

Compliments of MSI Integrative Healthcare

start HEALTHY

ISSUE 48

COZY *Connections*



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You've done something remarkable—you made the choice to invest in your health. You've shown up, done the work, and trusted the process. You've faced pain, setbacks, and uncertainty, yet continued forward with courage and consistency with the RESULTS to prove it! As we begin this new year, we want you to know your progress inspires us every day.

At MSI Integrative Healthcare, our mission has always been to help you live well, not just get by. Every time you commit to a treatment, show up for an adjustment, or make a choice that supports your healing—you are moving closer to the life you were designed to live. Our integrated team of doctors, therapists, and regenerative medicine specialists is here to continue walking beside you. From spinal disc rehabilitation and joint restoration to physical therapy, chiropractic care, and advanced regenerative treatments, we're continually expanding our services to help you feel and function at your best—naturally.

And as you continue your own transformation, remember—others are watching. Family, friends, and coworkers see your energy, your confidence, and your progress. Share your story. Encourage someone else to take that first step toward healing. You never know how your example might be the spark that changes another life.

This year, let's keep the momentum going. Keep showing up. Keep investing in yourself. Keep believing that health is a journey, and you are leading the way!

**With heartfelt gratitude,
Dr. Herold & The MSI Team**



MSI Integrative Healthcare

Stop Pain, Feel Better, Live Better

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TWO CONVENIENT LOCATIONS

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01 / WRITE DOWN SPECIFIC GOALS

What's in your sights this year? Select a set of clear goals, including financial growth, new initiatives, improved customer ratings, and recognition. Consider if expansion efforts like franchising or adding new talent to your team could help you reach these goals.

02 / STRENGTHEN YOUR CLIENT RELATIONSHIPS

Successful businesses create strong relationships with their clients. Use the FORD method (Family, Occupation, Recreation, Dreams) to keep dialogue flowing and build rapport.

03 / STEP UP YOUR MARKETING EFFORTS

Establish a goal to improve your company's marketing tactics this year. Remember the Who/What/Where/When/Why of your target audience to build interest and motivate interaction.

04 / SEEK IMPROVEMENT

Finally, see which facets of your organization need improvement, like sales or team building. Then hold yourself under the microscope as well. How could you improve your own business practices this year? Consider the potential impact of these changes.

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America's Most Stylish Slopes

Indulge in ultimate luxury at one of these winter resort towns.

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featured recipes

Solo Sandwiches and Salads to Savor | **24**

The 5-Minute 5-Ingredient Lunchbox by Alexander Hart, published in 2021 by Smith Street Books. Photography © Chris Middleton.

FRYING 101

written by: ALLISON GOMES



Frying is a versatile cooking method that enhances bold flavors and produces a crunchy texture. Here's a closer look at four popular methods and the best oils for each.

AIR-FRYING

Air-frying uses hot air to crisp food with little to no oil, making it arguably the best way to fry everything from frozen french fries to fresh salmon. It does require a special device, but its relative health benefits and ease of use make it a worthwhile investment. And though oil isn't a necessity, a light coating of an avocado or sunflower one can create a crispier texture.

DEEP-FRYING

As the name suggests, deep-frying involves fully submerging foods in hot oil in a large pot or deep fryer for an even finish. The ideal oils are those with a high smoke point and neutral flavor, such as canola and peanut. For optimal health, however, minimize your use of this method.

PAN-FRYING

Sometimes called sautéing or shallow-frying, this approach requires heating a thin layer of oil in a pan over medium to high heat. It's perfect for creating an exterior crust while keeping the interior tender for thin cuts of meat and vegetables like onions and potatoes. Use peanut or olive oil for a good balance of flavor. For delicate foods like fish and eggs, though, a smidge of butter may be better—just keep the temp down since it can easily burn.

STIR-FRYING

Stir-frying is a quick, high-heat cooking technique where you add pieces of protein and vegetables to a hot pan or wok with a small amount of oil. Ones like peanut and canola are best since these have a high smoke point to withstand the intense heat without burning. As you cook, keep the food moving constantly and work in small batches to maintain the high temperature needed for the perfect stir-fry.

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*start*HEALTHY



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All photos in Start Healthy are provided by Getty Images unless noted.

EXERCISES *for* INCREASING BONE STRENGTH

written by:
LAUREN KIM

AS YOUR BODY'S FOUNDATION, YOUR BONES are critical to your well-being, providing support, anchoring your muscles, and allowing you to move. You may be surprised to learn, however, that after about the age of just thirty, you can start losing bone mass due to a variety of factors. The good news is that by regularly performing a few simple exercises, you can make these skeletal components stronger and reduce your risk of fractures both now and later in life.



WHY EXERCISE MATTERS

Exercise is most commonly associated with muscular and cardiovascular health, but it can hugely benefit your bones as well. As you work out, you put stress on them, which, in turn, encourages them to become stronger and denser. Naturally, living a sedentary lifestyle may result in the opposite: your bones can grow weaker, leading them to become more fragile.

Research shows that filling your days with physical activity is one of the best defenses against developing osteoporosis, a disease characterized by weak and brittle bones. Even if you already have some bone loss, regular exercise can still slow the progression and improve your balance so you are less likely to fall. Just be sure to check with your physician before beginning any new fitness program to ensure that it is right for you.

