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Volume 4 • Issue 4

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## FROM OUR PUBLISHER



# 7 Levels of Authority

By ANGEL CHAVEZ

“Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. Therefore, whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves.”  
*Romans 13:1-2*

Are you bringing judgement on yourself? The enemy has been totally defeated by Jesus in the Cross. However, the enemy still has the world upside by using our own authority against our own selves and against each other. He obtains that authority from us by lying, cheating, manipulating. Etc. Our ignorance works in his favor. Even God Himself says: “My people perish for lack of knowledge.”

For example, in the area of authority, we curse ourselves daily by not submitting and praying for the authorities, I mean submitting gladly. That includes our attitudes, senses and even deeper thinking. “Submit every soul.”

When we understand authority, it is easy to predict many things that are wrong in our lives. Sad to see even Christians curse their own lives for lack of knowledge.

So, let’s understand authority: God the Father the Supreme Authority. Jesus said: in *Acts 1:4-7* “He said to them, “You should not be concerned about times or dates. The Father has set them by his own authority.” Also in *Matthew 25:34-36* “No one knows about that day or hour. Not even the angels in heaven know. The Son does not know. Only the Father knows.”

Then again: in *Luc 22:39-46* Not my will... He said, “Father, if you are willing, take this cup of suffering away from me. But do what you want, not what I want.”

Our supreme authority in the whole universe our Father in Heaven. Amen!

Second in command the word, Jesus. “Heaven and earth will pass away. But my words will never pass away.”  
*Matthew 24:35*

The Word is God. Jesus is The Word! “In the beginning was the Word, and the Word was with God, and the Word was God. He was with God in the beginning. Through him all things were made; without him nothing was made that has been made.” *John 1:1*

The third authority that every man must submit to is out own consciousness. Jesus used the authority of the consciousness of man, to save this woman:

“The teachers of the law and the Pharisees brought in a woman caught in adultery. They made her stand before the group and said to Jesus, “Teacher, this woman was caught in the act of adultery. In the Law Moses commanded us to stone such women. Now what do you say?” They were using this question as a trap, in order to have a basis for accusing him. But Jesus bent down and started to write on the ground with his finger. When they kept on questioning him, he straightened up and said to them, “If any one of you is without sin, let him be the first to throw a stone at her. “Again he stooped down and wrote on the ground. At this, those who heard began to go away one at a time, the older ones first, until only Jesus was left, with the woman still standing there. Jesus straightened up and asked her, “Woman, where are they? Has no one condemned you?” “No one, sir,” she said. “Then neither do I condemn you,” Jesus declared. “Go now and leave your life of sin.”  
*John 8:1-11*

“I speak the truth in Christ—I am not lying, my conscience confirms it in the Holy Spirit.” *Romans 9:1*  
By not obeying our own consciousness the enemy takes advantage of our lives.

see “AUTHORITY” on page 30

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# BIG Feelings:

## 5 ways parents can help kids learn to regulate their emotions

Source: THECONVERSATION.COM



Parenting can be hard and can feel especially overwhelming when children have strong emotions, such as anger, frustration or excitement, that they are not always able to regulate on their own.

Although children may struggle to manage strong emotions, parents play a critical role in helping them navigate them.

Drawing on our work with children and families, we share practical tips and resources to help parents support their children through emotional ups and downs — big feelings.

### The development of processing emotions

Children are not born knowing how to regulate their feelings — it's a skill they learn as they grow. The ability to process emotions is often learned from modelling, including watching how their parents deal with their own emotions.

In infancy, we see that babies' cries are a form of emotional communication. For example, this is how babies let their parents know that they are in distress, such as being hungry or needing a diaper change.

As toddlers, children often experience new and more complex emotions that they cannot always identify. For example, a two-year-old may feel anger and jealousy when introduced to their new baby sibling because their parent's attention is suddenly focused on the baby instead of them. With limited understanding of their big emotion, they may act out by directing anger toward their baby sibling or parent.

As children grow older, they gradually develop their own skills to manage big feelings. Parents can help to build up their child's "emotional tool kit" through modelling good emotion regulation strategies as well as explicitly teaching children these skills.

Big feelings aren't necessarily negative. Children often have difficulty regulating big, positive emotions as well, such as excitement or joy.

### How parents can help

There are several ways that parents can help children learn how to manage big feelings.

**Stay calm.** Children are sensitive to the emotions of the adults around them. When possible, approaching your child's big feelings with a calm presence can help them feel safe and supported. Of course, staying calm is not always easy, especially in the middle of a stressful moment. Many caregivers find that strong emotions can feel contagious or overwhelming.

If you notice this in yourself, it can help to take a short pause. Taking slow, deep breaths, leaving the room momentarily (if possible) or turning away from your child to give yourself time to collect your own emotions can be a valuable reset.

The good news is that there are several resources — many of which are free — that can help strengthen a parent's ability to regulate their own emotions and promote emotion processing in their children.

**Praise positive behaviour.** Noticing, recognizing and reinforcing positive behaviours is incredibly important. While it's natural to react to negative challenging behaviours, it's just as (if not more) important to acknowledge when your child is handling their emotions well. Reinforcing these positive behaviours has been shown to reduce the number and intensity of negative outbursts over time.

**Identify and validate emotions.** After a child has settled down from an intense emotional reaction, it can help if the parent explicitly identifies what the child was feeling — for example, "I know you are angry and sad because you cannot have a cookie before dinner." By identifying the feelings, children are slowly learning to how to recognize their own emotions. This is an important first step in knowing which skills to use to help calm themselves down.

For example, when a child recognizes they are angry, they may know that taking deep breaths makes them feel better. This can also help children to feel that they are in a comfortable environment where they can actually express how they are feeling. Using an emotions wheel or chart that names and illustrates facial expressions of a range of feelings can help parents and children identify and validate emotions.

**Practice.** Take the opportunity to teach your children about emotions outside of their own feelings. For example, identifying emotions can be turned into a game by making different faces and asking your child what emotions they think you are feeling. Parents can also pause during reading books and ask their child what the characters may be feeling. The Center for Early Childhood Mental Health Consolation at Georgetown University has put together an extensive list of activities that can help you teach your child emotions in everyday life.

Finally, know when to seek additional help. Temper tantrums, outbursts and emotional displays are very common in the toddler and preschool years. Young children are still developing the brain systems that support self-regulation. However, if a child's outbursts are unusually intense, frequent or prolonged, additional supports may be helpful, such as from a family doctor or pediatrician. ♦



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## Motor Vehicles Sold in Florida to Residents of Another State

*When a motor vehicle is sold in Florida to a resident of another state, Florida's state sales tax –currently 6% – is generally due.*

### Partial Exemption – Motor Vehicle Sold to a Resident of Another State

Florida law provides a partial sales tax exemption for the sale of a new or used motor vehicle in Florida to a resident of another state. Under this exemption, Florida sales tax is collected from the nonresident purchaser in an amount equal to the sales tax that would be imposed by the purchaser's home state if the vehicle had been purchased in that state. If the sales tax rate imposed by the purchaser's home state is greater than or equal to Florida's state sales tax rate of 6%, Florida sales tax must be collected at the full 6% rate. The tax collected is Florida sales tax and must be paid to the Florida Department of Revenue.

