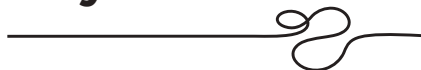


HOW TO

HOME

Serene Spaces

**How to
establish
a peaceful
backyard retreat**



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Did You Know?

Home renovations are wildly popular, and that popularity can be traced to a number of factors. Some homeowners renovate their homes with their own comfort in mind, while others do so to improve the resale value of the property. For those in the latter group, a recognition of renovations that yield the highest return on investment may help them decide which projects to pursue. According to the housing market research and analytics firm Zonda Media, a garage door replacement offered the highest return on investment in the American real estate market in 2024, earning a whopping 194 percent return on homeowners' initial investment. An entry door replacement with steel door offered the second best ROI at 188 percent of homeowners' initial investment, while replacing siding with stone veneer was third on the list with an average ROI of 153 percent.

Home Improvement Projects With The Highest ROI

194% ROI

Garage Door Replacement

188% ROI

Entry Door Replacement
Made of Steel

153% ROI

Replacing Siding with
Stone Veneer

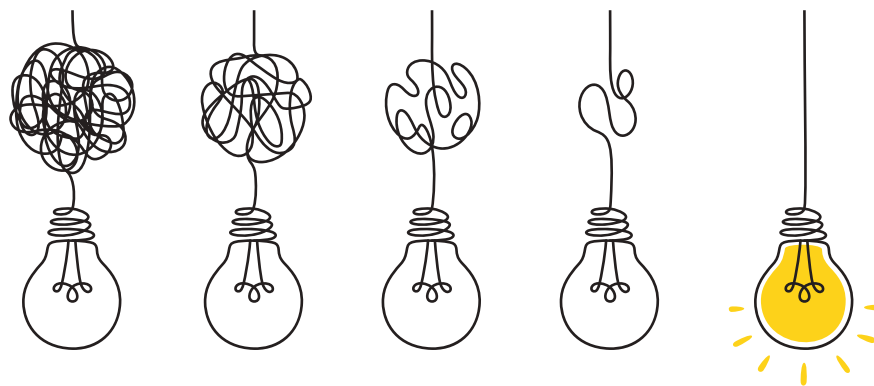
According to the housing market research and analytics firm Zonda Media.



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|------------------------|-------------------------------|
| 3 Dog Parents | 11 Your Metabolism |
| 5 Renovation Budgets | 12 Healthy Daily Habits |
| 6 Peaceful Backyards | 13 Recreational Adventures |
| 7 Drought-Resistant | 14 Driving Vacations |
| 8 Real Estate How to | 15 Pause from the Daily Grind |
| 9 Your Next Contractor | |
| 10 Healthy Eats | |

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Dog parents can practice pet etiquette

Dogs are popular pets. Forbes Advisor reports 65.1 million households in the United States have a dog, and there are roughly 89 million dogs in the country. According to Dogster, Canadians own about 7.9 million dogs as of 2022. People have grown accustomed to treating their dogs like members of the family, and that means that dogs increasingly are being brought along on errands, traveling with their human companions, and even being brought into the workplace. It's important for pet parents to always be mindful of their dogs' behavior when out and about, or even hanging closer to home. Dog owners can follow these dog etiquette pointers to be responsible pet owners.

- Get permission from your employer before taking a dog to work. If you plan to take your pet into the workplace, whether during Take Your Dog to Work Day or Take Your Pet to Work Week, or any time of the year, it is best to check with management to find out if this is allowed. You must be mindful of people's dog fears or allergies and be respectful of others no matter how much fun it might be to bring your dog into a public space. The warm and fuzzy feelings dog owners feel for their dogs are not necessarily shared by everyone.
- Quiet nuisance barking. Do not leave your dog outside unattended for a long time. This can cause what the American Kennel Club characterizes as boredom barking. Quiet your dog if he or she is barking, or bring the pet indoors.
- Always leash your dog. Some people are not comfortable around dogs. And even if your dog is friendly, others met on walks or outings may not be. To prevent uncomfortable situations or even dog bites, it's best to always leash your dog. Choose a leash short enough to prevent your dog from jumping on passersby.
- Ask permission first. Check to see if your dog is allowed to greet people or other dogs. If someone says, 'no', respect that answer.

- Clean up after your pet. Always have waste bags at the ready so you can clean up after your dog. This also applies indoors, should your dog have an accident inside a pet-friendly store.
- Be mindful of shopping with pets. Many stores do not allow dogs inside, but employees may be hesitant to approach pet owners about such policies. Many stores only allow trained service dogs that are Americans With Disabilities Act-compliant. Service animals are defined as dogs that are individually trained to work or perform tasks for people with disabilities. Service animal designations are exclusive to dogs. However, a number of people have "emotional support animals", which are not recognized as service animals. As a general rule of thumb, know a store's policy on non-service animal pets before visiting. And, when shopping at food stores, it's best to leave the dog at home.
- Train your dog. A dog that knows basic obedience training will behave better in the community. If you are having trouble training your dog alone, consider working with an experienced dog trainer.

Dogs are beloved members of the family. However, pet owners should practice proper etiquette when dogs are out and about.

