

# senior review

January 2025

FREE

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A Senior Magazine for Living a Healthier, Smarter and More Active Life in Eau Claire

## “Silver” Linings for Wisconsin in Winter *By Dave Olson, Realtor®, RE/MAX EXCEL*

**A**rctic blasts and drifting snowstorms are a way of life for hardy Wisconsinites. Shorter days with less daylight and the holiday season drawing to its close are almost here. This time of the year is a great time to bring activities indoors, and a time for Seniors to focus on what we CAN do, not what we can't because of the weather. There's lots of little things we can do that help fill these chilly Winter months with warmth – coming from the inside out!

Grow something green! Get a few pots and potting soil and begin the rebirth of Spring early, right in your home or apartment. Amaryllis is easy to grow indoors, as are desert rose and Christmas cactus. Add herbs and low light flowers, and as Spring gets closer, you can create starter plants to move outdoors. Do this with friends or neighbors. It's fun to watch God's creations grow and sharing it with someone adds a social connection.

Winter is a great time for crafting. Choose simpler and smaller things that don't require extensive skill or hours and hours to complete. Painting, coloring books or other art-based crafts are fun and challenge most of us with things we haven't done a lot of previously. A crafting club is a fun way to share with friends and neighbors. Start now with holiday crafting!

Winter is a great time for making the Kitchen your center of activity. No worries about getting the house too hot this time of year! Baking and cooking can be rewarding and fun, and fills your place with wonderful smells. Now is a great time for homemade soups and stews, and of course everyone in Wisconsin makes Chili with macaroni noodles. Don't forget how wonderful a hot cup of tea is this time of year.

Get started reading a new book. Even better, find a friend to read a book with. Schedule a weekly get together with coffee or tea and some snacks and compare what you've read. Book clubs flourish best in wintry weather, so enjoy the fun of reading during the winter season of renewal.



Find ways to keep active! Exercise, stretching, walking indoors and chair exercises all help get your heart and muscles going. Your body needs you to keep moving, so be intentional this time of year. Put 30 minutes to an hour on your daily calendar to nurture your body and you will feel better, sleep better have a good appetite and have less aches and pains. Keep moving!

Take advantage of nice days to get outdoors. Get fresh air on a shopping trip or take a short walk. Sit in the sun by a sunny window to soak in the sunshine. Nothing feels as good on a wintry day than feeling the warmth of the sun through a southern facing window.

Folks who make the most of Winter find it flying by before they know it. Choose to enjoy Winter and you will!



# Calming touch

Petting a cat has been shown to lower heart rate as well as systolic and diastolic blood pressure, says Dr. Johnson-Walker. And the deeper the bond you have with the animal, the stronger the stress reduction. In a 2016 study comparing volunteers at a cat rescue shelter and cat owners, both parties had decreased indicators of stress, but the owners experienced even greater calming effects.

Source: health.com



# get some extra zzz's!

Nosh on Kiwi! Snacking on two of these fruits an hour before bedtime may help you sleep better. According to a review published in *Advances in Nutrition*, this nighttime habit led to about 35 more minutes of restful zzz's. The sleep-promoting benefit may be related to the fruit's high concentration of serotonin—a precursor for the hormone melatonin, which controls your sleep-cycle. Though more research is needed, you can easily take a try-and-see approach by making this part of your nighttime ritual, though it will be helpful to leave some time for digestion.

Source: eatingwell.com



## City of Eau Claire Housing Rehabilitation Loan Program

The City of Eau Claire Housing Division is taking applications for its Housing Rehabilitation Loan Program. The Rehabilitation Loan Program is Federally funded and offers loans up to \$20,000. This program is for homes in need of repair, not for extensions or cosmetic renovations.

### Types of Eligible Work:

- Electrical repairs or upgrading
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# Financial Wellness Month: A Time to Take Control of Your Financial Health

By Cole Bruner, President of Buska Wealth Management

Every January, Financial Wellness Month provides an opportunity for individuals to take a closer look at their financial situation, set goals for the future, and develop strategies to improve their financial well-being. This month-long observance encourages people to focus on the importance of financial literacy, budgeting, saving, and investing.

