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**What You Can
Do Today to
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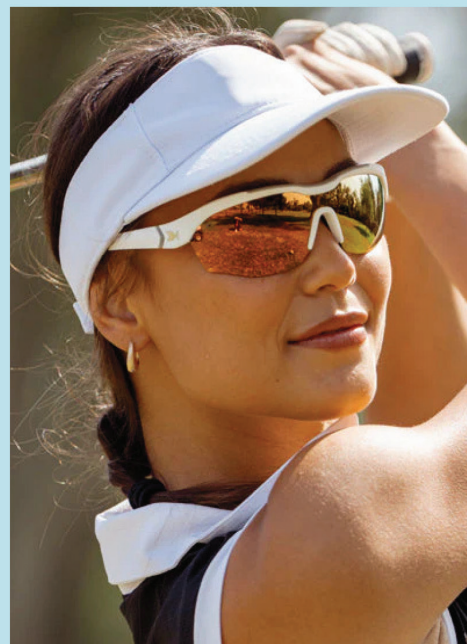
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FROM OUR PUBLISHER



Activating Our Tri-Dimensional Life

By ANGEL CHAVEZ

Start your day by acknowledging: My Father is Spirit being, I am a spirit being I have an eternal soul and temporarily live in this physical body: My daily activities are tri-dimensional and I will thrive harmoniously today.

Let's do our part, our Father is doing His: "Now may the God of peace Himself sanctify you completely; and may your whole spirit, soul, and body be preserved blameless at the coming of our Lord Jesus Christ. He who calls you is faithful, who also will do it."
1 Thessalonians 5:23-24

Make it simple as ABC...

A) ACQUIRING KNOWLEDGE. How? "My son, give attention to my words; Incline your ear to my sayings. Do not let them depart from your eyes; Keep them in the midst of your heart; For they are life to those who find them, And health to all their flesh." *Proverbs 4:20-22*

Some people are experts and very sensitive in acquiring gossip or reports of fear. How? a) They pay special attention to it. b) They incline their ears to it. c) They think, imagine and add to it. d) They love it in their heart, and e) They expand it with their tongue. "Death and life are in the power of the tongue, And those who love it will eat its fruit."
Proverbs 18:21

If we can only do the same with and for the Lord, then we can heal the earth and the climate change that some people fear so much. So, let's start: "So, then faith comes by hearing, and hearing by the word of God." *Romans 10:17*

"Finally, brethren, whatever things are true, whatever things are noble, whatever things are just, whatever things are pure, whatever things are lovely, whatever things are of good report, if there is any virtue and if there is anything praiseworthy—

meditate on these things."
Philippians 4:8

B) AFTER FINDING KNOWLEDGE, WE WILL AUTOMATICALLY LOVE IT, BUT LET'S KEEP IT IN THE MIST OF OUR HEART AND DON'T BECOME PASSIVE, ACTIVATE IT! FAITH IS VOICE-ACTIVATED: THE CORRECT USE OF OUR TONGUE BRINGS THE MANIFESTATION OF THE TRUE-PRINCIPLES FROM THE SPIRITUAL DIMENSION INTO THE NATURAL DIMENSION.

"And since we have the same spirit of faith, according to what is written, "I believed and therefore I spoke," we also believe and therefore speak," *2 Corinthians 4:13* Therefore, speak it, keep establishing the truth, revelation knowledge is true, get bold and command it into this earth. Speak to the mountain!

C) FINALLY ACTION IS REQUIRED. FAITH WITHOUT ACTION IS DEAD! ACT AS IF THAT PRINCIPLE THAT YOU KNOW IN YOUR HEART IS ALREADY YOURS IN THE NATURAL. FOR WE WALK BY FAITH NOT BY SIGHT "But do you want to know, O foolish man, that faith without works is dead?"
James 2:20

THAT SPIRITUAL PRINCIPLE THAT YOU KNOW IN YOUR HEART WILL OVERRIDE THE NEGATIVE THOUGHTS, OR IMAGINATIONS, OR FEELINGS, AND ANYTHING OF THE KINGDOM OF DARKNESS. LIFE COMES FROM THE SPIRITUAL DIMENSION BY WORDS. EVERYTHING YOU SEE WAS CREATED FROM THE UNSEEN:

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Yes, Parenting Is Harder Now. What to Do About It.

Source: ALLPRODAD.COM



In 2024, the U.S. Surgeon General issued a public health warning for parents, saying, “As technological and economic forces have reshaped the world at a dizzying pace, it has also become harder for parents to prepare children for a future that is difficult to understand or predict.” Did you catch that? The Surgeon General found enough challenges facing modern-day parents that he felt he needed to issue guidance in the form of a public health warning. You know how you’ve always thought it was so much harder to parent nowadays? You’re probably right.

Obviously, it’s difficult to compare one generation to the next. You weren’t in your parents’ shoes, and so you can’t say unequivocally that it’s harder to parent now than it was yesterday. However, I would argue that the pressures facing parents are more complex than those of the generation that came before us. Yes, parenting is harder. Here are 5 ways I see that to be true and how we can begin to respond.

1. Providing for your family is more expensive.

In the past 30-40 years, salaries and purchasing power have increased significantly in the U.S. However, they have not kept up with the rising cost of home ownership (and rental prices for that matter), higher education, or the price of owning a car. Add to that the cost of sourcing each of your family members with a cell phone, the fees for youth sports (especially travel teams), and the overall expectations of what is normal (vacations, electronics, and so forth), and the financial pressures become very real, very quickly. Why is parenting so much harder now? It really does cost more.

What can we do about it? Two words: simplicity and contentment. This isn’t easy, but neither is it impossible. You can say, “Just spend less money,” but that’s nearly impossible if we don’t learn to desire different things. Spending time as a family practicing gratitude and simplicity are core practices in helping to free yourself from the financial pressures

that are so ubiquitous. Look for opportunities to share with your kids how grateful you are for what you have. Choose to enjoy time together doing free or inexpensive activities (movie or game nights at home, library visits, hikes, and more). Make thrifting for clothing a game to see who can snag the best finds and then share your haul with one another. Do things together to serve people who are under-resourced and marginalized, such as visiting the elderly in a county nursing home or taking meals to a shut-in. Creating meaningful family experiences like these will help shape how your kids see themselves as fortunate.

2. You both want to be involved.

The old stereotype of the mom being in charge of the kids while the dad just loses himself in his work or in front of the TV is increasingly antiquated. The fact is, both moms and dads are spending much more time with their children now than they were a few decades ago. This is great! At the same time, when you combine the desire of both parents to be involved with the increase in kids’ activities, it can feel like you’re both running around all the time.

What can we do about it? Well, for one, we can limit the number of activities our kids participate in. For my family, my wife and I only allowed one extracurricular activity per season. This created margin for us to actually be present with our kids rather than functioning primarily as their chauffeur. Additionally, we can work to be present in those moments when we’re driving from one place to the next or grabbing a quick bite to eat. Set phones aside, turn the music down, and tune into your kids, even if it’s just for five minutes. There’s no one right way to do it, but I would suggest the wrong way is simply saying yes to every activity out of fear your kid will miss out. No one can do everything. That’s a good lesson for all of us to learn.

3. It’s a culture of comparison.

Never before have we had so much access to what everyone else is doing at all times. This can put a lot of pressure on your kid and you. We obviously know of the challenges social media creates for our kids. But it’s also a problem for parents. Now you get to see your coworker’s pictures of all the amazing trips he takes his kids on, which you can’t afford. You read your neighbor’s touching anecdotes about how his son is his best friend, while yours hardly talks to you. And of course, your brother-in-law posts about the joy that radiates from his daughter while yours battles anxiety. Why is parenting so much harder now? We’re constantly comparing ourselves to others.

What can we do about it? We can moderate our social media usage. Spending extensive time on social media offers few benefits and many challenges. Secondly, we can pay attention to what we’re giving our attention to. There’s this great line in C.S. Lewis’ book, *The Horse and His Boy* (from *The Chronicles of Narnia*). In it, a child was asking Aslan about another child, and Aslan replied,

see “PARENTING” on page 29



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FLHSMV Announces Driver License Exams to Be Administered in English Only

Florida takes a leading role in highway safety by requiring all driver license exams be taken in English and without an interpreter ~

TALLAHASSEE, Fla. — Today, the Florida Department of Highway Safety and Motor Vehicles (FLHSMV) announced that, **beginning Friday, February 6th**, all driver license knowledge and skills examinations will be administered exclusively in English. This change applies to all driver license classifications, including exams administered orally.

Previously, knowledge exams for most non-commercial driver license classifications were offered in multiple languages, while Commercial Learner's Permit (CLP) and Commercial Driver License (CDL) knowledge exams were only available in English and Spanish. Under the updated policy, all driver license knowledge and skills testing will be conducted in English.

To implement this change, FLHSMV has updated its driver license testing system statewide. Language translation services will no longer be permitted for knowledge or skills examinations, and any printed exams in languages other than English will be removed for use.

FLHSMV remains committed to ensuring safe roadways for all Floridians and visitors by promoting clear communication, understanding of traffic laws, and responsible driving behavior. ♦



JENNY FIELDS, CFA
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What Does Tangible Personal Property Mean for You?

