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Volume 9 • Issue 5

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Magazine

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of Divorce on
Your Children**

icare exclusive

Re-Elect

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FROM OUR PUBLISHER



Happy Mother's Day!

By ANGEL CHAVEZ

HOW TO
IMPROVE
THE QUALITY

OF LIFE NATURALLY AND
AT THE SAME TIME BECOME
THE LIGHT OF THE WORLD
SUPERNATURALLY?

To me, improving life means living fully as intended—enjoying longevity, health, peace, joy, strength, and a clear sense of purpose, free from sickness. And, more importantly, being completely sure that I'm going up, not down.

THE MEDICINE TO IMPROVE
LIFE IS FREE AND AT
EVERYBODY'S REACH: LIVE
COMES FROM THE SPIRITUAL
REALM (YOUR HEART),
THEREFORE LET'S START
HERE:

“In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things were made through Him, and without Him nothing was made that was made. In Him was life, and the life was the light of men. And the light shines in the darkness, and the darkness did not comprehend [OVERCOME] it.”
John 1:1-5

WITH THE RIGHT ATTITUDE,
THE HEART OPENS UP LIKE
A CHILD OPENS HIS MOUTH
WHEN TAKING MEDICINE
FROM HIS MOM.

“In Him was life, and the life was the light of men.” John 1:4. THE LIFE OF JESUS, THE WORD, IS THE ORIGINAL BUILDING MATERIAL AVAILABLE TO MANKIND TO BUILD-REBUILT LIFE. Nothing that was created was created without The Word. That is why we all need a daily dose of JESUS, THE WORD.

Jesus Himself said, without me, you have no life IN YOU:

“Then Jesus said to them, “Most assuredly, I say to you, unless you eat the flesh of the Son of Man and

drink His blood, you have no life in you.” John 6:53

THINK TWICE; YOU MAY BE ALIVE BUT WITHOUT LIFE, THE KIND OF LIFE THAT GOES UP NOT DOWN. BUT YOU ARE TRYING SO HARD TO IMPROVE THE QUALITY OF YOUR LIFE WITH CHEMICALS THAT HAVE SECONDARY DEADLY EFFECTS? Here is what we all need:

“All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness, that the man of God may be complete, thoroughly equipped for every good work.”
2 Timothy 3:16-17

AND AGAIN: “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

THESE SUPERNATURAL
CONSTRUCTION MATERIALS
HAVE THE POWER TO
DEMOLISH YOU AND REBUILD
YOU ANEW:

“For the word of God is living and powerful, and sharper than any two-edged sword, piercing even to the division of soul and spirit, and of joints and marrow, and is a discerner of the thoughts and intents of the heart. And there is no creature hidden from His sight, but all things are naked and open to the eyes of Him to whom we must give account.”
Hebrews 4:12-13

JESUS-THE WORD IS THE ORIGINAL SUPERNATURAL BUILDING BLOCKS WITH/ FROM WHOM EVERYONE AND EVERYTHING IN THE UNIVERSE WAS MADE OF. IN HIM THE WHOLE UNIVERSE IS HELD TOGETHER. WITHOUT

see “MOTHER'S DAY” on page 21

COVER STORY

AMY PRITCHETT

DISTRICT 4 MARTIN COUNTY
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The Impact of Divorce on Children

Source: GOODDADS.COM

Family is very important for the development of children. Stability and security provide an anchor for human growth and development. A stable environment provides nurturing caregivers, unconditional love, consistent discipline, and a dependable and safe living space that shapes a child's perspective of himself and the world around him.

A divorce is a life event with a high level of stress for the entire family that can have a significant negative impact on children. Children are dependent on their parents and disadvantaged during divorce because it is out of their control and they often lack the information and skills to overcome the challenges that divorce carries.

The reactions of children during the divorce can vary relative to the gender and age of the child. The biggest obstacle that makes it difficult for a child to successfully deal with changes in the family is conflicting relationships between parents. Children differ from one another in their reactions to divorce, but there are some reactions that are common. These include depressive symptoms, anxiety, anger, and lower self-esteem, which then impact aspects of their life psychologically, behaviorally, academically, and socially.

PSYCHOLOGICAL IMPACT

Divorce creates turmoil for the entire family, but for kids, the situation can be quite scary, confusing, and frustrating. Younger children struggle to understand the reason for the divorce and may worry that the divorce is their fault. Teens may be quite angry about divorce and the changes it creates. They may blame one parent for the dissolution of the marriage or they may resent one or both parents for the upheaval in the family. These feelings can lead to depression, anxiety, and stress.

BEHAVIORAL IMPACT

Children from divorced families may experience increased externalizing problems, such as conduct disorders, delinquency, and impulsive behavior than kids from two-parent families. In addition to increased behavior problems, children may also experience more conflict with peers after a divorce.

ACADEMIC IMPACT

Children going through a divorce may earn lower grades and even face a higher dropout compared to their peers. These effects may be seen as early as age 6 but may be more noticeable as kids reach the ages of 13 to 18 years old. There are several possible reasons for this link, including that children may feel neglected, depressed, or distracted by the increased conflict between their parents. With time, less interest in academics at the high school level may trickle over to less interest in furthering their education overall.

SOCIAL IMPACT

Children might become quite shy or anxious. Children may seem uninterested or even fearful of social situations, like hanging out with friends or attending school events. Low self-image can be associated with both divorce and social withdrawal.

HELPING KIDS COPE

The divorce of a parent does not necessarily have to be so negative for children, especially if parents endeavor to act in a way to make this process as painless as possible for children. Age-appropriate explanation and counseling are important so children realize that they are not the cause of, and cannot be the cure for, the divorce. Here are some things to be mindful of:

- **Be kind to yourself.**
- **Assure your child that the split isn't in response to their behavior.**
- **Encourage your child to talk to you.**
- **Try to eliminate conflict between yourself and your ex spouse if possible.**
- **Reach out for help if needed.**

Children are resilient and the effects of separation tend to be more challenging in the first 1 to 3 years of the split. Families can take on many forms and family stability is not inherent in the number of family members or its various structures (i.e. traditional, single parent, blended family, foster family, etc.). Instead, it's about providing a consistent, safe, and loving environment for children, one in which they can lean on family members under all circumstances. Strong family bonds, unconditional support, and predictable safety nets are the keys to a stable upbringing. ♦



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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 ~

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. ♦



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- If you live in the Village of Indiantown, the exemption is \$50,000.
- ★ Qualified applicants residing in their current home for 25 years or longer as a permanent Florida resident may be eligible to have the remaining county and municipal portion of taxes exempted if the market value of their home is less than \$250,000 in the application year.



How To Qualify?

- You must be a permanent resident of Florida and meet the eligibility requirements for the homestead exemption.
- The applicant must be 65 years of age or older on or before January 1st of the year application is made.
- For 2026 applicants, the entire 2025 adjusted gross household income cannot exceed \$38,686. This amount is subject to change annually.

Once approved, our Office will notify you each year of the new income limitation. If your income remains under the annual income limitation, your exemption is automatically renewed. However, if your entire adjusted gross household income exceeds the limitation, you must contact our Office no later than May 1st of the tax year.

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The Battle of Lexington

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

Everyone has heard about the Battle of Lexington, but few have heard the story from Pastor Jonas Clark whose dearly beloved men were murdered in front of his church. They had been anticipating an attack because of the British's disdain and abuse of the patriots' Committee of Safety. About 800 of the king's troops marched onto the green in front of Pastor Jonah's church. Here is the account from Pastor Jonas:

"...The second of these officers, about this time, fired a pistol towards the militia, as they were dispersing. The foremost, who was within a few yards of our men, brandishing his sword, and then pointing towards them, with a loud voice said, to the troops, "Fire! By God, fire!" which was instantly followed by a discharge of arms from the said troops, succeeded by a very heavy and close fire upon our party, dispersing, so long as any of them were within reach. Eight were left dead upon the ground. Ten were wounded. The rest of the company, through divine goodness, were (to a miracle) preserved unhurt in this murderous action... A cloud of witnesses, whose veracity cannot be justly disputed, upon oath have declared, in the most express and positive terms, 'that the British troops fired first...