IMPROVING BONE HEALTH

The best regimen for increasing bone strength is one that includes a mix of weight-bearing, impact, and resistance exercises done a few times per week. Regarding the first, any activity that requires you to support the weight of your body—such as playing a sport, climbing stairs, or even completing household chores—qualifies as weight-bearing. Many of these provide impact as well, though to different degrees: high-impact options like running will contribute more to your bone health, but low-impact ones like using an elliptical machine and those that involve quick movements, including aerobics, can also be beneficial. And to incorporate resistance into your routine, try lifting weights. You can start out slowly by using handheld or ankle varieties before progressing to heavier options, or you could exercise with resistance bands or do a few push-ups or pull-ups for similar upsides.



The best regimen for increasing bone strength is one that includes a mix of weight-bearing, impact, and resistance exercises done a few times per week.

As you get older, it's also a good idea to focus on your balance and stability, such as by swimming or doing yoga. Such movement will keep your muscles and joints strong and flexible to help you remain steady on your feet and avoid injuries.

HELPFUL EXERCISES

For those just beginning a fitness program, consider these easy bone-strengthening activities to start. You can work your way up to more difficult ones as your stamina and strength improve.

Walking

Whether you take a brisk stroll through your neighborhood or find a way to walk inside your house, the key is to *move*. If you prefer the latter, you could purchase an inexpensive walking pad to use in your home—place it by a table or something sturdy you can hold on to for support as needed. Alternatively, you can simply walk in place for a few minutes.

Bicep curls

Standing with your feet hip-width apart, hold a dumbbell in each hand with your arms relaxed at either side of your body and your palms facing forward. Keeping your shoulders relaxed and your elbows tucked close to your body, engage your abdominal muscles and lift the weights up toward your shoulders. Remember to exhale while doing so. Lower the weights to their starting position, and repeat. Be sure to choose dumbbells you can lift at least ten times with proper form. The last three repetitions should also require at least some difficulty.

Chair squats

Place a chair against a wall, and slowly squat down until you are just touching the seat, keeping your knees bent and your feet flat on the floor. Stand up slowly, keeping your back and shoulders straight while making sure not to use your arms to help push yourself up. Repeat the process up to five times.

Single-leg balance

Find a level spot near something, such as a table, that you can hold on to if you lose your balance. Stand on your right foot, keeping your knee facing forward. Lightly bend your left knee, raising your left foot off the ground. Hold this position for thirty to sixty seconds, keeping your back straight. Repeat this move a few times, then switch to your other leg. You can also try balancing on a foam pad to make the exercise more challenging.

Sticking to a regular fitness routine is a wonderful way to augment your bone health. Aim to do something beneficial every day, such as dancing to your favorite song, tending to the flowers in your garden, or participating in a game of pickleball. Your bones will thank you for it!

Weighing Water Options

written by: ALLISON GOMES

EVERYONE KNOWS THE IMPORTANCE OF DRINKING WATER

daily, whether it's from a tap or a bottle. Walk down any store aisle, though, and you'll find a dizzying array of options—spring, purified, sparkling, and more. So what sets them apart? Whether you're looking for added minerals, extra filtration, or just a refreshing fizz, here's a breakdown of eight common types and their potential benefits.



Alkaline

Featuring higher pH levels than regular water, those containing alkaline are believed to help neutralize acidity in the body. While some proponents argue that this aids in fighting aging and disease, there's limited research to support these claims. In fact, too *much* alkaline water could impact your gut health and immune system for the worse. Also, it's important to avoid it if you're on any type of medication, prescribed or over-the-counter, since mixing them could lead to a negative reaction.

Distilled

This option is created through boiling water to make steam, which is then collected and condensed back into liquid form. The process removes virtually everything, including bad contaminants *and* good minerals. The former makes it ideal for medical purposes, such as for use in humidifiers and nasal irrigators, but the latter means that it is not great for drinking unless absolutely necessary. Not that you may want to anyway—distillation leads to very flat water stripped of any flavor.

Hydrogen

Because this product is infused with molecular hydrogen gas, it is thought to contain antioxidant properties and improve athletic performance by reducing inflammation and increasing energy. However, more research is needed to confirm such assertions since hydrogen water is a relatively new addition to the marketplace.

Mineral

As the name suggests, mineral water is filled with a variety of naturally occurring elements. These include calcium, magnesium, and sodium, which can support bone and heart health, lower blood pressure, and improve digestion. Just note that because it is taken directly from underground sources, it often comes with a higher price tag.





Purified

Purified water goes through an extensive filtration process, such as deionization or reverse osmosis, to remove bacteria, chemicals, and heavy metals. This makes it one of the cleanest options available, but it can also strip away valuable minerals, like with distilled water. Some brands do add them back for taste and health benefits, though, so be sure to check the label to see what all a bottle may include.

Sparkling

This version is infused with carbon dioxide to create its signature fizz. Combine that with the wide variety of flavors available, and you've got a refreshing alternative to sugary sodas. However, because many products contain artificial flavors and added sugar and sodium, it's important to carefully review the ingredients list and nutritional value. And like with other carbonated beverages, aim to limit the amount you consume since too much could negatively impact your digestion.