### Claiming the Partial Exemption

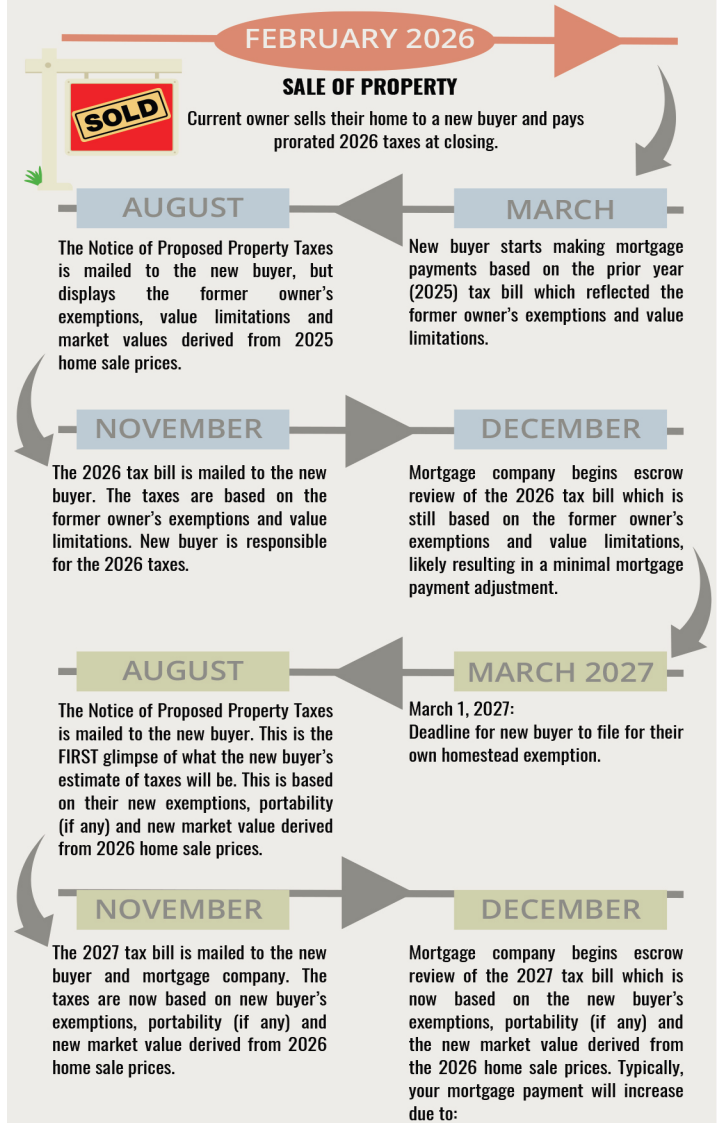
If the sales tax rate imposed by the purchaser's home state is less than 6%, the purchaser may claim partial exemption from Florida sales tax. To claim partial exemption, the nonresident purchaser must complete Form DR-123, declaring the intent to license the vehicle in the purchaser's home state within 45 days of the date of purchase. Form DR-123 must be completed at the time of sale and provided to the selling dealer; or if the vehicle is purchased from an individual, the county tax collector or private tag agent when applying for a temporary tag.

The partial exemption does not apply to a motor vehicle sold in Florida to a nonresident corporation or partnership if an officer of the corporation is a Florida resident; a stockholder owning at least 10% of the corporation is a Florida resident; or a partner owning at least 10% of the partnership is a Florida resident. However, the partial exemption may apply if the vehicle is removed from Florida within 45 days of purchase and remains outside the state for a minimum of 180 days, regardless of the residency of the owners or stockholders of the purchasing entity.

### Important Information for Nonresident Purchasers

Nonresident purchasers may owe taxes or fees to their home state even when Florida sales tax is paid. For example, if the purchaser's home state does not allow a credit for taxes paid to Florida, the purchaser will still be required to pay Florida sales when they purchase and take delivery of a motor vehicle in Florida and will also be required to pay tax to their home state when the vehicle is licensed in their home state. States that impose a sales tax on motor vehicles but do not allow a credit for taxes paid to Florida include Arkansas, Mississippi, and West Virginia. Purchasers should contact the taxing authority in their home state to verify whether a credit for taxes paid to Florida will be allowed.◆

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## U.S. CONSTITUTION

by DR. BRENDA MACMENAMIN, DCE  
Professor, Christian Leadership University

### Sybil Ludington



Sybil Ludington, the daughter of Col. Ludington, being the oldest of 12, helped raise her siblings, run the family farm, and mill grain for her community. Since General Howe placed a bounty on his head for 300 English guineas, “dead or alive”, Sybil also was her daddy’s bodyguard. When a group of men under Tory Ichabod Prosser came to collect that bounty, Sybil, her sister and her mother lit every candle in their home, marched and counter-marched in front of the windows, creating an illusion that the house was full and well-guarded. Their foil was successful.

In 1777, the Tories and the revolutionaries were in the same families and communities. Extremists called the Cowboys and the Skinners took sides and behaved lawlessly: thieving, pillaging and murdering. It was a perilous time.

Col. Ludington, sensed a desperately needed lull. So he turned his regiment home to plant their crops and nurture their families. Unfortunately, the British under General Tryon began in Old Well, Connecticut to march toward Danbury. Their initial plan was to raid the stores to supply their men. Realizing the Americans had been alerted, their strategy turned to burning the store houses that were full of food, supplies, and ammunition from Connecticut to New York. Colonel Ludington realized he was needed for the men that he knew would be coming to him for orders, yet he had to alert and gather the men he had just released! His hope fell on his daughter Sybil, only 16 years of age.

He put her on his horse with a stick to rap on each door so she’d never have to dismount. She looped New York over a distance of 20 to 40 miles traveling through the land infested with Tories, skinners and cowboys. By sunrise, 400 men were ready to join the other militias to defend their homes, fields and families, outnumbered 3 to 1. Alexander Hamilton afterward said, “I congratulate you on the Danbury expedition. The stores destroyed there have been purchased at high price to the enemy. The spirit of the people on the occasion does them great honor...” Thank you Lord, for Your Supernatural protection and grace. ♦

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By TODD HARRIS

## It's Never Too Late to Start Taking Care of Your Car

One of the most common things we hear at the shop is, “I know I should have started maintaining my car sooner.” The good news? It’s never too late to begin.

Vehicles today are designed to last longer than ever before, but they still rely on regular maintenance to stay reliable. Even if a vehicle has missed some recommended services over the years, starting now can still extend its life and prevent costly repairs.

### Todd’s Tech Tip

When buying a used car, start with a clean slate. Even if the previous owner says maintenance was done, replacing key fluids like engine oil, transmission fluid, brake fluid, and coolant gives you a fresh baseline so you know exactly where your vehicle’s maintenance schedule begins.

Fluids break down over time and mileage, and replacing them helps protect the internal components that keep your vehicle running smoothly.

For those who already own their vehicle, it’s helpful to keep a simple maintenance record. Knowing when services were last performed can help prevent surprises and allow small issues to be addressed before they become larger problems.

Oil changes are especially important. While many manufacturers recommend longer intervals, many technicians still suggest changing oil closer to every 4,000–5,000 miles to keep engines clean and properly lubricated. Fresh oil is one of the simplest ways to extend engine life.

Another often overlooked service is fluid maintenance for systems like brakes and power steering. These fluids absorb moisture and contaminants over time, which can affect performance and lead to premature wear.

The bottom line is simple: whether your car is brand new or has well over 100,000 miles, starting a maintenance routine today can help improve reliability, safety, and longevity. ♦



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# How Will AI Hiring Affect Your Next Job Search?

Source: FAIROBSERVER.COM

The power of generative AI has rapidly reached a level where anyone can fake it and make it in almost any field. With just a few text prompts, AI can produce a chart-topping song or write hundreds of lines of code faster than any human. And when it comes to job search, AI means it's easier than ever to produce an impressive resume that ticks all the right boxes.

But does the increasing influence of AI in the job search process pose risks for the future of hiring? How do candidates stand out in an increasingly homogenous candidate pool, and how can recruiters differentiate between the genuine article and an AI-enhanced applicant? Let's take a look at the future of hiring in the age of AI.

How much influence does AI have over the hiring process? Research suggests candidates are increasingly looking to AI tools to improve their job applications and place them in the conversation when it comes to hiring decisions. In Jobseeker's recent survey of US employees, 40% said they'd used AI tools in their recent job application activities. This could turn out to be a conservative estimate, with research from Career Group Companies suggesting around two-thirds (65%) of candidates now use AI to assist their applications.

On the flip side, recruiters themselves are increasingly leaning on tech to assist with and automate their recruitment activities. Research into this subject found that as many as 98% of Fortune 500 companies used Applicant Tracking Systems (ATS) to assist with their hiring workload. One of the most common uses of ATS in the hiring process is initial resume screening, and with many ATS suites now powered by AI, selection decisions are becoming more influenced by the technology.

Does this mean, then, that we're moving towards an age where AI takes the lead from both sides of the recruitment process — in the preparation of job applications, and in the decision to hire? To gain a greater understanding of how influential AI has become in the recruitment sector, let's take a more detailed look at both sides of the process.

## How are candidates using AI?

AI tools are now available to assist with every stage of the job application process. Machine learning can increase the efficiency of application workflows and improve the efficacy of various aspects of the application itself.