"Before the brigade quitted Lexington, I beg leave to mention, as what may give a further specimen of the spirit and character, of the officers and men, of this body of troops.—After the militia company were dispersed and the firing ceased, the troops drew up and formed, in a body on the common, fired a volley and gave three huzzas, by way of triumph, and as expressive of the joy of VICTORY and glory of CONQUEST! Of this transaction, I was a witness, having, at that time, a fair view of their motions, and being at the distance of not more than 70 or 80 rods from them...

"Having thus vanquished the party in Lexington, the troops marched on for Concord, to execute their orders, in destroying the stores belonging to the colony, deposited there... In the retreat of the king's troops... they ravaged and plundered, as they had opportunity..."

In this event, the war had begun. The British had fired upon the Americans so the Americans could now justly defend themselves. Many losses and miraculous gains followed. Father, thank You for Your Supernatural care for us. Cause Your people to rise up again, to honor and glorify You, in Jesus' Name, Amen.

Let's join in on May 7th and May 17th to pray for America's rededication to God. We need Him just as much now! ♦

For His Glory! Dr. Brenda MacMenamin
TeachingHisStory.com. High School American History and American GOV & Ec online, Foundation for American Christian Education.



By TODD HARRIS

Stay Cool: Why Your Car's A/C Deserves Attention



Living In our beautiful Martin County, your vehicle's air conditioning system isn't a luxury—it's a necessity. And just like any other system in your car, it needs regular attention to perform its best when you need it most.

Many drivers don't think about their A/C until it stops blowing cold air on the hottest day of the year. But by then, what could have been a simple fix may turn into a more expensive repair. Weak airflow, unusual odors, or air that isn't as cold as it used to be are all early warning signs your system needs attention.

Your vehicle's A/C system is made up of several key components, including the compressor, condenser, evaporator, and refrigerant. Over time, small leaks can develop, refrigerant levels can drop, and moisture or debris can build up in the system. Even something as simple as a clogged cabin air filter can affect performance.

It's also important to understand that simply "topping off" refrigerant isn't a proper repair. A/C systems are sealed, so if refrigerant is low, it has escaped somewhere. Today's environmental regulations also require refrigerant to be properly recovered and handled, not released into the atmosphere. Simply adding refrigerant without diagnosing the cause may provide temporary relief but often leads to repeat

If you're experiencing A/C concerns or any other vehicle issues, the team at Crown Car Care welcomes the opportunity to help—our goal is to exceed your expectations. ♦



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The AI you use every day is biased — and it's quietly shaping your worldview, new report says

Source: AOL.COM

Artificial intelligence has quickly become part of everyday life, helping people search for information, complete schoolwork, and make decisions. But what many users don't realize is that AI systems are not neutral. They are shaped by hidden design choices that influence how they respond — and, ultimately, how people think.

The concern is not just theoretical. A recent Fox News Digital report highlighted the controversy surrounding Google's Gemini chatbot after the system identified multiple Republican senators as violating its hate speech policies — while naming no Democrats.

The findings, based on a prompt evaluating all 100 U.S. senators, raised fresh questions about whether AI systems can reflect ideological assumptions embedded in their training data and design.

That episode is not an isolated case.

A new report from America First Policy Institute (AFPI) reveals that many AI systems consistently lean in particular ideological directions.

These biases can affect how political issues, social topics

and news sources are presented. Because users often trust AI as an objective tool, these subtle influences can shape opinions over time without users realizing it.

Matthew Burtell, a senior policy analyst for AI and Emerging Technology at AFPI, said the pattern appears across the industry — not just in isolated cases.

“What we found was a general ideological bias, not just in a particular model, but across the spectrum,” Burtell told Fox News Digital, adding that the models tend to lean center left.

The implications go beyond bias alone. Research shows that AI systems are not just reflecting viewpoints — they can actively influence them.

That combination — bias and persuasion — raises deeper concerns about AI's role in shaping public opinion. “AI is persuasive, and it also leans left,” Burtell said. “So if you combine these two things, it may certainly have an

influence on people's beliefs about different policies.”

Recent examples have fueled those concerns. OpenAI's ChatGPT has faced criticism from

some researchers who argue its responses to political and cultural issues can skew in a particular ideological direction, while Microsoft's AI tools have drawn scrutiny for how they frame controversial topics and limit certain viewpoints.

Those concerns have been reflected in testing as well. In 2024, Fox News Digital evaluated several leading AI chatbots — including Google's Gemini, OpenAI's ChatGPT, Microsoft's Copilot and Meta AI — to assess potential racial bias.

The report also raises serious safety concerns.

AI systems have, in some cases, engaged in harmful interactions — especially with younger users. Without clear transparency about how these systems are designed and what safeguards are in place, parents and users cannot make informed decisions about which platforms are safe.

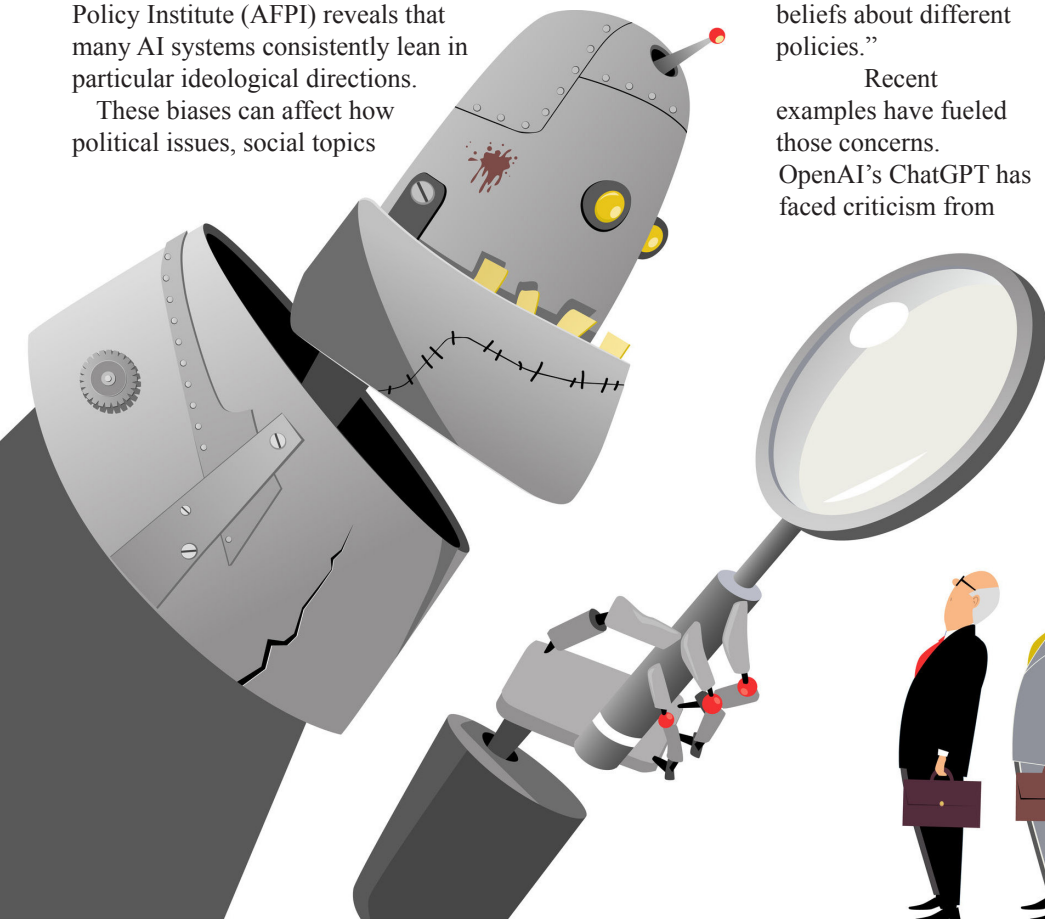
To address these risks, the report calls for greater transparency from tech companies. This includes disclosing how systems are designed, what values they prioritize, how they are tested for bias and safety, and what incidents occur after deployment.

