



BottomLine

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HEARD BY OUR EDITORS

Heart risk is greater from COVID than from the vaccine, reports Leslie T. Cooper, Jr., MD. Multiple studies have shown an elevated risk for mild-to-moderate myocarditis (inflammation of the heart muscle) among young men following mRNA vaccination against COVID-19. The risk is considerably higher from catching COVID. Plus, myocarditis is just one of several heart problems associated with COVID. Vaccination is still the safer bet.

Leslie T. Cooper, Jr., MD, is chair of the department of cardiovascular medicine at Mayo Clinic in Jacksonville, Florida.

Stock opportunity: Electric-vehicle (EV) charging companies

we hear from analyst Craig Irwin. By 2030, 30% of global auto sales may be EVs, and all of them will need to plug in to recharging equipment and stations. *Companies most likely to benefit:* ChargePoint Holdings (CHPT) dominates Level 2 charge stations in the US, capable of recharging an EV in 3.5 to eight hours...EVgo (EVGO) is a leader in fast-charge stations, which can deliver an 80% charge in 30 minutes. It recently partnered with General Motors to triple the size of its network.



Craig Irwin is a senior research analyst specializing in the cleantech industry for the investment banking firm Roth Capital Partners, Newport Beach, California. Roth.com

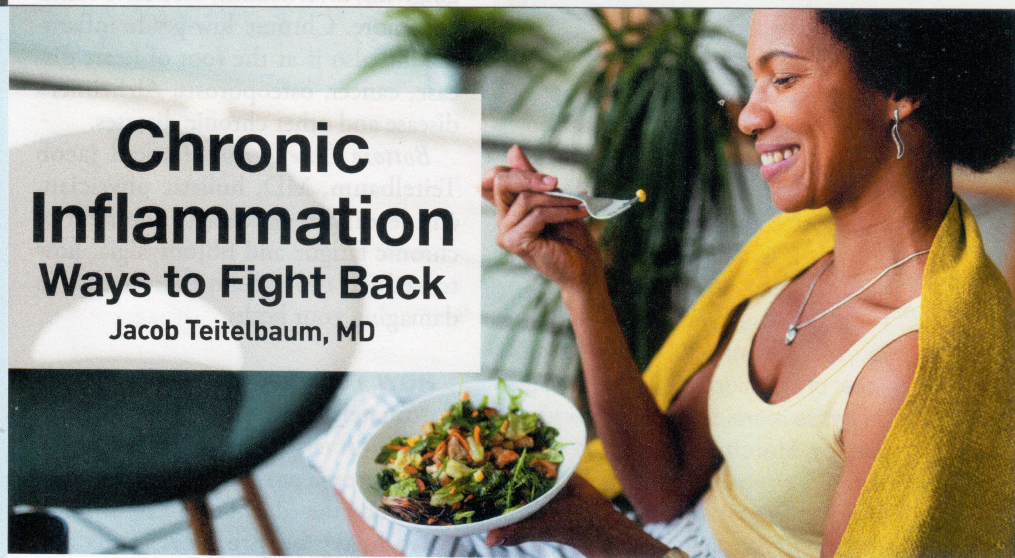
Most nursing homes are losing money

says Brad Breeding, CFP. The pandemic reduced nursing homes' income—many families found alternate care options, and coping with COVID and rising wages increased the homes' costs. Struggling facilities often cut staffing. Check facilities' staffing levels and ratings at Medicare.gov/care-compare. Visit in person to confirm that residents receive adequate attention. Ask about occupancy levels—below 80% typically means the facility is struggling.

Brad Breeding, CFP, is president of the retirement community research website MyLifeSite.net and author of *What's the Deal with Retirement Communities?*

Chronic Inflammation Ways to Fight Back

Jacob Teitelbaum, MD



Inflammation is an important part of our immune system. It defends against outside invaders—killing off pathogens...guarding against infections...repairing cuts, sprains and other injuries. Each and every cell in our body is continuously checked by the immune system to see if it belongs or not. If a cell appears foreign, the battle begins and inflammation is the first step. When you catch a virus, inflammation is what causes your temperature to rise—viruses don't like high temperatures. When you accidentally cut yourself while shaving, inflammation sends white blood cells to the injured area to fight bacteria that may have snuck in and to initiate the tissue-repair process.

In the short term, this protective response keeps us healthy and thriving. But over the long term, persistent or excessive inflammation can be damaging.

Many of us are under tremendous amounts of stress—not just the stress

that comes from career, relationship and financial pressures, but the kind our bodies experience when we eat sugary and processed foods...carry unhealthy amounts of weight...skimp on sleep...smoke...read scary news stories...inhale environmental toxins...and feel isolated from loved ones. We may not realize that these behaviors are stressful, but our immune systems do. They interpret these things as foreign invaders and mount an inflammatory response to protect us.

