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FROM OUR PUBLISHER



HAPPY NEW YEAR! A New Year's Plan to Fit the Whole World

By ANGEL CHAVEZ

Everyone approaches the New Year from a different state of mind, different conditions of life but everyone is seeking to get to a place of peace, joy, wellness, prosperity, and security.

It will help us if we can set aside for once our stubbornness and follow God's original formula for everyone. God's formula is easy peace.

He does the heavy lifting, we do the believing and the acting with His Strength. By grace, that's how we get fit to handle this present time and future, even eternity.

"Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers." 3 John 2. Soul prospering comes first in God's New Year's plan. Seek first...

"Therefore, I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? Which of you by worrying can add one cubit to his stature?

"So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith?

"Therefore, do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the Gentiles seek. For your heavenly Father knows that you need all these

things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore, do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble.

Mathew 6: 25-34

Beloved I pray that you: The beloved is everyone under the sun. God loves everyone the same. God is love! He has proved His love by forgiven all our sins; past present and future once and for all In the Cross. Think about it. Before you and I were born, He knew exactly which sins we were going to commit and place them all in the innocent body of Jesus in the Cross.

We were crucified, dead and buried with Jesus (The adamic self that is). The adamic self was not resurrected with Jesus after three days, but God gave us a new clean, innocent, righteous, holy, and healthy new self, full of God's nature and Grace!

Our souls were cleansed with Jesus Holy Blood. You are now clean; can you believe it?

Conclusion: Step one for the New Year is open your Bible and read it first!

That is why His formula is "Easy Peace" for us. In knowing and believing what He has already done for all of us, (the whole world), translation from the kingdom of darkness into the kingdom of light is instantaneous and transformation from glory to glory is a daily occurrence for anyone who opens his heart and mouth and receives his gift by faith!

What happens if we reject Jesus' resurrected nature and die with the ademic nature that we are born with? The ademic nature (or sinful nature)

see "NEW YEAR'S PLAN" on page 34

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Household chores for kids and teenagers

Source: RAISINGCHILDREN.NET

Household chores: good for kids, good for families

Your child can learn a lot from doing household chores.

Doing chores helps your child learn about what they need to do to care for themselves, a home and a family. Children of all abilities can learn skills they can use in their adult lives, like preparing meals, cleaning, organizing and gardening.

Being involved in chores can also help your child develop relationship skills like communicating clearly, negotiating, cooperating and working as a team.

And when your child contributes to family life, they might feel competent and responsible. Even if they don't enjoy a chore, they can feel satisfied if they keep going and get it done.

Sharing household chores can also help your family work better and reduce family stress. When your child helps, chores get done sooner, and you have less to do. This frees up time for your family to do fun things together.

How to get your child involved in chores

It's best to start by choosing chores that suit your child's age and abilities. Chores that are too hard can be frustrating – or even dangerous – and chores that are too easy might be boring.

Even young children can help with chores if you choose activities that are right for their age. You can start with simple jobs like packing up toys. Chores like this send the message that your child's contribution is important.

It's also important to think about chores or tasks that get your child involved in caring for the family as a whole. A simple one is getting your child to help with setting or clearing the table. Jobs like these are likely to give your child a sense of responsibility and participation.

If your child is old enough, you can have a family discussion about chores. This can reinforce the idea that the whole family contributes to how the household runs. Children over 6 years old can have a say in which chores they do.

You can motivate your child to get involved in chores by:

- giving effective instructions that encourage your child to cooperate
- doing the chore together until your child can do it on their own
- writing down each person's chores for the day or week
- talking about why it's great that a particular job has been done
- showing an interest in how your child has done the job
- praising positive behavior like doing chores without being asked
- using a reward chart when you introduce a new chore.

Should you give your child an allowance for doing chores?

Some children are motivated to do chores for pocket money. But some families believe all family members have a responsibility to help, so they don't give pocket money for chores.

If you decide to pay an allowance for chores, explain chores clearly and make sure the chores are regular, so there's no

confusion or bargaining about what needs to be done and when. For example, tell your child that tidying up their bedroom involves making their bed and putting their clothes away, and they need to do this each day.

Some families don't link chores to an allowance but might pay an extra allowance for extra chores.

Age-appropriate chores for kids and teens

Toddlers (2-3 years)

- Help to tidy up toys after playtime.
- Help to put laundry in the washing machine.
- Help to fill a pet's water bowl.