Adding a simple filtration system to your kitchen faucet, fridge, or pitcher ***can help remove contaminants and improve flavor.***

Spring and glacier

Similar to mineral water, these are typically bottled at the source—either a natural spring or glacier. They're generally clear of potential contaminants and contain many of the same elements found in mineral water, including calcium and magnesium. That said, not all brands are created equal since some don't test the liquid before putting it on shelves. When shopping, it's best to opt for well-known ones like Mountain Valley and Evian, even if they do tend to be more expensive.

Tap

Because it is easily accessible, tap water is the most common type of drinking water. Public tap water is regulated by the EPA, but the quality and taste can vary by location and depend on the source, such as if it comes from a lake, river, or well. Adding a simple filtration system to your kitchen faucet, fridge, or pitcher can help remove contaminants and improve flavor.

No matter your choice of water, one thing is certain—staying hydrated is key to good health. So the next time you grab a bottle or turn on the tap, consider what's in your glass and how it benefits you.



BUSTING COMMON HEALTH MYTHS

written by: MATTHEW BRADY



WE'VE ALL HEARD THEM BEFORE: WIDELY BELIEVED HEALTH TRUISMS THAT HAVE BEEN PASSED DOWN FROM OUR PARENTS OR GRANDPARENTS. BUT JUST BECAUSE THEY'RE AGE-OLD DOESN'T MEAN THEY'VE AGED *WELL*. HERE ARE TEN COMMON MEDICAL MISCONCEPTIONS YOU SHOULD RECONSIDER.

PHYSICAL FRIGHTS

Will a particular behavior cause you harm?

- MYTH** | Cracking your knuckles will lead to joint issues such as arthritis.
- FACT** | A satisfying habit for some, an annoying one to others—yet it's not arthritis causing.
- MYTH** | Going outside with a wet head causes a cold.
- FACT** | Doing so may make you feel colder, but it won't make you sick; viruses will.
- MYTH** | Reading in dim light will ruin your eyesight.
- FACT** | At most, this may merely cause eye strain and headaches.
- MYTH** | You need to wait thirty minutes between eating and swimming or risk drowning.
- FACT** | A waiting period of any length isn't necessary. Focus on staying hydrated instead.

FOOD AND DRINK

What should you consume or not consume, and when?

- MYTH** | Your goal should be eight 8-ounce glasses of water per day.
- FACT** | Your ideal water intake depends on factors like your body weight, gender, and health.
- MYTH** | Fresh fruit is better than its frozen counterpart.
- FACT** | Frozen fruit may actually have more nutrients since it is preserved at peak ripeness.
- MYTH** | Sugar causes hyperactivity in kids.
- FACT** | Sucrose can certainly cause health problems; however, a sugar rush isn't one.
- MYTH** | If food drops to the floor, you can safely eat it if you retrieve it within five seconds.
- FACT** | The item gets contaminated almost immediately, so proceed at your own peril.
- MYTH** | Swallowed chewing gum will remain in your gut for seven years.
- FACT** | Although the sticky substance isn't digestible, it should pass like any other food.
- MYTH** | Eating before bedtime is bad for you.
- FACT** | It's more about what you eat, how much, and how close to bed rather than the act itself.

Call them what you will: myths, rumors, superstitions, or old wives' tales. The common denominator is that they started as beliefs and then transformed over the years into generally accepted facts. However, don't hold on to half-truths when it comes to your health—always ask your doctor if you are unsure about whether something from the medical rumor mill is actually authentic.

fortify your **FIVE SENSES**

written by: ANDRE RIOS

WE ALL HOPE TO LIVE

to the fullest, embracing precious time with loved ones and taking in everything life has to offer. But to do so for as long as possible, you'll need to invest in your five senses. While these abilities decline with age, there are some proactive steps you can take to maintain them no matter how old you are—and the sooner you begin, the better.



Taste

The sense that makes indulging in a slice of cake or pizza oh-so enjoyable can sadly diminish. “As we age, our taste buds shrink and decrease in number,” registered dietitian Ruth Franklin writes for Henry Ford Health. While

you can't necessarily stop this decline, you could help moderate it. For instance, stay on top of daily brushing and flossing as well as annual professional cleanings to better prevent gum disease, which may damage your taste receptors. If you do develop it, seek treatment right away; do the same with other potentially taste-tapering conditions, including diabetes.

Saliva production is also key, so request an alternative if you're taking any medicine that lists dry mouth as a side effect, including some for treating pain or depression. And if you need another reason to avoid smoking, this may be it.





Smell

This sense is so closely tied with taste that many confuse the loss of one with the loss of the other. Like our taste buds, our nasal nerves gradually weaken, affecting our ability to smell and even detect flavors.

For protection, be sure to get enough zinc from foods like potatoes, leafy greens, and beans; this mineral is essential to a well-functioning sense of smell. Further, if you notice a sudden change, talk to your doctor. You may be experiencing a problem like an infection or polyps, both of which can impact your nasal passages but are treatable.



