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FEBRUARY 2026

CHOICES



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How to hire a caregiver on page 21.

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Dubuque Podiatry Offers Specialized Foot and Ankle Care

by Tracey Rush

Dubuque Podiatry specializes in the medical care of the foot, ankle and lower leg. The practice consists of five board-certified physicians: Dr. Michael Arnz, Dr. Robert Kelsey, Dr. Nicole Jedlicka, Dr. Kara Franzen and Dr. Kelsey Harvey, along with a professionally trained support staff.

The practice has offices in Dubuque, Peosta, Dyersville, Guttenberg and Maquoketa. When necessary,

providers perform surgery both at UnityPoint Heath-Finley Hospital in Dubuque and the Upper Mississippi Surgery Center in

Hazel Green, Wis.

“Dubuque Podiatry has been part of the community for almost 50 years, and we are available and willing to provide care,” Jedlicka said.

“Each of the five providers has a specialty, and all of them treat other foot and ankle problems as well.”

The waiting room at Dubuque Podiatry welcomes all patients.



CONTRIBUTED PHOTO BY DUBUQUE PODIATRY

Among the foot and ankle issues treated at Dubuque Podiatry are:

Plantar Fasciitis

An inflammation that occurs when the plantar fascia (the band of tissue connecting the heel to the toes) gets inflamed through an injury or overuse. It can be especially painful after extended periods of standing or sitting, or first thing in the morning, and can affect both feet at the same time, causing severe mobility issues.

Plantar Warts

Typically found on the weight-bearing areas of the foot, which often resemble a callus or thickened skin. Like common warts, they contain blood vessels, which may appear as tiny black dots. They can grow in clusters and even grow inward, often under a layer of thick skin, and can impact mobility.

Bunions

A protuberance at the base of the big toe that can be painful, especially when your shoe starts to rub on it.

Hammer toes

Occur when one or more of your toes develop an abnormal bend at the middle joint, creating a hammer-like appearance that can significantly impact your daily comfort and mobility. This condition affects approximately 60 million Americans.

Bone Spurs

Smooth, extra bone formations that develop along the edges of bones, particularly where bones meet at joints. Bone spurs affect more than 40% of those over age 60.

Ingrown Toenails

Occur when one or both corners or sides of a toenail curve and grow into the flesh, causing redness and pain.

Osteoarthritis

It can affect any of the 26 bones and 30 joints in each foot, as well as ankle joints. As you age, these joints wear down, causing pain, stiffness, swelling, skin discoloration or tenderness to the touch.

Dubuque Podiatry's physicians also provide care for issues like arch disorders, fallen arches, corns, heel pain, arthritis and gait problems, some of which can be addressed by fitting you with a custom orthotic.

The process includes measurements and scans, as well as studying your gait, arch shape and foot pressure. A mold is made, followed by inserts for your shoes to help correct and support your foot much better than store-bought, generic inserts can.

Shoes themselves play a key role and should be purchased



Top row: Dr. Harvey, Dr. Jedlicka and Dr. Franzen. Bottom row: Dr. Kelsey & Dr. Arnz.

Exam room.

CONTRIBUTED PHOTOS BY DUBUQUE PODIATRY

from somewhere that properly measures customers' feet, like Brown's Shoe Fit Co. or The Shoe Shack in Dubuque.

"The soles of shoes today wear out sooner than they used to, so you are not getting the support you need," Jedlicka said.

People with diabetes have unique foot care challenges, including neuropathy, as diabetes injures the nerves so people can't feel their feet. Jedlicka recommends that diabetics see their podiatrist every three months to test vascular supply.

According to Jedlicka, there are several preventative measures you can take to avoid foot issues.

"Inspect your feet daily, including between your toes," she said. "Look for open sores or skin problems." said Jedlicka.



DUBUQUE PODIATRY, P.C.

Jedlicka recommends seeing a doctor immediately for an open sore, and if you can no longer see the bottom of your feet, try using a mirror. After a bath or shower, be sure your toes and feet are dry before putting socks on, as fungus loves a warm, moist environment.