Preschoolers (4-5 years)

- Set the table for meals.
- Help to prepare meals, with your supervision.
- Help to put clean clothes into piles for each family member, ready to fold.
- Help to do the grocery shopping and put away groceries.

School-age children and pre-teens (6-11 years)

- Water the garden and indoor plants.
- Feed pets.
- Help to wash, dry, and fold clothes..
- Take out the trash.
- Help to choose meals and do the shopping.
- Help to prepare and serve meals, under supervision.
- Vacuum or sweep floors.
- Clean the bathroom sink, wipe down kitchen benches, or mop floors.
- Empty the dishwasher.

Teenagers (12-18 years)

Teenagers can do the chores they did when they were younger, but they can be responsible for doing them on their own. They can also take on more difficult chores. For example:

- Do the laundry.
- Clean the bathroom and toilet.
- Mow lawns.
- Stack the dishwasher.
- Do basic grocery shopping.
- Cook a simple family meal once a week.

If you're considering chores for your teenage child, it can be a good idea to choose chores that help your child learn and practice useful skills.



FROM THE CITY COUNCIL

by SARAH PROHASKA
Communications Director for
the City of Port St. Lucie

Torino Regional Park groundbreaking ushers in new era for recreation

The City recently broke ground on Torino Regional Park – which will become a 195-acre destination designed to bring people together through sports, nature and community – marking the start of this transformative project.

City leaders joined neighbors on Tuesday, Dec. 9 at the site of the future park at 5601 North Torino Parkway (Between NW Conley Drive and Delcris Drive) to celebrate the beginning of construction on this long-awaited project.

Developed with extensive community input, Torino Regional Park will be the largest in the City. The park will be designed with a “Play Forest” concept, drawing from Florida’s natural beauty. The park will include amenities for individuals of all ages. That includes a playground that will feature unique forest-themed “pods,” as well as an interactive water feature designed for different ages and abilities. This will allow visitors to enjoy various features for play – all celebrating nature.

“Our residents have told us they want more access to green spaces – places where families can come together, neighbors can



connect and everyone can enjoy the vibrant beauty of our community,” said Mayor Shannon Martin. “Torino Regional Park will be exactly that: a space designed for connection, activity and enjoyment of the outdoors that make Port St. Lucie such a special place to live.”

The Dec. 9 groundbreaking marked the first phase of development, which will lay the foundation for future amenities and infrastructure. Planned amenities for the first phase include:

- Playground with nature-themed play structures
- Interactive splash pad
- Pickleball courts
- Covered basketball courts
- Covered pavilions
- Walking and biking trails
- A future skate park, shaped by community input
- Ample green space for events and leisure

For more information, visit cityofpsl.com/TorinoRegionalPark or view an interactive web page highlighting the park at cityofpsl.com/PSLinProgress. These sites include a fly-through rendering video that showcases the Phase 1 design development, highlighting key features such as playground and splash pad, walking and biking trails and open green spaces. ♦



FROM THE SLC PROPERTY APPRAISER

by MICHELLE FRANKLIN
Saint Lucie County Property Appraiser
www.paslc.gov

Life Changes to Watch for in Your 2026 Property Taxes



A new year always brings fresh beginnings, new routines, new goals, and, for many Floridians, big life milestones. Whether you said “I do,” unpacked boxes in a new home, celebrated a milestone birthday, or made legal updates to your property, those changes aren’t just meaningful—they can also affect your 2026 property taxes.

Just Married? Love Is in the Air... and in Your Tax Records

Congratulations, newlyweds! Merging lives often means merging a whole lot more—like your property tax exemptions. Since married couples are only allowed one Homestead Exemption in Florida, it’s important to make sure your records reflect your current marital status.

A quick call to our office helps ensure your exemptions stay accurate as you begin your journey together.

A New Home Means a New Tax Landscape

If you crossed a new doorstep in 2025, there’s more to update than your décor. Florida exemptions don’t automatically follow you from one property to the next, so you’ll need to reapply for them. A fresh filing ensures your savings stay with you—not your old address.

Turned 65? Your Birthday Gift Might Be Extra Savings

For homeowners who celebrated turning 65 in 2025, Florida offers a little something special: an additional Homestead Exemption for qualifying seniors. If your previous year’s adjusted household income fell below \$37,694 (adjusted annually), you may enjoy meaningful savings on your property taxes.

