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Table of Contents

Chiropractics a part of overall health	3
4 unique roles within EMS.....	4
Why it pays for seniors to maintain good credit	6
How to overcome a fitness plateau	7
7 common fitness mistakes to avoid.....	8
How to be more secure with online banking	12
Health, Wellness & Financial Fitness Directory	16-20

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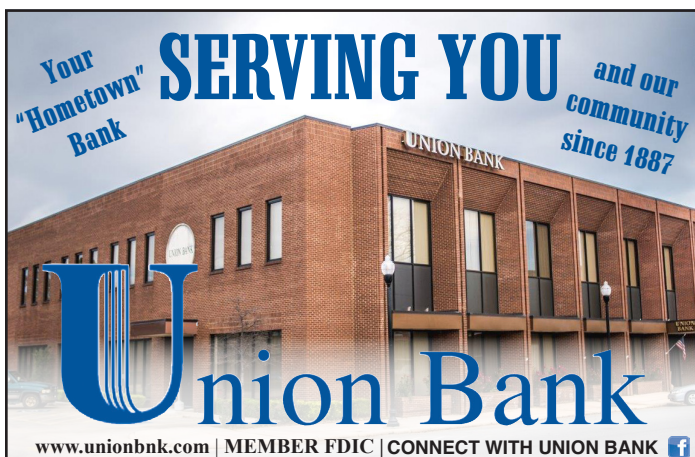
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Chiropractics a part of overall health

By ASHLEY HOGG

editor@monticellonews.net

Drew County is fortunate to have health care professionals to provide management for all aspects of life.

From overall body pain management, to mental health, to individualized services, most all medical needs can be met right here at home.

Chiropractics is the diagnosis and manipulative treatment of misalignments of joints. These misalignments can cause a number of health disturbances other than physical pain.

Dr. Clint Eubanks, a graduate of Monticello High School and the University of Arkansas at Monticello and one of Drew County's Chiropractic care providers.

Eubanks began college studying Computer Information Systems. It was around his second year in college that he decided he did not want to spend his life behind a desk. Around this same time, a friend was suffering from frequent and severe headaches. The friend sought chiropractic care in Crossett and when Eubanks found out that was alleviating her massive headaches, he knew that was what he wanted to do.

"I wanted to be able to help people like that," Eubanks stated.

After four years at Texas Chiropractic College in

Pasadena, Texas, Eubanks returned home to help serve the people of Drew County.

"I see around 15 to 20 patients a day," Eubanks said. "When patients come into my office, they are usually hurting. My goal is for them to not be hurting or at least hurt significantly less by the time they leave my office."

Eubanks takes a detailed approach and executes tissue work prior to adjustment if the situation requires.

"No one is ever excited to hurt," Eubanks added. "I want to make the adjustment as easy as possible."

For new patients, Eubanks takes time to explain how the adjustment works and explain the full process to make sure every patient is comfortable with treatment.

"I recommend to all my patients that they stretch regularly and if they are having problems with inflammation, access their diet because certain foods can cause inflam-



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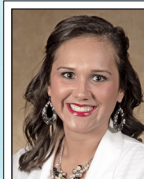
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mation which often causes pain,” Eubanks added.

Along with his daily patient load, Eubanks also offers DOT physicals and drug screening.

“Many truck drivers work around the clock and do not see a primary care physician regularly,” Eubanks said. “By doing the DOT physicals annually, we have been able to catch things like hypertension and diabetes. At that point, I am able to recommend a local physician to help get them properly medicated. It really is a team effort.”

There is a somewhat misconception that chiropractors only “pop your back.” The truth is, chiropractic care is much more involved than just a snap, crack and pop. In a normal chiropractic visit, everything from head to toe gets checked. The

alignment of the spine is only one aspect.

Chiropractic care is safe and affective for all people from babies to senior citizens and everyone in between, including maternity patients.

“With children, we apply just a touch of pressure to help things slide back into place,” Eubanks said. “An adjustment on a baby can help ease constipation, acid reflux and more.”

A chiropractic adjustment is not a cure for chronic illnesses such as Crohn’s Disease or a sinus infection, but it can help alleviate symptoms to allow the patient relief.

“We aren’t meant to hurt,” Eubanks added.

“If you have questions about chiropractics, give my office a call and let’s discuss what is right for you.”