Did you know that Florida statutes require business owners to file an annual Tangible Personal Property Tax Return DR-405 on or before April 1st pursuant to Florida Statute 193.052 and 193.062?

When a new business opens in Martin County, the Property Appraiser's Office will mail a "New Business Owner" packet – which contains valuable information regarding Tangible Personal Property (TPP), business marketing tools, and a timeline of important events.

TPP, also known as business personal property or business assets, is defined as everything used in a business other than inventory and items of real estate. It includes machinery, equipment, furniture, fixtures, signs, supplies, lease equipment, and furnishings in rental units, etc. Typically, automobiles, trucks, or other licensed vehicles are not included, though some of the fixtures on these vehicles may be applicable if they are used primarily as a tool or equipment. Personal items, such as a computer, printer, and phone may be declared if they are used for business purposes.

New and previously taxed owners or lessors in possession of assets on January 1st, who have a proprietorship, partnership, corporation, or operate as a self-employed agent or contractor, are required to file a timely TPP Tax Return by April 1st. The TPP tax return also serves as an application for up to a \$25,000 exemption off the assessed value of all qualifying items. Businesses operating in more than one location should file for each location.

If a business closes prior to January 1st, a TPP Tax Return should still be filed, and a deactivation letter can be mailed to the Martin County Property Appraiser's TPP Department. It should include the last date of business as well as the disposition of assets. Assets that have not been disposed of must continue to be reported as idle equipment. Additionally, if a business has been sold, contact the office for more information.

The Martin County Property Appraiser's Office will mail TPP Tax Return DR-405 forms to existing businesses in our database. Not receiving a form does not relieve a business of its obligation to file. Blank TPP Tax Returns can be found under the Tangible Personal Property Forms section of the Martin County Property Appraiser's website at www.pamartinfl.gov. Completed forms can be mailed or hand-delivered to the Martin County Property Appraiser's TPP Department located at 3473 SE Willoughby Blvd. Suite 101, Stuart, FL 34994.

To learn more about Tangible Personal Property, please visit the Martin County Property Appraiser's website, email TPP@pamartinfl.gov, or contact the TPP Department by phone at 772-288-5609. ♦



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Election Cycle 2026

2026 is already underway with important preparations for the upcoming election cycle. On January 28th, our office received the new DS 300 voting systems from ES&S, reinforcing our continued focus on secure, accurate, and reliable elections for Martin County.

We are expanding voter outreach efforts to ensure residents have clear access to election information and services. Vote-by-Mail requests for 2026 are now open, and we continue to host Election Worker Orientation classes for registered and preregistered voters interested in serving as election workers. Our office remains open and available to assist with questions, updates, and resources throughout the year.

Serving the voters of Martin County is a responsibility we take seriously. Through ongoing education, outreach, and accessibility efforts, our team remains committed to supporting voters and ensuring a well-prepared and informed community as we move through the 2026 election year. ♦



By TODD HARRIS

Understanding Vehicle Batteries in Florida: What You Need to Know

Florida's heat and humidity can be brutal—not just on us, but on our vehicles, too. One of the most common issues drivers face is premature battery failure, thanks to our warm climate.

How Long Do Car Batteries Last in Florida? While vehicle batteries typically last three to five years in cooler climates (fun fact: batteries in Alaska often exceed 5 years), Florida drivers often see a much shorter lifespan—typically around two to three years. The intense heat accelerates battery fluid evaporation and increases internal corrosion, leading to early failure.

Signs Your Battery May Be Failing:

- Slow engine crank or difficulty starting
- Dimming headlights and weak electrical components
- Battery warning light on your dashboard
- Corrosion on battery terminals

Sometimes there are no signs at all, which is why we often recommend being proactive and replacing your battery by age, not symptom

What About Auxiliary Batteries? Many newer vehicles come with auxiliary batteries that power all the advanced electronics and stop-start systems. These also suffer from Florida's heat, often needing replacement sooner than expected.

How to Extend Your Battery's Life

- **Keep it clean:** Corrosion buildup can reduce efficiency—clean terminals with baking soda and water.
- **Limit short trips:** Frequent short drives don't allow the alternator to fully recharge the battery.
- **Park in the shade:** Heat is a battery's worst enemy. Parking in a garage or shaded area can help.
- **Have it tested regularly:** A professional battery check can catch problems before they leave you stranded.

At Crown Car Care, we offer battery testing and replacement. Stop by for a free battery check. Don't wait for your battery to fail, proactive replacement ensures you're always on the road, not stuck on the side of it! ♦



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Could there ever be a worldwide internet outage?

Source: LIVESCIENCE.COM

Whether it disrupts access at work or makes your favorite show buffer at its most suspenseful moment, the inconvenience of an unreliable internet connection is something we've all experienced. Large-scale outages over the years have served as reminders that the internet can also face more widespread issues and bring everyday tasks to a halt. But would it ever be possible for the entire internet, all across the world, to go down?

The internet is often called a “network of networks,” including those linking devices across homes, businesses, public spaces and more. For the entire internet to go down, therefore, many pieces of infrastructure would need to be impacted within a short time.

“It is possible but would require significant resources and/or huge coincidences which makes it a highly unlikely, but possible, event,” George Cybenko, a professor of engineering who specializes in information systems and theory at Dartmouth College, told Live Science in an email.

Quite a bit of “heterogeneity, randomness and distributed asynchronicity” were built into the internet from the start, so a whole-system failure is very unlikely and would be extremely difficult to cause, Cybenko said. “We have local networks as well, say within a home or a business, that could continue to function even if the global nature of the internet has failed,” he explained.

When information is shared over the internet — for example, as a text message is sent from one smartphone to another — it is broken into small packets of information, each of which is routed through the quickest available path through the network. That means that, even if one of these routes is compromised, the message can still travel because it has a long list of alternatives, according to The Open University.

This design consideration alone protects the entire network from completely failing due to either physical damage — for example, if an undersea cable were cut or a large internet hub lost power — or software damage, whether caused by systems issues or hackers. Even when a large infrastructure provider, like Cloudflare, goes down, the disruption may last only a few hours and cannot spread to other providers or systems.

If a larger outage were to occur — for instance, from a powerful and unexpected solar storm — repairs could take time to resolve. However, many governments and large companies have plans for how to recover from a large internet outage and resume operations as quickly as possible, which often include tools like cloud storage systems and backup power generators, Cybenko said.



Conversely, some governments have shut off the internet in times of massive protests. This is accomplished by dismantling or destroying internet infrastructure like power grids and fiber optic cables, or throttling — intentionally limiting the processing speed of an internet connection via broadband providers, according to the World Economic Forum. But even those intentional outages can be resolved relatively quickly.

“It is surprising how rapidly people can recover [the internet] — it continues to befuddle people how resilient the internet is,” William Dutton, a senior fellow and advisory board member at the Oxford Internet Institute and the University of Oxford’s first professor of internet studies, told Live Science.

In the meantime, though, the impacts of such an outage could go much further than inconvenience. Critical infrastructure, such as hospital IT systems, often depend on the internet, and essential services, like power grids and traffic management, could be shut off indefinitely.

“The more central the internet becomes to so many different functions, from health care to even warfare, the more critical it is that it be secure and that it be reliable,” Dutton said. “These kinds of outages and so forth are obviously concerning, even for short periods of time.”

Since the internet’s invention, fears have circulated that as it continues to expand, its foundations run the risk of being strained or overloaded. But Dutton said this is a common misconception.

“The more you add nodes and so forth, the internet actually becomes more resilient — growth actually makes it stronger rather than weaker,” Dutton said. “It’s certainly possible, but I doubt that it will collapse at all.” ♦

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The Day the Internet Went Silent: What Would Happen If the World Lost Connection?

Source: MEDIUM.COM

Imagine waking up one morning, reaching for your phone, and seeing no notifications. No Wi-Fi. No mobile data. No internet — anywhere.

At first, you might think it's a glitch. You restart your phone. Nothing. You turn on the TV — no streaming services load. You open your laptop — emails refuse to send. Slowly, an uncomfortable realization hits: the internet is gone.

In today's world, the internet is not just entertainment. It's the invisible engine that powers modern life. From hospitals and airports to banks and classrooms, everything depends on it. Losing it wouldn't just be inconvenient — it would be world-changing.

The First 24 Hours: Confusion and Panic

In the first few hours, chaos would spread. People rely on messaging apps, maps, and online news to understand what's happening. Without them, rumors would replace facts. Businesses that depend on online systems would shut down instantly. ATMs would stop working. Digital payments would fail.

Airports would ground flights. Stock markets would freeze. Emergency services, many of which rely on internet-based systems, would struggle to coordinate.

Hospitals, Governments, and Survival

Hospitals would be hit hard. Patient records stored in the cloud would become inaccessible. Surgeries might be delayed. Life-saving equipment connected to networks could fail.

Governments would scramble to communicate using old methods — radio, landlines, even paper notices. For younger generations who've never lived without the internet, this would feel like stepping into another century overnight.