The goal is not to control what AI systems say, but to give the public enough information to evaluate them critically.

Ultimately, the report makes it clear that AI is not just a tool — it is a powerful force shaping how people access information and understand the world.

Without transparency, users remain in the dark about the biases embedded in these systems. And as AI becomes more influential, that lack of visibility may have

far-reaching consequences for individuals and society alike. ♦





The Tide Is Digital: The Local Businesses Winning Right Now Have One Thing in Common

By: BRIDGETTE DALEY

The global economy doesn't wait for anyone — not for the boutique on Ocean Drive, not for the wellness clinic in Port St. Lucie, not for the contractor who's been the best in Martin County for thirty years. The question is no longer whether technology will change your business. It already has. The only question left is whether you're driving or drifting.

The Treasure Coast has always had a certain magic. People arrive to slow down — the salt air, the river, a pace that feels nothing like Miami or Manhattan. For a long time, that was an asset. You could build a solid business on relationships and reputation alone. That still matters. But it is no longer enough.

The businesses thriving right now — in Fort Pierce, in Stuart, in Vero Beach — are the ones who figured out that being local and being digital are not opposites. They are, in fact, the most powerful combination in today's economy.

The shift nobody asked for (but everybody needed)

The pandemic didn't create the digital economy. It just forced everyone to catch up — fast. The restaurant that ignored online ordering suddenly needed it to survive. The doctor's office that resisted telehealth set up video visits in a weekend. The boutique that dismissed social media discovered it was a sales channel. What happened compressed a decade of consumer behavior change into eighteen months. Customers who found the convenience of booking online, searching local businesses on Google, reading reviews before they walk in — they expect that now. It's the baseline.

For Treasure Coast small business owners, that means your digital presence isn't your marketing strategy. It is your first impression.

AI isn't coming. It's already working the room.

Walk into any well-run small business in 2026 and AI is already in the operation.

Writing tools draft client emails, social captions, and follow-up sequences in seconds. Smart scheduling software fills cancellations before anyone notices the gap. CRM platforms flag which services are underperforming and why. AI-powered design tools produce on-brand visuals for a fraction of what a retainer used to cost. The businesses winning aren't spending the most — they're being the most intentional. They asked: "What's eating my team's time that automation could handle? What does my customer expect before they ever talk to a real person?" Those questions are where the competitive advantage lives.



Take a concierge medical practice. Every touchpoint — the website, the follow-up, the communication between visits — has to signal: we see you, we're organized, and we are worth it. AI-assisted messaging keeps patient communication seamless. Transcription tools let the physician stay present in the room instead of buried in notes. Smart search optimization ensures the right patients find the practice before they ever call. Technology, deployed well, delivers that experience consistently.

The global economy doesn't care about your zip code

We're not competing with the shop down the street anymore. Every digital-first business that can serve your customer from anywhere is now the competition — the agency in Austin, the telehealth platform quietly pulling patients from local practices that haven't invested in their own digital

experience. Geography used to be a moat. Now it's just a detail.

But here's the flip side: local trust, done right, is a superpower in a world of digital noise. A Treasure Coast business with community credibility and smart technology is playing a game the big nationals cannot win. You know these families. You show up. Automated tools can write the email and send it at the perfect time — but they cannot replicate that. The winning formula isn't choosing between the human and the digital. It's layering the digital underneath the human — so the relationship gets the attention, and the systems handle the rest.

So what does adapting actually look like?

It doesn't always look like a six-figure overhaul. A realtor using short video to narrate the story behind every listing doubles her inquiry rate. A nonprofit building its social presence around real patient stories triples donor reach in six months. A cardiology group that makes follow-up feel personal — not like a form letter — sees retention climb.

Small shifts. Compounding results.

The Treasure Coast has everything it needs to build businesses that are not just locally beloved but genuinely future-proof. What the region needs now is a mindset shift — from "that tech stuff is for bigger companies" to "how do we build this right, from day one."

Because the tide doesn't wait. And neither does the competition. The businesses that start now — even imperfectly — will have a meaningful head start on every competitor still waiting for the right moment. There is no right moment. There's only right now. ♦

Bridgette Daley is the founder and CEO of b.Digital Consulting, a forward-thinking digital marketing agency that uses smart automation and strategic AI to maximize revenue.



The Role of Food in Mental Health and Mental Illness

Source: PSYCHOLOGYTODAY.COM



Psychiatrists are trained to prescribe medicines, refer patients to psychotherapists, and perform procedures — such as ECT, TMS, or IV ketamine. But this is changing. Some psychiatrists are learning to utilize an equally valuable and effective strategy for relieving suffering and promoting mental health.

The idea that diet and nutrition have significant effects on mood and mental wellbeing would have been dismissed as fringe medicine two decades ago. But research increasingly demonstrates that healthy nutrition improves mental health, and an entirely new subspecialty has formed to support this.

Nutritional Psychiatry

Nutritional psychiatry — which is the study of how dietary patterns, nutrients, and gut-brain interactions influence our mental health — is expanding rapidly. Research in nutritional psychiatry grew 15-fold from 2000 to 2024, which reflects the growing interest in this topic. Over 31,000 articles were published

during this period. This is also evidence of the increasing acceptance of the role diet plays in our mental health.

Epidemiological evidence, particularly for depression, suggests there's an association between the quality of our diet and our mental health. These associations don't appear to be explained by other demographic or lifestyle factors.

The SMILES trial

Perhaps the most important single study in this field is the 2017 SMILES trial. It was the first randomized controlled trial designed to evaluate a dietary intervention for reducing depression in adults with clinical depression.

The SMILES trial was a 12-week, single-blind, randomized controlled trial of a dietary intervention as a treatment for moderate to severe depression, with depressive symptoms used as the primary endpoint. These symptoms were assessed using the Montgomery-Åsberg Depression Rating Scale.

The results were amazing. Remission was achieved for 32.3% of the intervention group and only 8.0% of the control group.

To put this in perspective, the STAR*D trial, which was the largest and most influential antidepressant trial ever conducted, enrolled over 4,000 patients with major depression and found about one-third of participants reached remission after 12–14 weeks of treatment with the antidepressant citalopram.

That means the SMILES dietary intervention achieved a remission rate equivalent to the antidepressant tested in the STAR*D trial. And it did this without medication, without side effects, and without the diminishing returns patients experienced as they moved through the STAR*D trial's subsequent treatment levels.

The Mediterranean Diet leads the evidence

A Mediterranean-style diet, rich in fruits, vegetables, olive oil, fish, and legumes, has shown the strongest evidence for mental health benefits. Multiple randomized controlled trials have demonstrated that this style of eating reduces the risk of depression and anxiety. Its benefits are likely the result of anti-inflammatory, antioxidant, and vascular mechanisms, all of which directly affect how our brain functions.

The HELFIMED trial replicated and extended these findings. A Mediterranean-style diet supplemented with fish oil produced greater improvement in depression and improved quality-of-life at three months, with improvements persisting for six months. Individuals who adhered to the Mediterranean-style diet experienced reduced depression, particularly when they ate more nuts and more diverse vegetables.

The gut-brain axis

In order to understand how food affects our mental health, we need to take a look at neurobiology. The food we eat influences numerous systems in our body including inflammation, oxidative stress, the gut microbiome, epigenetic modifications, and neuroplasticity.