4 unique roles within EMS

The Office of Emergency Medical Services works in partnership with the National Highway Traffic Safety Administration to reduce death and disability. The Office of EMS notes that the best preparation for any incident, whether it’s big or small, is a comprehensive EMS system with skilled personnel ready to respond every day and to every emergency.

EMS workers provide an invaluable service to their communities, and projections indicate those services could be in even greater demand in the years to come. For example, projections from the U.S. Bureau of Labor Statistics indicate that, by 2026, job opportunities for emergency medical technicians could grow by 15 percent compared to a decade earlier. During that period, more than 37,000 new EMT jobs could be created or need to be filled.

EMS workers serve in a variety of capacities. The following are four unique roles that fall under the EMS umbrella.

1. *Emergency Medical Responder*

Often referred to as an “EMR,” an Emergency Medical Responder has the skills and knowledge to provide immediate services to individuals in emergency situations. Qualifications vary, but EMRs must complete EMR coursework and pass a variety of examinations before they can take on this vital role. EMRs do not offer advanced care, but they can provide potentially life-saving

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care in emergency settings until other responders arrive.

2. Emergency Medical Technician

Emergency Medical Technicians, or EMTs, provide medical care after responding to emergency calls. The BLS indicates that job growth among EMTs is expected to outpace growth in all other occupations by 2030. That illustrates both a need for the vital services EMTs provide as well as a need for special individuals willing to pursue this line of work. EMTs often help to stabilize patients and provide patient care in an ambulance en route to the hospital.

3. Advanced EMT

Advanced EMTs, sometimes referred to as "AEMTs," must meet extra educational and certification requirements compared to EMTs. AEMTs can provide the same services as EMTs, but are often chosen to respond to situations that require or potentially require more advanced services, such as administering fluids and medications. Many states consider AEMTs advanced life support providers, which also differentiates them from EMTs.

4. Paramedic

Paramedics often must complete a degree program and pass a variety of exams before they can be certified. According to the UCLA Center for Prehospital Care, a paramedic program may require between 1,200 and 1,800 hours. Once certified, paramedics can provide both basic and advanced care, including critical care during emergencies. To become a paramedic, individuals must be an EMT and have experience working as an EMT.

Emergency medical services is an umbrella term that includes an assortment of trained professionals who perform a variety of tasks in an effort to protect public health.





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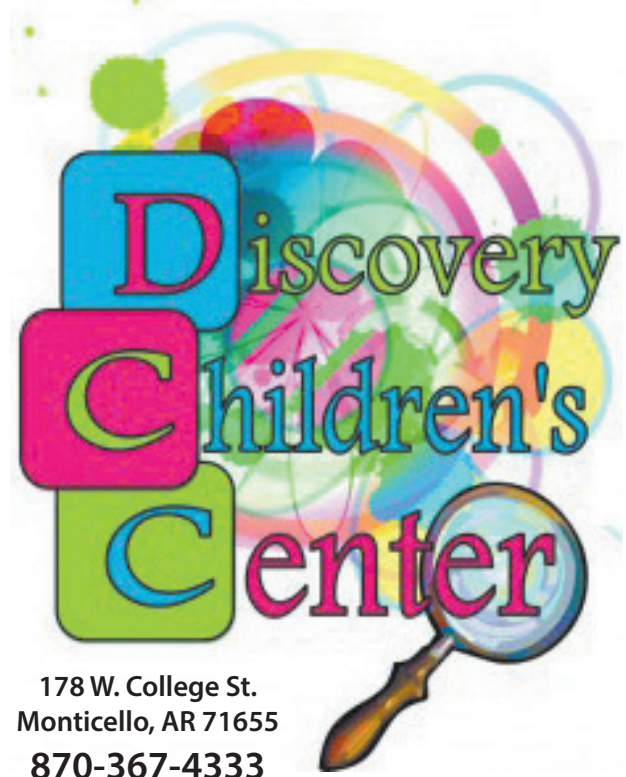
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Why it pays for seniors to maintain good credit

The benefits of maintaining good credit include looking more reliable in the eyes of prospective employers and securing lower mortgage interest rates when buying a home. Those rewards can benefit anyone, but they're especially enticing to young people. But what about seniors? Do individuals stand to benefit significantly from maintaining good credit into their golden years?

According to the credit reporting agency Experian, senior citizens tend to have the best credit scores of any consumer demographic. That could be a byproduct of years of financial discipline, and there are many benefits to maintaining that discipline into retirement.