## What is Financial Wellness?

Financial wellness is the state of having a healthy relationship with money and the ability to manage financial stress. It's about being in control of your finances, making informed decisions, and setting financial goals that align with your values and aspirations. Financial wellness involves a variety of aspects, such as paying off debt, building savings, planning for retirement, and protecting yourself from financial emergencies.

Many people, however, struggle with financial stress, which can result from poor money management, unexpected expenses, or lack of financial education. Financial Wellness Month seeks to address these issues by providing resources, tools, and guidance to help individuals improve their financial situation and reduce anxiety about money.

## The Importance of Financial Education

A key aspect of Financial Wellness Month is financial education. Many people are never formally taught how to manage their finances, leading to poor financial decisions later in life. Without basic financial literacy, individuals may struggle with things like budgeting, understanding credit, and saving for the future.

This is where financial wellness comes into play—by providing education and resources to empower individuals to take control of their finances. Financial wellness programs often cover topics such as:

- **Budgeting:** Understanding how to manage income and expenses is fundamental to financial wellness. Creating a budget allows individuals to track spending, reduce debt, and save for future goals.
- **Credit Management:** Learning how to build and maintain good credit is vital for financial success. Understanding credit scores, interest rates, and how to manage debt can help individuals make smarter financial decisions.
- **Savings and Investments:** Financial wellness also emphasizes the importance of saving for both short-term needs and long-term goals, such as retirement. Building an emergency fund and investing for the future are key components of financial stability.
- **Debt Reduction:** Many people find themselves burdened by credit card debt, student loans, and other financial obligations. Learning how to pay off debt effectively and avoid falling into new debt is a critical part of financial wellness.

## Steps to Improve Your Financial Wellness

Financial Wellness Month encourages individuals to take specific steps to enhance their financial well-being. Here are some actions that can help you get started:

1. **Review Your Finances:** Take stock of your current financial situation. Review your income, expenses, debts, and savings. Knowing where you stand is the first step in creating a plan for improvement.
2. **Set Financial Goals:** Think about what you want to achieve financially—whether it's paying off debt, saving for a big purchase, or preparing for retirement. Set realistic, measurable goals to help you stay on track.

3. **Create a Budget:** Make a budget to track your spending and ensure that you are living within your means. Use budgeting tools or apps to simplify the process.

4. **Start Saving:** Even if you can only save a small amount each month, begin putting money into a savings account. Over time, this can help build an emergency fund and create financial security.
5. **Educate Yourself:** Take advantage of resources that teach financial literacy. Many online tools, courses, and workshops are available to help you gain a deeper understanding of personal finance.



Financial Wellness Month serves as a reminder that financial health is just as important as physical and mental health. By using this time to reflect on your finances and take action to improve them, you can reduce financial stress and set yourself up for a more secure and prosperous future. Whether you are just starting to build your financial foundation or are looking for ways to optimize your wealth, Financial Wellness Month offers the perfect opportunity to take charge of your financial well-being.

# JANUARY IS

## FINANCIAL WELLNESS MONTH

*It's a reminder to take a closer look at your financial situation, set goals for the future, and develop strategies to improve your financial well-being.*

READ OUR ARTICLE TO LEARN MORE  
*Financial Wellness Month: A Time to Take Control of Your Financial Health.*

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# Loneliness and Social Isolation – Tips for Staying Connected

By GWAAR & resourced from: National Institute on Aging <https://www.ncoa.org/>

Everyone needs social connections to survive and thrive. But as people age, they often find themselves spending more time alone. Being alone may leave older adults more vulnerable to loneliness and social isolation, which can affect their health and well-being. Studies show that loneliness and social isolation are associated with higher risks for health problems such as heart disease, depression, and cognitive decline.

If you are in poor health, you may be more likely to be socially isolated or lonely. If you are socially isolated or feeling lonely, it can put your physical and mental health at risk. Adults who are lonely or socially isolated tend to be less healthy, have longer hospital stays, are readmitted to the hospital more often, and are more likely to die earlier than those with meaningful and supportive social connections.

### What is the difference between loneliness and social isolation?

The number of adults age 65 and older is growing, and many are socially isolated and regularly feel lonely.