Touch

Almost nothing is as heartwarming as giving a loved one a hug, so take care of your skin and its various nerves to safeguard your sense of touch. One of your top priorities should be preventing paresthesia, a common and potentially chronic condition whose symptoms include numbness and tingling. Since pinched nerves are a leading cause, aim to practice good posture, minimize repetitive movements like typing, and exercise caution when lifting heavy weight.

Additionally, say no to skin-damaging activities, including sunbathing, excessive alcohol consumption, and—you guessed it—smoking. And to defend your long-term skin sensitivity, limit exposure to extreme temperatures by bundling up in cold weather and avoiding spending long sessions in hot environments such as saunas. Though you may notice a natural decline in sensation over time, especially on hairless points like your palms, you don't have to lose your touch in your senior years with these precautions.





Hearing

Sadly, our favorite music, our loved ones' voices, and vital cues such as car honks could eventually fall silent to us. According to the NIH, one in three adults between ages sixty-five and seventy-four experiences some degree of hearing loss. Your own likelihood of it can depend on factors beyond your influence, such as a family history of this issue, alongside some that you *can* control, including your habits and lifestyle.

First, take steps to prevent noise-induced hearing loss: avoid exposure to damaging sounds such as fireworks and loud music (or wear protection) and set volume limits on your devices when wearing headphones. Second, talk to your doctor about alternatives for medications that have been known to cause hearing problems. While there is no cure for this type of loss, it's not all negative; this is one of the easiest senses to bolster thanks to hearing aids, which are more advanced than ever.



Sight

People of any age—even children—can experience vision impairment, and everyone can expect their sight to decline over time and their risk for eye diseases such as cataracts and glaucoma to increase. To mitigate such loss, adopt preventative practices as early as possible. For one, be sure to see an eye doctor annually, especially if you have a family history of eye-related medical issues. Professionals can spot and treat health concerns before you begin developing symptoms.

Surprisingly, another way to preserve your vision is to stay active; exercise can help reduce the risk of type 2 diabetes and lower blood pressure, conditions that may contribute to vision decline. Eat plenty of eye-healthy foods, too, including leafy-green vegetables and omega-3-rich fish like salmon and tuna. Just as crucially, wear eye protection in the sun and while driving to reduce the impact of sunlight's damaging UV rays. And, once more, there's reason to stay away from smoking: this habit has been known to cause macular degeneration and cataracts, which both damage your vision.



If you're concerned about unusual symptoms regarding any of your senses, talk to your doctor or a specialist. Working together, you can formulate a health plan to better protect these faculties for the years ahead.

SOLO SANDWICHES AND SALADS *TO SAVOR*

recipes by: ALEXANDER HART
photography by: CHRIS MIDDLETON



TURKEY, GRUYÈRE & KALE *WRAP*

The perfect lunchtime treat—a deliciously moreish wrap with turkey, apple, kale, cheese and a creamy dressing.

measure

- 1 wrap
- Handful of finely shredded kale
- ¼ granny smith apple, julienned
- 4 slices honey-roasted turkey breast
- 1 oz. grated gruyère
- Honey mustard mayonnaise, store-bought or see recipe below

make

1. Top the wrap with all the ingredients.
2. Roll up and secure the wrap.

HONEY MUSTARD MAYONNAISE:

- 2½ tablespoons mayonnaise
- 1 teaspoon dijon mustard
- 1 teaspoon honey

Combine the dressing ingredients with salt and pepper to taste in a small jar or container with a tight-fitting lid.

SCAN THE QR CODE



to get the full *The 5-Minute 5-Ingredient Lunchbox* cookbook.



CHICKEN, MINT & COUSCOUS *SALAD*

If you wanted to add a few more ingredients to this 5-ingredient salad, you could always throw in a few different types of herbs. Parsley or basil would be good additions, or you could add coriander (cilantro) instead.

measure

- 1 cup cooked and cooled couscous
- 3½ oz. shredded cooked chicken
- Large handful of roughly torn mint leaves
- 3 tablespoons currants
- Lemon dressing, store-bought or see recipe below

make

1. Toss the salad ingredients together with salt and pepper to taste, then tip into your lunchbox.
2. Pour the dressing over the salad just before serving and toss well.

LEMON DRESSING:

- 2 tablespoons extra virgin olive oil
- Juice of ½ lemon

Combine the dressing ingredients with salt and pepper to taste in a small jar or container with a tight-fitting lid.



ULTIMATE AVOCADO GREEN GODDESS WRAP

Take a trip back to 1970s California, where the green goddess dressing was ubiquitous. A nutritious, delicious wrap in every bite.

measure

- 1 spinach wrap
- 3 tablespoons green hummus or regular hummus
- Handful of baby spinach leaves
- Handful of alfalfa sprouts
- ½ avocado, sliced
- Green goddess dressing, store-bought or see recipe below

make

1. Spread the hummus over the wrap.
2. Top the wrap with the remaining ingredients.
3. Roll up and secure the wrap.

GREEN GODDESS DRESSING:

- 3 tablespoons Greek yoghurt
- 1 tablespoon finely chopped herbs, such as basil, tarragon and chives
- 1 teaspoon lemon juice
- ½ teaspoon dijon mustard

Combine the dressing ingredients with salt and pepper to taste in a small jar or container with a tight-fitting lid.