Setting Up a Trust? Smart Move—Let’s Make Sure It’s a Smooth One

Putting your property into a trust is a thoughtful way to plan for the future, but don’t forget that ownership changes can affect your exemptions. If you’ve moved your home into a trust, make sure to contact our office so your tax benefits continue without interruption.

see “LIFE CHANGES” on page 25

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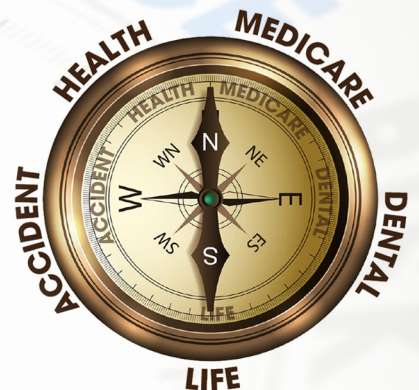


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How Will AI Affect Jobs in the Coming Years?

Which jobs will AI replace by 2030

Source: NEXFORD.EDU



Artificial intelligence (AI) could replace the equivalent of 300 million full-time jobs, a report by investment bank Goldman Sachs says. It could replace a quarter of work tasks in the US and Europe but may also mean new jobs and a productivity boom.

And it could eventually increase the total annual value of goods and services produced globally by 7%. The report also predicts two-thirds of jobs in the U.S. and Europe “are exposed to some degree of AI automation,” and around a quarter of all jobs could be performed by AI entirely.

Researchers from the University of Pennsylvania and OpenAI found some educated white-collar workers earning up to \$80,000 a year are the most likely to be affected by workforce automation.

Forbes also says that According to an MIT and Boston University report, AI will replace as many as two million manufacturing workers by 2026.

A study by the McKinsey Global Institute reports that by 2030, at least 14% of employees globally could need to change their careers due to digitization, robotics, and AI advancements.

What jobs are most likely to be automated?

1. Customer service representative

Most human customer service interactions are no longer done by phone with human employees manning the lines. Most of the time, the queries and problems of customers are repetitive.

Answering these queries does not require high emotional or social intelligence. Therefore, AI can be used to provide automated responses to frequently asked questions.

2. Receptionists

The majority of companies across the world are now using robots at their reception. Even the calls are being managed by AI now. For example,



AimeReception can see, listen, understand, and talk with guests and customers.

3. Accountants/Bookkeepers

Many companies are now using automation and ai for their bookkeeping practices. AI-powered bookkeeping services provide an efficient accounting system and flexibility and security, considering that they are available as cloud-based services.

Using ai algorithms, AI will ensure the data is collected, stored, and analyzed correctly. Using an AI accounting service is significantly less costly than paying an employee's salary to do the same job.

4. Salespeople

Gone are the days when corporations required salespeople for advertising and retail activities. Advertising has shifted towards web and social media landscapes. The built-in target marketing capabilities in social media allow advertisers to create custom content for different types of audiences.

5. Research and analysis

The fields of data analysis and research are areas that already implement the use of artificial intelligence as a method of streamlining the process and identifying new data without human assistance.

The processing power of modern computers allows for the efficient sorting, extrapolation and analysis of data. As artificial intelligence continues to improve, there may not be a need for humans to play a role in data analysis and research.

6. Warehouse work

Online sales is a steadily growing industry and comes with an increasing need for processes and automated systems that efficiently get orders onto trucks for delivery. One area of focus for streamlining the process has been the use of automation.

Basic automation and artificial implementation in a warehouse allow for easy access to computerized systems to locate packages and direct staff, and future

continued next page

AI Jobs cont.

AI may even perform mechanized retrieval and loading to increase shipping capacities.

7. Insurance underwriting

When making assessments on the viability of insurance applicants, the most important work is often in analyzing the data available and applying it within a set of formulas or structures.

Automation can easily complete these tasks and is continually adapting to perform more complicated duties, which may reduce how many underwriters a company requires.

8. Retail

Self-checkout stations at stores are an example of automation in the retail sphere and have gained prominence in grocery stores and big-box outlets. When a company makes use of self-checkout areas, it results from a cost-benefit analysis.

Although allowing customers to scan their own items can increase the instances of theft, the company saves more money by reducing the need for employees working registers.

How to quickly change career

Experts say that ai and machine learning will help workers by creating more occupations than it replaces. That said, in order to ride the wave and build a new career, you have to have procured the skills necessary to get the job done.

If you're exposed to ai and looking to pivot into an AI-focused role, demonstrating your knowledge and experience with AI development can give you an edge.

