

# ADVICE FROM THE PROS

**Q:**  
**A:**

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**Q: Is ice or heat better for my pain?**


**A:** Ice is helpful right after an injury or after irritating an old injury. Ice can help decrease inflammation and pain of a new injury, especially if it is swollen and warm to the touch. If pain has persisted past this point (weeks, months, or years after first appearing), heat is usually a better option to loosen muscles and improve blood flow to the painful area.

No matter your pain, physical therapists at Capstone can help to resolve your symptoms by making an individualized program of stretching, strengthening, and hands-on therapy address your problem. Capstone is conveniently located at seven locations throughout Whatcom County and is accepting new patients at our Birch Bay Square location and our Blaine clinic on H Street.



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Blaine Cordata Lynden Ferndale Barkley



**Q: What steps should I be taking five years before retirement?**

**A:** The five years before you retire may be some of the most critical, in terms of decision making. Can you really afford to quit work and stop collecting a paycheck? One of the best way to ensure you are ready is to work with a CPF practitioner to develop a financial plan! Time horizons, estimating expenses, calculating income sources, assessing risk tolerance and estate planning are just a few components to understanding if you can successfully retire. In my practice, I often see the first years of retirement being the most expensive due to health care needs before Medicare, travel expenses and leisure activities. Understanding your goals and needs in retirement by creating a financial plan can help clarify your best retirement timing. While there are many steps to retire successfully, starting with a financial plan will provide the most clarity. At Skyline Advisors, we work with you to establish a financial plan so you can feel at ease when it's time to retire.

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**Q: I'm interested in building a new house. What should I know about new-construction loans?**

**A:** New construction loans typically involve more paperwork, time, expense, and consideration than your average home loan. That's why it's important to establish a relationship with a bank with an active construction loan program before you even find a builder. Despite the extra effort required, there's no question that building a new home can be an attractive option. A limited supply of available housing inventory is creating greater interest in new home building, and we're seeing more new construction loan applications in recent months.

**Peoples Bank** EQUAL HOUSING LENDER MEMBER FDIC

Bellingham Real Estate Loan Center • 3100 Woburn St. • Bellingham WA, 98226



**Q: When is the best time to get ready to sell my home?**

**A: Right now.** The holidays are over and the flowers will be blooming again in a couple of weeks. Now is the time to prepare your house for listing. Call us for a free consultation. We will create a custom checklist of things to do before listing, prepare a marketing strategy, and help you coordinate repairs and upgrades to get the best price and most stress-free transaction. A little preparation goes a long way. Let us help you get ready. Steve and Julia Mullenix are a husband/wife team and real estate company located in Blaine.


**Contact either of us anytime.**

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**Q: Which test do I need to cross the border and when should I take it? Where can I have the test done?**

**A:** Starting 02/28/2022 proof of a Professionally Administered or Observed negative test one day before travel by a Pharmacy, Medical Lab or Healthcare Entity or Telemedicine. You do not need a PCR test.

**B.** You cannot use your free self test supplied by the government or purchased at a store unless you have a Professional Certified Testing Clinic observe you and then issue the correct documents for the border.

**C.** These tests are "Rapid" which means the results are typically available within 15 minutes. Make sure your information on the results form is absolutely correct.

**D.** We provide testing for border crossings at our Birch Bay location. You can go to our website and request an appointment. Appointments are required. The cost is \$49.

**E.** Please call or preferably go online md-wellness.com/anti-gen-test-requests for faster service when setting an appointment.

**MD Spas and Wellness Centers**

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In the beautiful Sand Castle Resort  
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md-wellness.com

**Q: If someone skips their mortgage payments does their homeowners insurance get cancelled?**

**A:** No, if you skip your mortgage payment because you cannot afford your insurance, it will not get cancelled. The mortgage company has an insurable interest in the property, however, the lender can put forced place insurance on your home which is more expensive and has less coverage than the insurance policy you were paying on. If you cannot pay the forced place insurance and your home goes into foreclosure the monies owed will come from the sale of your home.



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