ANTIPASTO NOODLE *SALAD*

This salad is a simple one to put together—it just requires some shopping at your local Mediterranean or supermarket deli. If you prefer, make your own pesto ahead of time for the freshest tasting noodle salad.

measure

- 3½ oz. fresh fettuccine pasta
- 2 roasted red capsicums (bell peppers), sliced
- 2 marinated artichoke hearts, quartered
- 6 balls of cherry bocconcini cheese
- Pesto dressing, store-bought or see recipe below

make

1. Cook the pasta in a saucepan of boiling salted water for 2–3 minutes, until cooked, then drain and cool.
2. Toss with the remaining salad ingredients with salt and pepper to taste, then tip into your lunchbox.
3. Pour the dressing over the salad just before serving and toss well.

PESTO DRESSING:

- 2 tablespoons store-bought pesto
- 1 tablespoon red wine vinegar
- Pinch of dried chilli flakes

Combine the dressing ingredients with salt and pepper to taste in a small jar or container with a tight-fitting lid.

AMERICA'S MOST STYLISH SLOPES

written by: ANDRE RIOS *photography:* AS NOTED

AS WINTER DESCENDS, MANY AMERICAN TOWNS TRANSFORM INTO havens of opulence and sophistication, each luring in ski aficionados with a unique blend of world-class amenities, breathtaking scenery, and wealth of slope options. If you're seeking the perfect spot to après-ski against a backdrop of snow-capped mountains, indulge yourself with a trip to one of the following winter wonderland retreats.

Big Sky, Montana



Getty Images

STOWE, VERMONT

Venture to the northeastern Green Mountains of Vermont, and you'll find the striking town of Stowe, a destination rich in accommodations ranging from luxury resorts to cozy bed and breakfasts. Some notable spots include the traditional charm of the Green Mountain Inn and the von Trapp Family Lodge & Resort founded by the famous family—as evidenced by its luxe, Austrian-inspired design. After you settle in, wander through Stowe's boutique shops and galleries or take to Mount Mansfield for top-quality skiing and snowboarding. Be sure to eat at Harrison's Restaurant, a town treasure that serves creative contemporary American dining in a comforting family establishment; do so, and you may quickly discover why Fodor's Travel once named Stowe the country's top ski stop for foodies. Whether you're a nature enthusiast, fine-food connoisseur, or thrill seeker, Stowe promises fulfillment for just about anyone.



