features than older ones. But older designs may have track records for reliability and low maintenance costs, which are not yet known for all-new models.

Roundup of experts on car redesign, reported at USAToday.com.