Under these conditions, your immune system begins to fuel chronic inflammation in an attempt to protect you from your stressful lifestyle choices. When inflammation kicks into overdrive, it can attack parts of the body >>

Bottom Line Personal interviewed Jacob Teitelbaum, MD, board-certified internist, holistic physician, and leading researcher in the field of chronic fatigue and fibromyalgia. Based in Hawaii, he is coauthor of *Real Cause, Real Cure: The 9 Root Causes of the Most Common Health Problems and How to Solve Them*. EndFatigue.com



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Editor's note

No More Resolutions



This is the January 1 issue...and I know that means I should talk about resolutions and the fresh start that each new year brings. But the truth is, I hate New Year's resolutions! I think they often are set-ups for failure. And I am not alone—apparently less than 8% of us actually stick to our resolutions each year.

I didn't always hate them. Like many of you, I used to start out every year with the best of intentions—I *will eat healthier, exercise more, save more money...*

But by March—sometimes even sooner, if I am honest—I usually have reneged on almost all of them. (Making it to March actually is pretty good—80% of resolutions fail by the second week of February!)

So here's a thought. Let's stop calling them "resolutions." Let's just call it taking better care of ourselves. And let's not tag these things onto January 1 and expect to stick with them forever because, after all, we are human...we make mistakes...we sometimes fall back into old unhealthy patterns.

My suggestion: Just do the best you can each and every day. If you slip up and have a piece of cake, forgive yourself, move on and do better the next day. If you splurge on a new TV or a piece of jewelry, figure out how to manage the cost...and move on. If you are trying to quit smoking—that's a big one, I know—and sneak a cigarette, forgive yourself, get rid of the pack and start fresh the next day...or even the next hour.

So I guess my resolution for 2022 is not to have any resolutions...and just continue to do my best.

2021 was a tough year for all of us. Here's wishing you and your loved ones a much better 2022!

Kelli

Kelli McCourt

E-mail me at Kelli@BottomLinePersonal.com.

>> as if they themselves are the invaders. *Result:* Needless wear-and-tear on the body and an array of head-to-toe inflammatory conditions, most of which end with the suffix *-itis* (which means inflammation)—arthritis, tendonitis, gingivitis, diverticulitis, ulcerative colitis and more. Chronic low-grade inflammation also is at the root of heart disease, cancer, osteoporosis, Alzheimer's disease and other chronic diseases.

Bottom Line Personal asked Jacob Teitelbaum, MD, holistic physician, and leading researcher in the field of chronic fatigue and fibromyalgia, how to reduce the inflammation that is damaging your body.

HOW TO CURB INFLAMMATION

Fortunately, you can prevent, control and even reverse chronic inflammation. Here are some proven strategies that give your body the edge it needs to thrive...

Go heavy on produce. Fruits and vegetables are highly anti-inflammatory, thanks to their antioxidant content. Antioxidants balance out cellular damage incurred by inflammation and can prevent damage. *Best antioxidant sources:* Broccoli, Brussels sprouts, cauliflower, leafy greens, berries, tomatoes, grapes, apples, cantaloupe, beets and bell peppers.

Rule of thumb: Eat seven to 10 servings a day of fruits and vegetables. The more colorful a fresh fruit or vegetable is, the better it is at fighting inflammation. Sweet potatoes, for instance, are higher in antioxidants than white potatoes are. A 2021 study in *Antioxidants* found that fruits and vegetables high in antioxidants, such as carrots, sweet potatoes, winter squash (acorn

and butternut) and other dark yellow and orange veggies, are key components in an anti-inflammatory diet.

Eat the right fats. Fat from oily fish such as salmon, tuna, sardines and trout is rich in inflammation-calming omega-3 fatty acids, including *eicosapentaenoic acid* (EPA) and *docosahexaenoic acid* (DHA). Flaxseeds, chia seeds, walnuts, grass-fed beef and free-range chicken also are high in omega-3s. The majority of your fat intake should come from these anti-inflammatory fatty acids.

But the Standard American Diet overflows with products high in inflammation-promoting omega-6 fatty acids—corn, peanut, safflower, soybean and sunflower oils...trans fats (in store-bought baked goods, chips and other processed foods)...margarine...and grain-fed beef, chicken and pork. In fact, while our hunter-gatherer ancestors ate a diet with a healthy two-to-one ratio of omega-6 to omega-3 fatty acids, the average person today consumes a ratio of 15-to-one. *Recent finding:* Omega-3 fatty acids are believed to be beneficial in treating various inflammatory conditions, including rheumatoid arthritis (RA) and multiple sclerosis. For instance, these fatty acids may reduce the number of swollen and tender joints in patients with RA.

Rule of thumb: Aim for three to four servings of omega-3-rich fish each week. If that is too ambitious, consider taking a fish oil supplement. Most supplements on the market are shockingly low in omega-3 fatty acids. (The oil is loaded with non-omega-3 saturated fats, which reduces bioavailability and causes it to go rancid.) *Good fish oil brands:* Nordic Naturals and Eskimo-3. Or you can try

More from Dr. Teitelbaum

Do You Have Low-Grade Inflammation?