The Psychological Impact

Beyond logistics, the mental impact would be massive. Social media, for better or worse, connects billions of people emotionally. Suddenly, that connection would vanish. Loneliness and anxiety would rise. People would be forced to confront silence — something modern society rarely experiences.

Ironically, some would rediscover face-to-face conversations. Families might talk more. Communities could grow closer. The loss would hurt, but it might also reveal how dependent we've become.

Would the World Recover?

Eventually, yes. Engineers would work around the clock to restore systems. Temporary offline solutions would emerge. But the lesson would be unforgettable: the internet is not guaranteed.

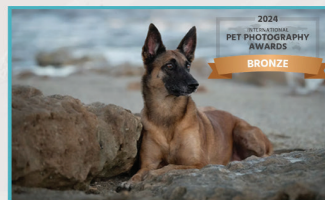
This imagined disaster exposes a powerful truth — we've built our world on something invisible, fragile, and deeply essential.

The real question isn't what if the internet disappeared — it's are we prepared if it ever does? ♦

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Are Meat Eaters Really More Likely To Live to 100 Than Non-Meat Eaters?

Source: SCITECHDAILY.COM

Among adults over 80, diet quality and maintaining a healthy weight matter more for longevity than whether meat is eaten.

A recent study suggests that people who avoid meat may be less likely than meat eaters to live to 100. Before viewing this as a warning about plant-based diets, however, the results deserve a closer look.

The researchers followed more than 5,000 adults in China who were aged 80 and older and took part in the Chinese Longitudinal Healthy Longevity Survey, a nationally representative project that began in 1998. By 2018, participants whose diets excluded meat were less likely to reach centenarian status than those who ate meat.

At first glance, this finding seems to clash with a large body of evidence linking plant-based diets to better health. Vegetarian eating patterns have repeatedly been associated with lower risks of heart disease and stroke, type 2 diabetes, and obesity, benefits often attributed to higher fiber intake and lower levels of saturated fat.

So how can these results be explained? Several key factors need to be considered before drawing broad conclusions about diet and longevity from this study.

Your body's needs change as you age

This study focused on adults aged 80 and older, whose nutritional needs differ markedly from those of younger people. As we age, physiological changes alter both how much we eat and what nutrients we need. Energy expenditure drops, while muscle mass, bone density, and appetite often decline. These shifts increase the risk of malnutrition and frailty.

Most evidence for the health benefits of diets that exclude meat comes from studies of younger adults rather than frail older populations. Some research suggests older non-meat eaters face a higher risk

of fractures due to lower calcium and protein intake.

In later life, nutritional priorities shift. Rather than focusing on preventing long-term diseases, the goal becomes maintaining muscle mass, preventing weight loss, and ensuring every mouthful delivers plenty of nutrients.

The study's findings may, therefore, reflect the nutritional challenges of advanced age, rather than any inherent problems with plant-based diets. Crucially, this doesn't diminish the well-established health benefits of these diets for younger and healthier adults.

Body weight explains much of the risk

Here's a crucial detail: the lower likelihood of reaching 100 among non-meat eaters was only observed in underweight participants. No such association was found in older adults of healthy weight.

Being underweight in older age is already strongly linked with increased risks of frailty and death. Body weight, therefore, appears to be a key factor in explaining these findings.

It's also worth remembering that this was an observational study, meaning it shows associations rather than cause and effect. Just because two things occur together doesn't mean one causes the other.

The findings also align with the so-called "obesity paradox" in aging, where a slightly higher body weight is often linked to better survival in later life.

Notably, the reduced likelihood of reaching 100 observed among non-meat eaters was not evident in those who included fish, dairy, or eggs in their diets. These foods provide nutrients that are essential for maintaining muscle and bone health, including high-quality protein, vitamin B12, calcium, and vitamin D.



Older adults following these diets were just as likely to live to 100 as meat eaters. The researchers suggested that including modest amounts of animal-source foods may help prevent undernutrition and loss of lean muscle mass in very old age, compared with strictly plant-based diets.

What this means for healthy aging

Rather than focusing on whether one diet is universally better than another, the key message is that nutrition should be tailored to your stage of life. Energy needs decline with age (due to decreased resting energy expenditure), but some nutrient requirements increase.

Older adults still require adequate protein, vitamin B12, calcium and vitamin D – especially to preserve muscle mass and prevent frailty. In older adulthood, preventing malnutrition and weight loss often becomes more important than long-term chronic disease prevention.

Plant-based diets can still be healthy choices, but they may require careful planning and, in some cases, supplementation to ensure nutritional adequacy, particularly in later life.

The bottom line is that our nutritional needs at 90 may look very different from those at 50, and dietary advice should reflect these changes across the lifespan. What works for you now might need adjusting as you age – and that's perfectly normal. ♦



God's Prescription For Sleep

By DR. DAVID THOMPSON
CHAPLAIN, SLSO

A number of years ago I worked as a Medical Chaplain. We had a psychiatric unit as part of the hospital. One day I received a call from one of the psychiatrists to report to the unit "STAT" which means as soon as possible. This call was not one I usually received. I always got requests from the staff, but never the doctors. They did appreciate my presence and were glad I was part of the team. My dual degrees as a licensed clinical social worker and a doctorate level minister gave me credibility with the entire psych team. The request was to consult with psychiatry. This was a new shift in my responsibilities on the Unit.

I met with the psychiatrist to determine the nature of the problem, and how I could be of assistance. They informed me that they had a patient on the unit that had not slept in weeks. They had given her enough sedatives that it should have put down an elephant. The patient, however, was still unable to sleep. They were bewildered and unclear about the next course of treatment. It was at this point they decided to involve the chaplain to determine if a spiritual intervention was needed.

Prior to visiting the unit to meet with the psychiatrist, I said a prayer for grace and wisdom. I met with the patient to determine what was contributing to her inability to sleep. She informed me that she had recently lost two loved ones. One was her husband of many years. The other was an adult child that just had died of a terminal illness. There was another impending loss of a loved one shortly to take place. It was apparent that she was overwhelmed with sadness and grief. She appeared to be in shock from these sudden deaths.

The magnitude of these losses had overwhelmed her, captivating her mind, will, and emotions. I stopped and prayed. I told God he could jump in at any time and give me some direction with this elderly woman. I felt impressed after I prayed to start writing down several Bible passages. The scripture states "if any man lacks wisdom, let him ask of God." James 1:5.

I gave the scriptures to the patient. Her eyes got very wide, she looked exasperated. She shrieked and said, "Do you want me to read the Bible?" I replied, "yes". She went on to tell me she had never read the Bible in all her life. I said not to worry, it won't hurt you. Then I reassured her I would follow up with her tomorrow.

The next day she looked refreshed and peaceful. I inquired how she slept. She said, "Chaplain Dave, I have had the best night's sleep in months. I slept like a little lamb". It was quite amazing. This sleep greatly helped the staff assist her with her treatment. As I was leaving the psychiatric unit I was amazed at the patient's transformation. I realized that God had given a timely prescription for sleep. Shortly after that I had other occasions to give this scriptural remedy for sleep to others battling insomnia for varied reasons. I have been sharing this sleep prescription for years.

In 2005, I was hired as the Chaplain for the St. Lucie County Sheriff's Office. I had many occasions to use the sleep prescription with the staff and jail inmates. It has given sleep to

returning war vets, stressed out first responders, and individuals with physical trauma and anxiety. In all my years of passing this prescription out many have had physical and emotional healings.

What is the big deal with these scriptures? Proverbs 4:20-22 gives us an insight as to why they are so powerful: "My son, give attention to my words; keep them within your heart; for they are life to those who find them, and health to all their flesh."

I have had my own challenges with sleep, particularly after a heart attack, which resulted in me coding for five minutes in 2012. I had a .09% chance of coming back to life. It was a big trauma for me. I asked my cardio-nurse why I could not sleep. "Well Chaplain, she replied, "think about it. You died! Nighttime- darkness. Darkness reminds you of death! I would not take the prescribed Ambien for sleep. God prompted me to read the passages and I went to sleep. As I read these passages out loud, verse after verse assured me of God's Presence, His Peace, and His steadfast love. God's love pushed away all the fear and anxiety.

These are the scripture passages that have helped many: Psalms; 23,27,31,34,37,46,56, 91,121. Mathew 6:25-34. Philippians 4:6-8. Isaiah 43:1-5, 18-21. Now some read all these passages at once. Others read a few at a time. Each person can go at their own pace. As you read them remember Psalm 127:2 "The Lord gives to his beloved sleep.

If you experience some breakthroughs in your sleep and would like to share that with me, call: 772-318-9093 or e-mail: drdavidthompson90@gmail.com or thompsondav@stluciesheriff.gov. ♦

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Why Exercise Matters for Your Heart Health

Source: CLEVELANDCLINIC.ORG



The advice is clear-cut: Sit less and purposefully move more for heart health.

But how does exercise help keep your heart healthy? How much exercise do you need? And what kinds of exercise should you do? All valid (and important) questions.

We talked with preventive cardiologist Vikas Sunder, MD, and cardiac rehabilitation expert Erik Van Iterson, PhD, about what exercise does for your heart health and how to get started on a heart-healthy exercise program that fits your life.