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Tips to renovate on a budget



Renovations around the house require an investment of time and often considerable amounts of money. Findings from the 2024 U.S. Houzz & Home Study show that home renovations are becoming more expensive. The median renovation spending for homeowners has gone up 60 percent since 2020. **Angi, a home services website, reports the average renovation cost for homes between 1,250 and 1,600 square feet is \$51,772, but the final cost of home renovations depends on the scope of the project.**

Homeowners who are conserving funds can rest assured that it is possible to make meaningful changes both inside and outside a home without breaking the bank. Here are some ways to renovate a home on a budget.

- **Create a budget and don't waver.** Figure out exactly what you can afford for a renovation and then make that your maximum dollars spent. Research comparable projects in your area and be honest about whether you can afford the renovation as-is or if you must adapt ideas to fit your price. Make sure to build in a cushion of around 15 to 20 percent for any unforeseen expenses that may arise once a renovation is underway.

- **Maximize an existing floor plan.** This Old House suggests looking for

ways to maximize your current layout before you invest in major renovations like an expansion. Bring in a designer with an eye for utilizing space. For example, see how you might be able to replace shelves with pull-out drawers in the kitchen. Moving furniture around or rethinking floor plans also can help to lower costs.

- **Balance DIY with hiring contractors.** You can save money by tackling some projects yourself, but only if you are confident in your renovation skills. Rather than risk making costly mistakes and having to redo things, hire well-vetted professionals but ask if there's any DIY work you can do to cut costs.

- **Check clearance and resale stores.** Shop discount stores for building materials to save money. For example, if a builder ordered too many cabinets they may offer them to Habitat for Humanity ReStores, which are nonprofit home improvement stores and donation centers. Checking the clearance and markdown sections of other stores may yield considerable savings on items needed for a renovation. Warehouse retailers like Costco or Sam's Club also can be great places to find certain home improvement materials and furnishings.

- **Take advantage of free services.** Certain stores may offer things like free consultations with designers who can show you what a renovation can look like. This is advantageous to the stores because once you see the potential you're more likely to buy the products, even if it's not mandatory.

- **Resurface instead of redo.** Certain items can be made to look new with minimal effort. Paint is a relatively inexpensive tool that can transform walls and more. A good hardwood flooring company can buff out a floor and put a new coating instead of an entirely new floor. Kitchen cabinets can be resurfaced instead of replaced as well. Finding ways to perform home renovations on a budget may require some creative thinking, but it's possible to get results at the right price point.



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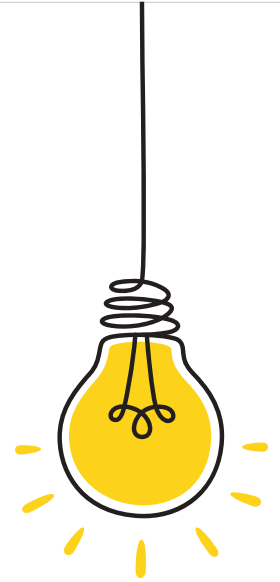
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How to establish a peaceful backyard retreat



Backyards have undergone quite a transformation over the last decade-plus. The days when patios and decks were all a backyard living space had to offer are largely a thing of the past, as homeowners have realized just how valuable it can be to commit to a stunning backyard. The real estate experts at Zillow estimate that homes with backyard features such as outdoor televisions, outdoor showers and outdoor kitchens command 3.1 percent more than expected upon reaching the market. If 3.1 percent doesn't sound like a lot, it actually equates to nearly \$11,000 on a typical home. But there's more to gain than money when converting a backyard space into a relaxing respite. Such spaces can provide a welcoming escape from the hustle and bustle of daily life, all the while giving homeowners and residents a comfortable space to soak in the great outdoors. With that in mind, homeowners can take the following steps to establish a peaceful backyard retreat.

• **Refresh the landscape.** Even if your vision is centered on outdoor furniture and a space that accommodates movie nights under the stars, it's still best to refresh the existing landscape if it needs a little upkeep. Overgrown trees, hedges and bushes

can create the same cluttered vibe that dominates interior spaces overrun with items. If necessary, work with a local tree service or landscape architect to trim, or even remove, trees and hedges that are crowding the backyard and making it feel claustrophobic or giving it an unkempt look. Aim for a landscape that affords a balance of sun and shade so the space is as comfortable as possible throughout the day.

• **Set up multiple gathering spaces, if possible.** Once a backyard retreat is established, everyone who calls the property home might find the space hard to resist. Keep this in mind when planning the space and aim to set up multiple gathering spaces. An outdoor kitchen with a nearby dinner table can be a great space to enjoy al fresco dining, but a separate area to read a book or watch a movie or ballgame can make the space more versatile. Some may want to relax away from the noise of the grill area, and multiple gathering spaces ensures there's always a peaceful spot to unwind out back.

• **Add a water feature.** Running water has a way of calming the nerves, and that's good to keep in mind

when planning a backyard retreat. Water features run the gamut from garden ponds to koi ponds to fountains to hot tubs. Homeowners can identify which feature best aligns with their idea of relaxation and then work with a landscape architect to ensure it's installed in their backyard oasis.

• **Don't forget shade.** Temperatures are rising in many areas of the globe, and that's worth noting when planning a backyard retreat. Even the most ardent sun worshippers likely won't want to be exposed to the sun at all times when relaxing in their backyards. Strategically chosen means of providing shade can make spaces enjoyable all day long. Consider umbrellas, gazebos, pergolas, and even retractable awnings to cover patios and decks when the sun is at its highest each afternoon. If you plan to spend ample time in the grass, make that more enjoyable by planting shade trees, which also can protect the grass from drought and make it more comfortable underfoot.