Most insurance companies will cover podiatry appointments and treatments but check with yours to be sure. Dubuque podiatry will work with you if there is an issue. You can even make your own appointments, as a referral from a primary care provider is not required.

Cindy Kafer highly recommends Dubuque Podiatry,

saying, "The care there is unmatched. They are highly professional, incredibly compassionate and truly dedicated to helping families heal. From broken bones to joint replacements, this office has taken amazing care of my family".

Lori Hellerud has been a patient at Dubuque Podiatry for many years, as has her elderly mother.

"Dr. Jedlicka is the best by far. She is highly trained and has the best outcomes," Hellerud said.

"Get an opinion from her and I guarantee you won't be disappointed!"

Foot pain is not something to ignore. By trying to "tough it out," you could be creating more serious problems. Dubuque Podiatry offers care that can help alleviate pain and improve the quality of your life. ❖

Dubuque Podiatry is located on the first floor of 1500 Delhi, Suite 2200; phone number 563-557-5930. You can visit their website at DubuquePodiatry.com.



The shoe room.



The x-ray room.



THE POWER OF CONNECTION: BELONGING IN A CHANGING COMMUNITY



CONTRIBUTED PHOTOS

by Tracy Connolly

Belonging is a basic human need. We all want to feel seen, valued, and connected to something greater than ourselves. As Dubuque looks toward the future, that sense of belonging takes on new importance—because by 2030, every member of the Baby Boomer generation will be between the ages of 65 and 85.

This “Silver Wave” is coming fast, and with it a chance to reimagine how we connect with and care for one another. Our community must begin preparing now to meet the changing needs of aging adults while creating opportunities for them to stay engaged, active, and connected.

Today’s older adults are not slowing down—they are redefining what it means to age. Baby Boomers are independent, tech-

savvy, and focused on mind, body, and spirit. They value wellness, lifelong learning, creativity, and community. They want to stay healthy, involved, and purposeful. Meeting those expectations means more than offering care—it means building a community where older adults belong, contribute, and thrive.

ENVISION 2030: IMAGINING DUBUQUE’S FUTURE TOGETHER

Many members of the Dubuque community have already partic-

ipated in Envision 2030, a city-wide initiative led by the Community Foundation of Greater Dubuque and the Dubuque Area Chamber of Commerce. The project invited residents to share their hopes and ideas for what Dubuque should be by the year 2030. Thousands responded, generating more than 3,000 ideas that ultimately became ten community priorities.

But as any good visionary knows, the real work begins after the planning is done. Envision 2030 is not a finished project—it’s a call to action. Will you answer that call?

Many of the Top 10 priorities align directly with the needs of our aging population. They promote health, wellness, cre-

ativity, environmental sustainability, and intergenerational engagement—all essential elements of belonging.

At the heart of every Envision 2030 goal lies a single unifying theme: connection. Whether it's connection with other people, with nature, with creativity, or with personal wellness goals, each priority emphasizes the importance of building relationships that strengthen the whole community.

As Dubuque begins implementing these ideas, the voices of older adults will be vital. Their wisdom, experience, and perspective help ensure that our plans reflect not only what people need, but what they value. Including older adults in community conversations reinforces a core truth—belonging doesn't diminish with age; it deepens.

CONNECTION ACROSS GENERATIONS

Connection is more than a pleasant idea; it is the foundation of a strong community. When people feel connected, they participate more, volunteer more, and look out for one another. A connected community adapts, supports, and grows.

In Dubuque, that kind of connection shows up every day: neighbors helping neighbors, volunteers leading service projects, and intergenerational programs pairing students with older mentors. As we prepare for 2030, these connections will matter more than ever. They



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will shape not only how well we respond to change, but how much we flourish because of it.

Connection gives us roots, but it also gives us reach. It links the wisdom of one generation to the energy of another. It allows older adults to share experience while continuing to learn, teach, and explore. When communities invest in connection, they create opportunities for belonging at every stage of life.