Exercise for heart health

The American Heart Association recommends at least 150 minutes of moderate-intensity exercise each week. That's aerobic exercise — the kind that gets your heart rate up for more than a few minutes.

Additionally, an ideal exercise program for heart health also incorporates about an hour of strength-training exercises per week. Two sessions of resistance training

for about 30 minutes at a time is a typical recommendation.

Those suggestions may change depending on your health, your goals and your current amount of physical activity. And reaching that standard could take some time. That's OK.

"The goal should be to first and foremost avoid sedentary behaviors that take up the majority of your day," Dr. Sunder notes. "Anything that people can do to move more than their baseline is important progress toward improving their heart health."

Heart-healthy benefits of exercise
Aerobic and strength-training exercises are both important for a healthy heart.

"When your heart functions in a healthy way, it's more able to interact and communicate with other organ systems," Dr. Van Iterson points out. "Your whole body benefits from well-oxygenated blood moving from the heart, out to your body and back again. Exercise helps to improve that entire process."

Exercise lowers risk for heart conditions, improves mental health and reduces visceral fat that can compromise your organs.

What specifically can you look for as heart-healthy benefits of exercise? Dr. Sunder and Dr. Van Iterson share just a few.

Lowered risk of heart conditions
Getting your body moving has plenty of heart-healthy benefits that directly affect how your heart works. Among them:

- Lower blood pressure.
- Lower cholesterol.
- Reduced risk of Type 2 diabetes.
- Reduced risk of heart disease.
- Weight management.

Improved cardiorespiratory fitness.
"Scientific data has consistently shown that aerobic, or cardio-style, exercise improves not just the circulation within your heart, but also the circulation throughout your entire cardiovascular system," Dr. Van Iterson shares. "That ability to circulate blood in an effective and efficient way typically leads to powerful reductions in cardiovascular risk."

Lowering visceral fat

You may have heard that a round mid-section (or so-called "apple body shape") can be a sign of potential health problems. And it's true.

A high waist circumference (the measurement around your belly button area) can be a sign that you may have higher-than-healthy levels of fat deep inside your abdomen, surrounding your organs. It's called visceral fat, and too much can be dangerous to your health.

"High levels of visceral fat can have detrimental effects on the cardiovascular system and increase systemic inflammation," Dr. Sunder affirms.

Aerobic exercise and strength-training exercises that incorporate your core can help burn fat and increase the overall proportion of lean muscle throughout your body.

continued next page

Improved metabolic rate

Strength-training exercise can help your body gain more lean muscle mass. And muscle helps keep your body and heart healthy by improving your metabolic rate. In other words, muscle helps your body burn calories more quickly — even when your body is at rest.

“Unlike fat cells, muscle tissue is metabolically active,” Dr. Van Iterson explains. “That means that when you have a higher muscle mass, it’s not only during the literal act of exercise that your metabolism revs up; it’s working almost all the time.”

Improved mental health

Exercise releases feel-good hormones called endorphins that help improve your mood and reduce your stress levels. That’s important because your mental health plays a big role in keeping your heart healthy. And as exercise makes you feel good, it should help with keeping up your motivation to do more exercise consistently.

“We know from studies that mental health concerns like anxiety and depression are associated with increased risk of heart attack, stroke and other cardiac events,” Dr. Sunder says. “And regular exercise can greatly decrease your risk for anxiety disorders and depression.”

Exercise is like the beginning of a chain reaction. It increases endorphins, which makes you feel happier. In turn, that lowers your stress, which improves your mental health. And improved mental health lowers your risk for a slew of heart-related health conditions.

Heart-healthy exercises to try

The No. 1 rule for starting a new exercise program is to start small and build up gradually. Because consistent exercise over time is the key to success.

“Your exercise routine needs to be something that you can sustain over time,” Dr. Van Iterson advises. “I encourage people to view exercise as something they’re doing to set themselves up for long-term success. Overloading your system by doing too much too fast will turn out to be a counterproductive experience.”

Feeling exhausted and being out of breath at the end of a workout aren’t typical signs you should use to evaluate whether you had a good workout. In fact, those feelings commonly signal that you overdid it.

Avoid the trap of doing one really intense exercise session and then needing a few days to recover before being able to exercise again.

If you’re new to exercise, Dr. Sunder and Dr. Van Iterson recommend starting with aerobic activities. After you consistently meet or exceed your aerobic exercise goal, consider adding in some strengthening exercises. Try starting with these exercises to improve your heart health.

Aerobic exercise

Doing aerobic, or cardio, exercise is the first step to improving your heart health.

“The biggest thing that gets overlooked is that you can keep it simple,” says Dr. Van Iterson. “It’s really thinking about what

see “EXERCISE” on page 30



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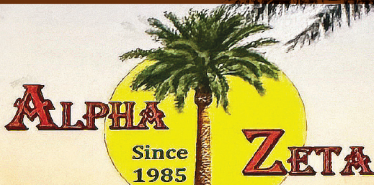


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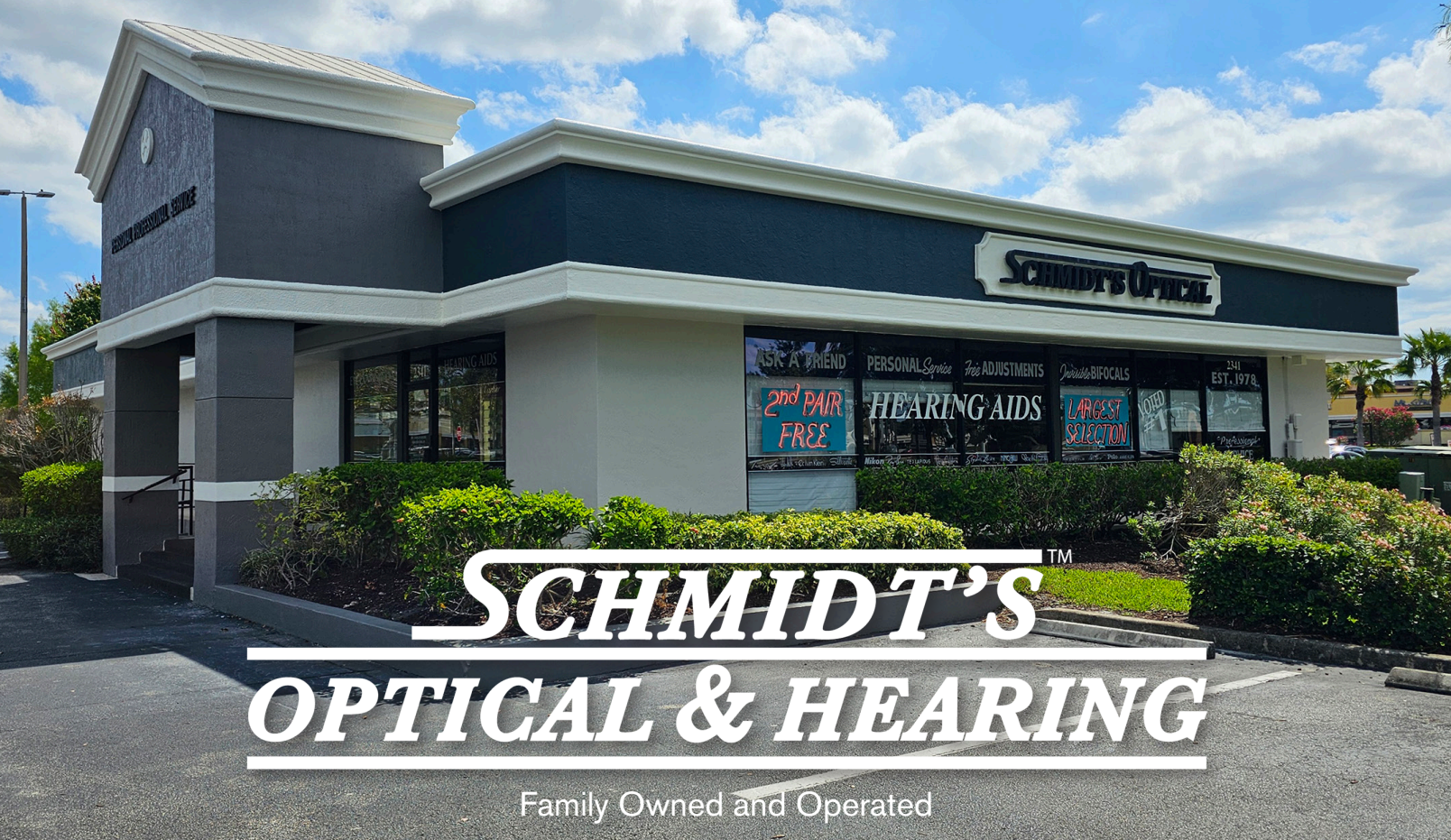
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Tucked into the heart of Martin County, Schmidt's Optical & Hearing has been a constant in a community that has grown, changed, and evolved over nearly five decades. For many residents, the name itself carries a sense of familiarity — a reminder that some businesses still believe in craftsmanship, personal relationships, and doing things the right way.