A relaxing backyard retreat can make for an ideal space to escape the hustle and bustle of daily life.



Drought-resistant plants and trees

A beautiful landscape significantly enhances property appeal, potentially increasing resale value by up to 20%, according to the American Society of Landscape Architects. Choosing the right plants is crucial for maintaining such landscapes, especially in regions prone to drought. In 2024, 54% of the contiguous United States faced moderate or severe drought, underscoring the importance of drought-resistant plants and trees. Even areas like the southeastern United States, despite recent heavy rainfall from Hurricane Helene, experienced subsequent dry spells. For homeowners planning landscape renovations, climate considerations are paramount. Here are some drought-resistant plants and trees recommended for enhancing yards:

Trees: Eastern redcedar, Bur oak, Northern red oak, Kentucky coffeetree, Hackberry, Scots pine, Northern catalpa, London planetree, Shumard oak, and Live oak.

Plants: Aster, Beardtongue, Black-eyed Susan, Bugleweed, Catmint, Lantana, Lavender, Purple coneflower, Russian sage, and Stonecrop. Consulting local lawn and garden professionals is advised to select species suited to local conditions. They can offer expert advice on plants and trees capable of thriving in dry climates, ensuring lasting beauty and value for homeowners.





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How to boost home value before selling



People considering buying or selling a home are facing a unique market. The real estate market has been in flux for several years, and high interest rates have made it more expensive to borrow. The Mortgage Bankers Association is projecting that 30-year mortgage rates will level out to 6.5 percent for the foreseeable future. That means that people who have been waiting for changes in the real estate market could be disappointed, and hesitant buyers may finally just bite the bullet and buy even if mortgage rates are not where they hoped they'd be in 2025. Homeowners with properties they are considering listing for sale would be wise to make certain changes that will help garner the best prices from buyers.

Make kitchen and bath improvements

The kitchen is the heart of many homes. Real estate agents may recommend that homeowners make minor to moderate kitchen upgrades like resurfacing cabinets, upgrading countertops and changing fixtures or hardware to give the room an overhaul.

Homeowners also should look to bathroom updates as smart investments that can improve home value. Katie Severance, author of The

Brilliant Home Buyer, characterizes kitchens and baths as “money rooms” that add the most value to a home.

Declutter the home

Homeowners should clean out items they no longer need. Decluttering can make a space feel bigger, which is beneficial in a market where open concept floor plans remain popular among home buyers.

When buyers walk through a prospective home, they want to envision themselves living there, something that is more easily done if the home isn't overrun with the current homeowner's belongings.

Get to painting

Painting a home is a cost-effective renovation with a lot of oomph. Freshly painted rooms appear clean and updated, says HGTV, and that can appeal to buyers. Homeowners should choose neutral colors to accommodate the widest array of potential buyers.

Improve the landscaping

The exterior of a home is the first thing potential buyers will see as they roll up to view a property or look at a listing online. Homeowners should start by evaluating and enhancing the landscaping. Ensure the lawn is well-maintained and add plants that provide color without a lot of maintenance.

Expand usable space

Homeowners can think about adding to the usable space in a home. This translates into finishing basements or attics or even converting garages to rooms. Or it may involve adding a three-season room.

Homeowners can consider a number of improvements to increase the resale value of their properties.

How to navigate a challenging real estate market

Real estate has long been touted as a worthy long-term investment. With that conventional wisdom in mind, young adults often make buying a home one of their first big-ticket purchases. Though real estate remains a potentially lucrative investment, the market for homes has been difficult to navigate for several years running. High mortgage interest rates and low inventory have left many buyers feeling priced out of the real estate market. Others may find the competitive nature of the modern real estate market too stressful. No one can predict if or when the real estate market might be less challenging, but the following are some ways those looking for a house can navigate that process.

- **Ready your finances.** It goes without saying that prospective buyers must get their financial affairs in order before they begin shopping for a house. But finding a home in the current market takes time, and some buyers might have let their mortgage preapproval letter expire without realizing it. Others might have experienced a dip in their credit rating as they turned to credit cards to confront inflation. That means buyers who began looking for a home months or even years ago might not be positioned to buy now should they find a home to their liking. Revisit your finances if it's been awhile. Pay off any consumer debt that has accumulated in recent months and reapply for mortgage preapproval if necessary.

- **Be ready to pounce.** Data from the National Association of Realtors found that the average home spent 32 days on the market before being sold in November of 2024, which was a full week longer than a year earlier. That's good news for buyers, but it still means buyers must be ready to pounce if they find a home and home price to their liking.

- **Hire a real estate agent.** The hectic pace of the modern real estate market can be difficult for anyone to



keep up with. But real estate agents keep up with the market for a living, and they can be invaluable resources for buyers whose commitments to work and family are making it difficult to keep pace.

- **Emphasize long-term growth and value when assessing properties.**

According to Zillow, the median list price of homes in the United States was just under \$387,000 by the end of January 2025. But buyers must also recognize that 22.4 percent homes sold above list price in that month, according to a Redfin analysis of MLS data and/or public records. Buying a home is more than an investment in a property. It's also in some way an investment in the town where the home is located and in a homeowners' future. So while it can be tempting to buy a home with the lowest asking price, home buyers should also seek homes that figure to experience the best long-term growth in value. Homes situated in safe and welcoming towns with good schools are arguably a better investment than homes with lower sticker prices but no such amenities. The real estate market has been challenging for buyers over the last several years. Various strategies can help buyers find a home that suits them and their budgets.