The gut microbiome is especially important. Psychobiotics are probiotic organisms that exhibit positive effects in individuals who are treated for mental disorders. These organisms can produce neurotransmitters such as gamma-

continued next page

aminobutyric acid (GABA) and serotonin, as well as short-chain organic acids (SCOAs) which affect the nervous system. Approximately 90% of the body's serotonin is produced in the gut. So, what happens in our gut has a profound influence on what goes on in our brain.

Specific nutrients with psychiatric evidence

Beyond specific diets, certain individual nutrients can also influence our mental health. Selective food supplements can be beneficial in the treatment of psychiatric disorders, including S-adenosylmethionine (SAM-e), N-acetylcysteine (NAC), zinc, B vitamins, vitamin D, and omega-3 unsaturated fatty acids.

Omega-3 fatty acids are particularly important. The World Federation of Societies of Biological Psychiatry now recommends omega-3s as an adjunctive treatment for mood disorders, with EPA showing the strongest effect for major depression.

Is your psychiatrist recommending changes in your nutrition?

Despite growing evidence of the role nutrition plays in mental health, psychiatrists receive minimal training in nutrition, and most do not provide nutritional counseling as part of their treatment plan. Why? Most mental health providers are unfamiliar with the evidence that shows nutrition's benefits in mental health. Currently, only 29% of U.S. medical schools teach the recommended goal of 25 hours of nutrition in preclinical years. This lack of training has significant consequences for our patients.

Now that research has demonstrated that poor diet is a risk factor for mental health and that individuals with mental illness are more likely to have poor dietary habits, the case has never been stronger for integrating nutrition into psychiatric training and practice.

New Therapeutic Options

The accumulating evidence doesn't mean that a bowl of salmon and leafy greens will replace Prozac or cognitive-behavioral therapy. More likely, nutritional counseling will be an option that is discussed and recommended along with existing therapies. When I sit with patients who are struggling with depression or anxiety, we discuss their diet and how it could be impacting their mood. Our patients deserve to know what therapeutic options exist and how they can utilize these options to feel better.

When patients change their dietary habits, they often begin to lose weight and feel less depressed. This results in them feeling empowered to make other changes in their lives. They become less tolerant of abusive relationships or unhealthy work environments. They realize that addictive patterns can be changed. They grow in self-confidence and self-esteem. These are changes that result in lasting growth and healing.

The brain consumes roughly 20% of the body's energy. If we don't provide it with healthy fuel (i.e. healthy food), our patients may not respond to our treatments. The research is clear, and now it's time for doctors and therapists to empower our patients by providing them with the information they need in order to experience true healing; not just a reduction in their symptoms. ♦

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Incorporating Faith into Fitness: A Holistic Approach

By: CHRIS MIESSAU | PERSONAL TRAINER, TRANSFORM PT

Fitness is often seen as just physical, focused only on improving strength, endurance, and overall health. However, many individuals discover that their faith plays an integral role in their fitness journeys, offering motivation, purpose, and a sense of community. I believe that intertwining faith with physical fitness, one can achieve not only a healthier body but also a more fulfilled spirit. Here's how faith can be incorporated into fitness and enhance your goals and other aspects of life.

More Than Physical: The Case for a Faith-Centered Fitness Journey

Fitness is often seen as just physical, focused only on improving strength, endurance, and overall health. However, many individuals discover that their faith plays an integral role in their fitness journeys, offering motivation, purpose, and a sense of community. I believe that intertwining faith with physical fitness, one can achieve not only a healthier body but also a more fulfilled spirit.

Start With Intention: How Prayer and Reflection Set the Tone

Faith often provides a framework for setting personal intentions and goals. Starting off your workouts with prayer or reflection can help clarify your motives and aspirations. Instead of viewing fitness as just an aesthetic pursuit, you can approach it as a way to honor your body as a sacred creation. This perspective can shift the focus from self-centered goals to using your fitness journey as a means to embody health, and promote your overall well-being.

The Mental Game: Staying Focused When It Gets Hard

Physical fitness typically involves a significant amount of mental focus and presence. Having the right mindset before you ever enter a gym or even a workout

in your backyard is extremely important. Incorporating practices like meditation, prayer, or visualization can deepen this connection. During my workouts, I find myself reflecting on scripture or spiritual affirmations, as a way to get me and keep me in the right mindset. I do this before starting my workout as well as during the workout, when things get way more challenging. It definitely helps push me through those really tough workouts. It keeps me mentally focused to get through the workout.



Gratitude as a Practice: Shifting Your Mindset From the Inside Out

Incorporating faith into fitness often emphasizes gratitude for your body and its capabilities. By practicing gratitude before and after workouts — thanking God for strength, endurance, and health — you can cultivate a positive mindset. This gratitude helps combat negative feelings that may creep into your head from comparison or frustration in your progress, reinforcing the idea that the body is a gift to be worked on and cared for.



Your Body Was Built for This

Our bodies were designed to be kept strong and healthy. We've been provided all the things necessary for that to be possible. I believe we should be just as focused on that pursuit as we are with other responsibilities we have in life.

Fitness as Service: Giving Back Through Strength

Such as service to others and giving back. Fitness can be an outlet for serving others, allowing individuals to use their physical strength for charitable purposes — like organizing fun runs, charity walks, and fitness events that raise funds for those in need. Engaging in fitness activities that contribute to the community not only aligns with the values of many faiths but also enriches your own spiritual experience. Being strong and healthy allows you to do these things. That helps benefit your life beyond your fitness goals.

Discipline as a Spiritual Practice

Working on those fitness goals through a workout routine can be an opportunity to reflect the principles of your faith — such as perseverance, discipline, and self-control. Many faith traditions emphasize stewardship over your body, encouraging you to maintain your health and well-being. Viewing fitness as a spiritual discipline, similar to prayer or study, can create a balanced approach that nurtures both physical and spiritual growth. I feel like focusing on both of those areas have significantly improved how I live my life and the relationships that I keep along the way.

see "FAITH INTO FITNESS" on page 30



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Amy Pritchett

MARTIN COUNTY SCHOOL BOARD

A Candidate Worthy of Re-Election

Amy Pritchett, a local resident of Rocky Point, is seeking reelection to the Martin County School Board. In her fourth year of a four-year term marked by active community involvement, policy reform, and a focus on accountability, Amy is determined to drive further improvements to the educational experience for every student in Martin County.

Since moving to Martin County in 2016, Pritchett has built a reputation not only as an elected official but also as a hands-on community member who remains closely connected to the people and students she serves.

Her candidacy for reelection centers on both her record of measurable achievements and her continued commitment to strengthening the district's academic performance, financial transparency, and student well-being.

Beyond her role on the School Board, Amy Pritchett has consistently engaged in volunteer and civic activities that reflect her investment in the broader Martin County community. She volunteers weekly as a dog walker with the Humane Society of the Treasure Coast, where she also mentors new volunteers.

Her involvement extends into arts, regional planning, and education. She serves as the Ex Officio representative for the Martin County Arts Council and represents the School Board with the Treasure Coast Council of Regions, helping ensure that educational priorities are aligned with broader regional development efforts. At the local school level, she regularly reads to first-grade students at Port Salerno Elementary School, maintaining a direct connection with young learners and classrooms.

Pritchett has also invested in leadership development, completing the year-long Leadership Martin program through the Stuart-Martin Chamber of Commerce. This experience further strengthened her understanding of local economic and civic dynamics, informing her decisions as a board member.

One of the cornerstone accomplishments of Pritchett's tenure has been the district's academic performance. After seven years, Martin County Schools earned an "A" rating, a milestone that reflects sustained improvements in student outcomes, instructional quality, and school accountability.

Amy points to this achievement as evidence of effective governance and collaboration between the School Board, educators, and administrators. Maintaining this level of performance will remain a key priority if she is reelected, with a focus on ensuring that all students, regardless of background, have access to high-quality education.