THE SILVER WAVE AS A CATALYST

The coming decade will challenge and inspire Dubuque in equal measure. The Silver Wave will test our healthcare, housing, transportation, and community infrastructure—but it also brings enormous potential. This generation has a lifetime of

skills, creativity, and civic spirit to offer. The key will be creating pathways for them to remain active participants in shaping what comes next.

Imagine the Dubuque of 2030:

- Older adults volunteering alongside students to teach digital skills or share life stories.
- Neighborhood gardens where generations grow food together and share healthy meals.
- Walking trails and fitness spaces designed for accessibility and social interaction.
- Art and music programs where creativity bridges age, culture, and ability.
- Health and wellness initiatives that nurture connection in mind, body, and spirit.

These aren't far-off dreams—

they are within reach when we center connection and belonging in everything we build.

MAKING CONNECTIONS TODAY

While we plan for the future, there are places where connection is already thriving. Stonehill Communities offers opportunities to build relationships now through programs like the Caregiver Resource Center, the Wellness Center, and the Living Well Together initiative. These programs create spaces for older adults, caregivers, and neighbors to learn, grow, and support one another—showing that the sense of belonging we envision for 2030 can start today.

LOOKING AHEAD

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and inclusively. Dubuque has always been a city that leads with innovation and compassion and Envision 2030 is our opportunity to continue that tradition.

As we face demographic shifts and new challenges, connection will be our greatest strength. It's what allows people to feel they belong—and belonging is what turns a city into a community.

Belonging is a human need. Connection is how we meet it. And in Dubuque, both are essential to who we are and who we aspire to be.

Now is the moment to step forward.

Dubuque's future will be shaped by the choices we make



today, how we invest in connection, how we include older adults in community decisions, and how we build a city where people of every age can thrive.

Join a conversation. Volunteer your time. Share your ideas. Support initiatives that strengthen belonging. A connected community doesn't happen by chance—it happens because people choose to create it together. Let's begin now.

Tracy Connolly is the Director of Community Relations and Mission Development at Stonehill Communities, with over 15 years of experience working with the aging population in the Dubuque area. ❖

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THREE TAX-SMART INCOME MOVES TO CONSIDER EARLY IN THE YEAR

by Keith Leverentz, NSSA®

The start of a new year is often when people take a closer look at their financial picture — especially as many begin reviewing documents and scheduling time with their CPA for the upcoming tax season. Yet one of the most important parts of preparing for retirement income often goes unmentioned: how taxes, timing, and withdrawals interact behind the scenes. Most people were never taught how these pieces affect one another, and many advisors never bring it up. But understanding them early in the year can create far more stability in your long-term plan.

HERE ARE THREE SMART MOVES TO CONSIDER:

1. Review of Which Accounts Your Income Is Coming From — and Why It Matters

Many people think of retire-



CONTRIBUTED PHOTO

ment income simply as “what I take out each month.” But the source of that income — taxable, tax-deferred, or Roth — affects far more than the tax bill.

There’s a risk many retirees have never been taught about: Sequence of Return Risk — or,

as we shorthand it, SORR-Y (“Sequence Of Return Risk... Yikes”). Once you understand it, you’ll wonder why no one mentioned it sooner.

Whether you’ve already started taking withdrawals or haven’t touched your accounts yet, this

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is an ideal time to review your approach. Those who haven't begun drawing income can set themselves up with a strong strategy from the start, and those already taking withdrawals can still benefit from making adjustments that improve long-term stability.

The order of withdrawals affects how long your money lasts, how much income you keep, and even whether Social Security becomes taxable. Drawing from the wrong bucket at the wrong time — especially during market fluctuations — can shrink a portfolio faster than most retirees expect.

This is manageable, but it takes awareness and intention through an approach coordinated between you and your advisor. Reviewing your withdrawal approach early in the year helps ensure you're following a strategy rather than relying on guesswork or habit.

2. Understand How Income Affects Social Security & Medicare

Many retirees are surprised to learn that taking income from certain accounts can increase the portion of Social Security that becomes taxable — or even raise Medicare premiums the following year.