Jobseeker's research indicates 33% of those who've deployed AI in their job search used it to assist with resume writing. A further 23% have used it for help writing a cover letter. More than one in five (21%) used AI apps and assistants to prepare for a job interview. This means the majority of candidates use AI to improve the quality of the application itself. A further 16% and 7% respectively used AI to increase efficiency in job searching, or for completing other tasks.

## How are recruiters using AI?

According to Boston Consulting Group (BCG), there are three key areas companies are using AI to enhance their recruitment processes:

- Creating job descriptions or other recruitment-related content, including marketing emails or candidate assessments.
- Automating administrative tasks such as interview scheduling.
- Screening candidates, matching credentials to job descriptions.

BCG says that 70% of companies experimenting with AI are doing so within their human resources (HR) functions. Of those, 70% are using AI to automate administrative tasks, while 54% are using the technology for candidate screening.

Attitudes towards AI hiring are softening on both sides. AI was initially greeted with suspicion in the recruitment sector. However, as with many other areas of AI adoption, the growing ubiquity of AI has inevitably led to a softening of attitudes.

Candidates themselves appear convinced of the benefits of using AI to enhance their applications. Jobseeker's research shows that more than 90% of candidates who've used AI in their job search rate it as helpful (scoring AI tools 4 or 5 out of 5 for "helpfulness"). Around four in five (74%) of those surveyed don't think using AI in a job application is unfair, with only 16% asserting that AI gives candidates an unfair advantage.

When it comes to HR professionals, those who gatekeep recruitment decisions are equally softening in their attitudes towards AI usage in job applications. For example, only 13% of Jobseeker's HR-based respondents would immediately disqualify a candidate for using AI in a cover letter. A minority of HR professionals are less likely to consider a candidate who uses AI in their application (41%), while even fewer (34%) say they would more closely scrutinize an application found to be AI-generated.

All this seems a far cry from initial fears over the growing influence of AI. In the past, candidates might have balked at the idea of AI-generated resumes giving candidates an unfair advantage, or HR professionals might have feared AI tools would render their hiring teams redundant. However, there now appears to be a growing acceptance that the technology has its uses at both ends of the process.

### What role does the candidate play in the age of AI hiring?

The creeping influence of AI in the hiring process raises questions about what role the candidate themselves will play in the future of the recruitment process. Is it still the case that the best-qualified candidate, who presents their credentials in the best way, is most likely to get the job?

The attitudes of employees certainly point towards a growing feeling that traditional skills, techniques and know-how might soon not be enough to get you to the top of the candidate pool. Your application could get buried under an avalanche of enhanced application content unless you're willing to embrace AI and learn how to exploit the power of the tools available.

Indeed, Jobseeker's research shows that two-thirds of employees feel pressured to add AI skills to their repertoire lest they get left behind. This is especially concerning for younger employees, with 70% of 18 to 27-year-olds and 73% of 28 to 43-year-olds feeling the need to strengthen their AI skills.

### Can you game the recruitment system using AI?

So, are employees right to be concerned about adding AI skills to their repertoire? Does using AI in your job application make a job offer more likely? There is, in fact, some evidence that yes, you can game the recruitment system with AI and give yourself a better chance of success.

see "AI HIRING" on page 20

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## Your complete guide to eating for mental health

Source: EPICASSIST.ORG

Have you ever noticed how a heavy, greasy meal leaves you feeling sluggish and unfocused? Or how a nutritious breakfast seems to set you up for a productive day? There's actual science behind those experiences.

The connection between what we eat and how we think, feel, and perform isn't just in our heads – it's in our guts. This connection is the gut-brain axis. Influencing everything from your mood and memory to your focus and mental resilience.

And here's the kicker: the food you eat decides how well the conversation between your gut and brain goes. Feed your gut the right way, and your brain can thrive. Feed it poorly, and you might find yourself feeling foggy, unfocused, or low in mood.

### The gut-brain connection explained

A network of neurons connects the gut and the brain. These neurons are tiny messengers. They send signals from the gut to the brain about what we are eating and how our body is feeling.

### When good food creates good thoughts

When you fuel your body with nutritious foods, something remarkable happens. Your gut sends positive signals to your brain, triggering it to:

- Build new neurons and stronger connections. Helping you to think, learn and remember more.
- Produce brain-derived neurotrophic factor (BDNF). A protein that acts like a personal bodyguard for your brain cells. Protecting them and boosting learning, mood, attention, and memory.

### The dark side: when food fights your brain

Your gut sends distress signals to your brain when you constantly eat highly processed and nutrient-poor foods. This triggers the release of stress hormones that over-activate certain parts of the brain. This may cause:

- Inflammation in the brain, making it harder to plan, focus, or recall information.
- Mood changes, including a higher risk of anxiety and depression.

The good news? You have complete control over these signals through your food choices.

see "GUT-BRAIN" on page 19

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# The New Food Pyramid

## What the New Nutrition Guidelines Got Right and What Could Be Improved

Source: SPARKLEHEALTHNH.COM



The simple message of **EAT REAL FOOD** is a good one. Our body was meant to eat foods in the most whole form possible. Much of the food in the center of the supermarket aisle is highly processed, highly palatable and well, not in the natural form.

### We need to define what real food is exactly.

There are various scores created to actually define “highly processed food” and because processed foods have so deeply infiltrated our food system we are going to have to be more specific and spell it out. One of the most talked about is the Nova Food Classification System which divides foods into four categories:

- **Group 1** Unprocessed or Minimally Processed (Fruit, Vegetables, Nuts, Meat)
- **Group 2** Processed Culinary Ingredients (Oil, Butter, Salt and Sugar)

- **Group 3** Processed Foods (Simple Products which combine Group 1 and 2 – such as a canned vegetable or cheese for example)
- **Group 4** UltraProcessed Foods (Industrial Formulations with no whole food ingredients and greater than 5 ingredients – sodas and packaged snacks) Lack of definition of ultraprocessed food of course still leaves some room for confusion. There is a great online resource called TrueFood created by researchers from various organizations including Brigham and Women’s and Harvard where you can type in a food and it lists options from least processed to most processed. Here is the link to TrueFood to try it out for yourself and type in what is currently sitting in your refrigerator or pantry.

[truefood.tech/?store=all](http://truefood.tech/?store=all)

### Prioritizing Vegetables and Fruit is essential for a healthy diet.

The fact that the veggies are front and center at the top of the upside down pyramid is wonderful. This should be the core of our diet. Americans do not eat enough vegetables and fruit in general and the new nutrition guidelines is a call to action to include more color, more fiber and more phytonutrient dense foods.

While we agree protein is very important, we do not think it deserves equal billing at the top of the pyramid. They include cheese and a large steak at the top. We think red meat can be part of a healthy diet as can some cheese but not in equal portions to the veggies depicted. Calorie for calorie this is misleading. Foods such as steak and cheese are much more calorie dense due to fat content and if trying to maintain weight most of us need to monitor calorie dense foods.

Protein is highlighted and framed as an important part of the diet and minimum guidelines were increased from the previous minimum of 0.8 g/ kg/ day to 1.2-1.6 g/ kg/ day minimum. This is important as our protein needs increase with age and many of us enter middle age with “sarcopenia” and are undermuscled which affects our vitality with aging. Amino acids from protein are essential to increase muscle mass.

The guidelines go on to say “high quality protein” and this deserves more definition. Food sources, how our animals are raised for consumption and what they are fed is not talked about in the guidelines. If for example our cattle are raised on glyphosate (Round Up) laden corn and they are what they eat...well, then we are too as the consumer of the meat. In addition plant based whole food sources of protein such as legumes are under-represented in the pyramid and guidelines.

Protein requirements change depending on goals, current muscle mass and age. For example if muscle mass is low then higher amounts of protein are needed. In people aged 65 and older often higher amounts of protein are needed. In younger people with adequate muscle mass and body composition, perhaps lower amounts of protein are better for longevity. Once again- once size does not fit all and it depends on the current state of health and time of life.

see “FOOD PYRAMID” on page 18



# EXERCISE

## AND YOUR

# MENTAL WELL-BEING

Exercise is a great way to keep yourself healthy. It can help increase bone and muscle strength and manage blood sugar levels.

However, exercise also has the potential to work wonders for your mind and mental health. Being physically active has been linked to benefits such as improved memory and reduced anxiety.

Here's more about working out and its connection to mental health.