Your doctor can check your blood for levels of *C-reactive protein* (CRP), a biochemical produced by an overactive immune system and a sign of excess inflammation. A result of 1 mg/liter or less is healthy. Between 1 mg/liter and 3 mg/liter indicates low-grade, chronic inflammation.



Simpler test for excessive inflammation: Take the paper-cut challenge. In a healthy person with low inflammation, a paper cut might sting for a few minutes, then dissipate. But if it's still hurting several hours later or becomes red and inflamed, you likely have excessive low-grade inflammation.

the Vectomega brand* (\$47.95 for 60 tablets, TerryNaturallyVitamins.com/vectomega)—one capsule a day provides the same amount of EPA and DHA in eight conventional supplements.

Try a curcumin supplement. More than 1,000 studies have demonstrated the anti-inflammatory power of this immune-strengthening antioxidant, found in turmeric, an Indian spice often used in curries. Research is underway to see whether curcumin can be used as an adjunct therapy for inflammatory bowel diseases such as Crohn's and ulcerative colitis. Also, findings from Alzheimer's experts at University of California, Los Angeles suggest that the low rates of the memory-sabotaging disease in India may be due, in part, to high turmeric intake.

Curcumin itself is poorly absorbed by the body—you need high amounts to reap the benefits. It should be combined with turmeric oil for enhanced absorption. (Black pepper also increases absorption.) Try CuraMed brand* (\$87.96 for 120 capsules, available at my website, EndFatigue.com)—one capsule has the effectiveness of seven curcumin capsules.

Caution: People taking the blood thinner *warfarin* (Coumadin) should not take fish oil or turmeric supplements.

Do things that bring you joy. When you're stressed, your body produces pro-inflammatory substances called *cytokines* that, among other activities, communicate with the brain, negatively influencing thought patterns, emotions and behavior. Sustained, low-grade inflammation has been identified as a potential cause of, or contributor to, depression. Depression also is common among patients with preexisting autoimmune diseases and inflammatory conditions.

Recent study: Positive emotions—contentment, pride, amusement, excitement, calm—can favorably influence inflammation, per a 2018 study published in *Emotion*. Using data collected from 175 adults ages 40 to 65, researchers found that people who regularly experienced a wide range of these emotions were more likely to have lower circulating levels of inflammatory blood markers.

*Dr. Teitelbaum receives consulting fees from some of the supplements mentioned in this article and donates the proceeds to charity.

What's Ahead for the Post-Pandemic Economy?

Dr. Allen Sinai's Forecast for 2022

The COVID-19 pandemic is likely history as far as the US economy and financial markets are concerned. So says renowned economist and *Bottom Line Personal* contributor Allen Sinai, PhD.

Whether last year's powerful recovery maintains its momentum or runs out of steam now depends not just on COVID-19 mutations but on new threats including a spike in inflation...a snarled global supply chain creating widespread shortages...and the Federal Reserve's multitrillion-dollar tightrope act as it tightens monetary policy and raises interest rates. These uncertainties feel daunting and will create plenty of volatility in the stock market, but Dr. Sinai advises investors to hang on. He believes robust growth in the post-pandemic economy can continue through 2024 and that this year's bull market will deliver solid, double-digit returns. Here's what Dr. Sinai sees ahead and how it could affect your investments and financial health...

THE INFLATION MENACE

We're living in strange times. On one hand, all the data suggest that we're nearly two years into the biggest economic boom since the 1980s. Companies are reporting record profits, and unemployment rates are fast approaching prepandemic levels. On the other hand, we're experiencing soaring food and gasoline prices, half-empty store

shelves and car-dealership lots, and "Help Wanted" signs everywhere.

What is going on? The pandemic—and the US response to it—unleashed surprising and dramatic economic forces, an odd mix of very good but also worrisome consequences.

The virtual lockdown for much of 2020, coupled with more than \$7 trillion in federal fiscal stimulus pumped into the economy, left American households flush with savings. So when the COVID-19 vaccines became a reality in early 2021, US consumer demand exploded. Easy monetary policy from the Federal Reserve pushed yields on US Treasuries and other bonds to near-zero levels. The stock market's rising asset values inflated household wealth, providing plenty of additional spending power. Sub-3% rates on 30-year mortgages ignited a housing boom.

Problem: Manufacturers and retailers couldn't build up inventories fast enough. Shipping routes and ports were overwhelmed. US consumers saw shortages of goods ranging from automobiles and plywood to electronics and pet products. >>

Bottom Line Personal interviewed Allen Sinai, PhD, CEO and chief global economist at Decision Economics, Inc., a financial advisory firm based in Boston and New York City. He has been an adviser to several US presidential administrations. DecisionEconomicsInc.com



SINAI'S FORECAST FOR 2022

Dow: Up 10%*

S&P 500: Up 12%*

GDP: 4.3%

**Inflation rate: 3.5%
(including food and energy)**

Unemployment rate: 3.7%

***Dividends included.**