Loneliness and social isolation are different, but related. Loneliness is the distressing feeling of being alone or separated. Social isolation is the lack of social contacts and having few people to interact with regularly. You can live alone and not feel lonely or socially isolated, and you can feel lonely while being with other people.

Older adults are at higher risk for social isolation and loneliness due to changes in health and social connections that can come with growing older, hearing, vision, and memory loss, disability, trouble getting around, and/or the loss of family and friends.

### How can feeling lonely or being isolated affect older adults' health?

People who are socially isolated or lonely are more likely to be admitted to the emergency room or to a nursing home. Social isolation and loneliness also are associated with higher risks for:

- High blood pressure
- Heart disease

- Obesity
- Weakened immune function
- Anxiety
- Depression
- Cognitive decline
- Dementia, including Alzheimer's disease
- Death

People who are lonely or socially isolated may get too little exercise, drink too much alcohol, smoke, and sleep poorly, which can further increase the risk of serious health conditions.

People who are lonely experience emotional pain. Losing a sense of connection and community can change the way a person sees the world. Someone experiencing chronic loneliness may feel threatened and mistrustful of others.

Emotional pain can activate the same stress responses in the body as physical pain. When this goes on for a long time, it can lead to chronic inflammation (overactive or prolonged release of factors that can damage tissues) and reduced immunity (ability to fight off disease). This raises your risk of chronic diseases and can leave a person more vulnerable to some infectious diseases.

Social isolation and loneliness may also be bad for brain health. These have been linked to poorer cognitive function and higher risk for dementia, including Alzheimer's disease. Also, too little social activity and being alone often may make it more difficult to perform everyday tasks such as driving, paying bills, taking medicine, and cooking.







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# “I Wish I Had...” Lessons Learned From Regret

By Carl A. Trapani, MA, MS, LPC, Chippewa Manor Campus Chaplain

As we age, we accumulate experiences and decisions that shape who we are. With each passing year, we reflect on the road we've traveled and often look back at certain choices and wish we had taken a different path. Those with a few years under their belts often share their regrets with us, but the tone varies — sometimes with a chuckle, other times with a sigh, and occasionally with a deep, poignant silence.

Lets take a look at some of the lessons learned from regrets.



It's no surprise that many people regret lost loves or missed opportunities in relationships. With time, you gain perspective — sometimes a little too much perspective. "I wish I'd kissed her more," says one elderly gentleman, now 80 years old. "But honestly, I was too busy trying to avoid being kissed by her older brother." He laughs as he tells this joke today, but down deep he is filled with regret about losing the girl of his dreams and "what could have been." The girl moved away and finally married another. He never sought after her and was never able to fill the emptiness she left in his life.

Others, regret missed chances for deeper emotional connections or reconciling old wounds. "I wish I'd told mom I loved her more often," one woman reflects, her voice thick with emotion. "You take people for granted, thinking they'll always be there. Then, one day, they're gone, and you can't bring them back."

Many wish they'd followed their dreams instead of compromising for security or practicality. Some wish they had taken that leap, while others regret not acting on it sooner. "I wanted to become a rock star," chuckles one retiree, shaking his head. "I was 25, and thought I could have been another Mick Jagger. Turns out, I was better at playing the air guitar than the real one." There's no bitterness here, just a knowing smile — and an understanding that those youthful ambitions may not have been entirely realistic. But for others, it's a serious sorrow. "I always wanted to be a writer," says a woman in her 80s. "I spent my days raising kids and cleaning houses. Now my mind isn't sharp enough to write the book I've been dreaming of for decades. Time runs out faster than you think." Then there's the person who, after years of living with practical decisions, reflects: "I gave up my chance to be an artist for a stable job. Now, I wish I'd taken the risk — but I was scared. That fear has followed me all my life."

And then there is the body. The Bible calls it a temple... that's unfortunately built to eventually fall apart. When you're young, you take your health for granted. You smoke, drink, eat junk, and avoid exercise. Then, one day, you wake up with back pain that no chiropractor can fix and knees that protest when you take the stairs. "Remember when I used to walk five miles a day?" says one elderly woman, laughing with a twinkle in her eye. "Now, if I walk five blocks, I need a nap and an ice pack. Life is funny that way." For others, it's not so funny. "I used to eat like a king, thinking it wouldn't catch up with me. Well, it caught up with me alright," admits an elderly man, his tone a mix of regret and resignation. "I now have diabetes, gout, and heart problems. I wish I had treated my body better when I was young." Then there's the person who regrets not making lifestyle changes sooner. "If I had started exercising in my 40s, I wouldn't be

dealing with all these health problems now," says a woman in her 70s. "But you don't think about it when you're young. You think you're invincible. Life doesn't warn you about the slow, creeping toll."