How to find the right contractor for your next home renovation

Home renovations are significant undertakings. Though some projects require more sizable investments of time and money than others, all merit homeowners' attention and inspire some excitement when pondering the finished product.

A finished product tends to offer more appeal when the project is overseen and undertaken by a professional contractor. Small projects may be in the wheelhouse of skilled do-it-yourselfers, but most homeowners are best served leaving home renovations to the professionals. Finding the right contractor for a given job is of the utmost importance, and the following are some tips to help homeowners do just that.

• **Seek word-of-mouth recommendations.** Word-of-mouth advertising has long been recognized as an invaluable tool to attract customers, and for good reason. A 2025 report on the state of the roofing industry provided by Roofing Contractor, the official publication for the International Roofing Expo®, found that 79 percent of homeowners identify word-of-mouth as the top way to find a roofing professional. Word-of-mouth is so valued because homeowners can ask friends or neighbors about their experiences with a given professional in a pressure-free setting. Word-of-mouth also can help homeowners cut down on the pool of potential contractor candidates, which is no small benefit in markets flooded with renovation professionals.

• **Secure multiple written estimates.** It can be time-consuming to speak to multiple contractors and secure written estimates from each one, but such

legwork is well worth the effort if the end result is finding the right contractor. Secure multiple estimates even if the first one provided to you is below budget. Multiple estimates allow homeowners to compare what's included, and not included, in each one. Some contractors offering low estimates may not include materials costs or additional factors that will increase the price. Others may seem more expensive initially but may prove more affordable than competitors if their estimates include all of the costs associated with the project. Only a direct comparison of multiple estimates, which should include details specific to the project and an itemized list of what will be provided and performed by the contractor, can give homeowners an idea of what they're paying for.

• **Stay local when possible.** Hiring local contractors is beneficial for a number of reasons. Hiring locals keeps money in the community and thus supports the local economy. And working with local contractors can make it easier for homeowners to keep lines of communication open. Many projects also require a little post-completion upkeep or even some tweaks, which

is more easily accomplished when working with contractors based nearby. And finally, local contractors will be familiar with building codes and other details specific to a given town. That familiarity can ensure a project is done in adherence to codes and not stalled by permit- or inspection-related delays.

• **Confirm their insurance.** Travelers Insurance urges homeowners to confirm a contractor is properly insured and bonded prior to signing a contract. Contractors should be willing to provide a certificate of insurance (COI) that indicates their provider, policy number and coverage limits. Travelers also notes homeowners can contact insurers directly to verify coverage and ensure the policy is current. Never hire a contractor who is uninsured or unwilling to provide proof of insurance.

Hiring a contractor to perform a home renovation may be a leap of faith, but homeowners can take steps to ensure they find the right professional for the job.

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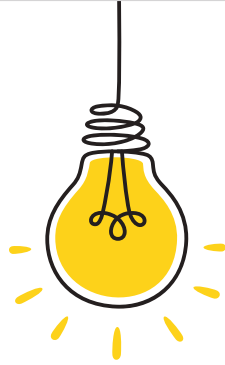
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How to eat healthy even if you're always on the move



A healthy diet pays numerous dividends. Such a diet can help people maintain a healthy weight, reduce their risk for various chronic conditions, including some diseases, and boost energy levels. The energy-boosting benefits of a nutritious diet might be especially appealing to busy professionals and provide the extra motivation they need to embrace healthy eating. Busy professionals know it's not always so easy to eat healthy. An on-the-go lifestyle only adds to that difficulty, but the following are some ways to eat healthy if you're always on the move.

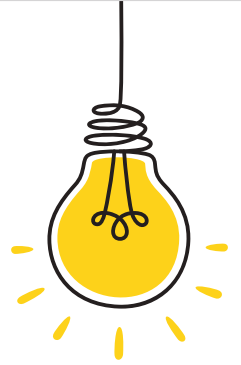
- **Plan ahead.** Meal planning is an effective way to eat healthy because it reduces the chances that adults will make impulsive dietary decisions without taking nutrition into account. According to Brown University Health, meal planning can save time and money. Planning also helps people avoid dining out too often. That's a notable benefit, as many restaurants, particularly fast food chains that tend to be valued for their ability to provide quick and filling meals, prepare meals that are high in fat, sugar and sodium.
- **Embrace Crock-Pot® cooking.** Slow cooking in a slow cooker can help on-the-go professionals eat healthier because it allows them to prepare meals on weekends and then eat them throughout the week. That's helpful for busy adults who don't have time to

prepare homemade nutritious meals on weeknights, when work schedules, kids' extracurricular activities and other obligations tend to take precedence over healthy eating.

- **Learn to dine out healthy.** It's important that busy adults do not paint all restaurant offerings with a broad brush. In fact, many restaurants offer a wide range of nutritious fare. Diners just need to know which options fit that criteria. According to Johns Hopkins Medicine, veggie-based entrées or those with baked, broiled or grilled fish or skinless chicken are nutritious options when dining out. Johns Hopkins also urges diners to forgo traditionally greasy or oily options like cheese-covered enchiladas in favor of healthier alternatives like tacos featuring fish or grilled chicken.