Why not take a read of our top 10 highest paying AI jobs article here. To acquire the skills to stand out from other would be candidates you should: ramp up your technical skills, complete online courses, understand the industry, gain work experience, and develop your soft skills.

AI will require extensive research and collaboration as it is still an emerging area. Soft skills will help set you apart from other developers who only have technical skills.

Which jobs will not be replaced by ai?

It is widely touted that AI will create more jobs than it replaces. Further to that, many in certain industries will breathe a sigh of relief that AI will not threaten their vocation and livelihood.

These are some of the jobs that will not involve repetitive tasks and be prone to disruption. This means that ai will not replace those that perform them in the open labor market.

1. Teachers
2. Lawyers and judges
3. Directors, Managers and CEOs
4. HR Managers
5. Psychologists and Psychiatrists
6. Surgeons
7. Computer System Analysts
8. Artists and writers

see "AI JOBS" on page 34

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If You've Gained Weight Over the Holidays, Here's What You Can Do About It

Source: EVERYDAYHEALTH.COM

The period from Thanksgiving to New Year's Eve, for many, tends to be filled with extra opportunities to indulge. And this can certainly make it easy to consume extra calories and put on a few extra pounds.

But, while holiday weight gain is real, it may not be as severe as most people think.

On average, individuals expected to gain an average of 5.5 pounds over the 2022 holidays, according to a survey of nearly 5,000 people and commissioned by Herbalife Nutrition (a company that makes protein shakes, snacks, supplements, and other wellness products).

But other peer-reviewed research suggests that in reality, most people gain only around 1.5 pounds during festive periods.

"People tend to think that they will gain more weight over the holidays than they actually do, but the weight they do gain will compound over time if they don't lose it," says Christina Badaracco, RD, a Washington, DC-based registered dietitian. Indeed, previous research has found that those incremental weight gains add up over the years.



Why We Tend to Gain During the Holiday Season

Holiday weight gain isn't all from celebrating, says Badaracco. There are several other factors stacked against us. They include the following:

- Cold weather makes us eat more and reach for more indulgent foods. Like other animals, human beings are wired to pack on more body fat in anticipation of cold weather, when food historically is more scarce. It doesn't help that many fresh fruits and leafy greens aren't in season this time of year (and therefore, often, less available), leaving us to reach for heartier — and often more caloric — foods.

- Shorter, darker days throw off our circadian rhythms. Circadian rhythms refer to the cyclical patterns of bodily functions, such as sleeping and eating, that follow a 24-hour internal clock. Circadian rhythms can be influenced by external factors, including the amount of natural light we're exposed to. "In winter, our sleep cycles are off," Badaracco says — and this has to do with our circadian rhythms. "We get less sunlight and are inside more," she says. These factors can affect insulin secretion, fat storage, and metabolism — all of which play a role in weight maintenance, she says. Disrupting circadian rhythms is increasingly recognized as a risk factor for metabolic issues, including obesity.

- We move less. Nearly 60 percent of American adults are less active during the winter months than the summer months, according to a National Recreation and Park Association survey of 1,004 people. Shorter days and colder weather mean shrinking motivation to get outside to exercise or even drive to the gym. Energy levels seem lower, too: More than one-third of Americans reported sleeping more in winter in a survey for the American Academy of Sleep Medicine.

- We drink more. When the temperature drops and daylight hours decrease, many people tend to seek the comfort of a boozy beverage to help them cope. Residing in the coldest regions of the world was associated with increased alcohol consumption in winter (some research has suggested), possibly because booze acts as vasodilator, increasing blood flow to skin and creating a warm feeling. And though alcoholic drinks vary in calories, most standard ones (such as a pint of beer, glass of wine, or 1.5-ounce shot of a spirit) add around 100 calories — or more if you're consuming them with other ingredients or ordering a larger pour.

Lose Holiday Weight: 5 Tips

"First and foremost, be kind to yourself," says Colleen Tewksbury, PhD, RD, an assistant professor in nutrition science at the University of Pennsylvania in Philadelphia. Be careful not to let weight gain affect your self-worth, willpower, or morality, which have little to do with nutrition, health, and weight, Dr. Tewksbury says.

"It is completely normal to have weight fluctuations throughout the year," Tewksbury says — including for some, over the course of a well-enjoyed holiday season. "The key is that you're tracking the trends and intervening early if it is a consistent trend up over time."

continued next page



Use the following 5 tips to start to develop new healthy habits:

1. Make a Plan - People with a history of successful weight loss tend to plan ahead with strategies such as packing healthy snacks when traveling. And those who identified at least three strategies they employed to help them achieve their weight goals were the most successful.