Founded in 1978, Schmidt's has remained family owned and operated from the very beginning. What started as Brian Schmidt's vision for a all in one quality optical practice rooted in service has now become a second-generation legacy. Today, his daughter Lydia continues that tradition with the same dedication her father built the business on. Lydia, who has spent more than 20 years immersed in the optical industry, took ownership of the practice six years ago, bringing a fresh perspective while preserving the values that have defined Schmidt's for almost half a century.

A CURATED EYEWEAR EXPERIENCE FOR EVERY LIFESTYLE

One of the hallmarks of Schmidt's Optical & Hearing is its extraordinary eyewear and sunwear collection — the largest in the state. The selection spans every price point, from practical and economical frames to exclusive designer lines rarely found outside major metropolitan markets. Whether someone prefers understated classics, bold fashion statements,

or performance-driven sunwear for boating and golf, Schmidt's offers a depth of choice that surprises even longtime customers.

But the true difference rests in the experience. The team approaches eyewear as both a science and an art — ensuring precise vision correction while helping clients discover frames that complement their lifestyle, face shape, and personal style. It's a level of attention that feels increasingly rare, and it's one of the reasons so many Martin County residents have trusted Schmidt's for decades.



Schmidt's also operates a true on-site surfacing lab, staffed by five full-time technicians and capable of completing 99% of prescriptions in-house. This allows for exceptional accuracy and same-day service, even for high-power or specialty lenses. While many big-box retailers advertise "on-site labs," most handle only a small portion of prescriptions themselves. Schmidt's maintains full control under one roof, which is why patients — including those traveling from West Palm and Miami areas— rely on the practice for fast, precise, same-day eyewear.

BRINGING HEARING CARE BACK HOME

More than ten years ago, Schmidt's made a meaningful decision. The goal was simple — to offer the same level of expertise, honesty, and personalized care in hearing that the community had long relied on in optical. Today, Schmidt's Optical & Hearing operates from one location only, and is not affiliated with the separate business located in front of Lowe's. This distinction matters, because

the Schmidt's team has worked hard to build a hearing practice that reflects their values: thorough evaluations, thoughtful guidance, and solutions tailored to each individual's needs.

Hearing technology has advanced dramatically in recent years, and Schmidt's offers a wide range of options — from discreet, nearly invisible devices to advanced models with smart connectivity. But the emphasis is never on selling. Instead, the focus is on education, comfort, and long-term support. Patients are often surprised to learn that Schmidt's hearing solutions are priced below Costco, while still providing the personalized care and ongoing service that big-box retailers simply can't match.

SERVICE WITHOUT PRESSURE – AND WITHOUT CHARGE

One of the most appreciated aspects of Schmidt's is the number of services offered at no charge. Adjustments, cleanings, minor repairs, consultations — these are provided freely because the team believes that exceptional care shouldn't come with a price tag every time you walk through the door.

It's a philosophy rooted in respect for the community. Clients value quality, expertise, and authenticity, and Schmidt's has built its reputation by delivering exactly that. No gimmicks. No coupons. No pressure. Just honest guidance and a commitment to helping people see and hear their best.

A LEGACY THAT CONTINUES TO GROW

As Schmidt's Optical & Hearing approaches its 50-year milestone, the practice remains grounded in the principles that started it all: family, integrity, and service. Lydia and her team continue to expand offerings, refine their craft, and invest in technology — but the heart of the business remains unchanged.

For those who appreciate long-standing local businesses that treat clients like neighbors rather than transactions, Schmidt's is a rare find. It's a place where experience meets innovation, where selection meets expertise, and where every person who walks in the door is treated with the care and attention they deserve. Ask a friend! ♦



Lydia Schmidt-Resch
Owner / Optician



Randy Williams
Optician



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What Happens To Us When We Die?

Hospice Workers Share Conversations With Patients as They Near the End of Their Life

Talking about mortality can definitely be a frightening subject. But for some people, like those who work in hospice, discussing what happens when you die may feel like a more natural conversation to have.

So, what does it feel like to be days from death? And what happens to you when you die? While some of these questions may never be answered, we spoke to several hospice care professionals across the U.S. to find out what they've learned from their patients in their final days as they prepared to make a transition from life to death.

"Very few people are afraid of death. They're afraid of dying, the process leading to death," says Travis Overbeck, National Director of Patient Experience for Seasons Hospice.

Of course, no one truly knows what comes next, but some patients have a very clear idea of what they believe should happen once they die, says Overbeck. Hospice workers like himself get to explore their patients' belief systems and ask them what they'd like their death to look like.

For instance, in the Buddhist tradition, there's an expectation of silence at the time of death, according to Overbeck, and there should not be any wailing or grieving at the individual's bedside so they can make their way peacefully into the next life.

"I've seen so many patients at the time of death. Most often, there's this sense of peace and calm, and it's really beautiful," Overbeck says. "That's why I do what I do. It's all about bringing that peace and comfort to our patients at end of life."

Here are some of the most common themes that have emerged from end-of-life conversations with hospice workers.

"Would you mind praying for me?"

Overbeck, a chaplain who sees patients of all faiths and backgrounds but practices Christianity himself, remembers his final conversations with a Jewish patient in her last days of life. She said, "I know you're Christian, and I know I'm Jewish, but would you mind praying for me?"

"What would you like me to pray for?" Overbeck replied.

"I pray that when I die, it will be peaceful, and I will be comforted," was the patient's request.

After some conversation, they prayed together and the two hit it off. When Overbeck returned to the hospital the next day, the patient's friend found him in the hallway. She told Overbeck that the patient had become unresponsive—but before she stopped speaking, the patient asked her friend to have Overbeck pray for her again if he returned.

Overbeck entered the patient's room and, knowing that hearing is typically the last sense to go, he reintroduced himself and said, "I'm going to go ahead and pray for you." He prayed again for peace and a comfortable transition. And at the end of his prayers, suddenly the patient began to talk.



"I'm going on a journey to a place I've never been before," she started, "and everybody is sparkling, and everybody is smiling at me." The patient died about 45 minutes later.

"I don't care what belief system you are or aren't. At the end of the day, that's real. That was her experience," Overbeck says.

Bringing life closure

Much of Overbeck's work is dedicated to tying up loose ends and bringing his patients' life to closure, whether that's reuniting family members that have become estranged or ensuring the patient's legacy is preserved. "There's a process in dying," Overbeck says. "It's the opportunities to say, 'I love you,' opportunities to say, 'I forgive you,' opportunities to ask for forgiveness, opportunities to say, 'Goodbye.'"

Overbeck recalls another conversation with a patient who was the CEO of a very large, well-known company. "Travis, I had it all," the CEO told Overbeck. "I had the vacation homes. I was able to send my kids to the finest schools. We traveled the world. But at some point, I lost my focus. I began to value my job and my money more than anything else."

Along the way, it cost him not only his marriage but his relationship with his kids. In fact, the patient had a grandchild he'd never even meet. Overbeck asked the patient for permission to reach out to his family. A few phone calls later, they were flying into town to visit the hospital.

continued next page

Overbeck helped facilitate conversations between the patient and his family members, and while he acknowledges it wasn't easy, he was ultimately able to bring them a feeling of closure. Most importantly, the patient was able to meet his grandchild for the first time. The patient died later that day.

"The biggest realization that I've had is that we all have a finite amount of time—it's about how you're going to live with that time," Overbeck says.

Cultivating gratitude

Carolyn Gartner, licensed clinical social worker with Visiting Nurse Service of New York Hospice and Palliative Care, began practicing meditation and studying Buddhism around the same time she started pursuing social work.

Working in hospice care, she's found her patients hold a perspective of gratitude and acceptance that parallels what she's been taught through her meditation practice. "I feel my older patients really understand the idea of letting go, and not letting small things bother you," Gartner says. "We get so caught up in the day-to-day, and I see my older patients are a good role model for how those things pass."

Gartner works with a diverse array of patients throughout Brooklyn, from celebrities to patients in public housing. Recently, she and a chaplain from VNSNY Hospice went to visit a Jamaican patient who loves Bob Marley music.

The patient's daughter told them that her mother had experienced a severe explosion of pain the day before, so Gartner prepared to handle the situation sensitively, thinking perhaps the patient wouldn't want to listen to music that day.

When they walked in the door, however, the patient was wearing a big smile on her face and said: "Okay, ladies, when are you starting the Bob Marley?"

"I do think that this work, almost every day, reinforces to me: We are energy. We are light. There is a spirit," Gartner says.

At end-of-life, people like to reflect on their life story, Gartner says. Patients will take out old photos and share stories of joy and pain all in one session. Having studied screenwriting as an undergrad at New York University, Gartner uses these same storytelling techniques with her patients to learn and listen to their stories.

"My observation is that people will often die the way they live, so it's really interesting to see how people process what they've gone through," she says.

While the patients may seem ready to accept what comes next, Gartner says it's the families who often need help coming to terms with it. VNSNY Hospice assists with the pre-bereavement process for family caregivers so they can see beyond the grief and enjoy the time they have left with the patient. "Patients almost always know what's going on in their body. It's the family who doesn't," she says.