- **Consider meal kits.** The market monitoring and research firm Statista notes that the meal kit delivery market has been growing rapidly in recent years. Research indicates the domestic market for meal kit delivery services was slightly less than \$21 billion in 2022, a figure that forecasters project will rise to around \$65 billion by 2030. Such estimates underscore the growing popularity of the services. Though meal kit services vary, many offer the convenience busy professionals are looking for without compromising nutrition. Preportioned ingredients help meal kit subscribers avoid overeating, and most recipes are easily followed and result in meals made in considerably less time than more traditional means of cooking. Busy professionals might feel as though they need to eat whatever is convenient and immediately accessible, even if the available options lack nutritional value. However, there are a host of ways for on-the-go adults to eat healthy even if they're pressed for time.

Expand your grilling healthy horizons



Grilled Eggplant with Feta and Greek Couscous

Yield: 4 servings

2 small eggplants (about 1 pound each), each cut into 4 lengthwise slices

1 tablespoon extra-virgin olive oil

1 tablespoon chopped fresh oregano

1/4 teaspoon salt

1/4 teaspoon freshly ground black pepper

11/2 cups (6 ounces) crumbled reduced-fat feta cheese

Greek couscous

Oregano sprigs (optional)

1. Preheat grill.

2. Drizzle eggplant slices with olive oil. Sprinkle evenly with oregano, salt, and pepper. Grill 6 minutes on each side or until tender. Sprinkle eggplant with cheese; grill 2 minutes or until cheese melts.

3. While eggplant grills, prepare Greek Couscous.

4. Place 2 eggplant slices on each of 4 plates. Top each serving with 1 cup couscous. Garnish with oregano sprigs, if desired.

Greek Couscous

Makes 4 1-cup servings

2 cups hot cooked whole-wheat couscous

1/4 cup pitted kalamata olives, halved

2 tablespoons balsamic vinegar

1 tablespoon olive oil

20 grape tomatoes, quartered

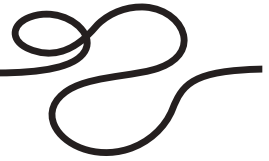
1 15-ounce can no-salt-added cannellini beans, rinsed and drained

Combine all ingredients in a medium bowl. Cover and refrigerate 10 minutes.

Eating healthy is all about enjoying fresh, nutritious meals that nourish your body while still being delicious. One way to incorporate healthy eating into your routine is by grilling fresh, wholesome foods that bring out vibrant flavors. While burgers, hot dogs, and chicken drumsticks are common on many grill menus, savvy cooks know how to add variety with options that are both tasty and light.

This recipe for "Grilled Eggplant with Feta and Greek Couscous" from Cooking Light Fresh Food Superfast (Oxmoor House) by the Cooking Light Editors is perfect for vegetarians, vegetable lovers, or anyone looking for a lighter, healthier alternative to traditional grill fare.

How to understand your metabolism



What is a fast metabolism or a slow metabolism?

A person's basal metabolic rate (BMR) may be fast, slow or somewhere in between. Someone with a fast BMR will burn a lot of calories, even while at rest. Those with a slow BMR need fewer calories to keep it going. Genetics, medication use, illness, and activity level may affect BMR.

Does exercise boost metabolism?

The answer to this question is yes and no. According to MedlinePlus, it is true that a person burns more calories when they exercise, but that increased calorie burn only lasts as long as the workout and maybe an hour or so afterwards. Once a person stops moving, his or her metabolism goes back to its resting rate. Therefore, eating a ton of calories after a workout thinking that a red-hot metabolism will burn through them for the rest of the day could be setting a person up for weight gain. The same can be said for mistakenly thinking adding muscle will boost metabolism. Muscle burns more calories than fat and that

Metabolism is often discussed but perhaps not fully understood. The Cleveland Clinic says a person's metabolism encompasses all of the processes within cells that keep the body functioning as it should. Metabolism provides the body with constant energy so it can perform essential tasks like breathing and digestion. There are many myths surrounding the metabolic process. The following are some things to know about metabolism and whether it is possible to utilize it to spur weight loss.

boost does last a bit longer than the workout itself. However, most people only gain a few pounds of muscle in the exercises they do. It's not a big enough difference to affect metabolism dramatically. One may have to be a body builder to see a BMR boost associated with strength training. When muscles are not in active use, they burn very few calories.

What has the biggest impact on metabolism?

Metabolism is largely influenced by genetics, according to Harvard Health Publishing. Therefore, diet and exercise can be beneficial, but ultimately a person's genes dictate BMR. Also, most of the time the activities of keeping the brain, heart, kidneys, and lungs working account for most of a person's metabolic function.

What is diet-induced thermogenesis?

Many people think that restrictive diets that are light on calories are good for losing weight, but that can sometimes backfire by slowing down a person's BMR. Harvard Health says

diet-induced thermogenesis (DIT), or the effect of eating certain metabolism-boosting foods, may increase resting metabolic rate. Foods and beverages that may impact DIT include lean protein, unrefined carbohydrates, caffeine, and green tea. DIT tends to be higher in the morning, so eating larger meals earlier in the day may help burn more calories.

How does sleep affect metabolism?