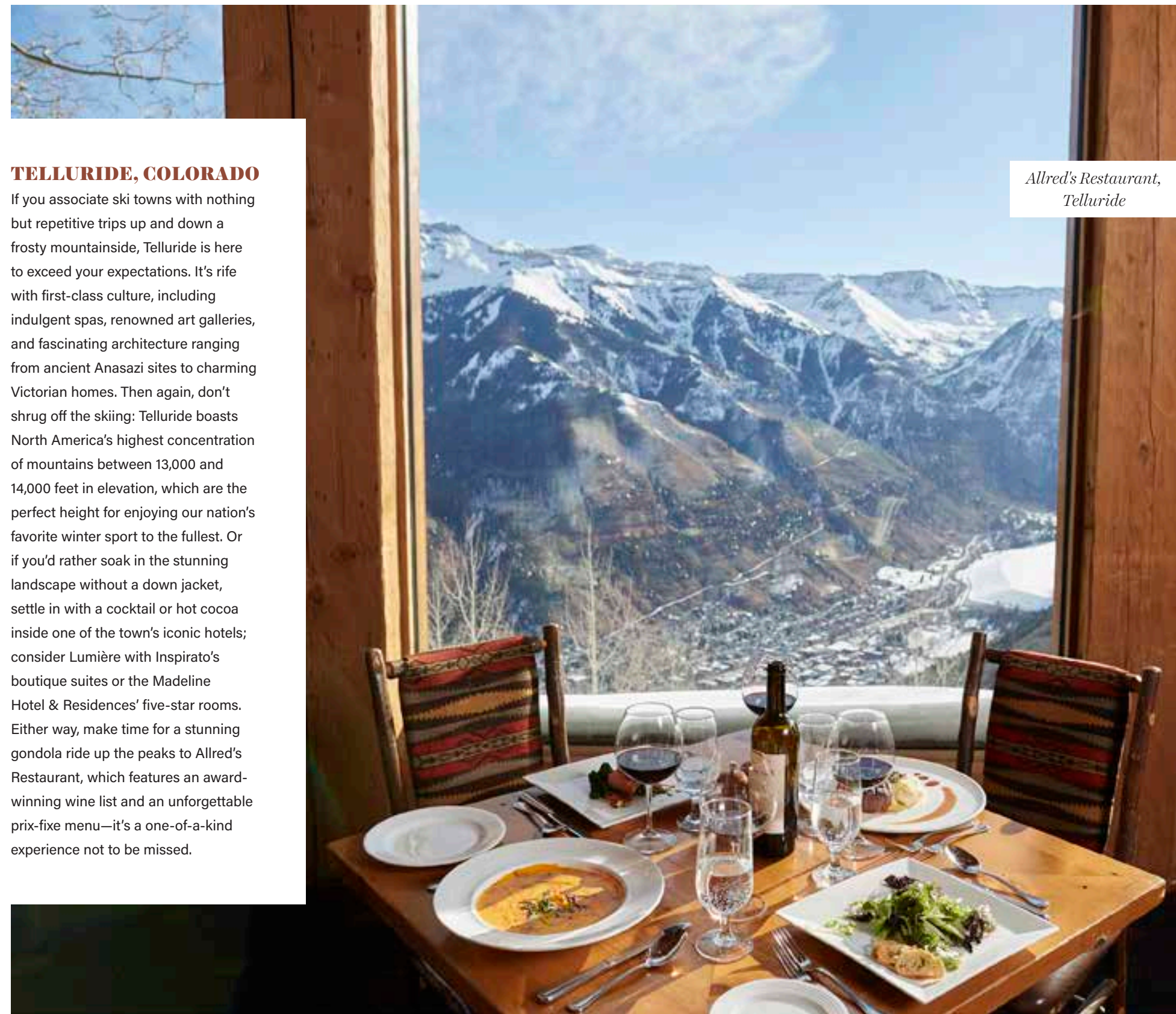
Ski Santa Fe

SANTA FE, NEW MEXICO

"The City Different" presents a distinct perspective on winter with its ancient adobe structures, vibrant New Mexican cuisine inspired by generations of Southwestern recipes, and one-of-a-kind shopping that spotlights products by Indigenous artisans. In fact, it's earned the honor of being designated a UNESCO Creative City for its aesthetic wonders that include outstanding crafts and folk arts as well as fascinating museums. Santa Fe has also won praise for its skiing thanks to its location on the foothills of the surrounding Sangre de Cristo Mountains. And various resorts offer lavish accommodations that perfectly balance history-inspired style with modern amenities, including the soaking baths at Ten Thousand Waves' spa and fine dining and mixology at the Four Seasons Resort Rancho Encantado Santa Fe. Vibrant and unique, this spectacular cultural city must be experienced firsthand to be believed.

TELLURIDE, COLORADO

If you associate ski towns with nothing but repetitive trips up and down a frosty mountainside, Telluride is here to exceed your expectations. It's rife with first-class culture, including indulgent spas, renowned art galleries, and fascinating architecture ranging from ancient Anasazi sites to charming Victorian homes. Then again, don't shrug off the skiing: Telluride boasts North America's highest concentration of mountains between 13,000 and 14,000 feet in elevation, which are the perfect height for enjoying our nation's favorite winter sport to the fullest. Or if you'd rather soak in the stunning landscape without a down jacket, settle in with a cocktail or hot cocoa inside one of the town's iconic hotels; consider Lumière with Inspirato's boutique suites or the Madeline Hotel & Residences' five-star rooms. Either way, make time for a stunning gondola ride up the peaks to Allred's Restaurant, which features an award-winning wine list and an unforgettable prix-fixe menu—it's a one-of-a-kind experience not to be missed.



*Allred's Restaurant,
Telluride*

BIG SKY, MONTANA

Located just an hour north of iconic Yellowstone, Big Sky is a worthy destination unto itself and an ideal site for winter tourism. This ski mecca in the heart of the Rocky Mountains features a vibrant community that's rich in public art installations, offers over 5,800 acres of winter-sports terrain, and boasts shops that source name-brand winter apparel and locally made crafts alike. For relaxation like nowhere else, check into one of the area's many gorgeous lodgings, which include the famed Summit Hotel, a contemporary "Euro-Western" institution that promises elegant amenities such as an indoor/outdoor soaking pool and in-room fireplaces. Ultimately, Big Sky invites worldwide visitors to partake in chic experiences that provide all the comforts of city life without losing touch with its gorgeous alpine setting.



Casey Parks



Margaret Siberell



LAKE TAHOE, CALIFORNIA AND NEVADA

Settled high in the Sierra Nevada Mountains sits a true West Coast marvel: Lake Tahoe. Straddling California and Nevada, this stunning freshwater basin features iconic scenery like crystal-clear water and majestic mountain vistas, and its numerous surrounding towns offer a bevy of popular winter activities, including skiing and snowboarding. For the best panoramic views, scale to Inspiration Point on the south side, which sits among tall pines 600 feet above the water. Here, you can glimpse Emerald Bay—home to Fannette Island, the only island on the lake—and Vikingsholm Castle, an early-1900s mansion showcasing Scandinavian architecture. Then, after a day of adventure, unwind in sublime accommodations such as the meticulously designed Lodge at Edgewood Tahoe or embrace different thrills at one of the many glimmering casinos in South Lake Tahoe, California.

Whether you luxuriate in the tranquil atmosphere, challenge yourself to race down a slope, or enjoy a taste of both activities, you'll find endless opportunities for making memories at any of these unforgettable escapes.



Getty Images



Edgewood Tahoe

Aerial view of Edgewood Tahoe

BANKS *vs.* CREDIT UNIONS

written by: ANDRE RIOS

IF YOU'RE CONSIDERING MOVING TO a new financial institution, you may debate which type is best for safeguarding your hard-earned money: a bank or a credit union. The former has been trusted for ages for its security and reliability, while the latter offers distinct perks to its members. Keep the following key points in mind before deciding to open an account with either.