Many regret never traveling. The great wanderlust of youth often fades as responsibilities take over. And when you're older, the dream of exploring faraway places seems even more tantalizing — and painfully out of reach. "I always wanted to see Paris," one man says, grinning. "But when I had the money, I spent it on the

kids' dental bills or college fund. Now, I tell people I saw the Eiffel Tower — but it was on a postcard." His delivery is light-hearted, but the regret still lingers. For some, travel regret is tinged with sadness. "I always dreamed of visiting the Great Wall of China," says a woman, her voice quiet. "But now, with my knees the way they are, I'll never make it. And my husband's gone, so it feels like it's too late."

Others may try to make up for lost time, but health or financial constraints make it difficult. "I wanted to take a cruise around the Mediterranean," says an elderly man. "But my wife said, 'Let's not waste our retirement money.'" So, we stayed home, and now I'm at the point, where my back and knees won't let me travel. Maybe I'll make it to the local park, if I'm lucky."

Some carry a heavy burden of words never said. Maybe they never told someone they loved them, apologized, or voiced their true feelings. These regrets often echo the loudest when time is running out. These regrets are heavy, filled with sorrow for words left unsaid. "I never told my daughter how proud I was of her," a father laments. "And now since her mother died, she's not speaking to me. All those years of silence — now I can't find the words to say what matters."

Some people express regret over not resolving family conflicts. "We never talked about our differences. We yelled and screamed at each other. I just thought we'd figure it out later," says one elderly woman. "But later came and went, and now it feels like it's too late for anything to change." For some, the regret isn't just about the love lost, but about the inability to reconcile. Sometimes, regret feels like an old wound that never heals.

Those who have lived longest tend to know what it means to regret something. But the wise ones also know the importance of letting go of that regret and how to make changes. After all, life is a mosaic of choices — some wise, some foolish, but all part of the journey. Wise people can laugh about their mistakes, mourn what was lost, and challenge themselves to accept what can't be undone. As one elderly woman succinctly puts it: "We regret the things we didn't do more than the things we did. But we also learn that regrets aren't the end of the story. They're just part of the whole." And that, perhaps, is the greatest lesson of all.

*Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. He has more than 50 years of pastoral service and professional counseling experience. For more information please call (715) 723-4437 or email him at [carl.trapani@chippewamanor.com](mailto:carl.trapani@chippewamanor.com).*



# Setting Goals of Inspiration vs Desperation

By Kristi Gay, freelance writer

January is a time of starting the new year fresh which many times includes setting new goals for yourself. Many times these goals are abandoned by March or April and people are left feeling like they are failures. Recently, I've been working with a professional coach who has been helping with many things, including goal setting, which I'll share what I've learned with you today!

The first "aha!" moment for me was differentiating between "Goals of Desperation" vs. "Goals of Inspiration". The desperation goals are taxing on your mind because they're a reaction to an internal crisis or external pressure. You're only motivated short-term because of a sense of urgency, which also creates high cortisol levels as you feel these goals are a burden. An example of this is dieting to lose weight before an event or vacation.

Goals of inspiration are different in that they are created because you love the PROCESS more than the end result. This makes the work toward these goals rewarding and seems at times, effortless. The long-term vision is so exciting it constantly remains your top priority. They're also SMART goals (specific, measurable, achievable, realistic, and timely). These are goals that you don't have to have, you WANT to have. For example, "I will save \$20 in a jar every week for six months and spend this savings of nearly \$500 on a luxury hotel and musical theater event with my daughter at the end of June." Each week you will be excited and looking forward to something rather than feeling the work to achieving your goal is making your life worse in the meantime.