### In What Areas Does Working Out Help You Mentally?

Mental health relates to how a person copes with life (e.g., how they behave). Changes in mental health can also affect how a person thinks, what they remember, and what emotions they have.

#### Cognition

One brain-related area that can be affected by exercise is cognition. Cognition includes brain processes that help you talk and learn.

The authors of a *Medicine & Science in Sports & Exercise* looked at the links between being active and the brain. They reviewed several articles, including data from people of different ages with conditions like attention-deficit/hyperactivity disorder (ADHD), type 2 diabetes, and stroke.

The review revealed that more physical activity and reduced risk of cognitive issues were related. Researchers also found a connection between intense exercise and improved cognition on performance-based tests (e.g., for academic achievement).

#### Memory

Another part of cognition—memory—can benefit from exercise too. Doing exercise for different amounts of time can benefit short- or long-term memory and the information a person can remember.

“When you exercise, your body pumps out a wide range of neurochemicals, including growth factors that stimulate the birth

of brand-new brain cells in the hippocampus. That’s the area of the brain critical for storing long-term memories,” Wendy Suzuki, Ph.D., professor of neural science and psychology at New York University’s Center for Neural Science, told Health.

#### Mood

Just one session of exercise can improve your mood, said Suzuki. Each time we exercise, it pushes our brain to release chemicals like serotonin (which regulates mood, sleep, and hunger) and our natural mood lifters, endorphins.

Research also shows that exercise can improve the quality and length of sleep, which is good for mental health and mood.

Cumulative exercise can even permanently change the structure and function of our brains for the better, said Suzuki.

“The good news is that we can do an easy self-experimentation to decide which type of movement puts us in the best mood,” added Suzuki. “For some, it will be dancing to a favorite song in the living room; for others, it will be a five-mile run in nature.”

### Exercises That Are Helpful for Mental Health

Certain types of exercises can be helpful for different aspects of mental health.

#### Aerobics

Researchers concluded in a review that aerobic exercise could help with anxiety. They added that high-intensity exercises could be more helpful in reducing anxiety, though more evidence would be needed. Also, people who were more anxious could benefit from aerobic exercise, even if they weren’t diagnosed with an anxiety disorder.

Aerobic exercise specifically plays a significant role in your memory, said Suzuki. Aerobic exercise can potentially improve memory for adults who don’t have cognitive problems but aren’t active.

Another study showed significant changes in memory for participants who did aerobic exercises for a year compared to participants who did stretching exercises for the same length of time. Aerobics were shown to increase blood flow to the hippocampus, which may help protect against memory loss for those at risk of dementia or Alzheimer’s disease.

**Resistance Training**

Along with aerobic exercises, resistance training has also been linked with improved mood. The authors of a *Frontiers in Psychology* study found that less intense resistance exercises were most effective in decreasing anxiety. Another study said that this type of training might help with lowering symptoms of depression.

**Flexibility Exercises**

Exercises for flexibility—like stretching or yoga—can be good for your mood. Flexibility exercises have been associated with lower stress levels for women, according to a *Journal of Exercise Rehabilitation* study.

People aged 65 and older also benefitted from doing exercises like stretching and yoga. Compared to those who did not exercise, those who did the exercises for one to four days had an 81% lower risk of experiencing depression. Also, people in the study who did flexibility exercises for five or more days had a 66% lower risk than those who did none.

**When you work your body, you boost your mind in essential ways.**



**Quick Review**

Exercise is great for both physical and mental health. A person may experience changes in their mental health, which in turn can affect cognition, memory, and mood.

Still, some types of physical activity can help improve those three areas for overall better mental health. For example, resistance training has been shown to reduce anxiety or depression.

But if you have or continue to have issues related to mental health, talk with a healthcare provider or a mental health professional. ♦

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# Tips for Managing Stress

Source: JEDFOUNDATION.COM



“I’m just so stressed!” How many times do we say or hear this on a daily basis? Talking about our stress is like asking about the weather...everyone has it or has something to say about it. Stress is a part of life for nearly everyone. It can motivate us to act when needed, prompt a needed change, or call our attention to something that needs deeper attention. But, stress can also be a red flag for something more problematic and, if left unaddressed, emotionally damaging.

What is stress and what causes it? The short answer is that stress is a feeling of unpleasant tension and can be experienced physically, emotionally, or as a diffuse sense of alertness or irritability. Some tension is a natural and even healthy part of the situation — like getting ready to run a race, take a test, or have an emotionally charged conversation. In other situations, feeling tense can signal stress that needs more mindful attention. How your body reacts and responds to stress can be positive when it’s short-term (like helping you swerve around a giant pothole in the road or finish that term paper at the last minute) but lingering stress can take a toll on your body and mind.

The things that cause us stress often involve us taking actions to deal with that stressor. Add to that the fact that it’s hard to make good decisions when we’re feeling overloaded with stress in the moment and the result can feel overwhelming. Stress can cause all sorts of negative physical and emotional consequences, but there’s a growing base of research on simple stress management techniques that can prevent or reduce the negative side effects and help improve our quality of life and our overall wellness.

While we can’t always control the stress that comes into our lives, we can control how we manage and react to it. In fact, understanding these stressors in order to best respond to them in a healthy way is a key component of mental health.

## 5 Ways to Manage Stress

Because reacting in the moment can often create more stress, it’s important to pause and take a minute (or hour or day) to engage in gentle self care and take the space you need to gain better understanding and perspective before taking action. Taking the space and time you need to understand what is happening makes it more likely that you will find healthy solutions and also helps you understand yourself and your patterns better – both of which will

help the next time! So while the following list includes some effective techniques, it’s important to find those that work best for you and your unique situation. And of course, if you find that your stress levels are accelerating or out of control, we recommend you get help immediately.

### 1. Review and organize.

Often the simple act of organizing the information about what we do and do not yet know and/or taking time to simply get organized can relieve stress. When we try to do too much or set unrealistic goals it is easy to feel overwhelmed. By being realistic about what we can get done and prioritizing tasks or obligations so we can tackle one thing at a time, it is easier to stay or find balance. This makes it easier to take care of ourselves, our responsibilities and those around us likely to feel the brunt of our stress. our health.

### 2. Take a break from it.

There’s a reason so many people embrace mindfulness practices like meditation, deep breathing, or yoga. They help clear our minds and keep us in the moment so we can regroup and recharge in a quieter, calmer place. You might find that meditating or doing some yoga first thing in the morning helps you start your day with energy and focus, allowing you to tackle the day from a less stress-fueled vantage point. Not sure where to start? There are countless free apps with a simple Google search that can guide you. Another tip — watch less news and plan time daily to stay off social media. The simple act of stepping away from the chaos of the world, even for a short time, can do wonders for our psyche.

### 3. Keep it moving.

Not only is exercise great at reducing stress, but sometimes just getting outside and taking a walk, finding a change of scenery and disconnecting from our email and phone is

really powerful. The constant need to be connected and responsive can wear down even the healthiest individuals. Consider dedicating part of your lunch break or morning to taking a walk — even if it's just around the block each day — in order to find some calm and movement.

#### 4. Give it a rest.

Science has shown that stress and sleep are linked, with stress often leading to insomnia. So much so that the Centers for Disease Control and Prevention (CDC) has labeled American's lack of sleep as an epidemic. Sleep deprived people have significantly elevated levels of cortisol, the stress hormone, which can also lead to weight gain and brain fog. Getting enough sleep (at least 7 hours), and making that sleep regular, is one of the most powerful ways to keep stress at bay and drive overall health and wellbeing.

#### 5. Lean into it.

Sometimes we need to just distract ourselves from the stress we're feeling in the moment by listening to music, watching a funny YouTube video, or talking to a friend. But it's also important to recognize when we're running away from our stress. By leaning into it a bit, trying to better understand where it's coming from and how we can effectively manage it, we can prevent some of the negative impact in the future. One way to do this is by journaling at the end of each day to capture your thoughts and feelings. This can help identify patterns



like: everytime I talk to XX person, I end up being stressed the rest of the day; or everytime I agree to lead a team project I end up doing all the work. This helps us make smart choices in the future about the most effective ways to remove or manage those stressors.

Stress affects all us, but in different ways and varying degrees. It's important to monitor when stress is becoming more than just a temporary concern.