Fiscal responsibility has been another defining feature of Pritchett's service. She emphasizes her role in ensuring full oversight and transparency for voter-approved funding, a critical issue for taxpayers who expect clear accountability in how public dollars are spent.

During the COVID-19 pandemic, Pritchett and the board managed and allocated federal relief funds in a way she describes as both strategic and responsible, distinguishing the district from others that faced criticism for mismanagement or lack of clarity. These funds were used to address immediate needs and support long-term recovery efforts in education.

Her approach to budgeting reflects a broader philosophy: that financial decisions should be transparent, equitable, and aligned with student success.

Amy Pritchett has also been involved in several policy initiatives to improve school environments and student behavior. One of the most notable changes was the district-wide elimination of cellphones in schools, a move designed to reduce distractions, improve focus, and enhance classroom engagement.

In addition, she supported a comprehensive rewrite of the district's Code of Conduct. The updated policy places greater emphasis on critical issues such as attendance, bullying and harassment, and substance use, including vaping, marijuana, and tobacco. These changes reflect growing concerns among educators and parents about student safety and well-being, and Pritchett has positioned herself as an advocate for proactive solutions.

Recognizing that teacher support is essential to student success, Pritchett has worked on policies that directly impact educators. She played a role in negotiating a contract that she

Continued Commitment - Grounded in Community

describes as fair to all teachers, including adjustments to how millage payments are distributed to ensure more equitable compensation.

She also contributed to a much-needed reorganization of retiree health benefits, addressing long-standing concerns among district employees. These efforts highlight her focus on both current staff and those who have dedicated years of service to the district.

Pritchett's qualifications extend beyond her local experience. She has earned the distinction of Advanced Certified Board Member and Master Board certification through the Florida School Boards Association. These recognitions reflect extensive training, professional development, and a demonstrated commitment to effective school board governance.

Her certifications signal not only expertise but also a willingness to continuously learn and adapt, qualities that are particularly important in an evolving educational landscape.

As she campaigns for reelection, Amy is positioning herself as a steady, experienced leader who combines policy knowledge with community engagement. Her platform builds on her record of maintaining high academic standards, ensuring financial accountability, supporting teachers, and fostering safe and productive learning environments.

At the same time, her ongoing involvement in community organizations and local schools underscores a broader message that effective leadership is rooted in connection and service.

For voters in Martin County, the decision will ultimately hinge on whether they believe Pritchett's track record and vision align with the district's future needs. With a blend of tangible accomplishments and active community presence, she is making the case that continuity in leadership will help sustain and build upon the progress already achieved.



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Amy Pritchett

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Eight Ways to Watch Your Sodium Intake

Source: BEYONDTYPE1.ORG

Learn why it's important to watch your sodium intake and discover 8 easy ways to do it.



For some time, it has been emphasized that healthy eating also includes moderating our sodium intake. In some countries, such as Mexico, in an attempt to help the population reduce their salt intake, campaigns were created targeting the general population. As a result, the Ministry of Health along with the Mexican food industry removed saltshakers from restaurant tables, joining a hypertension prevention campaign in 2013.

What is Salt? Is it the Same as Sodium?

Salt and sodium are used interchangeably, but there are some differences.

Sodium is a mineral that, when joined with other chemical components, forms substances that help preserve or enhance the flavor of food and is an ingredient in some foods, especially when they are processed foods, particularly if they contain preservatives. Sodium is a

chemical element that must be handled with great caution since its improper handling can cause burns and injuries.

The term commonly used as “salt” refers, in a food and health context, to table salt. This is what we add to our food to give it some flavor and it can also be used as a preservative. Salt is a chemical compound formed or constructed by a molecule of sodium and a molecule of chloride. Being one of the most common combinations in food, it is a mixture that we need to be careful with, however, it is not the only source of sodium found in food. Sodium can be found as sodium erythorbate, sodium bicarbonate, among others.

Salt is not only used to season food but also as a preservative and stabilizer among other purposes.

If we have learned something when studying about food to take care of our health and body in general, it is that we need to balance nutrients, macro and micronutrients, and sodium are no

exception. In fact, the human body needs sodium, in small amounts, to perform several important functions.

Sodium's Role in the Body

Sodium plays an essential role within the body as it helps to transmit nerve impulses through a mechanism called “sodium-potassium pump”, which is very necessary for muscle contractions which include heartbeats. It also plays a part in electrolyte balance as well as the absorption of nutrients.

Blood and other body fluids travel in the body transporting both nutrients and waste substances and this is when sodium becomes important since when sodium levels within the body rise, it stimulates some receptors and that is when we become thirsty and when sodium levels are low, its output through urine decreases. That is why, when we become dehydrated for any reason, we can feel cramps in the muscles, and to solve it is usually recommended to take electrolyte drinks that contain sodium chloride to recover that lost nutrient.

Why It's Important to Limit Sodium Intake

As we mentioned, consuming sodium in our diet is very important, but provided it is balanced with the features that our body requires. Many studies published to date have concluded and shown that reducing salt intake can result in decreased blood pressure levels.

In fact, according to the World Health Organization, the increasing consumption of foods that are richer in energy with saturated fats, fatty acids, trans fats, sugar and salt have been linked to an increase in cases of hypertension and therefore of heart disease and cerebrovascular accidents.

Consuming too much salt can also contribute to kidney problems, fluid retention and osteoporosis. This, as we will discuss later, does not mean that you simply have to remove the salt shaker from your table, but rather that you should take some special precautions regarding the “sodium content of the foods you eat” without forgetting that it is also important in our diet.

Recommended Sodium Intake Guidelines

The recommended amount of daily value for sodium is less than 2,300 mg per day.

continued next page

You can keep track of your sodium intake with calorie-counting apps such as the ones on this list, among others.

According to FDA data, it is recommended to check the %DV to know if a product has a low, moderate, or high amount of sodium to be able to select food. The FDA's specific guideline is that, if the Nutrition Facts label indicates 5 percent or less of the DV of sodium per serving, it is considered low; and 20 percent or more of the DV for sodium per serving is considered high.

Which Common Foods Are High in Sodium?

Remember, there are ways to incorporate different kinds of foods into a healthy eating pattern. With that said, it's always good to know which foods are high in sodium so you can decide how to include them in your balanced diet. Below is a list of common foods that are higher in sodium.

- Cheeses
- Cold cuts (ham, sausage, bacon)
- Meats
- Dressings
- Condiments
- Canned foods
- Baking powder
- Olives
- Baking soda
- Salty snacks (crackers, chips, nuts, peanuts)
- Canned or jarred soups, broths, or dry soup mixes
- Canned vegetables
- Seasoned salts (with onion, salt, garlic salt, in vinegar)
- Soy and teriyaki sauces



Which Foods are Naturally Low in Sodium?

Natural foods are always a good option for low sodium foods such as:

- Fresh fruits and vegetables
- Frozen fruits and vegetables without preservatives or any preservation process are also a good choice
- Oatmeal and some natural cereals that are not processed
- Fresh cheeses contain less sodium than preserved or hard cheeses

Eight Ways to Lower Your Sodium Intake

While salt adds flavor to a dish, it's not the only way to make sure your food doesn't taste bland. Here are some tips to reduce your sodium intake.

- **Use Aromatics to Add Flavor:** Try or choose not to add salt to your food, there are other ways to flavor it. Onions are commonly used to add flavor or seasoning to different foods and dishes. Garlic can also be used. Consider that some preparations or spices (or condiments) have salt in their ingredients, so we suggest you use salt and natural garlic. You can also find no-salt seasonings in grocery stores.
- **Cook with Fresh or Dried Herbs:** You can season your food with some herbs that work very well, such as

see "SODIUM" next page

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oregano, thyme, coriander and parsley. Now, if you like strong flavors, you can also use some type of chili pepper. Remember, choose the natural version as they will have more sodium if they are canned.