While the jury is still out on whether or not lack of sleep can lower BMR, a 2019 study published in the *Journal of Lipid Research* found that a lack of sleep for four nights or longer may slightly decrease how the body metabolizes fat. Also, those who don't get enough sleep often feel hungry and may overeat as a result. This isn't a direct metabolic cause, but one to consider nonetheless.

Metabolism is a complex process that is affected by many things, none greater than genetics. A person may be able to realize moderate gains in boosting metabolic rate but there is no magic pill to increase metabolism.

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Promote health with these daily habits



Health should be a priority, but too often life gets in the way and individuals take a reactive, rather than proactive, approach to their personal well-being. But living healthier need not be so difficult. In fact, research suggests that small, positive changes in how a person lives each day creates a healthier person over time.

A Hologic-Gallup survey on the state of women's health conducted in April 2024 found 63 percent of respondents said it was hard for them to make health a priority. They cited feeling overwhelmed, needing to care for others before themselves, emotional/mental health, and work as the top barriers to focusing on health. But it's important that both women and men recognize that small changes can add up to big results. These healthy habits can help individuals start living healthier lifestyles.

- **Get some exercise.** Regular physical activity is one of the most important things a person can do for his or her health. Exercise helps manage weight, reduces the risk of disease, strengthens bones and muscles, and improves brain health. The Centers for Disease Control and Prevention says adults should aim for at least 150 minutes (30 minutes a day for five days) of moderate-intensity aerobic activity a week. A great place to begin is with a daily walk, which is a simple and effective habit that does not require a lot of time and no equipment except a good pair of athletic shoes.

- **Wear sunscreen every day.** After washing your face each morning, apply a facial moisturizer with an SPF of

at least 30, or blend equal parts of sunscreen and regular moisturizer, suggests Harvard Health. Use it on the face, neck, ears, and any thinning hair spots on the scalp. Skin cancer is the most common type of the disease worldwide, and wearing sunscreen can help many people avoid it.

- **Spend time outdoors.** It takes just a few minutes in the sun to raise vitamin D levels. Vitamin D is necessary for bone and heart health and helps to boost mood, says WebMD. Various studies indicate spending time in green spaces promotes calm and increases happiness.

- **Plan your meals.** Meal planning is not just a way to manage food budgets. It's also a great method to being more mindful of food choices and avoiding impulse buys or meals that may not be as healthy as they can be. Adding more plant-based foods to a diet is a good start. Such foods can reduce the risk of chronic conditions like high cholesterol and hypertension.

- **Stay hydrated.** Hydration supports good digestion, increases energy and may improve brain performance, states Harvard Health. Drink a glass of water each day upon waking up and with every meal. Older adults often do not feel thirst like they did when they were younger, so it is especially important for seniors to stay hydrated. Healthy habits are more easily adopted when people begin small and make a daily commitment to their overall health.

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Did You KNOW?

Meditation has gained traction in recent years as an effective means to promoting personal wellness, and those considering the practice should know that it does not require a significant time commitment. The Mayo Clinic

notes meditation has been practiced for thousands of years. Perhaps the practice has proved so enduring because of the myriad emotional and physical benefits it offers, which the Mayo Clinic notes include self-awareness, improved mood, a lower resting heart rate, and improved sleep. The amount of time required to meditate depends on the individual and the type of meditation he or she practices (the Mayo Clinic cites guided meditation, mantra meditation, mindfulness meditation, and Quigong as some popular ways to meditate), but Verywell Mind reports that experts typically recommend meditating for somewhere between five and 45 minutes each day.



Recreational ideas for adults

Fun is more than child's play. Indeed, there is much to be said in favor of adults having some fun. Health experts say recreation brings balance to people's lives and is imperative for health and well-being. The University of Utah Health says research indicates that people are cognitively stimulated, more creative, energized, and relaxed with regular recreation, especially when leisure time is enjoyed outdoors in nature.

Adults may not be as naturally inclined toward recreational activities as children, so they may need a little inspiration to find the right opportunities to have a little fun. The following are several ideas to get any adult on a path toward having fun.

- **Volunteerism:**Volunteering one's time can be as physically active or as sedate as one requires. Volunteer work can run the gamut from beach sweeps to pick up coastal trash or calling Bingo numbers at a nearby senior center. Volunteer work be fun and provide a sense of purpose.
- **Cooking:**Adults can take cooking classes to expand their culinary skills and explore different cultures through cuisine. An added benefit of cooking class is the tasty end results that come from each lesson.
- **Bowling:**Bowling is a fun recreational activity that promotes social engagement and friendly competition. Individuals can join leagues and test their skills against other players.
- **Camping:** Whether you're in a tent, directly under the stars or in the comforts of an RV, camping can be the perfect recreational activity for people who want to enjoy the great outdoors. Many people come together on a campground to socialize and enjoy some fresh air.
- **Dancing:** Dancing can be a creative outlet for individuals of any age, and it also promotes physical fitness and wellness. There are many different dancing styles, so it's possible to find a discipline that fits with a little trial and error. Dancing classes taken as a couple can be a wonderful opportunity to bond with a partner.



- **Gardening:**Gardening is accessible to anyone, regardless of space. With a little dirt and some gumption, anyone can experience the joy of nurturing plants. Those who grow herbs or produce can supplement their pantries with extra ingredients.
- **Trivia nights:** People who want to strengthen their mental skills can enjoy trivia nights hosted by local establishments. Trivia nights are a fun way to pair food, socialization and some healthy competition. Adults have many different options when it comes to fun recreational activities to keep them engaged.