Seeing lost loved ones

Over the years, Kalah Walker, patient care administrator for VITAS Healthcare, has seen numerous hospice cases where the patients will call out to their loved ones who've passed, as if they're seeing someone that everyone else cannot.

see "WHAT HAPPENS" on page 21

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Abigail Adams to JQA on Education

“Above all, the colonists were acquainted with the Bible itself, principally in the Geneva Version... Though the Bible had been richly valued for generations, it was not until the seventeenth century that it was widely read and studied. The message of Protestantism was that men could find in Scripture the means to salvation, the keys to good and evil, the rules by which to live, and the standards against which to measure the conduct of prince and pastor...”

“Abigail Adams, had accepted the responsibility for keeping up the education of her children—especially of her oldest son, John Quincy Adams, in the absence of his father. First came instruction in the Word of God. So well did his mother commit the Word to young John Quincy’s heart that it became for him both compass and anchor in a long life of service...”

Here are excerpts from a letter she wrote to him, when he was in Europe with his father, John Adams in 1778, “It is a very difficult task, my dear son, for a tender parent to bring her mind to part with a child of your years going to a distant land; nor could I have acquiesced in such a separation under any other care than that of the most excellent parent and guardian who accompanied you. You have arrived at years capable of improving under the advantages you will be likely to have, if you do but properly attend to them. They are talents put into your hands, of which an account will be required of you hereafter...”

“You are in possession of a naturally good understanding, and of spirits unbroken by adversity and untamed with care. Improve your understanding by acquiring useful knowledge and virtue, such as will render you an ornament to society, an honor to your country, and a blessing to your parents. Great learning and superior abilities, should you ever possess them, will be of little value and small estimation, unless virtue, honor, truth, and integrity are added to them. Adhere to those religious sentiments and principles which were early instilled into your mind, and remember, that you are accountable to your Maker for all your words and actions.”

O Father, let us be a Supernatural, Holy people! Teach us how to train up the next generation to “fit them for usefulness in their future stations” for Your Glory, O God!

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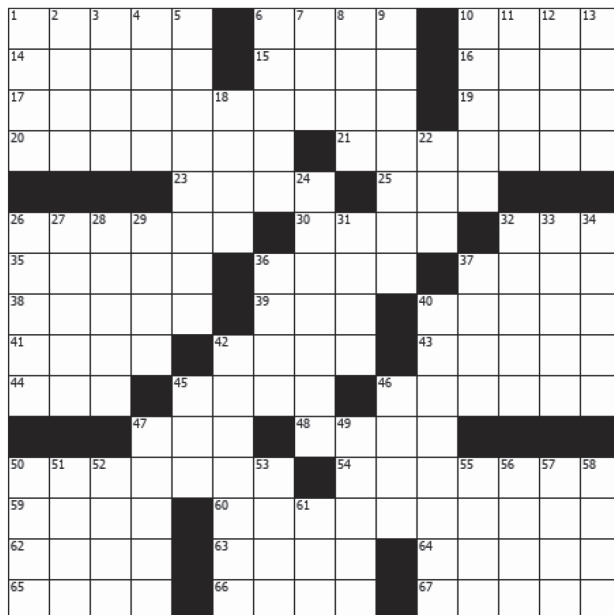
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Across

1. Proprietor
6. Large truck
10. Sensible
14. Juice type
15. Noggin
16. Walked upon
17. Opposition
19. Top
20. Made into law
21. Made of clay
23. Region
25. Caustic chemical
26. Up-to-date
30. "A ____ of Two Cities"
32. Head gesture
35. ____ & Roeper
36. Confederate
37. Crazy
38. Lions' cries
39. Syrup source
40. ____ blanche
41. Solidifies
42. Transgressions
43. Defeated one
44. Philadelphia time zone (abbr.)



Down

- | | | | |
|----------------------------|------------------------|-------------------------|------------------------|
| 45. Beat it! | 21. Fairy tale monster | 22. Bread choice | 45. Snow runner |
| 46. Adjusts again | 22. Tiny bird | 24. Georgia city | 46. Harness part |
| 47. Alias letters | 23. Space gp. | 26. Combine | 47. Inquired |
| 48. On an ocean trip | 24. Long tale | 27. Certain woodwinds | 49. Winter toys |
| 50. Wiping out | 25. Begins again | 28. Distributed cards | 50. Epochs |
| 54. Offensive tackle, e.g. | 26. Window blind | 29. Messes up | 51. Marathon, e.g. |
| 59. Military status | 27. Yet, to a poet | 31. Swiss peaks | 52. Novelist ____ Rice |
| 60. Worsen | 28. Defense spray | 32. Norwegian | 53. Actor Richard ____ |
| 62. Common skin problem | 29. Perfectly | 33. Group of eight | 55. Pennsylvania city |
| 63. Waterless | 30. Iowa or Ohio | 34. Achievers | 56. Man or boy |
| 64. Grain towers | 31. Curved doorway | 36. Vietnam's continent | 57. Molecule part |
| 65. Plant's beginning | 32. Alaskan port | 37. Asian country | 58. Famous loch |
| 66. Camera glass | 33. Adam's abode | 40. Least dirty | 61. Card game |
| 67. Abounds | 34. Shore bird | 42. Watertown, e.g. | |

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what happens cont.

Often, they look out into the distance, and the hospice worker knows it's the name of a family member who's no longer with us. Generally, this happens within the last days of their life, Walker notes. "You know what they're seeing when they're looking off into the distance," she said. "Once they do that, they're able to let go."

Sometimes, the patients will ask their hospice worker if they can see the family member too. Walker says it's important to be there in the moment with them, agree, and allow the moment to happen as the patient is experiencing it. "There's a nurse who gets to be there to bring life into this world, and we get to stand there and hold a patient's hands or their family's hands as a life leaves this world," she says.

Walker says the real work with end-of-life care comes after the patient passes, however. "Hospice isn't just about death and dying. It's about learning about what's really important in life and keeping those memories alive," Walker said.

VITAS' staff supports families who've experienced loss with programs like gifting them memory bears as reminders of their loved ones or butterfly release ceremonies. At the butterfly release ceremony, families will open a package and release butterflies into the sky, giving them a chance to reflect and experience a feeling of release themselves. "I've seen the butterflies sit there in the moment. You notice they kind of hover around, and it's almost as if that butterfly is the loved one," Walker says. ♦



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This Is the #1 Reason You're Aging Faster—Here's What Experts Recommend to Help

Source: EATINGWELL.COM

Aging is inevitable, and it's not something to fear or try to avoid. That said, supporting healthy aging is crucial to keep the quality of life in your days. And to do so, you don't need to add an expensive serum or supplement pack to your routine.

Managing your stress levels is the single best way to slow cellular aging and increase your odds of living a long, healthy life. "Chronic, unmanaged stress can take a toll on every organ system in your body, increasing your risk for numerous diseases, including heart disease, diabetes, cancer, osteoporosis and others," explains Elizabeth Harris, M.S., RDN.

We talked with experts to understand how chronic stress speeds up the aging process, how to better manage stress and ways you can support healthy aging to feel your best well into your golden years.

Why Chronic Stress Speeds Up Aging

Stress is a normal part of daily life, but when it becomes chronic, it can affect how you feel day-to-day and change how your body functions at the cellular level. "Our bodies are designed to repair and reset every day, but chronic stress gets in the way of that process," explains Lynette Gogol, D.O., DipABLM. When we're

constantly in a state of fight-or-flight, hormones that are helpful in short-term emergencies remain elevated, interfering with the body's ability to recover and repair over time.

Most people do not experience daily life-threatening events, but constant small stressors, day after day, can have a similar effect on the body. Busy schedules, financial worries, poor sleep, emotional strain and feeling constantly "on" can all activate the body's stress response. When these stressors happen repeatedly, the body doesn't fully return to baseline, allowing damage to accumulate.

"One of the biggest reasons is something called allostatic load," explains Talia Follador, RDN, LDN. Allostatic load refers to the cumulative wear and tear on the body as it repeatedly tries to adapt to stress and maintain balance. When stress is ongoing, recovery never fully happens, allowing allostatic load to build over time. Higher allostatic load has been linked to faster biological aging and a greater risk of age-related disease.

As stress hormones like cortisol stay elevated, they begin to affect cells directly. "Stress hormones are constantly elevated,

see "AGING FASTER" on page 24

6 Medical Charges Seniors Thought Would Be Covered By Medicare

Source: MED.STANFORD.EDU

Medicare is comprehensive, but it is not all-inclusive. Many seniors enter retirement assuming that “medical + hospital = covered.” In 2026, they are discovering the hard way that Medicare has specific, statutory exclusions that leave gaping holes in their safety net.

These aren’t “errors”—they are features of the system. But they result in bills that can reach thousands of dollars. From the dentist’s chair to the ambulance ride, here are six charges seniors are shocked to find they have to pay themselves.

The “Observation Status” Rehab Bill

We’ve mentioned this before, but it remains the #1 shock for families. If a hospital keeps you under “Observation” (Outpatient) rather than admitting you as an “Inpatient” for at least three midnights, Medicare will not pay for your subsequent stay in a Skilled Nursing Facility (SNF).