BANKS

Often the first choice given their prevalence and familiar marketing, banks are for-profit organizations owned by shareholders and investors. This means that their main goal is to maximize profits, a priority that can affect their consumers in various ways—namely, you may see higher interest rates on loans and more service fees on products.

However, banks still present several benefits. For instance, traditional ones like Wells Fargo, Chase, and Bank of America have hundreds of brick-and-mortar locations, providing easy access to face-to-face customer service, cash withdrawals, check depositing, and more. They also tend to have ATMs in convenient

places such as grocery stores and gas stations so you can utilize cash services on the go. What's more, the vast size of these financial institutions equips them to extend a wide range of offerings beyond typical checking and savings accounts, such as financial advisory services. They also tend to stay on the cutting edge of technological advancements, developing mobile apps that make banking simpler for users.

That said, big banks are not your only option. Especially if you live in a small town or rural area, you may have more convenient access to a community bank. Although these smaller organizations tend to have fewer resources, they may offer more personalized customer service due to being rooted in the communities they serve.

Perhaps of chief importance, most banks are insured by the FDIC, an agency that gives compensation of up to \$250,000 per account should the bank go under. But note that certain products, including stocks, annuities, and cryptocurrency, are excluded from FDIC policies.

CREDIT UNIONS

These institutions have two core distinctions from major banks: they are owned by their members and are not-for-profit. While this sounds appealing, membership may be limited, meaning that you must live in a specific city, work for a given company, or belong to a certain group—be a veteran, for example—to qualify. Credit unions are also generally smaller organizations with fewer brick-and-mortar locations, so if you move out of state, you may lose convenient access or even membership to yours. Further, some such institutions may offer a more limited library of services than a big bank; however, many still provide investment accounts like IRAs, credit cards, and other financial products on top of traditional checking and savings.

Credit unions are small but mighty, often promoting perks such as higher interest rates on their savings accounts than banks, which could greatly increase your deposit returns. They may also feature lower loan rates and fewer transaction and service fees, helping personal and business account holders alike save significantly.

And while they aren't protected under the FDIC umbrella, many credit unions are insured by the National Credit Union Administration (NCUA), a similar form of protection that compensates members up to \$250,000 should the credit union close. Just note that not all institutions qualify, so you'll want to check if any you're considering are insured before opening an account.

INVESTING WISELY

If you're eager to deposit your funds somewhere new, assess your financial goals to plan a path forward; for assistance doing so, consider reaching out to a financial advisor. From there, research or even visit multiple banks and credit unions to better ensure that you invest your money somewhere appropriate for *you*: an institution that aligns with your priorities and satisfies your ongoing needs.



A DIVE INTO *PCPs AND URGENT CARE*

written by:
MATTHEW BRADY

IMAGINE THAT YOU SEVERELY TWIST YOUR ankle while hiking on vacation or wake up on a Sunday morning with a raw throat and high fever. Do you take some pain meds and gut it out until you can see your doctor, or do you seek immediate help?

In many parts of the country, there's a convenient answer for option B: urgent-care facilities. Whereas a trip to the ER might have been your only option during off-business hours in the past, today you can get advice and treatment at night and on weekends thanks to this middle-ground solution. But how does it compare to the tried-and-true primary-care physician? By understanding the differences between the two along with how and when to use their services, you can rest easier when medical issues pop up.

A new medical approach

The modern quick-care concept emerged in the 1970s, and the first retail version, QuickMedx, opened in Minnesota in 2000; it was then purchased six years later by CVS, who renamed it MinuteClinic. There are approximately 14,000 urgent-care centers in the country today, with the total virtually doubling between 2014 and 2023. This is important to note because, even though tens of thousands of primary-care physician offices dot the country, there has been a shortage of PCPs in recent years.





Factors to consider

Role and relationship

A PCP's primary function is preventative, hence why experts recommend that everyone gets annual exams. And once you establish a family doctor, they're able to develop a relationship with you and become knowledgeable of your medical history, fostering a level of trust in them and their advice. In addition, they usually have more resources at their disposal than their rapid-care counterparts, such as equipment and labs.

Granted, you may also be treated by a doctor at an urgent-care center, but you are much more likely to see a physician associate or nurse practitioner. Either way, you would likely interact with someone new at every visit. Plus, while they can examine, diagnose, run tests, and even prescribe meds, their purpose is mostly reactive—treating you for an immediate problem.

Medical situation

As the name suggests, urgent care is meant for relatively minor pressing ailments, and such facilities are usually available seven days a week, with some offering virtual visits. One downside, though, is that you can experience long wait times during peak hours. In contrast, your doctor likely won't be able to see you as immediately, but you generally won't have as long of a wait in their office. They can also offer more thorough advice and avenues to address serious concerns. All that said, don't forget that you still have a third alternative: for a true medical emergency, make sure to go to an ER.

Payment

In most cases, using your insurance for a physician appointment is relatively straightforward since you'll simply

shell out a copay in the office. However, it can get somewhat trickier with urgent care depending on where you go, the treatment you receive, and who insures you. For instance, your copay may be higher or you may be billed up front for the entire visit, so check with your provider first if possible.