Plan a national park adventure



The National Park Foundation reports that the U.S. National Park System spans over 84 million acres and includes 424 sites, while Canada has 37 national parks and 10 reserves, covering about 336,343 square kilometers. These parks help conserve natural resources and provide habitats for wildlife. They are also prime vacation spots with scenic views and diverse wildlife. To make the most of a visit, consider these tips:

- **Know when to go.** Research the best times to visit specific parks, as some may not be open year-round. If you prefer fewer crowds, visit during the off-season. Volunteer work be fun and provide a sense of purpose.
 - **Research the environment.** Understand the park's amenities, terrain, wildlife, and potential hazards to better decide where to go.
 - **Understand the rules.** Check the park's website for regulations, including reservations, permits for activities, and access restrictions.
 - **Choose accommodations.** Some parks offer on-site lodging or campsites, but others require off-site accommodations. Popular parks like Yellowstone and Yosemite often book up quickly.
 - **Pick priorities.** With vast areas to explore, make a list of must-see attractions and enjoy a relaxed, flexible itinerary.
 - **Consult rangers.** Park rangers can offer expert advice and shortcuts to key sights.
- National parks are fantastic vacation destinations; planning ahead enhances the experience.

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6 tips for your next driving vacation

Modern professionals are working more and taking fewer days off each year. Allina Healthcare estimates that more than 765 million vacation days are unused by Americans each year. One of the reasons people often give for not vacationing is that travel costs too much. A 2024 summer travel report from Deloitte Insights found that after two years of strong gains in the travel sector, Americans were planning fewer trips in 2024 than a year prior, with travelers indicating the high cost of travel as their reasons for staying home. A driving vacation, otherwise known as a road trip, can reduce the cost of travel and may amplify the fun. These tips can make for a safe, enjoyable and memorable trip.

• **Get a vehicle checkup.** If you'll be relying on your personal vehicle, then

it is best to ensure that everything is in good working order. The National Highway Traffic Safety Administration offers a Recalls Look-up Tool to check to see if your vehicle has any critical safety issues. It's also best to make sure that tires are in good shape and filled to the manufacturer's recommended pressure. Double check all fluids and get an oil change if it is close to the time of service.

• **What's the destination?** Some people find that road trips are fun even without a predetermined destination in mind. A handful of smaller stops can make for a fun, spontaneous trip. Maybe you want to drive a classic roadway like Route 66? Or take to a scenic coastal roadway like the Pacific Coast Highway or Route 1 along the eastern seaboard? Choose a destination that suits your budget.

• **Consider a travel club membership.**

Membership in programs like AAA or AARP enable members to get discounts on various travel services, such as car rentals or hotel stays. Members may be eligible for percentages off on meals at popular restaurant chains. Membership in these programs may help to save money.

• **Plan early.** Spring and summer are popular times to travel, particularly during weeks when children are off from school. It's important to book campgrounds or other lodging well in advance if you're planning to visit popular places like national parks and other tourist-heavy areas.

• **Be realistic about mileage goals.** Some drivers may be on autopilot and fall into commuting habits of trying to get from point A to point B in the



least amount of time. Slowing down to take in the scenery can make a trip more enjoyable. AARP also says to be mindful of the personal needs and abilities of drivers. Sharing the load of driving can make it possible to cover more miles in less time.

• **Hit a few quirky or local attractions.** The best way to see the country is to take in what's unique along the way. Although a stop at a popular fast food chain might save time, it won't offer the same memories as visiting a local haunt or roadside attraction, such as Carhenge in Alliance, Nebraska. Road trips can make vacationing possible for people who find the cost of traveling by other means prohibitive.

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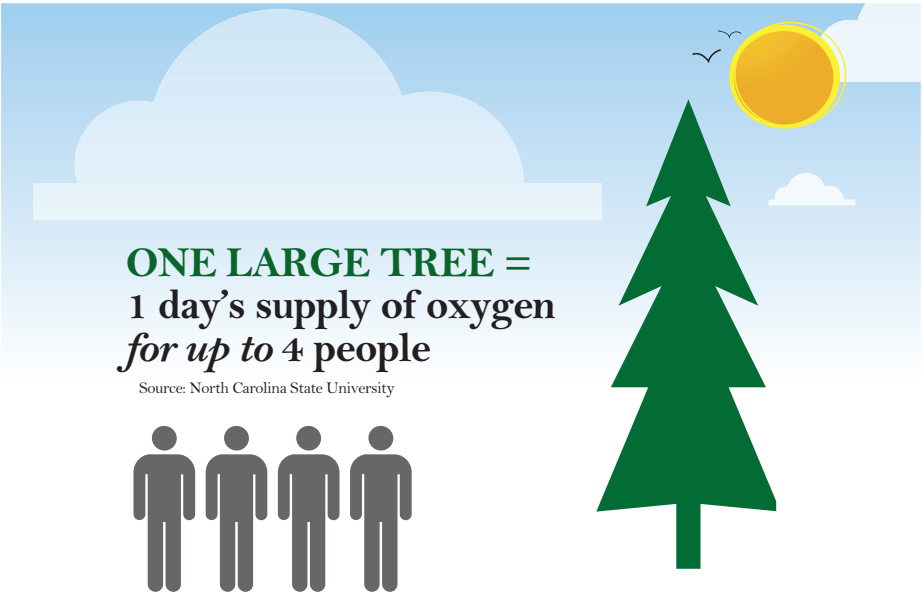
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- ▲ creativity
- ▲ mood
- ▲ sleep quality
- ▲ mobility energy

National Great Outdoors Month®
in June reminds us of the vital role our outdoor
recreation areas, parks and natural resources
play in our lives and environment!