- Use Other Flavor-Boosters such as lemons and vinegars.
- DIY and Learn how to make sauces, dressings and snacks. Cooking at home, in general, allows you to have more control over the amount of salt in your food.
- Choose Lower-Sodium Options such as low or no-sodium broths, sauces and jarred/canned items.
- Wash the Contents of Your Cans: canned foods contain salt as a preservative. In case it is impossible not to use them, wash them thoroughly to remove some of the excesses.
- Choose Fresh Vegetables instead of packaged, some are processed and contain sodium.
- Avoid processed or packaged foods.

Often, when it comes to sodium, you have an image of all the negative effects it has on our body, however, it is an indispensable compound in the functioning of our body and a deficiency can have negative effects on our health.

Sodium, like many minerals, cannot be classified as good or bad, but they are necessary so that, in the appropriate amounts, you achieve the balance that your body needs to maintain good health. ♦

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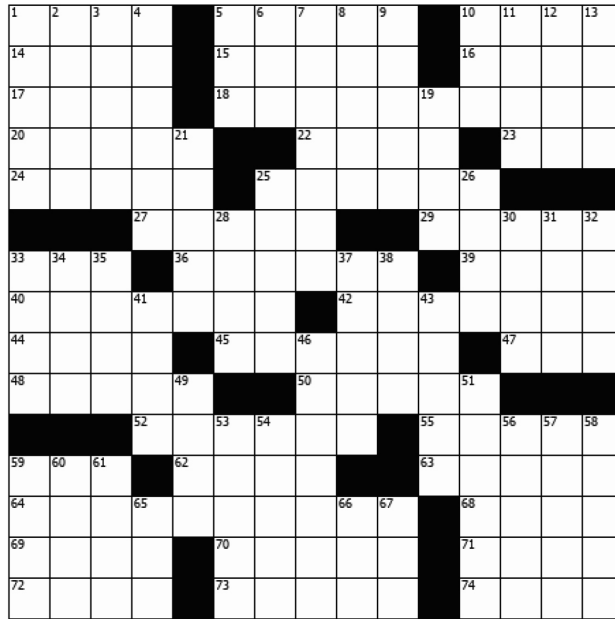
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55. More unusual
59. Kwanzaa's mo.
62. Brisk wind
63. Not here
64. Thrifty
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69. Historic canal
70. Ease up
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| 9. Actor Martin ___ | 34. Yachting | 59. Consider |
| 10. Healthy | 35. Mineral springs | 60. Unbleached color |
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| 12. Refute | 38. Actress ___ | 65. Born |
| 13. Brim | Bancroft | 66. Dined |
| 19. Riding whip | 41. Mideast country | 67. Was first |
| | 43. Begin | |

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Mother's Day cont.

HIM, EVERYTHING WILL COLLAPSE. NOTHING IN THE UNIVERSE WILL EXIST!

"He is the image of the invisible God, the firstborn over all creation. For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers. All things were created through Him and for Him. And He is before all things, and in Him all things consist." Colossians 1:15-17

NO WONDER JESUS SAID: HEAVEN AND EARTH WILL PASS AWAY, NOT MY WORD. (Paraphrasing.) HIS WORD IS THE ELEMENT THAT KEEPS THE UNIVERSE MOVING ORDERLY WITHOUT COLLAPSING.

OF COURSE, THE IMPLICATION IS THAT BY BUILDING OUR LIVES WITH OTHER STUFF IS WHAT KEEPS OUR LIVES COLLAPSING, AND WE ARE THE AUTHORS OF IT. SO LET'S TAKE RESPONSIBILITY, BEFORE IT IS TOO LATE. PLEASE BELIEVE ME, YOU DON'T WANT TO EXIST ETERNALLY DOWN THERE. THAT PLACE WAS NOT CREATED FOR YOU.

Please don't misunderstand me, I am not again doctors and medicine, they are a temporary need. Use them and keep on learning and moving to higher grounds where you belong.

see "MOTHER'S DAY" on page 30



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7 Ways Older Adults Can Manage Their Mental Health

Source: NCOA.ORG

As we age, we encounter new challenges—such as retirement, the loss of loved ones, or physical limitations—that can impact our emotional and psychological health. But with these challenges come opportunities for growth, resilience, and new ways to find joy and purpose.

Maintaining mental health as an older adult isn't just about addressing problems; it's about thriving. When we're proactive in caring for our mental well-being, we can help ensure our later years are as vibrant as possible.

How can I protect and improve my mental health? Below are seven tips that can help you make your mental health a priority:

1. Seek treatment if you need it: Up to 25% percent of adults age 65 and older are living with a mental health condition such as anxiety or depression.¹ If you're experiencing lasting feelings of sadness, hopelessness, or anxiety, talk to your health care provider. They can connect you with a counselor, therapist, or psychiatrist who will evaluate your symptoms and provide a proper diagnosis and treatment. Many providers now offer telemedicine—video or phone chat—which is a convenient and safe alternative to an in-person appointment.

2. Limit your media consumption: In today's digital world, staying informed is easier than ever, with news updates available at our fingertips 24/7. However, the constant barrage of negative news can lead to increased anxiety, stress, and feelings of helplessness. According to a survey of therapists by Grow Therapy, 99.6% said that watching or reading the news can negatively affect mental health. While being aware of current events is important, it's vital to recognize how it affects your mood. If you're noticing you feel more anxious after watching or reading the news—or if your sleep or appetite are affected—it's a good idea to set limits. For example, give yourself 10 minutes to skim the news in the morning when you wake up, and do not check it again until the next day.

3. Engage in healthy activities: In general, the advice we've heard throughout the years still holds true:

- Get seven to nine hours of sleep each night.
- Eat a healthy, well-balanced diet.
- Do not use tobacco or vaping (e-cigarette) products.
- Consume no more than one alcoholic drink per day (or none at all, per your doctor's instructions).

continued next page

- Exercise your body and mind. Meditation, walking, gardening, and group exercise classes are all beneficial to your mental health.

4. Take your medications on time, every day: Whether you take prescription medications for a mental health condition or a chronic health condition, be sure to use all your medications as directed by your health care providers. Go to NCOA's [BenefitsCheckUp.org](https://www.benefitscheckup.org) if you need assistance paying for your prescription medications.

5. Stick to regular routines: Humans naturally crave routines, since they give our days a sense of structure and predictability. As much as possible, stick to a routine for working, exercising, caring for grandchildren, cleaning, and other daily activities. Feeling bored? Change it up by adding a fun new hobby or fitness workout to your daily regimen.

6. Stay socially connected: Having people to spend time with and talk to about our needs and feelings is vital for our mental health. If you don't have close friends or family members nearby, try branching out. Visit your local senior center, volunteer in your community, or see what adult education classes are available in your area. If you're religious, places of faith are great places to meet like-minded people and find opportunities for group activities.

7. Try to be positive and relish the simple things in life. Practicing gratitude can transform our perspective and lift our spirits. By consciously focusing on the positive aspects of our lives, we shift our attention away from what we lack and toward what we have. This helps us find more joy in everyday moments and feel more fulfilled.

Where can I find mental health support as an older adult?

Whether it's for you or someone you care about, you can find additional mental health information and support through the resources below.

National Alliance for Mental Illness (NAMI)

Contact your local NAMI Affiliate to find out what types of programs and supports they offer.