These tools are a great way to manage temporary stress, but don't get down on yourself if they don't work long term. It's always best to talk to a trusted friend or a professional and get the help you need to feel your best. ♦

**Feeling overwhelmed? Get help now. Text "START" to 741-741 or call 1-800-273-TALK (8255)**



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# DISCOVER *Luxury Senior Living*

## AT ADDINGTON PLACE OF STUART

If you're considering the transition to a senior living community, consider Addington Place of Stuart - a premier senior living community in the heart of Stuart. With extensive experience in the senior care industry, Community Relations Directors Cindy Allen and Melinda Garcia are eager to welcome you, showcase their beautiful community and share what it's like to call Addington Place home.

"Senior living communities are not one size fits all," explains Cindy. "We advise you to visit several communities before you relocate. It's how you feel that's important. We'll help you make a decision based on your lifestyle, whether you choose us or another community."

### **Personalized Care and Engaging Lifestyle**

Finding the right place matters - one that feels like home and supports your ideal lifestyle. At Addington Place of Stuart, residents enjoy an active and engaging lifestyle in a warm, homestyle environment. The vibrant community features 195 residences, including:

- **Independent Living:** Over 100 apartments with a variety of unique floor plans
- **Assisted Living:** 65 thoughtfully designed apartments
- **Memory Care:** 24 specialized apartments for residents with memory support needs

Each independent and assisted living home is designed for comfort and convenience, featuring full kitchens, spacious layouts, walk-in closets and screened patios. Cindy and Melinda welcome every new resident with enthusiasm. "We love getting to know you and your family. Every conversation is different, but the goal is always the same - we want to understand how we can best meet your needs," Melinda stresses.

From the very first meeting, Cindy and Melinda address any concerns with transparency and care. They work closely with residents to create personalized lifestyle plans, ensuring that each individual finds joy and purpose in community life. "We listen, learn and inspire our residents to become more independent



by knowing what moving to a community living will bring them,” says Cindy. “Addington Place is an ideal choice for those who want to maintain their independence and don’t want to compromise their standards.”

### Discover Our Signature Experiences

At Addington Place of Stuart, we take pride in the **Signature Experiences** we create – each thoughtfully designed around a unique pillar, from health and wellness programming through **Empower** to diving into a new hobby or discovering the wonders of the world through **Explore**, our pillar that celebrates lifelong learning. From dining to hospitality to our commitment to excellence, we delight in adding interest and vitality to each day.

“We offer a wide variety of activities,” Melinda explains. “We like to ask, ‘What are your interests and hobbies? What amenities matter most to you? Do you have any assistance requirements?’ We address any and all concerns from the first meeting and pride ourselves with being transparent.”

### A Community That Feels Like Family

“Our goal is to make sure that when you’re coming here, you’re coming home,” says Cindy. With every comfort thoughtfully provided, as well as team members who have served the community for many years, Addington Place feels like home. Residents can unwind in the soothing warmth of the hot tub, enjoy a fresh new look at the full-service salon, lose themselves in a good book in the private library, or benefit from on-site therapy services – all without ever needing to leave the community. It’s a place where convenience meets care, creating a truly enriching lifestyle – and that’s Cindy’s goal. “It’s our joy to work together every day, to help families in the journey to the next phase of their lives.”

Ready to experience this exceptional senior living community? Visit Cindy and Melinda at Addington Place of Stuart today! Can’t make it in for a tour? The team would be happy to come to your home and get to know you. Get a head start on your new home today by calling Cindy or Melinda at **772-232-5570**.

  
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**food pyramid** cont.

**The new guidelines mention the microbiome.**

The health of the microbiome is critical to human health. The mere fact the guidelines mention fermented food such as kimchi and sauerkraut is a testimony to the vast number of scientific articles published on the importance of intestinal microorganisms to human health.

**There is a call to reduce refined flour and sugar.**

The new guidelines specifically say to avoid added sugars and refined grain. The Dietary Guidelines specifically says No Amount of added sugars is recommended but if you are consuming as a treat then to limit to no more than 10 grams in a meal. There is also some verbiage in the guidelines about the different names “sugar” is called on packaging – such as beet sugar, maltose and molasses.

**The new guidelines specifically pardon healthy fats.**

Back in the 1970s and 1980s fat was demonized due to a concern about heart disease. At the time the thinking was that fat in the diet turns into fat in arteries contributing to heart disease risk. We now know that much of the fat in the blood known as cholesterol is made in the liver from sugars and starches. We also know that some fats are even heart healthy such as monounsaturated fats from nuts and omega-3 fats from fish. It is helpful to include fats as part of a healthy diet as it

does help with satiety and our body does need some of these fats for optimal function.

I think the guidelines, while right in not demonizing fats, I do think should have said more regarding the different types of fat such as saturated fat in meat and whole milk. I do not think one should consume a large amount of saturated fats. While saturated fat can be part of a healthy diet I think we should quantify this better. Saturated fat in excess is taken in by the liver and contributes to hepatic triglyceride stores, fatty liver, and metabolic dysfunction as does refined flour and sugar yet this was not called out in the same way.

The guidelines highlight a personalized approach to caloric intake and macronutrient distribution. Everyone is different and caloric needs vary based on gender, activity and body composition. The new guidelines also mention that chronic diseases may require different dietary eating patterns which I agree with completely.

It specifically calls out metabolic related conditions needed for lower carbohydrate based food plans which we often utilize as a strategy in clinical practice.

A step further could have been taken here in that many people have various food reactions that contribute to chronic disease. For example not everyone may tolerate dairy as a large part of the diet with it being a high antigenic food (the immune system is more likely to react to it) and a portion of the population has a hard time digesting the sugars in dairy such as lactose. ♦



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## gut-brain cont.

### 3 simple principles for a brain-friendly eating

Knowing the science is one thing. Putting it into practice is another. Transforming your mental well-being through nutrition doesn't require a complete lifestyle change. Focus on these three simple principles to optimise your gut-brain connection.

#### Balance

There is no one "superfood" that will solve everything. Your body works best with a balanced mix from the five food groups:

1. Fruit and vegetables – rich in fibre, vitamins, minerals and antioxidants. Fermented veggies, like sauerkraut and kimchi, add probiotics that support gut health.
2. Whole grains and cereals – supply minerals, healthy fats, fibre, and B-vitamins that support brain function. Examples: oats, quinoa, brown rice, whole grain bread.
3. Lean meats, including fish and eggs – excellent protein sources. Opt for moderation; too much processed or fatty meat can work against you.
4. Dairy and alternatives – provide calcium for strong bones and teeth. Plant-based alternatives, like almond or oat milk work too.
5. Healthy fats – omega-3 fats keep nerves and brain cells healthy. Top sources: nuts, seeds, avocados, olive oil, salmon and sardines.

#### What about those tempting "occasional" foods?

We all know them: cookies, energy drinks, fast food, fried treats. These foods are high in saturated fats, sugars, and salt and can derail your mental clarity and mood.

Does this mean you can never enjoy them? Not necessarily. It depends on your individual health goals and activity level. The key is being intentional rather than mindless about these choices.

#### Smart strategies for managing "occasional" foods:

Swap one processed snack per day for a whole food option  
Practice portion control rather than complete elimination.

#### Variety

Eating the same "meat and three veg" every night? It's limiting your brain's potential. Variety ensures you're getting the full spectrum of nutrients your mind needs to thrive. Your body and brain will thank you for mixing it up. **Instead of this:** Grilled chicken, steamed broccoli, and brown rice every night. **Try this weekly rotation:**

- Monday: Salmon with roasted vegetables and quinoa
  - Tuesday: Lentil and vegetable curry over brown rice
  - Wednesday: Steak with sweet potato and sauteed spinach
  - Thursday: Mediterranean chicken with olives, tomatoes, and whole grain pasta
  - Friday: Black bean and avocado bowl with mixed greens.
- Meal planning helps to ensure your brain gets diverse nutrients throughout the week.

#### Mindfulness

Mindful eating transforms your relationship with food from mindless consumption to intentional nourishment. It's about

paying attention to your body's hunger and fullness cues while truly enjoying your food. **Benefits include:**

- Preventing overeating
- Reducing stress around food
- Helping your brain register satisfaction

#### The power of regular meals

Skipping meals is like asking your brain to run a marathon without water. When you go too long without eating, you can:

- Feel Irritable
- Have difficulty concentrating
- Have Mental fatigue
- Make poor decisions.