Seniors often think “I was in the hospital for 4 days, so rehab is covered.” If those 4 days were “Observation,” the \$15,000 rehab bill is 100% your responsibility. You must ask every day: “Am I inpatient or observation?” If you are observation, you can appeal, but you are fighting an uphill battle against hospital coding rules.

Routine Dental & “The Bone” Rule

Medicare pays for nothing involving the teeth—no cleanings, no fillings, no dentures. The confusion arises because they do pay for jaw surgery or oral cancer treatment.

Seniors often assume that if a dental infection is “medically necessary” to treat (e.g., before heart surgery), Medicare will pay to pull the tooth. Wrong. They will pay for the heart surgery, but they will carve out the cost of the extraction and bill you for it. This statutory exclusion is strict and often leaves patients with a surprise bill from the oral surgeon.

Hearing Aids and Exams

Hearing loss is a medical issue, but Medicare treats hearing aids as “routine.” They cover zero percent of the cost of the devices or the fitting exams.

In 2026, with Over-the-Counter (OTC) hearing aids available, some seniors are finding relief. But for prescription-grade devices needed for severe loss, the \$4,000 to \$6,000 bill is entirely out-of-pocket unless you have a specific Medicare Advantage plan with a hearing benefit.



Ambulance “Taxi” Denials

Medicare only pays for an ambulance if it is “medically necessary,” meaning that traveling by any other means (like a car or taxi) would endanger your life.

If you call 911 because you fell and broke your wrist, but you were alert and stable, Medicare may decide you could have taken a car. They will deny the \$1,200 ambulance claim months later. Lack of a ride does not justify an ambulance in Medicare’s eyes; only your medical condition does.

“Self-Administered” Drugs in the Hospital

If you are in the hospital (Outpatient/Observation) and the nurse gives you your daily insulin or blood pressure pill, Medicare Part B does not cover it. These are considered “Self-Administered Drugs.”

The hospital will bill you for them, often at massive markups (e.g., \$20 for a single aspirin). It is one of the most frustrating small bills seniors receive. Savvy patients know to bring their own meds from home, provided the hospital policy allows it.

Routine Vision & The “Refraction” Fee

Medicare covers cataract surgery, but it does not cover the “refraction” test (the “better 1 or better 2” test) that determines your prescription for glasses.

Even if you are at the ophthalmologist for a covered medical issue like glaucoma, if they do a refraction to check your vision, you will be handed a separate bill for \$40 to \$60 for that specific part of the exam. It is a “non-covered service” that almost everyone needs but no one expects to pay for during a medical visit.

Know the Gaps

The only way to protect yourself is to know what isn’t covered. Consider a “Hospital Indemnity” plan to cover observation stays, and set aside a dedicated savings bucket for dental and hearing needs. Medicare is a safety net, but it has holes. ♦

aging faster cont.

so your mitochondria start producing excessive reactive oxygen species that damage DNA, proteins and cellular structures,” says Abe Malkin, M.D., M.B.A.. This oxidative damage fuels chronic inflammation and can contribute to many conditions associated with aging, including heart disease, diabetes and cognitive decline.

Chronic stress has also been linked to changes in the body’s biological aging markers. “Long-term stress has even been linked to shorter telomeres—the protective caps on your chromosomes that help your cells repair and regenerate—meaning your cells lose resilience over time,” explains Follador. Stress is also associated with changes in DNA methylation, a measure of biological age, which can move biological aging ahead of chronological age.

While these cellular changes may not be visible day to day, their effects often show up as chronic disease earlier in life. “Chronic stress activates your sympathetic nervous system and increases arterial stiffness, a key sign of vascular aging,” says Follador. In one study of 1,346 women, those under 55 experiencing toxic psychosocial stress levels had nearly an 80% higher risk of heart disease compared to those with lower stress levels, highlighting how significantly chronic stress can accelerate diseases often only seen in older age.

What to Do Instead

The good news is that just as high stress levels can speed up aging, spending time resting, recovering and helping your body build resilience can have a positive effect. Researchers have found that periods of rest can help you partially or fully recover from stress-induced increases in biological age. “Small, consistent practices prevent stress from accumulating and help your body return to its natural state of repair,” says Gogol.

Here’s what experts recommend to reduce stress and slow down aging.

Carve Out Time to Have Fun with Others

While making time for yourself to have fun can help reduce stress, experiencing joy with others may be even more beneficial. “People surrounded by a supportive social network tend to experience less stress, and research suggests they may live longer and enjoy better overall health,” says Follador. One small study found that people who experience positive emotions with another person have lower stress hormone levels than those who experience positive emotions on their own. Plan regular dates with a partner, family or friends to try new activities, go for a walk, grab a coffee or participate in a book club or group class to include fun and connection in your routine.

Prioritize Sleep

Sleep deprivation and disturbances are strongly connected to advanced biological aging.

“Chronic stress disrupts sleep, and poor sleep makes stress worse, so it can become a vicious cycle, says Malkin, who recommends aiming for seven to nine hours of sleep, maintaining

a consistent sleep schedule, limiting screen use before bed and keeping your room dark and cool.

Move Your Body Regularly

Regular, consistent movement can help reduce stress levels, but the effects are so powerful that even working out once a week has stress-lowering benefits.⁸ “Whether it’s running, lifting, yoga or walking, find what works for you and make it a consistent habit,” recommends Malkin.

And while you can’t go wrong with whatever movement you decide to do, adding strength training to your routine may support healthy aging in a big way. A 2024 study of 4,800 adults found that those who regularly strength-trained had significantly longer

Stress goes well beyond burnout—it could impact how long you live.

continued next page

telomeres than those who did not, even after accounting for other factors like age, race, sex, smoking status and income.

Create a Daily Stress-Relief Practice

For many, daily stressors are here to stay, but we can strengthen our ability to manage them so they have less impact on our personal stress levels. “Whether it’s meditation, deep breathing, mindfulness or just taking breaks throughout the day, you need techniques to actively calm your stress response,” says Malkin.

If you’re not sure where to start, small changes can add up to make a big difference. Instead of constantly jumping from one task to another and rushing through your day, add short, intentional breaks into your routine to bring stress back down before it ramps up again. “A 60-second pause before shifting tasks can signal to your brain that you’re safe, which helps lower stress over time,” says Gogol.

Talk to a Professional

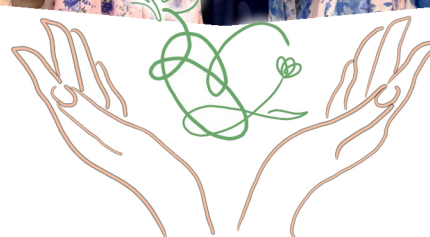
If stress is interfering with your life, seeking a professional to help you work through these stressors can make a significant difference. “Cognitive-behavioral therapy has strong evidence supporting its effectiveness in helping people manage stress more effectively,” says Malkin. A trained therapist can help you work through everything from mental health struggles to familial and work stressors, or past traumas that are affecting how you feel today.

Other Tips for Supporting Healthy Aging

- Eat regular, balanced meals: Skipping meals or eating inconsistently can worsen blood sugar swings and raise cortisol, making stress feel more intense. Balance meals with protein, complex carbohydrates and plenty of fruits and vegetables for stable energy throughout the day.
- Eat more plants: Diets rich in fiber, antioxidants and other plant compounds can help prevent oxidative stress and chronic inflammation, two key drivers of aging. Eating a variety of fruits, vegetables, whole grains, legumes, nuts and seeds can help.
- Limit or avoid alcohol: Alcohol can disrupt sleep, increase inflammation and damage the liver and cardiovascular system. Studies have also found a link between higher alcohol intake and markers of accelerated biological aging.
- Stop smoking: Smoking is one of the fastest ways to accelerate aging, and making the choice to stop could reduce your biological age by up to 13 years.

Our Expert Take

Chronic stress can speed up the aging process through its effects on inflammation and damage to DNA, raising the risk of age-related diseases earlier in life. Thankfully, our bodies are responsive to change: just as chronic stress can accelerate biological aging, intentional practices can slow it down. Prioritizing sleep, movement, connection and stress-management strategies in your regular routine can help your body age well with plenty of space to rest, repair and recover. ♦



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Should you rent or buy your home? Weighing the costs and benefits.

Planting roots or a rolling stone?

Source: BRITANNICA.COM

For many of us, purchasing a home is the biggest financial decision we'll make in our lives. In fact, your home can be more than just the place you live—it can also be your most important asset. For generations, people have invested in their homes, taken out loans against their homes, and sold their homes to support themselves in retirement.

Your house can be where you plant your roots and the place your family calls “home.” But if you’re more of a rolling stone, renting might be the way to go, as buying and maintaining a home can be expensive and unpredictable.

It’s all about how you weigh the pros and cons to buying a house, vs. the pros and cons of renting.



see “RENT OR BUY” on page 28

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rent or buy cont.

Costs of buying a home

Buying a house comes with many expenses over many years.