Another tool my coach walked me through was the "ERRCK" quadrant exercise. Start by listing your personal needs emotionally. Some examples of personal needs are togetherness, belonging, connection, clarity, fun, joy, self-care, bravery, accomplishment, self-growth, exploration, discovery, positivity, consideration, love, or any other needs that come to mind. Then read back through that list and select one of top needs with high importance to you.



Next draw a grid with four quadrants on a piece of paper, and title them: Eliminate, Raise, Reduce, Create, and Keep (in the center of the grid). In each of the quadrants, brainstorm things that would help increase whatever that personal need was. My example for myself of the personal need very important to me is JOY. My quadrant on what I need to Eliminate (to increase my joy) has activities or people that suck the joy out and that I want to remove. The Raise quadrant lists activities or people to priorities in importance (to increase my joy). Reduce lists things I can't necessarily get rid of but can reduce (to increase my joy). The Create quadrant lists of new habits (to increase my joy), and Keep are activities or people I love

that you want to continue as is.

This option is more about changing small habits for a great personal feeling to increase, and is another way of setting "goals" that are different from the traditional type of New Year's Resolutions. As with anything to improve yourself, consistency is way more important than perfection. So if you try something and it's not perfect, try again tomorrow. Self-improvement in small bits can change your life for the better. As Tony Robbins is quoted, "If you are not growing, you are dying." The time is now!



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# Dusting Off Some Local History: “Dashing Through the Snow”

By Greg Kocken, Archivist, UW-Eau Claire, [Kockeng@uwec.edu](mailto:Kockeng@uwec.edu)

Long-range weather forecasts for the Chippewa Valley suggest our winter will feature a blanket of white snow. With any luck, by the time you read this, the Chippewa Valley will be experiencing a completely average winter season. Average and ordinary would be a welcome sight when compared to the abnormal winter we all experienced in 2023-2024. Of course, while a white blanket of snow may be a beautiful sight it is not without those typical consternations: driving on ice and snow, shoveling, and the bitter cold of the season. While sorting through some photographs from the late 1800s and early 1900s for a class project at UW-Eau Claire, I paused after viewing an image of a sleigh. A century ago, it was a common sight to see folks “dashing through the snow” in horse-drawn sleighs, just like in the classic holiday tune Jingle Bells. The open sleigh, a relic of a bygone era, is a rare sight today that fascinates me when I see one in an old photograph.



*This image, captured by amateur photographer Daniel Bastian Nelson, shows a cutter style sleigh resting in an Eau Claire neighborhood, ca. 1900. From the Daniel Nelson Collection, UWEC Archives.*

manufacturer in the Chippewa Valley. Although very little information about the company exists, at their height they were shipping carriages across the country. Bonell likely also manufactured the cutter style sleighs that are seen in many historic local photographs. Ultimately, advancements in automobile design and improvements to our local and national transportation infrastructure in the 20th century led to the demise of sleighs for everyday use. Still, the nostalgia of the horse drawn sleigh remains fixed in our consciousness as a romanticized vision of our region’s past.



*Lumberman William Irvine and his daughter Ruth are seen here in a cutter drawn by two horses outside his Chippewa Falls home. From the AA Bish Collection, UWEC Archives.*

Is there a local history mystery or topic you want to know more about? Do you have a suggestion for an upcoming column of “Dusting Off?” Please contact Greg at the UW-Eau Claire archives. He would love to hear from you.

Sleighs have a long history going all the way back to the ancient Egyptians who are believed to have used a form of sleigh to haul blocks while constructing the pyramids. Logging camps, which dotted the Northwoods in winter during the second half of the nineteenth century, would have used large sleighs led by teams of horses to pull cut lumber out of the woods. Ordinary people would have also used sleighs in winter for personal transportation. Around 1800 a new form of sleigh, known as the cutter, was developed in New England. The cutter, designed to be pulled by one or two horses, was lightweight and featured a carriage for one or two people. Cutters were widely adopted for winter use in the 1800s and early 1900s.

In the late 1860s a carriage manufacturer, Bonell Brothers (later known as Bonell and Son) emerged as leading a carriage and sleigh

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**When:** Mondays, 2:00 p.m. – 3:30 p.m. (CST)  
January 27 – March 31, 2025 (10 Sessions)

**Where:** **Virtual Using Zoom**  
(Link will be sent after you RSVP.)  
A computer, tablet, or smartphone are required. If you need assistance or have any questions, contact the ADRC.