Optimal eating habits: three balanced meals plus 1-2 healthy snacks spaced throughout the day to maintain steady energy and mental clarity.

#### Breaking the mindless eating cycle

We've all been there – mindless munching while watching TV or eating lunch at our desk while checking emails. This disconnected eating often leads to poor food choices and overconsumption.

#### Simple mindfulness practices:

- Eat your first three bites slowly, focusing on taste and texture
- Put your fork down between bites
- Eliminate distractions during meals when possible
- Check in with your hunger level halfway through eating.

#### Hydration: Your brain's most basic need

Did you know that your brain is approximately 75% water? Even mild dehydration can significantly impact your mental performance, causing:

- Increased anxiety and stress
- Memory problems
- Difficulty concentrating
- Mood changes and irritability
- Mental fatigue.

#### The Goldilocks approach to hydration

Too little water harms cognitive function, but too much water can also be problematic. For most adults, 6-8 glasses (about 2 litres) of water daily is the sweet spot. Though individual needs vary based on:

- Body size and activity level
- Climate and temperature
- Overall health status
- Age and gender.



see "GUT-BRAIN" on page 21

## AI hiring cont.

Research conducted at the Massachusetts Institute of Technology (MIT) Sloan School of Management indicates that using AI in your resume leads to an 8% increase in the likelihood of being hired. It also makes you 8.4% more likely to receive higher wages than candidates with non-AI resumes.

Does automation mean the traditional resume is on its way out?

With evidence emerging that AI usage leads to better job application outcomes, question marks exist over the traditional job application process. Once AI is deemed an essential part of the resume-writing process, will resumes become homogenized to the point of becoming redundant?

Is the process of writing a resume, and it being assessed by hiring teams, all now just one pointless, performative dance? And if AI is generating so much of the application and playing such a prominent role in selection decisions, will we see the whole process become replaced by something far more efficient and direct?

### Hiring practices could go one of two ways

If the art of preparing a compelling, persuasive resume becomes less of a factor in determining who gets a job, it's conceivable to see a future where resumes are phased out altogether. LinkedIn and online job board profiles already provide platforms for candidates to showcase their work experience, skills and career achievements. One response to the influence of AI in generating and enhancing resumes could be to bypass the process altogether, with recruiters simply using existing sources of information to assess candidate credentials.

An alternative future could see a return to more traditional recruitment methods, where networking and face-to-face connections once again become the driving force of hiring decisions. Experts are already recommending that job seekers don't rely too heavily on online job applications, instead using job listings as a springboard to identify potential employers and develop relationships. Reaching out directly to potential hiring managers or leveraging previous colleagues or alumni for referrals can create a far more powerful and impactful connection than a resume ever could.

### The traditional resume holds strong for now

AI may be disrupting the recruitment process and showing the potential for a very different future for hiring practices, but for now, the traditional resume holds strong. ♦



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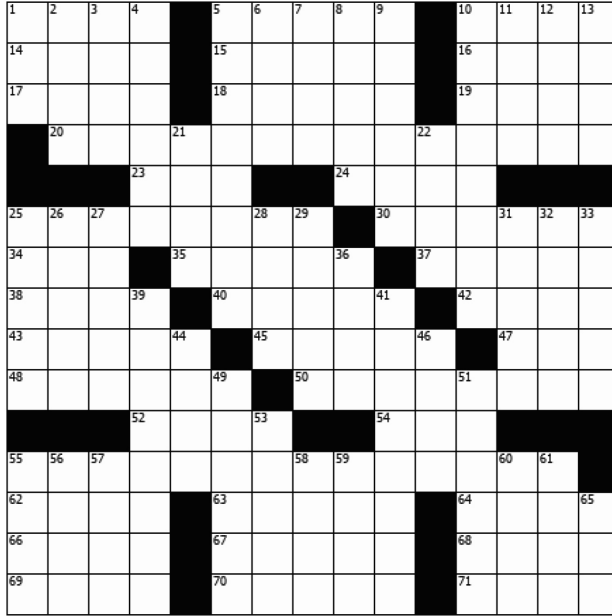
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## Across

1. Bible book
5. Popular side dishes
10. Staff symbol
14. Lackluster
15. Unearthly
16. Out of one's gourd
17. Pickle-to-be, informally
18. They get hit on the head
19. Jurist Warren
20. "The Fixer" author
23. Kitty
24. "So be it"
25. Tube-shaped pasta
30. Parole alternative
34. Hockey hero
35. Put up
37. Recapitulate
38. Yucky stuff
40. Create a blue streak?
42. Start to give out
43. Detach, in a way
45. More definite
47. Visualize
48. Embroidered hole
50. Diocese subdivisions
52. On the house
54. Plaudit in Pamplona
55. "West Side Story" inspiration
62. In a superior position, relatively
63. Walk like a rooster
64. National Park close to Las Vegas
66. Tough call for a king
67. Disappear gradually
68. Thus
69. Entreated
70. Keyed in
71. Kind of beat or heat



## Down

- |                              |   |                                |
|------------------------------|---|--------------------------------|
| 1. Start of a preschool song | 21. Quaver or semiquaver                  | 44. Emperor after Claudius     |
| 2. Troglodytic weapon        | 22. Minimalist's catchword                | 46. Small brook                |
| 3. Money brought in          | 25. Scoundrel                             | 49. "Alice in Wonderland" prop |
| 4. Everest guide             | 26. Literary twist                        | 51. Confiscated                |
| 5. Forum honchos             | 27. Feel about blindly                    | 53. Admittance                 |
| 6. TV producer Norman        | 28. Front page material                   | 55. Cakewalk                   |
| 7. Bone-dry                  | 29. Get slippery, in winter               | 56. Football-shaped            |
| 8. Mrs. Flintstone           | 31. Quilt makers of Lancaster County, Pa. | 57. Dole                       |
| 9. Oil-producing seed        | 32. Put through a blender                 | 58. Word with cough or lemon   |
| 10. Suitable as a suitor     | 33. Certain swords                        | 59. Guy from a Beatles hit     |
| 11. Silty soil               | 36. Fictional plantation                  | 60. Oscar Wilde's homeland     |
| 12. Light fawn color         | 39. Filched                               | 61. Forum wrap                 |
| 13. Help with the laundry    |   |                                |

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## gut-brain cont.

### Healthy eating is more than just food

True brain-healthy eating goes beyond your food choices. It looks at your whole relationship with food and how eating fits into your life.

The social and cultural dimension of food is meant to be enjoyed and shared. The most sustainable approach to healthy eating includes:

- Sharing meals with family and friends
- Participating in cultural food traditions
- Celebrating special occasions with favorite foods
- Finding joy and satisfaction in the eating experience.

### The bottom line: Small changes, big results

The gut-brain isn't just fascinating science. It's your pathway to better mental health, clearer thinking, and improved wellbeing. You don't need a perfect diet to see results. You need a consistent, balanced approach that nourishes both your body and mind.

Remember: every meal is an opportunity to send positive signals from your gut to your brain. Start with small, sustainable changes. Like adding one extra vegetable to dinner or swapping a soft drink for water. These choices can transform both your physical and mental well-being. Your future self will thank you. ♦



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# How Senior Citizens Can Prepare for Chronic Health Issues

Source: HEALTHWORKSCOLLECTIVE.COM



**C**hronic health problems are growing concerns that seniors are struggling with. People are living a lot older these days, which means that chronic health problems like skin cancer, diabetes and heart disease are becoming more prevalent among the older population.

As an aging senior, you need to take all appropriate steps to protect against these concerns. In this article, we will cover both the prevention tips and financial preparedness strategies that you can take to deal with future chronic health problems.

## PREVENTION TIPS TO MINIMIZE THE RISK OF FUTURE HEALTH PROBLEMS

You will need to take all possible steps to prevent future health problems from arising. Here are some things that you will need to do.

- **Get Plenty of Exercise**

Seniors need to stay as active as possible to mitigate the risk of health problems as they age. A growing body of research demonstrates the health benefits of regular exercise. For example, a 2018 study by Oslo Metropolitan University shows that exercising offers many benefits for cardiovascular health, reduces the risk of diabetes and even reduces the risk of falls by 21%.