To buy and own a house, you will have to pay:

- Down payment. This is paid up front—20% is a typical amount.
- Closing costs. These typically range from 1.5% to 6% of the cost of the house.
- Monthly mortgage payments. These vary depending on the price of the house, interest rates, and the length of the mortgage.
- Real estate taxes. They vary widely depending on the state and municipality.
- Maintenance and repair costs. Maintaining the house and yard will be up to you. You will also need to keep an emergency fund for the unexpected.
- Homeowner's insurance.
- Condo or homeowner association fees. Some homes require membership in an association.

When you buy a house, you're accepting the risk that the house might lose value over time. Plus, if you like to keep up with current trends, owning a home might mean periodic remodeling, refreshing, and landscape development.

The benefits of buying a home

Despite all those costs, buying a house is still an attractive financial proposition for many people. Although actual home price appreciation varies by location, historically, home prices have gone up an average of 3.8%.

Aside from the potential for value appreciation, there are other benefits to home ownership:

- Mortgage interest deduction. You can typically deduct some or all of your mortgage interest payments on your tax return, depending on your tax situation.
- Long-term predictability. Fixed-rate mortgages lock in a steady payment. So, in a way, a mortgage offers protection from inflation. And if you're diligent about paying off your mortgage, eventually you'll have no monthly payment (but you'll still have the other costs outlined above).
- Personalization. You can renovate and update your home to your tastes and preferences.
- Home equity. This can help build your retirement nest egg, or you could borrow against the equity in your home. Buying a home means planting roots, letting them grow, and pruning and shaping as you wish.

The costs of renting

Once you've assessed the pros and cons of home buying, do the same exercise for renting. You may have heard conflicting reports about whether it's cheaper to rent or buy.

In an apples-to-apples comparison, the rental should cost more. After all, a place you're renting is owned by someone, and that person or entity is on the hook for property taxes, maintenance, hazard insurance, and any association fees. Plus, because owning and renting property is a profit-seeking business, the landlord expects to earn a profit. They're going to mark up the costs before passing them on to you, the renter.

A big difference shows up in the maintenance department. A landlord might be more likely to patch (rather than replace) a leaky roof, and less inclined to upgrade those countertops to keep up with trends. If you're willing to sacrifice those bells and whistles, a rental might be cheaper for you. But there are a few unavoidable costs of renting:

- Security deposit. This could be at least one month's rent, but sometimes as much as three months' rent. Although the landlord will return a security deposit (or a portion of it, depending on whether you've damaged the place) at the end of the lease, if you rent somewhere else you'll need to post another one with the new landlord.
- Broker's fees. In some cities, these are the norm. They can be as high as 10% of a year's rent.
- Unpredictability. The landlord could raise the rent at the end of the lease, sell the building, or simply decide to rent to someone else.
- No inflation protection. Rent will rise over the long term (versus fixed mortgage payments), and you'll never pay it off.

According to the Census Bureau, between 38 and 42% of renters change their address each year, compared to just 9 to 12% of owners. Frequent moves might not be a big deal when you're young, but the older you get, and the more stuff you accumulate, the more moving costs add up.

The benefits of renting

There are certain key benefits to renting instead of owning, particularly if you might be relocating in the next few years:

- Mobility. When you rent, you're not tied down—you can move with relatively short notice and few costs.
- Financial flexibility. Because you won't be on the hook for the repair and maintenance of the property—and you aren't required to fork over a hefty down payment—you can keep more of your emergency funds in longer-term investments and retirement savings.
- No real estate risk. If the property declines in value, the owner takes the financial hit.

Renting means flexibility in your location, finances, and time.

How do you value flexibility versus the benefits of owning?

The bottom line

In the end, the decision whether to rent or buy your home comes down to your personal situation. Do you have money for a down payment, or do you need to save for a few years? Is relocation in your future, or would you like to test out a few locations before you pick one? You might want to rent, at least for a while.

Alternatively, do you want to plant your roots, start a family, target a specific school district, or stay close to family? Do you have a dream home you can't wait to create? It might be time to buy.

You'll also want to evaluate the real estate market. Some communities have pockets of value, with decent schools and low property taxes, while others have a vibrant rental market with a lot of turnover. Be sure to compare the options in your area before deciding, and weigh the pros and cons against your short- and long-term goals. ♦

parenting cont.

"I never tell anyone a story other than their own." The fact is, you don't know anyone else's story fully. You don't know the pain behind the picture or the struggle behind the story. You only know yours. Stop spending your time focusing on others' stories and instead focus on living your own.

4. We're disconnected from support systems.

Ironically, we've never been more connected and yet we're increasingly isolated. According to a Pew Research survey, approximately 1 in 5 Americans live far from family. In 1981, a Gallup poll reported that some 20% of Americans felt lonely. By 2020, it had increased to 36%. Add to this the decline in trust in social institutions and religious gatherings, and we are increasingly doing this parenting thing alone. Childcare is often someone you pay to watch your kids rather than a family member, which can add significant financial pressure and reduce the likelihood that you'll spend time with others who can support you. Why is parenting so much harder now? We're disconnected.



What can we do about it? We need to prioritize social relationships. Depending on your wiring, that may sound like a drink of cool water or a polar bear plunge into the icy depths. But either way, it's important. This can take many forms: inviting a couple over for dinner, joining a parenting group at your church, asking an older couple to mentor you, or deciding with your wife to give each other a night out with friends each month. Whatever it is, building your support network is critical.

5. There are increasing concerns around kids' mental health.

According to the CDC, nearly 1 in 5 kids ages 3-17 have been diagnosed with some mental, emotional, or behavioral health issue. And you do not feel equipped to handle it. Add to that the parental guilt that often boils to the surface: "Why does my kid struggle so much more than others? Am I doing something wrong? What's the matter with me?" This can feel overwhelming and terrifying. It can also be confusing, as clinical terms like "anxious" or "depressed" get used ubiquitously in ways that aren't precise. Why is parenting so much harder now? Mental health issues are a growing concern.

What can we do about it? To begin, talk with your kids. Ask questions. Check in on them. Be present and curious. Secondly, educate yourself. For all the shortcomings of the internet, it's easy to find solid information if you do a little homework. Reach out to mental health experts, school counselors, or your pediatrician. You have options that take some work, but the payoff is worth it. Finally, remember that your child's mental health is not a referendum on your parenting. Your child needing to see a therapist doesn't make you a bad parent. But being curious and supportive enough to do whatever you can to get your child the help he or she needs does make you a good one. ♦



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we consider cardio or aerobic exercise, like walking. For others, it can be running or jogging. It all depends on where you're at in your life and identifying realistic goals, what recent background you have with exercising and if you have any risk factors like a family history of heart disease." Remember, too, that even your day-to-day activities matter.

"Even cleaning your house, gardening or shopping can be ways to get in some physical movement that benefits your

heart," Dr. Sunder notes. "That all counts as time spent up and moving, which, ultimately, is the goal."

Schedule your exercise in ways that work for you. If you don't always have a half-hour block to dedicate to exercise, don't let it discourage you from doing what you can. Even if you can get 10 minutes in a day, it's worth it.

A few examples of exercise that benefits your heart health:

Brisk walking, Jogging or running, Swimming, Cycling, Climbing stairs, Rowing, Cross-country skiing

Strength-training exercise

For some people, strength-training exercise can conjure up images of powerlifting on a sweaty gym bench, and if that's your thing, more power to you.

But there are other exercises that can help build muscle and improve your heart health that may be more approachable for newcomers. You start by trying: **Pilates, Yoga, Leg lifts, Crunches, Kettlebells, Small dumbbells, Resistance bands, Functional training (like push-ups, squats and lunges), Weight machines**

Anything you can do to get your body moving is going to benefit your heart. And the rest of your body. And your mental health. So, start small. Keep going. And show your heart the love it needs. ♦

"By faith we understand that the worlds were framed by the word of God, so that the things which are seen were not made of things which are visible." *Hebrews 11:3*

Jesus is the Word and He said that His Word overrides the natural: "It is the Spirit who gives life; the flesh profits nothing. The words that I speak to you are spirit, and they are life." *John 6:63*; "Heaven and earth will pass away, but My words will by no means pass away." *Matthew 24:35*

THEREFORE: a) FIND IT; b) ESTABLISH IT TILL IS SETTLED IN YOUR HEART AND Then, c) WALK IT.

These are the abc of faith. Practice it and don't become religious.

I have visited about 7 of our beloved churches in the Treasure Coast, I love them all, but I find mostly a personalized theology mixed with personal feeling and religion. How do you know you are growing up in faith? See if you are happy and satisfied with the results. JESUS SAID THAT WE SHOULD KNOW THE TREE BY ITS FRUITS. If you are not satisfied, then start with the abc of our precious faith. To Jesus be the Glory for evermore.

ACQUIRE HIS RESURRECTED NATURE FIRST. Let's pray: 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. Your Holy blood cleanses my soul right now and BY YOUR STRIPES I RECEIVE COMPLETE HEALING OF MY BODY, And God gives me a new heart 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 at: 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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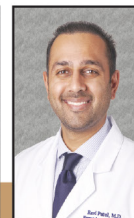
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