Medical care is a constantly evolving realm, and patients today have more options than ever. Quick-care facilities bridge the gap between the doctor's office and emergency room, making them a valuable choice, but they aren't a replacement for seeing your PCP. If you make use of the former, make sure that they send all the information from your visit to your doctor for follow-ups and to keep your medical history up to date. In the end, consider them complementary medical assets—the perfect merger of short-term and long-term care.





FINAL THOUGHTS



BETTER SNACK

swaps

written by: ALLISON GOMES

Cravings can strike at any time, but you don't have to rely on processed treats to satisfy them. Whether you're in the mood for something salty, sweet, or crunchy, there are plenty of nutritious swaps that can hit the spot without sacrificing flavor.

Salty

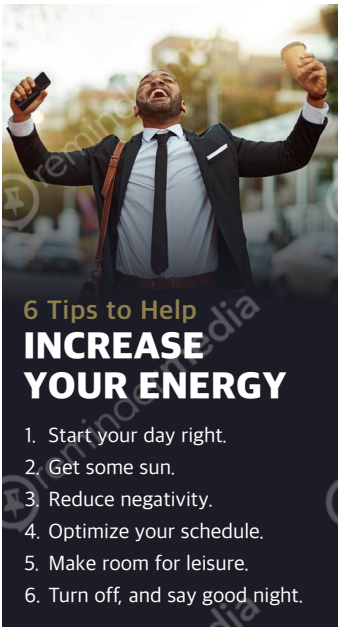
To satisfy a salty snack urge, air-popped popcorn with just a sprinkle of salt makes for a light yet fulfilling option; because you control the ingredients, it's guaranteed to have fewer calories, less sodium, and less fat than microwavable versions. Another great choice is roasted chickpeas, which are packed with protein and fiber. You can buy them premade at most grocery stores in a variety of flavors like chili-lime, barbecue, and ranch or make your own in the oven.

Sweet

When your sweet tooth strikes, fruit is a perfect substitute for ultrasugary or artificially sweetened goodies, whether on its own or paired with another ingredient. For instance, apple slices and peanut butter create a delicious balance of flavors, while a layer of your favorite nut butter on one or two dates offers an ideal after-dinner treat. Want something richer? Try Greek yogurt topped with honey and dark chocolate chips to enjoy a creamy texture with a hint of sweetness—minus the ample sugar found in traditional desserts.

Crunchy

If it's crunch you're after, veggies like carrots, cucumbers, and bell peppers are refreshing alternatives to fried goods. Pair them with hummus or guacamole for a tasty, nutrient-packed bite in between meals. Roasted nuts such as almonds and walnuts are great as well, providing both crunch and healthy fats. And for a more unique option, consider kale chips. When baked with olive oil and a pinch of salt, they feature the same crispy texture as potato chips but with a boost of vitamins so you can indulge your cravings while also nourishing your body.



6 Tips to Help **INCREASE YOUR ENERGY**

1. Start your day right.
2. Get some sun.
3. Reduce negativity.
4. Optimize your schedule.
5. Make room for leisure.
6. Turn off, and say good night.



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6 Tips to **HELP INCREASE YOUR ENERGY**

1. Start your day right. Eat a breakfast that will fuel your morning and help your blood sugar rise gradually. Include complex carbohydrates, protein, nutrient-packed produce, and a small amount of fat.

2. Get some sun. Energy levels vary with the cycles of seasonal light. Shorter amounts of daylight can lead to early fatigue. Spend time outdoors daily to help you maintain energy. If you're stuck indoors, install a full-spectrum light fixture at your desk.

3. Reduce negativity. Negativity is infectious—and its stressful energy can exhaust you over time. Maintain an optimistic, can-do attitude and surround yourself with others who do the same.

4. Optimize your schedule. You may be working yourself into exhaustion. Find ways to cut nonessential tasks from your schedule, and prioritize important ones. Remember to delegate work when necessary.

5. Make room for leisure. Americans are spending more time working now than ever before. Be sure to spend ample time with loved ones, and partake in activities that bring you joy. When you look forward to your time after hours, you'll feel energized throughout the workday.

6. Turn off, and say good night. 75 percent of adults in the US face sleep problems a few nights a week. A good night's sleep should be a regular priority. Aim for 8 hours every night. Stay away from screens or work right before bed, as they can prevent you from falling asleep.

Organizational Tools

FOR YOUR BUSINESS

There are more ways than ever to automate time-consuming work. These four digital tools can boost productivity and ease task management for your business.



Nimble

Collect client data like contact information and recent call details in one easy to use CRM. This app syncs across devices and over 160 other applications.



Wrike

Plan and execute your daily to-do-list with this collaborative workflow and task management system. Even large teams and companies can benefit from utilizing Wrike's workspaces to stay productive and share progress on assignments.



MindMeister

Need fresh ideas? Brainstorm with your team using this interactive tool, which can help you easily compile notes, pitches, presentations, project data, and media. Execute brilliant ideas and manage productivity using the app's built-in task management features.



Momentum

Don't lose your progress toward achieving important goals. This free browser extension offers a customized dashboard, which includes features like calming visuals and to-do lists, that will motivate you to work efficiently and stay on task.



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Thank you

FOR TELLING YOUR FRIENDS.

REFERRALS ARE
THE CORE

of my business and greatly appreciated.