**Facilitator:** Lisa Wells, Dementia Care Specialist

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# Seven Liver Healthy Foods by Judy Soborowicz, Active Health Chiropractic and Nutrition

Short of joking about the occasional weekend damage, many of us never really give much thought to one of the largest most important organs in our body. Our liver has numerous functions including, but not limited to, break down, and build up of essential nutrients such as proteins, fats and carbohydrates. Our liver helps produce digestive enzymes, sex, steroid and stress hormones, is integral in maintenance of our blood sugar, and at least 300 other essential functions.

In terms of long term health, the wellness of our liver cells in many ways equal the expression of our overall health. The toxins and chemicals we are exposed to day to day intentionally or not, can tax our detoxification organs, including our liver. It is worth taking the time to provide our system with nutrients which help enhance the well functioning of our liver.

Wherever possible it makes sense to both reduce our toxic load by minimizing or limiting our exposure to harmful toxins and chemicals, and provide our system with an abundance of nutrients which help our liver perform its job. Not surprisingly it is nearly impossible to find a vegetable or fruit which does not assist the function and maintenance of a healthy liver. Eat your favorite local fruits and vegetables and consider incorporating the following seven power house foods for healthy liver function.

**Garlic:** Garlic contains numerous sulfur-containing compounds that activate our liver enzymes which are responsible for flushing out toxins from the body. This bulbous relative of the onion also contains allicin and selenium, two powerful nutrients proven to help protect the liver from toxic damage, and aid it in the detoxification process.

**Grapefruit:** Grapefruit is rich in natural vitamin C and antioxidants, two powerful liver cleansers. Like garlic, grapefruit contains compounds that boost our production of liver detoxification enzymes. It also contains a flavonoid compound known as naringenin that causes the liver to burn fat rather than store it.

**Green Tea:** Green tea is loaded with catechins, a type of plant antioxidant that has been shown in studies to eliminate liver fat accumulation and promote proper liver function. This powerful herbal beverage also protects the liver against toxins that would otherwise accumulate and cause serious damage.

**Green Vegetables:** Leafy green vegetables such as bitter melon, arugula, dandelion greens, spinach, mustard greens, and chicory also contain numerous cleansing compounds that neutralize heavy metals, which can bear heavily on the liver. Leafy greens also eliminate pesticides and herbicides from the body, and spur the creation and flow of cleansing bile.

**Avocado:** Avocados are valuable in helping our liver burn fat rather than store it, and helping to reduce LDL and raise HDL levels in the blood. Moreover, avocado contains nutrients which make up the precursor for one of the most potent antioxidants in our body, glutathione. Glutathione is needed by the liver to repair cells and clear toxins from our body. People with chronic liver disease are found to be low in glutathione levels.



**Walnuts:** Walnuts, which contain high levels of l-arginine, an amino acid, glutathione, and omega-3 fatty acids, also help detoxify the liver of disease-causing ammonia. Walnuts also help oxygenate the blood, and extracts from their hulls are often used in liver-cleansing formulas.

**Turmeric:** Turmeric, one of the most powerful foods for maintaining a healthy liver, has been shown to actively protect the liver against toxic damage, and even regenerate damaged liver cells. Turmeric also boosts the natural production of bile, shrinks engorged hepatic ducts, and improves overall function of the gallbladder, another body-purifying organ.

Wherever possible choose local and or organic versions of the above. This can make a big difference as spray free fruits and vegetables are up to 70% higher in the beneficial antioxidants. The longer fruits and vegetables travel, and the more heavily they are sprayed has a direct effect on the content of beneficial nutrients. Interesting, research shows, the harder our plants are challenged to fight for their own survival, determines the level of antioxidants present in the plant. The more they are sprayed the more they can depend on the spray for their protection and slack on the production of antioxidants. Like the plants, when we slack on the production of whole fresh foods, and choose to depend on a primarily refined and processed diet base, it has a negative effect on our own survival. Small changes to diet can translate to a much greater ability for our body to thrive and adapt to our environment. Start with the liver friendly seven, and begin to enjoy how your system thanks you.

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