- **Home buying and borrowing:** Buying a home is often considered a big financial step forward for young people, but that doesn't mean aging men and women are completely out of the real estate market. In its 2020 "State of the Nation's Housing" report, the Joint Center for Housing Studies of Harvard University reported that the share of homeowners age 65 and over with housing debt doubled to 42 percent between 1989 and 2019. In addition, 27 percent of homeowners age 80 and over were carrying mortgage debt in 2019. Maintaining strong credit after retirement can help homeowners who still have mortgage debt get better terms if they choose to refinance their mortgages. Even seniors who have paid off their mortgages can benefit from maintaining good credit if they decide to downsize to a smaller home but cannot

afford to simply buy the new home outright.

- **Rewards:** Retirement is often associated with travel, recreation and leisure. Such pursuits can be more affordable when seniors utilize rewards-based credit cards that help them finance vacations, weekend getaways and other expenses associated with traveling. Seniors who maintain strong credit ratings into their golden years may have more access to the best travel-based rewards cards than those whose credit scores dip in retirement.

- **Unforeseen expenses:** No one knows what's around the corner, but savvy seniors recognize the importance of planning for the unknown. The COVID-19 pandemic seemingly came out of nowhere, and among its many ripple effects was the sudden job loss experienced by seniors. The JCHS report found that 21 percent of homeowners age 65 and over had reported loss of employment income related to the pandemic. Unforeseen medical expenses also can compromise seniors' financial freedom. Maintaining a strong credit rating into older adulthood can help seniors navigate such financial uncertainty more smoothly. Such a strategy can help seniors secure low-interest loans or credit cards that can help them pay down sudden, unforeseen expenses without getting into significant debt.

The importance of a strong credit rating is often emphasized to young people. However, a strong credit rating can be equally beneficial for seniors.

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How to overcome a fitness plateau

Each individual has his or her own fitness goals when beginning an exercise regimen. Perhaps the plan is to lose a set amount of weight or lift a certain amount of weight? Goals help people assess their workouts whether or not they are achieving the desired results.

At some point in just about everyone's fitness routine, it may seem like progress has stalled. Changes in the body may no longer be noticeable or the scale says the same weight each week. It's easy to grow discouraged when exercise gains plateau. But recognizing this phenomenon can help people get their workouts back on track.

What is a fitness plateau?

The exercise resource GymBet says a fitness plateau is a phase when the body adjusts to a workout routine and stops progressing further. The body has become accustomed to the stress and changes an exercise routine has put on it in order to grow muscles, reduce fat or improve in training.

What causes a plateau?

The human body is incredibly resilient and can adapt to the physical demands of a workout. That means a workout initially can produce noticeable results. But over time, the body will adapt and something that was challenging will become easier. As a result, a familiar and once effective workout will no longer produce the desired results. Some call this General Adaption Syndrome. Even though hitting



a plateau may seem frustrating, it is a good sign that an individual is making progress in a fitness program.

See **PLATEAU** Page 14



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7 common fitness mistakes to avoid

It is important to follow appropriate guidance when pursuing fitness goals. However, with so much information available online, it can be challenging to sift through the advice and determine what is safe and effective and what is not.

Fitness enthusiasts may make certain mistakes along the way to achieving their goals. Recognizing which practices should be avoided can lower risk of injury and produce the desired results.

1. Skipping warm-up

Warm-ups are vital before a workout. They help muscles in the body become acclimated to exercise by gradually building up heart rate and muscle flexibility and endurance. A warm-up can include walking, biking or light repetitions of exercises.

2. Getting caught up in “low-fat” foods

It is important to eat a balanced diet that includes real, wholesome foods, according to Lucky 13 Fitness. Many people fill their carts with sugar-free desserts or fat-free items thinking this is healthy eating. When fat or sugar is removed, chemicals often replace these ingredients. Rather than embracing an extreme diet, focus on balance and moderation.

3. “Cheat days”

Some people operate under the assumption that the week-



end or another less regimented day is an opportunity to let loose and stray from a diet and exercise regimen. This can be a mistake. A better approach is to find a routine that has enough balance so a person doesn't feel like he or she needs to go off the rails to indulge.

See **FITNESS MISTAKES** Page 14

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How to be more secure with online banking

The world is increasingly moving online. Perhaps nowhere is that more evident than in the financial sector. If asked to recall the last time they visited a bank in person, millions of people would likely be stumped for an answer.