For example, drawing too much from tax-deferred accounts in a single year can trigger higher Medicare brackets (known as IRMAA adjustments). The goal isn't to take less income — it's to understand how the different

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pieces fit together so you can avoid unexpected costs.

3. Look Ahead to Future RMDs — Before They Sneak Up on You

Required Minimum Distributions often arrive faster — and hit harder — than retirees expect. When they do, they can stack on top of Social Security, pension income, and investment gains, creating an uncomfortably high tax bill.

Planning ahead doesn't mean withdrawing early or changing your lifestyle. It simply means thinking about how today's decisions shape tomorrow's taxes and preventing surprises later.

A SMART NEXT STEP

If you've ever wondered why some retirees navigate taxes and

There's a risk many retirees have never been taught about: Sequence of Return Risk — or, as we shorthand it, SORR-Y (“Sequence Of Return Risk... Yikes”)

income with ease while others feel blindsided, it often comes down to this: they're using a coordinated approach instead of handling each piece separately.

If you're entering the new year wanting more clarity around how your income, taxes, and long-term plan fit together, this is an ideal time to revisit your strategy. Even a few thoughtful

adjustments can help you feel more confident — and better positioned — in the year ahead.

Keith Leverentz, NSSA®, is the founder of The Life Group, guiding clients since 2003 with personalized financial planning, investment counsel, and retirement strategies. Learn more and view upcoming financial seminars at thelifegroupllc.com. ❖

The order of withdrawals affects how long your money lasts, how much income you keep, and even whether Social Security becomes taxable.

Will You Pay Taxes on Your Social Security — or Not?

Many retirees are surprised to learn that how you take income can determine whether your Social Security benefits are taxed.

The order matters.
The timing matters.

And pulling from the wrong account at the wrong time can quietly increase taxes — even in a down market.

There's a little-known risk behind this called Sequence of Return Risk — or **SORR-Y** (*Sequence Of Return Risk... Yikes*).



Most people were never taught this.



Begin your Tax-Smart New Year Review

A coordinated look at how income, taxes, and timing work together.

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Don't Grieve Alone: Finding Your Lifeline in Loss



SEEKING SUPPORT

Grief has a way of isolating us, wrapping us in a silent cocoon of sorrow. While a natural response to loss, bearing this immense weight alone can hinder healing. Reaching out isn't a sign of weakness; it's a courageous step towards navigating your pain and finding your way back to the light.

When does solitude become harmful? If you find yourself unable to manage daily life, consumed by overwhelming emotions, or withdrawing from everything you once enjoyed, it's time to seek support. Look out for persistent hopelessness, debilitating sadness, or any thoughts of self-harm – these are clear signals that professional help is crucial.

Your support network is broader than you might think. Friends and family offer immediate comfort and practical aid. Grief support groups connect you with others who genuinely un-

derstand, validating your feelings and reducing isolation. Therapists specializing in grief provide coping strategies and help navigate complex emotions. Religious leaders can offer spiritual solace and community.

Initiating these conversations

can feel daunting. For loved ones, be specific: "I just need you to listen," or "Could you help with dinner this week?" For professional help, a simple call to a local grief center or therapist's office to say, "I've experienced a loss and need support," is a powerful first step.

Remember, grief is a journey, not a destination. Allow yourself the grace to accept help. You don't have to carry this burden alone.