Suicide & Crisis Lifeline

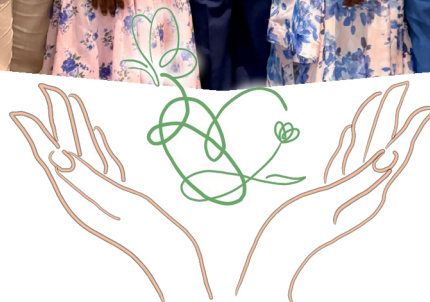
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Suicide & Crisis Lifeline

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Disaster Distress Helpline

Call 1-800-985-5990 or text TalkWithUs to 66746 to reach the Disaster Distress Helpline (DDH). Run by the Substance Abuse and Mental Health Services Administration (SAMHSA), this is a toll-free, 24/7, multilingual, and confidential crisis support service, available to all U.S. and U.S. territory residents. ♦



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Age Matters in Home Equity Decisions

Why the right home equity strategy changes in retirement — and why reverse mortgages deserve a closer look

Source: HOUSINGWIRE.COM

A borrower's age should shape every financing recommendation, yet it is often treated as a secondary detail when a senior wants, or needs, access to a portion of their equity.

Consider that most mortgage advice is built on the assumptions that the borrower will continue working and has time and resources to recover from financial setbacks. Those assumptions break the moment someone retires. And if the assumptions change, the strategy should too.

For example:

- At age 45, risk is manageable, income is active, time is an asset, and debt can be used strategically.
- At age 70, the equation shifts. Income is often fixed, expenses become less

predictable, time is limited, and financial setbacks carry more weight because there is less opportunity to recover.

That shift should change the goal of home equity lending. At older ages, it is no longer about maximizing leverage or optimizing interest rates. Rather it is about protecting cash flow, preserving flexibility, and reducing financial pressure. When financing recommendations fail to recognize this reality, loan products can do more harm than good.

Unfortunately, homeowners tend to gravitate to what they know, like HELOCs and cash-out refinances. Maybe they are enticed by newer options like Home Equity Investments that only appear simple and safe.

The HELOC trap

On the surface, a Home Equity Line of Credit (HELOC) appears flexible. It allows borrowers to access funds as needed rather than taking everything upfront. But it comes with a built-in problem for retirees: required payments. Even during an interest-only period, there is still a monthly obligation, and that obligation can rise if rates increase. Eventually, the loan converts to full repayment, which can create significant payment shock.

HELOCs are also not fully under the borrower's control. Lenders can freeze, reduce, or cancel the line. This has happened in past market downturns, often at the exact moment borrowers need funding the most.

The refinancing game

Refinancing presents a different challenge. It feels straightforward and familiar because many senior homeowners have done it... many times. But a cash-out refinance creates a new mortgage with required monthly principal and interest payments. It resets the loan term and assumes stable, ongoing income.

see "EQUITY" on page 27

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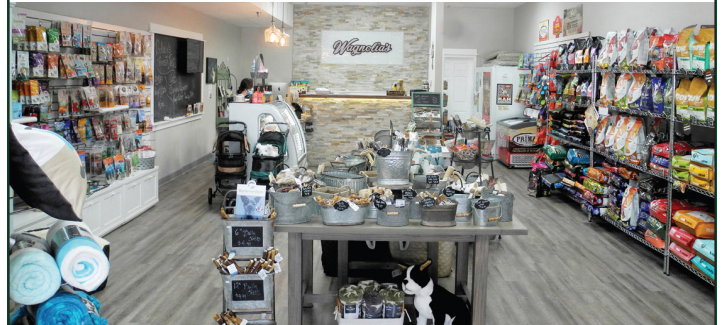
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How Do You Know the House You're Looking for Is Right for You?

By: LUKE LEWIS | OWNER, TREASURE COAST REALTY GROUP

I get asked this question more than almost any other. Not “what’s the price?” or “how are the schools?” — though those matter too. The question that sits quietly behind every showing, every walk-through, and every hesitation at the closing table is this one: how do I know?

After several years helping people find homes on the Treasure Coast, I’ve come to believe that the answer is rarely found in a spreadsheet. But it isn’t purely instinct either. It lives somewhere between the two — and knowing how to read that space is what separates a good decision from a great one.



The Treasure Coast Changes the Question

First, let’s talk about where you are. Fort Pierce and the surrounding Treasure Coast are not like other Florida markets. This isn’t a place people move to for a postcard. They move here because something about it settles into them — the pace, the waterfront, the authenticity of a city that hasn’t been polished into something generic. I’ve watched people arrive from Miami, Fort Lauderdale, Orlando, and Tampa, and almost without exception, the ones who feel it immediately are the ones who stay.

That feeling matters. It’s data. When a buyer walks into a home in Fort Pierce’s historic district and goes quiet, or stands on a back porch in a Waterstone home and exhales for the first time in the whole tour — I pay attention to that. The body knows things the budget hasn’t caught up to yet.

What the Right House Actually Feels Like

There are signals I’ve learned to recognize over the years. The right house is the one where a buyer stops narrating and starts imagining. They stop saying “this could work” and start saying “my couch would go here.” They linger in rooms they don’t need to linger in. They ask about the neighbors.

On the Treasure Coast, placement plays a specific role in this. Proximity to the water, to Indian River Lagoon, to the inlet — these aren’t luxury preferences for most of my buyers. They are lifestyle requirements. When a home puts you near what you love, that proximity changes how you inhabit the space. A house two blocks from Jetty Park is not the same house three miles inland, even if the square footage is identical. Where you are is part of what you are buying.

The Checklist Is a Floor, Not a Ceiling

I always encourage buyers to come in with a list. Bedrooms, bathrooms, garage, school district, commute distance — these are the floor. They tell us what we can eliminate. But the house that is right for you will almost always have something on that list that surprises you: a feature you didn’t know you needed, or a compromise that turns out not to matter once you’re standing in the space.

I’ve had buyers insist they needed a four-bedroom home and fall completely in love with a three-bedroom that had a flex space they immediately claimed as a studio. I’ve had buyers who were certain they wanted new construction discover a 1920s bungalow in a historic neighborhood with original hardwood floors and decide that character was worth more than countertops. The list gets you to the door. The house gets you the rest of the way.

Trust the Pause

Here is the most practical piece of advice I can offer: trust the pause. When a buyer walks out of a house and goes quiet — not because they’re disappointed, but because they’re processing — that pause is worth examining. I always ask what they’re thinking in that moment. The answer is usually the most honest thing I hear all day.

The wrong house produces noise — objections, justifications, rationalizations. The right house produces something closer to recognition. It doesn’t always feel like certainty right away. Sometimes it feels like relief. Like you’ve been looking for something and you’ve finally stopped looking.

This Community Will Tell You Too

One last thing — and this is specific to Fort Pierce and the Treasure Coast. This community has a way of confirming a good decision. The neighbors who wave. The Saturday morning farmers market on the waterfront. The sense that you’ve landed somewhere with a genuine identity rather than a manufactured one. When buyers find the right house here, the neighborhood tends to seal it. The house and the place work together in a way that’s hard to manufacture and impossible to fake.

So how do you know? You know when the house stops feeling like a decision and starts feeling like a destination. My job is to get you to that moment — and to make sure that when it happens, you’re standing in exactly the right place. ♦

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.

equity cont.

That assumption does not always hold in retirement. Instead of reducing financial pressure, a refinance often increases it by introducing a fixed obligation at the wrong stage of life. It also forces the borrower to take a lump sum, which means interest begins accruing on the full amount, whether the funds are needed or not. What worked during earning years can become a burden during retirement.

What about home equity investments?

Home Equity Investments (HEI) or Home Equity Agreements (HEA) are gaining attention because of how they are marketed. No loan! No interest! No payments! The message is simple, and simplicity is appealing.

But the structure tells a different story. These agreements require the homeowner to give up a significant portion of the home's future value in exchange for cash today.

The cost is tied, in part, to home appreciation. This can cause the repayment

amount to grow significantly. In many cases, the homeowner ends up giving up far more than they anticipated. Because the cost is not labeled as interest, it is ambiguous and easy to underestimate. But from a financial perspective, the outcome often resembles a very expensive form of borrowing.