A recent survey from Provident Bank found that 80 percent of consumers prefer digital banking to in-person banking. And while 95 percent of consumers surveyed indicated they are confident that their bank can protect their data in online and mobile banking platforms, it's still wise for individuals to do everything they can to ensure their online banking activities are as secure as possible. After all, data from the security intelligence experts at Kaspersky indicates that 22 percent of online banking users utilizing PCs were attacked with the banking malware Zbot in 2020. That underscores how important it is that online and mobile banking users prioritize security when accessing their accounts via websites or their phones. These strategies can help consumers enjoy

the convenience of online and mobile banking while ensuring they can rest easy knowing their accounts are as secure as possible.

- Avoid keeping a password too long. It's understandable if users have had the same passwords for months, if not years. Life in a digital world requires usernames and passwords for just about everything, but it's vital that banking passwords are routinely changed. Changing passwords once per month improves security, especially if passwords include a combination of letters, numbers and symbols. When changing passwords, resist the temptation to use a password you're already using for another account.
- Use only your own network when banking online or via your mobile devices. Public Wi-Fi may be convenient, but users have no idea who else might be making use of that convenience. Various cybersecurity experts indicate that public Wi-Fi is especially vulnerable to man-in-the-middle (MITM) attacks, a type of



security breach in which a third party intercepts communications between two unsuspecting parties, such as an online/mobile banking user and his or her bank. To reduce your risk of being victimized by an MITM attack, avoid using any website or app, including banking platforms, that require a login on public Wi-Fi.

- Install system updates. Users may

See **ONLINE BANKING** Page 14

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FITNESS MISTAKES

Continued from Page 8

4. Using the “I’m busy” excuse

There is no such thing as being too busy to exercise. Making exercise a necessary part of a daily routine requires finding time for fitness. Individuals may need to squeeze in exercise in the early morning before work or school. If exercise seems to be getting in the way of family time, engage in a group workout with the kids or your spouse.

5. Pushing too hard

Many people exercise under the assumption that “more is more.” Injuries can occur when one pushes too far in a workout, particularly if he or she is lifting more weight than his or her body can handle. It is essential to give the body some time off to recuperate. Rest helps to prevent injuries.

6. Making vague goals

Establishing fitness goals helps people reach markers that make it easy for them to gauge their success. Statements like “I want to lose weight” or “I want to get stronger” make it hard to measure progress, as they lack specificity. It is much better to make firm goals, such as specific pounds to lose or being able to lift a certain amount of weight by a predetermined date.

7. Hopping from program to program

It’s tempting to try everything the gym or the fitness world has to offer. It is better to learn the basics and stick with a program for some time before moving on to another one; otherwise, you may never have enough time to master any routine.

These are just a few of the fitness mistakes to avoid as you begin a journey to improved health and wellness.

MOBILE BANKING

Continued from Page 12

find system update prompts always seem to come at the most inconvenient times. As a result, it’s tempting to click the “Install Later” button and

completely forget about it. But the longer users wait to install updates on their devices, including their smartphones, the more vulnerable to attacks they become. When prompted, install system updates immediately. Such updates typically only take a few minutes and often include new security

features designed to protect users and their information, including any financial information they might have on their devices.

Some simple strategies can make it easy for online and mobile banking users to safeguard sensitive financial information from cyberattacks.

PLATEAU

Continued from Page 7

How to overcome a plateau?

The American Heart Association says one way to overcome a plateau is to follow the F.I.T.T principle of exercise. This stands for Frequency, Intensity, Time, and Type. Once a plateau has been reached, a person will have to change one or more components of F.I.T.T. to once again get desired results. That may mean increasing frequency and/or intensity, spending more time in an exercise session, or changing the type of workout. If the plateau involves a lack of weight loss, then tracking food for a week or two can show just how many calories are going in versus how many are expended. Often, hitting a plateau can be traced to dietary changes.

Banish boredom

Another factor in hitting fitness plateaus that people may not realize is mental motivation. An individual who is becoming bored in a workout may not put forth the same level of effort, and that can manifest itself in a lack of results. Modifying the workout or attending a new program can be a small trigger to reach a new fitness level.

A fitness plateau is something active people need to consider. Modifications can be made to get progress back on track.

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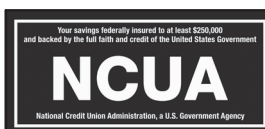
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