This Bereavement Tip was Brought to you by Behr's Funeral Home. Visit their website at behrfuneralhome.com. ❖

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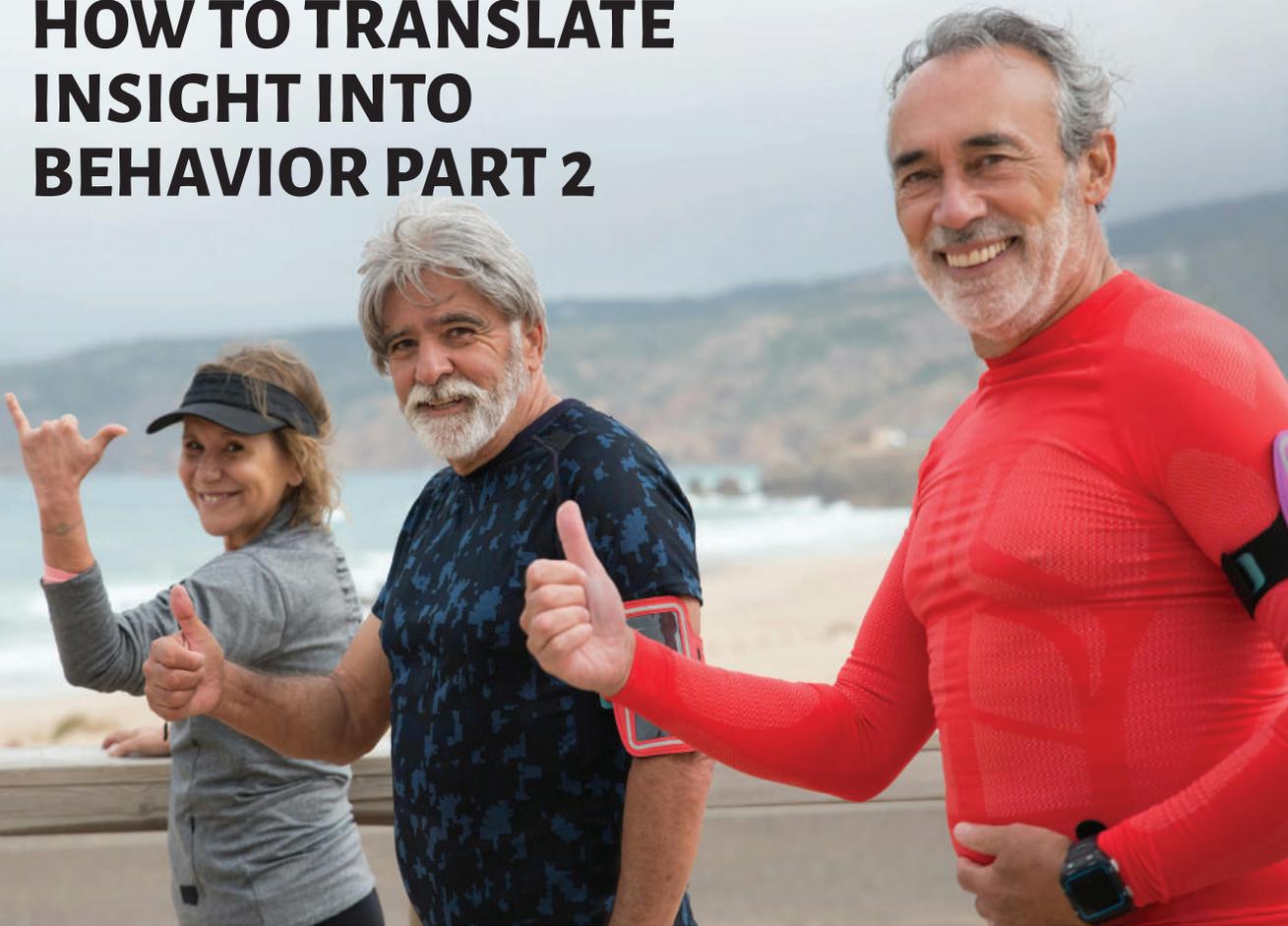
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HOW TO TRANSLATE INSIGHT INTO BEHAVIOR PART 2



CONTRIBUTED PHOTO

by Dr. Richard Houston

In my article in the CHOICES For Fifty Plus December 2025 issue, I cited The Pointer Study reported by the Alzheimer's Association. The study concluded that more than 40% of dementia cases are avoidable with healthy lifestyle habits, particularly active lifestyle habits, aka, exercise. This dramatic conclusion is not new news. In 2011, researchers from the San Francisco Veterans Administration Medical Center declared that close to half of all Alzheimer's cases were preventable via healthy lifestyle habits.