- **Maintain an Active Social Life**

A good social life can also have a number of important health benefits. You will want to try to maintain a decent social circle to improve your overall mental well being. You should also try having a hobby, since this is important for senior health.

- **Follow a Healthy Diet**

You will also want to also follow a healthy diet to reduce the risk of diabetes. Around 33% of people over 65 have

diabetes, but your odds are a lot lower if you follow a good diet.

## FINANCIAL PREPAREDNESS TIPS TO PREVENT THE RISK OF LONG-TERM HEALTH PROBLEMS

You can take a number of health tips to reduce the risk of developing long-term health problems. However, you may not be able to prevent all forms of chronic health issues, no matter how careful you are. You will need to make sure that you have the right insurance to assist you.

Cancer or heart disease can disrupt one's life in more than one way. Especially for senior citizens who are already dealing with a lot of old age-related ailments, like a physically weak body. To protect your elders from chronic diseases like cancer, stroke, and paralysis, a critical illness plan is the most suitable medicaid policy for senior citizens. Let us understand the utility of critical illness health insurance coverage for people aged over 60 years.

## CRITICAL ILLNESS POLICY VS HEALTH INSURANCE POLICY

Contrary to the misbelief, your standard health insurance will only cover basic hospitalization expenses. A health insurance policy is useful to cover standard medical expenses due to specified illnesses, injuries, and ailments. It will not cover you for critical illnesses like paralysis, organ failure, cancer, and other prolonged diseases.

On the other hand, critical illness insurance covers serious and life-threatening illnesses, medical events and surgical procedures. The list of critical illnesses may differ from one insurance company to another. Generally, a critical plan covers 30+ conditions, including medical treatment for illnesses such as cancer, end-stage renal failure, paralysis or total blindness, etc.

## WHY DO SENIOR CITIZENS NEED A CRITICAL ILLNESS POLICY?

Critical illness insurance is recommended for senior citizens because:

- **Rising Healthcare Costs:** The treatment cost of chronic and severe diseases has spiked manifolds in the last few years. Especially for senior citizens with limited income sources, hospitalisation expenses become unbearable.
- **Sole Bread Winners:** If you are the only earning member of the family with

continued next page

dependent children, you ought to protect your life's savings from chronic ailments. Along with sound financial investments, a good critical illness policy will be beneficial in the event of a life-threatening illness such as a major organ transplant, Alzheimer's or Parkinson's disease

- **Spike in Chronic Ailments:** America has recorded a spike in deaths due to chronic ailments accounting for almost 53% of all deaths. Most of the cases turn fatal due to financial crunch and lack of proper critical illness coverage.

## BENEFITS OF CRITICAL ILLNESS MEDICLAIM FOR SENIOR CITIZENS

### • Comprehensive Coverage

Under a critical illness plan, the insurance company pays a lump sum amount up to the sum insured which can be utilised to pay for the treatment expenses of critical illnesses, including post-hospitalisation expenses. Alternatively, the lump sum payment can be availed for permanent total disablement or death by accident. For instance, Care Health Insurance offers a comprehensive critical illness policy covering individuals, families, and senior citizens against 32 critical illnesses. The insurer's critical illness Medclaim covers major pre and post-hospitalisation expenses including diagnostics and OPD to chemotherapy and dialysis procedures.

### • Second Opinion and Health Check-Up

Under your critical illness insurance policy, you can usually avail a second opinion for any medical advice that concerns surgery or extensive treatment. It will avoid unnecessary medical intervention and consequences resulting from the same. For

instance, Care Health Insurance packs the feature of 'International Second Opinion' under its critical illness plan to help policyholders receive medical treatment advice from international experts.

Also, critical illness plans offer specialised annual health check-ups for insured members to keep track of their health and well-being. Critical illness insurance benefits allow you to safeguard your health, without having to worry about the rising costs of healthcare. Instead, these expenses are borne by the insurance provider.

## Exclusions Under Critical Insurance Policy

Although not uniform across the board, in general, critical illness insurance will not cover the following expenditures:

- If a critical illness is developed due to drug intake, smoking, tobacco or alcohol consumption
- HIV or other sexually transmitted diseases
- Illness due to weapons, war, terrorism or biological attack
- Treatment taken outside America
- Treatment for conception or assistance in reproduction
- Any acts of self-injury or suicide
- Cosmetic surgeries and their associated treatment

Finally, do read the fine print carefully before deciding on the insurance product. This will ensure that you are fully aware of all the terms and conditions. Understanding the clauses will go a long way in ensuring peace of mind for yourself and your elderly parents. ♦

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# Why Right Now Is Exactly the Right Time

A seasoned broker's case for buying and selling in a market that most people are afraid to touch

By: LUKE LEWIS | PRINCIPAL BROKER, FORT PIERCE

Every down market produces the same two groups of people: those who wait, and those who move. After years of brokering some of the most complex transactions on the Treasure Coast — including the highest residential sale in Fort Pierce history — I can tell you with absolute certainty which group comes out ahead. It is never the ones who waited.

Yes, the market has cooled. Inventory is up, days on market have lengthened, and sellers who priced aggressively eighteen months ago are repricing with humility. This is real. But cooling is not collapsing — and for buyers and sellers who understand what they're looking at, this moment is not a warning sign. It's an invitation.

## Let's Talk About Interest Rates — Honestly

Mortgage rates are hovering in the low-to-mid 6% range as of early 2026 — down from recent peaks and broadly forecast to hold near that level through the year. That is not the 3% environment of 2021, and it never will be again. But here's what the headlines rarely tell you: buyers who purchase today at 6% and refinance when rates ease to 5% — which most economists expect within two to three years — end up with both the equity gained during that window and a lower payment. The ones who waited for the perfect rate paid more for the house.

*The real estate adage is worth repeating here: you marry the house, you date the rate. A rate can be refinanced. A missed window cannot.*

## Equity Doesn't Wait for Comfortable

Florida real estate has one structural advantage that overrides nearly every short-term fluctuation: people keep coming. The Treasure Coast continues to draw relocators from the Northeast, Midwest, and California — drawn by no state income tax, coastal access, and a cost of living that still undercuts South Florida significantly. That migration doesn't pause because the market softens. Homes purchased during previous quiet periods on this coast — 2011, 2012, 2019 — consistently appreciated once the next demand cycle arrived. The buyer who purchases today at a negotiated price, with real inventory to choose from, is not buying into a falling market. They are buying into the quiet phase before the next acceleration.

## Market Saturation: A Seller's Lever, Not a Sentence

Rising inventory does not mean falling demand — it means demand has redistributed. Buyers today have more options, which gives them negotiating power they haven't had since before the pandemic. For sellers, this is not a reason to stay on the sidelines. It is a reason to price correctly and present well.

In my experience, the sellers who struggle in a balanced market are not struggling because of the market. They are struggling

because of mispricing, poor presentation, or an unwillingness to negotiate. The sellers who engage strategically — with accurate pricing, professional staging, and a broker who understands how to navigate complexity — are still closing. The difference between a property that sits and one that sells is rarely the market. It's the strategy.

## Fort Pierce is a Special Case — and a Compelling One

I want to be specific about Fort Pierce, because this market deserves more than a general Florida narrative. Fort Pierce is one of Florida's best kept secrets — a waterfront city with the bones, the character, and the location that South Florida buyers have been priced out of finding elsewhere. The city is undergoing a structural transformation — waterfront development, commercial investment, infrastructure upgrades, and demographic shifts that are compressing what might have been a decade of growth into a much shorter window. The proposed \$225 million Boardwalk on the Inlet project alone represents a category of investment that permanently revalues surrounding property.

I'll say this plainly: I believe that within five years, real estate pricing in Fort Pierce will be astronomical — and for many buyers, unaffordable. We are watching this market follow the same trajectory that transformed Broward and Miami-Dade counties from affordable options into pricing that locked out an entire generation of buyers. The window to get ahead of that curve is not years away. It is now.

Buying or selling in Fort Pierce today is a position taken on whether you believe this city's trajectory is real. Based on years of brokering its largest transactions — I believe it completely.

## The Question Isn't Whether to Move — It's How

I have spent my career finding value in places others dismiss and navigating deals others walk away from. A softened market is not a reason for paralysis. It is a landscape for precision — and in real estate, precision begins with placement. The right property, in the right location, acquired at the right moment, is not a transaction. It is a legacy decision. This market, right now, is full of those moments for the buyer or seller willing to engage with both eyes open.