- Promotes bone health
- Protects against disease and depression
- 10-15 minutes of casual exposure to sunlight several days a week on the arms and legs during warm weather should provide adequate amounts of Vitamin D, although many circumstances affect a body's Vitamin D production.
- Remember to use sunscreen when outside for an extended period of time!

Source: Harvard Health Publishing



ONE LARGE TREE =
1 day's supply of oxygen
for up to 4 people

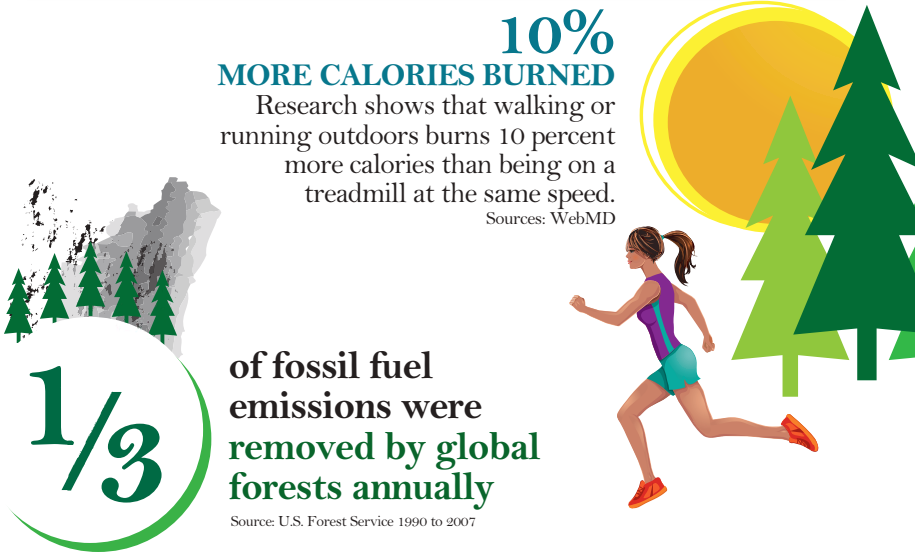
Source: North Carolina State University



423 NATIONAL PARK SITES
(84 million acres) scope of the National Park System in the United States
Source: National Park Foundation

193,500 MILES
total mileage of trails on federal lands in the United States
Source: American Hiking Society

150,000,000 ACRES
size of America's National Wildlife Refuge System
Source: U.S. Department of the Interior



10% MORE CALORIES BURNED
Research shows that walking or running outdoors burns 10 percent more calories than being on a treadmill at the same speed.
Sources: WebMD

1/3 of fossil fuel emissions were removed by global forests annually
Source: U.S. Forest Service 1990 to 2007

How to take a pause from the daily grind



Stress affects just about everyone. The American Institute of Stress estimates 80 percent of adults in the United States experience stress on a regular basis. Worldwide, the World Health Organization reports that more than 75 percent of adults experience stress at some point in their lives. Health woes, employment, politics, and negative news all can contribute to people feeling stressed. So can engaging in a daily routine that elicits the “Groundhog Day” effect, or when each day seems like a carbon copy of the one before. Finding ways to take a break from a daily routine can help individuals become happier and healthier.

Think about a new job
If work obligations are eating into personal time and responsibilities are growing exponentially, it might be time to seek a new path that offers a better work-life balance.

Focus on self-care
People need to dedicate time for activities that help them unwind, such as meditation, yoga, reading, or taking a walk outside. Just a few minutes of self-care each day can help. Individuals can incorporate some deep-breathing exercises into a lunch hour or use time

after dinner to stroll the neighborhood with the dog or family to decompress.

Make time for hobbies
Individuals can treat hobbies and other interests just as they would personal or work obligations. Add time for hobbies to your daily calendar and assign them the same significance as work-related tasks.

Prioritize exercise
The Mayo Clinic says exercise can alleviate stress and release endorphins, which can improve mood and reduce anxiety. Exercise also can clear the brain by helping a person focus on movements instead of worries. Make exercise a nonnegotiable component of daily life. Taking the stairs, walking to work or school, parking further away from stores in parking lots, and doing little bursts of activity several times a day can ensure exercise becomes part of the routine.

Utilize personal and sick time
Many people are letting their vacation and other personal days go to waste. A 2023 survey released by the fintech lending firm Sorbet found that 62 percent of American workers with personal time off (PTO) did not use it all. Plus, 5.5 percent did not take any time off the previous year. Fears of falling behind and pressures to appear dedicated are driving these behaviors. According to the invoicing company Skynova, the average American takes 14 days off from work a year while Europeans take 24 days. Using all personal time is definitely a way to take a break from the daily grind.

It is important to take breaks from routine to recharge and enjoy a different outlook on life.



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Data sources: Nielsen Scarborough, Coda Ventures Newspaper Ad Effectiveness Service