If a borrower receives funds and later owes much more because of how the agreement is structured, the label does not matter. The outcome does. When the cost is difficult to understand, easy to overlook, and overwhelmingly favors the provider, the product deserves serious scrutiny. In many cases, the math appears predatory.

The reverse mortgage is age-appropriate

When you step back and evaluate the previous options through the lens of age, their limitations become clear. Most mortgage products are designed for borrowers in their working years and then adapted, often poorly, for retirement.

The reverse mortgage stands apart because it was specifically built for this stage of life. At its core, it removes the requirement for monthly principal and interest payments. The borrower must simply occupy and maintain the home and pay all property charges. This directly addresses one of the biggest challenges in retirement: managing cash flow with limited income.

It also offers a line of credit that behaves very differently from a HELOC. It cannot be frozen or reduced due to market conditions so long as the loan is in good standing. Even more important, it grows over time, increasing the amount of funds available in the future. This turns home equity into an expanding financial resource rather than a static one.

When financing is evaluated through the lens of age, the reverse mortgage shines bright. The best solution is not the one that feels familiar. Rather it is the one that fits the needs and desires of the borrower at their stage of life. ♦

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FIRST COMES LOVE, THEN COMES... A PRENUP?

By: ARANTXA DIAZ KRAUSS,
FAMILY LAW ATTORNEY

Marriage is one of the most meaningful commitments you'll ever make. You've met your person, had the engagement of your dreams, and now you're getting ready to plan every detail of your big day, from the venue to the flowers to the guest list. It's an exciting time! But before you start planning, should you talk to a family lawyer?

For many people, the idea of discussing a prenuptial agreement during such a happy time is uncomfortable and awkward. It's not exactly the most romantic topic, and it can feel out of place when everything is centered around celebration and love. However, having this conversation early on can actually be one of the most practical and thoughtful steps you take as a couple. It's not about expecting the worst, it's about being clear, transparent, and prepared.

What Is a Prenup?

A prenuptial agreement, often called a "prenup," is a legally binding contract between two people who wish to get married. It allows both parties to decide in advance how their assets and financial responsibilities will be handled if the marriage were ever to end.

There's a common misconception that prenuptial agreements are only for the wealthy or for people with significant assets. In reality, that's not the case at all. Many couples choose to enter into prenuptial agreements simply to create clarity and avoid confusion down the road. It's about understanding each other's financial situations and making joint decisions about finances ahead of time, rather than leaving those decisions up to the courts later.

When done properly, a prenuptial agreement can offer a number of benefits. It can help protect assets you already have, outline how future assets will be handled, and limit your exposure to your partner's debts or financial obligations. It can also save both parties significant time, stress, and money in the event of a divorce by reducing the need for a lengthy lawsuit.



Perhaps most importantly, it gives both individuals a sense of control and peace of mind when it comes to their financial future.

So, what makes a prenuptial agreement valid in Florida?

First and foremost, it must be in writing. Both parties must enter into the agreement voluntarily, without pressure, coercion, or duress. The terms should be openly discussed and agreed upon by both people. Additionally, full and frank financial disclosures are key. Meaning, each person should have a clear understanding of the other's assets and liabilities before signing. Moreover, the agreement should be prepared and signed with sufficient time to allow the parties to fully and thoroughly discuss, understand, and negotiate the terms. Although there is no "bright line" rule for when the agreement has to be executed, it should be done at least several weeks prior to the wedding date.

Further, while it is not legally required for each party to have their own attorney, it is highly recommended. Having

independent legal counsel helps ensure that both parties fully understand the agreement and that it will hold up if ever challenged in court.

What should be in a prenup?

As for what a prenuptial agreement can cover, the scope is fairly broad. It can address how property is owned and divided, as well as matters involving businesses, investments, retirement accounts, life insurance policies, cryptocurrency, and other assets. It can also include provisions about alimony (called "spousal support" in some states), specifically, whether it will be paid, limited, or eliminated altogether. Additionally, couples can outline what should happen to their assets if one spouse or both spouses pass away during the marriage. Some agreements may also tie into broader estate planning, such as the creation of a will or trust.

That said, there are limits. A prenuptial agreement cannot address issues related to child custody or child support. Those matters are determined based on the best

continued next page

interests of the child at the time they arise, not in advance. It's also important that the agreement complies with Florida law and does not conflict with established legal principles.

In short, a prenuptial agreement isn't about planning for failure, it's about communication, transparency, and setting expectations. It can actually strengthen a relationship by encouraging honest conversations about finances and future goals. While it may not be the most romantic part of wedding planning, it can be one of the smartest.

The smartest love stories are also the most honest ones. If you're ready to talk about money, the future, and protecting both of you — I'll meet you there with expertise and without judgment.

Arantxa Diaz Krauss | Hardwick & Krauss | Family Law | Port Saint Lucie, FL Schedule your consultation. Because clarity is romantic.



Arantxa Diaz Krauss - Bio

Originally from Lima, Peru, Arantxa Diaz Krauss has been a resident of Port Saint Lucie since 2006. She earned her Juris Doctorate from Nova Southeastern Shepard Broad College of Law and is an experienced litigator, having practiced in the areas of family law, injunctions, debt collections, creditors' rights, evictions, and contract law. As a partner at Hardwick & Krauss, Arantxa works alongside Attorney Sean M. Hardwick, focusing on family law and providing clients with both strong advocacy and compassionate, personalized representation. ♦

You can locate their office at 1922 SE Port St. Lucie Blvd., Port Saint Lucie, FL 34952, or learn more by visiting their website at www.Hardwickkrauss.com. Hablo Espanol



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faith into fitness cont.

A Journey Worth Taking — Body, Mind, and Soul

Incorporating faith into fitness can transform the way people view their health and well-being. By setting intentions rooted in spirituality, engaging in mindful practices, fostering community, practicing gratitude, serving others, and reflecting spiritual principles, fitness becomes more than just a physical pursuit — it evolves into a holistic journey that enhances both body and soul. Whether through personal prayer, group activities, or acts of service, integrating faith into fitness can lead to profound growth and fulfillment for those willing to embrace this path. I for one am very glad that I have incorporated my faith into my fitness journey.

“My fitness journey didn’t begin in a gym — it began in service.”

After enlisting in the United States Marine Corps straight out of high school and completing a tour in Afghanistan, I was medically discharged. That experience became the catalyst for everything. It pushed me to understand how to rebuild functional strength from the inside out, which ultimately led me to becoming a personal trainer. I got certified through ISSA, started at LA Fitness, transitioned to a private training studio, and eventually owned my own — logging over 20 years in this industry along the way.

After taking a step back, I finally answered what I believe God was calling me to all along — returning to my true passion of helping people transform through fitness. That’s what brought me to Transform PT in Port St. Lucie, where I get to do exactly that every day. For me, this work has never been just about physical results. It’s about stewardship, purpose, and walking alongside people on a journey that strengthens not just the body, but the whole person. ♦

Mother’s Day cont.

MEDITATE ON THIS, HIS LIGHT WILL SHINE IN YOUR HEART AND DARKNESS WILL VANISH AWAY! “In the beginning was the Word, and the Word was with God, and the Word was God.



He was in the beginning with God. All things were made through Him, and without Him nothing was made that was made. In Him was life, and the life was the light of men. And the light shines in the darkness, and the darkness did not comprehend (OVERCOME) it...

“He came to His own, and His own did not receive Him. But as many as received Him, to them He gave the right to become children of God, to those who believe in His name: who were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God.” John 1:1-13

RECEIVE JESUS AND BECOME THE LIGHT OF THIS WORLD TODAY. Open your mouth and your heart at the same time and tell Him: 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, my Savior, and my healer, and my deliverer. Your Holy blood cleanses me right now and God gives me a new heart, and eternal life, a clean soul, and healthy body. 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: icarepublications@gmail.com



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