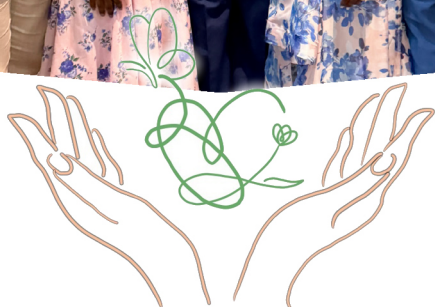
If you are waiting for a signal, this is it. Not because conditions are perfect — they never are. But because the fundamentals on the Treasure Coast remain sound, the window of leverage for buyers is real and time-limited, and the sellers who move now will not be competing with the wave of inventory that a rate drop will unleash.

## Proper placement is the foundation of every successful transaction.

Right now, the Treasure Coast is properly placed for exactly the kind of move that defines futures. The only question is whether you're ready to make it. ♦



*Luke Lewis is the owner of Treasure Coast Realty Group and a licensed real estate broker and 22-year Treasure Coast resident. He holds the record for the highest residential sale in Fort Pierce at \$6.9 million and has brokered landmark commercial and development transactions across the region.*



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# Will Inheriting the Family Money Make You or Break You?

By: ERIN WOOD, CFP®, CRPC®, FBS® - KIPLINGER.COM

At age 18, my client — let's call her Josie — received a trust that provided thousands of dollars a month in inheritance, more than enough to ensure she'd never have to work. So, she didn't.

For more than two decades, Josie raised a family, redecorated her home, drove luxury cars and kept up with the latest fashions, using funds from her trust.

Meanwhile, her husband worked full-time to cover basic expenses. Between his income and her trust, they were set financially for day-to-day, comfortable living.

However, by his 50s, her husband realized he couldn't keep going forever and started looking toward retirement. Despite their high income, they had saved almost nothing.

The trust had made a lavish lifestyle possible for decades, but not indefinitely. They were at a crossroads.

This story isn't unique. According to a Choice Mutual survey, 66% of young Americans have received or expect to receive an inheritance. The amounts received vary widely, from modest sums to sizable trusts like my client's.

And as we witness the largest wealth transfer in history — an estimated \$124 trillion is expected to change hands by 2048 — millions of heirs may soon find themselves in a position of financial security.

Unfortunately, nearly half of Americans feel unprepared to manage even small amounts, let alone substantial windfalls.

## Freedom or handcuffs?

Money from an inheritance can be the ultimate flex or a lead to a big financial flop. It can open doors or quietly close them by removing the need to plan.

In Josie's case, what was missing was basic money management skills. She spent every dollar the trust distributed on a lifestyle that looked grand, but didn't build wealth.

She never pursued a career, nor did she save or invest, leaving her husband to shoulder the burden for their future.

By the time they understood the consequences, her parents were gone, her kids were grown, and they were staring down retirement with little to show for decades of spending. It was only when her husband had had enough that the tide began to turn, and planning for their future began.

Without the financial literacy to back it up, a windfall can quickly turn into a cautionary tale of a squandered opportunity.

## Finding life's purpose with help from past generations

At its best, an inheritance can give you the freedom to pursue your passions without compromise.

One of the most inspiring uses of an inheritance I've seen is a family that funded careers of passion that might otherwise be financially impossible. In this family, each of the siblings received enough money at age 25 to pursue their dreams without worrying about basic survival.



One child became a symphony musician in New York City, hardly a high-paying profession in one of the world's most expensive cities.

The second turned a lifelong passion for horses into work as a trainer.

The third was able to take entrepreneurial risks that might otherwise have been impossible without the financial security of their inheritance.

This family embraced Warren Buffett's philosophy: Give your kids enough money so they can do anything, but not so much that they can do nothing. The inheritance didn't replace the need for work; it enabled each of them to find personally fulfilling work.

## Building a business with an inheritance

Inheritance can also provide seed capital for entrepreneurial ventures, allowing people to take a thoughtful approach to their businesses. I once worked with a woman who was able to leave her corporate job to start an interior design business, thanks to an inheritance.

She used the funds her grandparents gave her to launch her own design firm, but she also leveraged their social connections to find clients and locate high-end estate sales for sourcing antiques.

The result: A business that reflected her values and allowed her to be selective with projects and clients. The inheritance and smart planning enabled her to create a sustainable and satisfying business that she continues to run.

## Planning for the next generation

Many families focus their estate plans on their children. But smart planning can go a step further to provide the generation beyond with a meaningful financial head start.

Grandparents can use their annual gift exclusions (\$19,000 from each person in 2026) to fund life insurance premiums. When the grandparents pass, each grandchild can receive a substantial, tax-free death benefit that has had the opportunity to grow.

This strategy can support real financial freedom for the next generation. It can potentially enable grandchildren to get a debt-free education, start a business or make a down payment on a first home without financial strain.

When paired with a letter explaining the gift's purpose, this structure instills values and supports independence for decades to come.

continued next page

## When emotions complicate inheritance

At its best, an inheritance is a gift of possibility. But family history is rarely that neat. Sometimes money arrives with emotional baggage. A child receiving an inheritance from a parent who was controlling, distant or absent may feel conflicted. Even an inheritance from a loving family member can present challenges.



One young man I worked with received a sizable inheritance from his mother but couldn't bring himself to spend it. To him, the money still belonged to her. He felt that using it would dishonor her memory, even though it had been left to support his future.

Other people look at their inheritance as an attempt to make up for a difficult childhood. One woman I know used the money from an emotionally distant parent to fund educational programs in her community.

This allowed her to honor her financial good fortune, despite her conflicted feelings. In the meantime, it freed up her salary to build her retirement and work on other financial goals.

Regardless of circumstances, financial coaching can help you come to terms with your wealth and helps you understand the emotions behind your money habits. It can help you see money not as a burden, but as a resource, freeing you to tap into what's most important to you.

## The dating dilemma

Inherited wealth can also complicate romantic relationships. One young heir I knew purposely lived in a modest apartment and drove an economy car. He worried that potential partners would be more interested in his bank account than in him if he showed his wealth.

His approach helped him protect his values. But it also highlights the unique pressures that come with wealth. Transparency, boundaries and honest conversations are essential to building authentic relationships when money is involved.

## The path to true financial freedom

As the Great Wealth Transfer picks up speed in the coming decades, more families will face these inheritance decisions. The key is preparation and sound financial support.

Whether your inheritance is modest or significant, it holds the potential to unlock freedom. It could allow you to start a business, go back to school, take a bucket list trip or support your children in ways that once felt out of reach. But you can only realize that potential through intention.

If possible, talk to your parents about their hopes for how the money will be used. Then, take ownership of your plan.

Josie's story didn't have to end in financial strain, and yours doesn't either. The difference between those who build lasting wealth and those who watch it slip through their fingers comes down to preparation and education. Make your inheritance the foundation of your financial freedom. ♦



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*James 5:12*

## AUTHORITY OF HONOR:

“Children, obey your parents in the Lord, for this is right. “Honor your father and mother,” which is the first commandment with promise: “that it may be well with you and you may live long on the earth.” *Eph 6: 1-3*. I will add: the elderly, grandmas, aunts, uncles, etc.

## FUNCTIONAL AUTHORITY

Doctors, police, teachers, directors, moms or chefs in the kitchen, parking helpers and anyone working to help society function orderly, everyone deserves respect. If you don’t understand it, you are cursing your own life, the enemy takes advantage and we don’t even know how many difficulties in our journey come from. **BE WISE IN THE LORD! KEEP YOUR PEACE UNTOUCHABLE!**

Please don’t write me about this, I’m not trying to create a theology, I just trying to help some people that I know, they are criticizing authority all day long and opening themselves for unnecessary attacks. Pray for the authority and you’ll be in a safe territory!

## IF YOU ARE NOT A CHRISTIAN; ACQUIRE HIS LOVE NATURE BY PRAYING OUT LOUD:

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior, my redeemer and healer. Your Holy blood cleanses me right now and God gives me a new heart, a clean soul and a healthy body and eternal life. Now my name is written in the book of life, guaranteed by the following written law:

“That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation.” *Romans 10:9-10*

**If you made this prayer, email me today at [icarepublications@gmail.com](mailto:icarepublications@gmail.com). I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. ♦**

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