In what I call The Senior Conundrum; we address the paradox of widespread knowledge among adults that active lifestyle habits can prevent chronic illness against the

reality that only one in four U.S. adults meet the recommended standard for weekly physical activity. 75% of the adult population runs the risk of cognitive deterioration from the lack of

physical activity.

At the end of the previous article, I promised to examine the factors that are essential for building new habits, ... for translating insights into new behavior routines.

Let's begin with motivation. To change long standing sedentary habits, an individual must have a reason to behave differently. William James, America's first psychologist said that "habit is the enormous flywheel of society." Most habits are not readily changed. Protecting the health of your brain to avoid memory

loss and, potentially, dementia is a pretty good source of motivation.

Think Long Term

Beware of the ‘short term myopia’ trap that we discussed in my December article. Most people discount the value and importance of long-term outcomes in favor of short-term preferences.

Set Reasonable Goals

Second, set modest goals. Savvy business managers know that sales goals should be set so that 80% of the target population can be successful. We recommend that goals related to new healthy lifestyle habits can achieve a 95% success rate. Accordingly, anyone striving to

change lifestyle habits should initially set very modest goals. It is important to establish a track record of success as soon as possible even if initial goals seem like they are not meaningfully ambitious. Forget the idea of running a marathon until you have established a very solid track record of increasingly challenging physical activities.

Join Others

Join others who aspire to the same type of goals. Having an exercise buddy is a terrific tactic for building new habits. Sign up for local classes or outings. Find someone who wants to build new habits like yours.

Make it Fun

Entertain yourself on outings. Explore the hundreds of podcast options to listen to while taking a walk. There is a very strong likelihood that you can find a podcast that appeals to your special interests.

Flexibility is Important

Be flexible and determined. If your initial plan gets trashed, be ready with a contingency plan. Building new habits guarantees that you will experience new obstacles to achieving your goals.

Construct a positive self-narrative. Recall the best coaches or instructors in your life – athletic coaches, musical instructors or chess tutors. Adopt their positive coaching techniques to

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- Try something new
- Keep your gray matter active
- Partner with your doctor

encourage new habits.

Visualize Realistic Success

Visualize success – not the superstar version of success but a modest form that you can realistically sustain week after week. Visualize overcoming obstacles to your goal because you will certainly get tripped up and set back. Be determined and resilient.

Enjoy Nature

Get outdoors. Try to access natural settings for exercise. The research on the benefits of spending time in the woods or at the beach is impressive. Japanese health gurus recommend ‘shinrin yoku’ – get out in nature, take a deep breath

and relax. It beats sweating in a crowded gym every day of the week.

You can change your life via healthy lifestyle habits. Protect the health of your brain and capture the powerful benefits of active lifestyle habits.

Dr. Richard Houston is an active and curious ‘senior’ who strives to get outdoors for a brisk walk daily. He is a graduate of Brown University and earned advanced degrees at Clark University. He was licensed by the Massachusetts Board of Psychology in the early 1980’s. Personal consultations are available via Resilient-Aging.net ❖

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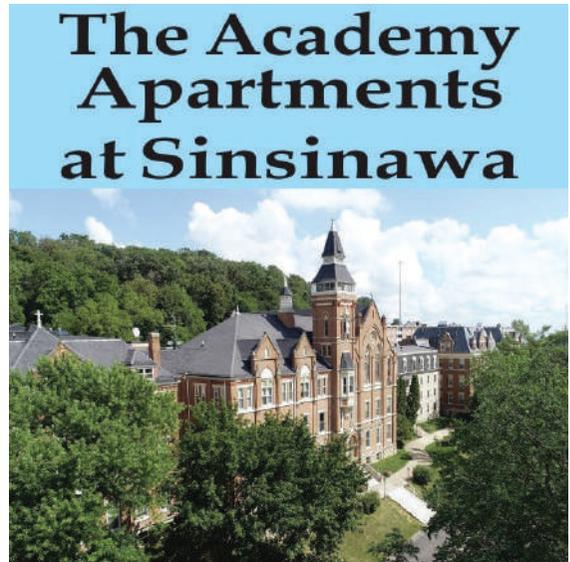
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How to Complete Your AI-Enhanced Travel Keepsake

by Dr. Carolee Duckworth

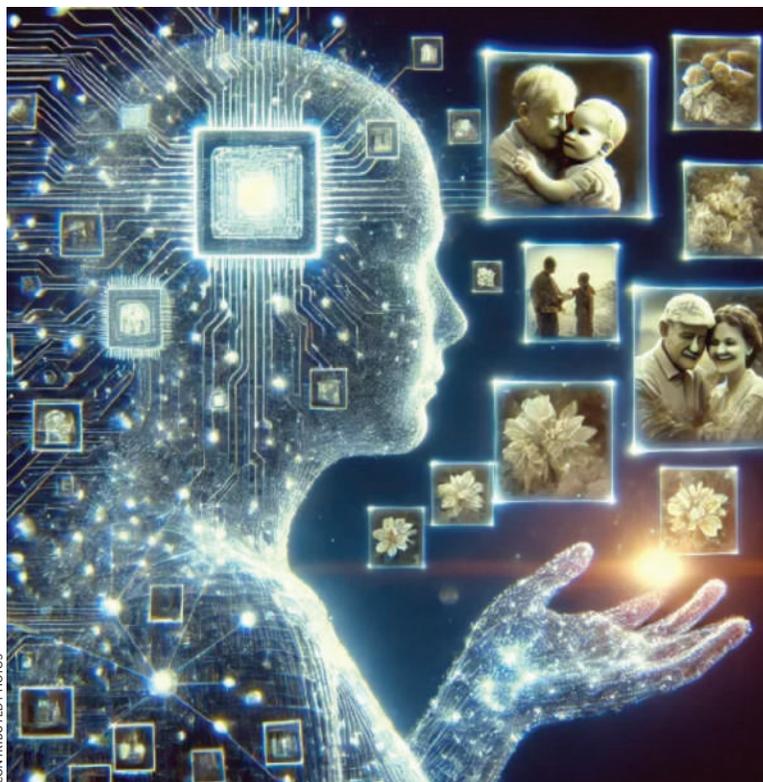
Congratulations! You've reached the culminating moment of an extraordinary journey. You've transformed from someone who might have felt intimidated by AI into a confident creator who harnesses AI to enhance your most precious memories.

You've learned to converse productively with *Claude AI*, crafting travel narratives that capture the emotions and discoveries that made your journey meaningful. And you've enlisted *Luminar AI* to transform ordinary travel photos into stunning images that truly represent what you experienced.

Now you're ready for the final step: assembling everything into a professional-quality travel keepsake in *WORD*, then creating a stunning cover with *Book Brush AI*—a tool that will demonstrate once again how AI can amplify your creativity while making complex tasks surprisingly simple.

Understanding *Book Brush AI*: Your Intelligent Graphic Design Partner

People do “judge a book by its cover.” And your book deserves



a good one. You're about to amaze yourself with the cover you will create.

Book Brush AI combines professional “human” designers (providing a plentiful assortment of templates and models) with AI features that make it even more powerful. These AI features include:

Background Removal that automatically isolates subjects from cluttered backgrounds, and

Instant Mockup Generation that creates multiple professional design options, so you can select your favorite.

Preparing Your Content for Assembly

Before diving into design, organize the enhanced content you've created throughout this series. Your *Claude*-enhanced stories should be polished and arranged in a logical sequence that tells the complete story of your travels. Your *Luminar AI*-enhanced photos should be organized to support and amplify your written narratives.

Creating a compelling title for your travel keepsake represents one of your most important creative decisions. Ask *Claude* to suggest titles that reflect your

specific destination, travel style, and experience while intriguing potential readers.

Creating Interior Pages in Microsoft WORD

The interior layout of your travel keepsake requires careful balance between your Claude-enhanced stories and *Luminar AI*-enhanced photos, and Microsoft WORD provides all the tools you need to create a professional-looking book.

TO BEGIN:

Open a new WORD document.

Copy/paste your enhanced stories in the order you want them to appear.

Add your *Luminar AI*-enhanced photos by clicking

“Insert”à”Pictures” and making your selections.

Position each image by right-clicking on it and selecting “Wrap Text.”

Use “In Line with Text” for images you want to span the full page.

Select “Square” to position smaller images with text flowing beside them.

Add professional touches in WORD to enhance your travel keepsake’s appearance. Insert page numbers by clicking “Insert” then “Page Numbers” and choosing your preferred placement. Create a title page at the beginning of your document with your book title, subtitle,

and your name as author. Insert an “Introduction” or “From the Author” section that encapsulates your travel experience and its meaning.

Save your work in two formats:

Save as a WORD file, so you will be able to return and make changes later.

Then save as a PDF using “File” à “Save as Adobe PDF.”

This PDF format fixes your images and text in place, ensuring your book will print exactly as you’ve designed it.

Designing Your Professional Cover with Book Brush AI

Your cover design sets the tone for your entire travel keepsake. Follow these steps:



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Create your free *Book Brush AI* account at BookBrush.com.

Click “Create New” to begin your cover project.

Select “Custom Size” to match your book dimensions.

Book Brush AI offers two primary approaches for creating compelling covers. The first uses your best *Luminar AI*-enhanced travel photo as the foundation. Select and upload an image that communicates your destination and captures the emotional essence of your experience.

The second approach leverages *Book Brush AI*'s extensive image library. Type descriptive terms like “Florence cathedral”

or “Tuscan landscape,” and the AI will present relevant images that capture your destination’s essence—lots of them!

Book Brush AI's *Instant Mock-up Generation* feature generates multiple design variations automatically. These mockups demonstrate different approaches to title placement, color schemes, and visual treatments, giving you professional options without requiring design expertise.

Printing and Sharing Your Travel Keepsake

Creating multiple copies becomes cost-effective when you understand various printing options. Local print shops often provide personalized service

and the opportunity to examine paper quality in person. Online printing services typically offer competitive pricing and professional-quality results, particularly for larger quantities. Services like *Shutterfly* or *Blurb* specialize in photo books and understand requirements for reproducing travel imagery with high quality.

Amazon KDP represents a unique option that allows you to make your travel keepsake available for purchase by others while ordering personal “author” copies at printing cost. This works particularly well if you want to share your travel experiences beyond immediate



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Creative Presentation Ideas

Consider organizing a small “book launch” event where you present copies to family and friends while sharing highlights from both your travels and your AI learning experience. You can create your book launch announcement with *Book Brush*, quickly and impressively. You’ll know how.

Reflecting on Your AI Journey

As you hold your completed travel keepsake in your hand, appreciate the remarkable transformation you’ve accomplished.

You began this series possibly feeling uncertain about artificial intelligence. You’re completing it as someone who has successfully used AI to enhance storytelling, improve photography, and create a professional-quality cover. You’ve

replaced “I can’t” with “I just did!”

Many people remain curious about artificial intelligence, but feel intimidated by it. Your travel keepsake serves as tangible evidence of how AI can enhance rather than replace human creativity.

When approached with curiosity and patience, AI becomes a powerful ally in preserving and sharing what matters most. With you leading the way.

With a distinguished career in Instruction Design and a deep mastery of learning theory, Dr. Carolee Duckworth has dedicated her life to helping others truly understand. Now writing full-time, Carolee publishes immersive dream trip guides and practical AI guides, available through Amazon. You can reach her at drcaroleed@gmail.com.

Comments on this article can be sent to comments@juliens-journal.com. ❖

family and friends.

Paper quality significantly impacts how your *Luminar* AI-enhanced photos appear in print. Heavier paper stocks with glossy finishes typically reproduce travel photography most effectively, making colors appear vibrant and details sharp.

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