2. Weigh Yourself Regularly - Stepping on the scale every day was one of the strategies most used by successful dieters in a study that evaluated effective habits of people who tried to control their weight during the holidays.

One reason this might help, says Badaracco, is because it's a goal for which "you can find some positive reinforcement when you're successful." She notes that anyone with a history of disordered eating, however, should be cautious and speak to their healthcare provider before starting any kind of diet.

3. Choose Healthy Habits to Follow - Once the holidays are over, it's time to resume your healthy eating habits. When something is a habit, it's almost mindless and instinctive to do. Those who formed new healthy habits and broke old, unhealthy ones were 2.4 times more likely to achieve clinically beneficial weight loss compared with the control group, according to a systematic review and meta-analysis.

4. Enlist a Friend - When people are contending with weather that urges us to stay indoors and experiencing a post-holiday slump, creating goals with others can be especially helpful, says Badaracco. Whether you want to embark on Dry January (or extend it to February and beyond) or start hitting the gym again, having a partner to help keep you accountable can help you see results.

Schedule workouts with a buddy, have walking meetings at work, or swap healthy recipes with a pal. "It makes the activity so much more enjoyable, and you look forward to it," says Badaracco. It can be done virtually too with fitness- or nutrition-tracking apps. Or use a notebook to keep a log to hold yourself accountable.

5. Be Patient - The holiday season is generally defined as a six-week stretch. If you were overindulging for that amount of time, the pounds won't disappear overnight. "It's more important and effective to set small, manageable goals," Badaracco says. "Planning to go for a 15-minute walk three times a week might not seem like much, but it's a small win that can propel you forward. Then you can gradually increase the goal."

Plus, slow and steady weight loss is more beneficial for reducing fat mass and body fat percentage when compared to rapid weight loss. ♦

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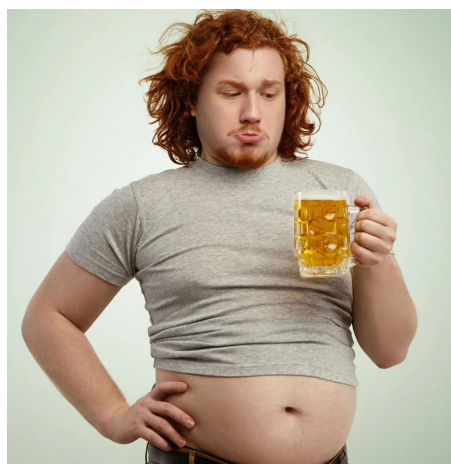
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'Beer Belly' Linked to Higher Risk of Heart Damage, Especially in Men

Source: HEALTHLINE.COM



- A new study found that abdominal fat, or a “beer belly,” may be linked to harmful changes in heart structure, particularly in males.
- The researchers say that a high waist-to-hip ratio may be associated with more concerning cardiac remodeling than BMI scores alone.
- The study utilized advanced cardiac MRI imaging to identify subtle changes in heart tissue that wouldn't otherwise be visible.

Abdominal obesity, often referred to as a “beer belly,” is an accumulation of visceral fat that is stored around the internal organs.

Visceral fat is a type of fat stored within the abdominal cavity that can accumulate in the arteries, contributing to the development of cardiovascular disease.

A new study found that abdominal obesity is not only linked to harmful changes in heart structure, but that these effects were more apparent among males.

The researchers used advanced cardiac MRIs to detect beer belly-associated heart changes that could signal early heart stress before the onset of cardiovascular disease or symptoms. The study, however, did not examine beer consumption among the subjects.

The findings were recently presented at the annual meeting of the Radiological Society of North America (RSNA), held from November 29 to December 3, in Chicago, IL. The study has not yet been published in a peer-reviewed scientific journal.

“Abdominal obesity, a high waist-to-hip ratio, is associated with more concerning cardiac remodeling patterns than high body mass index (BMI) alone,” lead study author Jennifer Erley, MD, a radiologist resident at the University Medical Center Hamburg-Eppendorf, Germany, said in a press release.

Abdominal obesity and cardiac remodeling

For the study, researchers examined MRI scans of 2,244 adults ages 46 to 78.

The study found that obesity, as measured by BMI scores, was more strongly associated with enlarged heart chambers across all participants, regardless of sex.

Abdominal obesity, or “beer belly,” was more associated with a thickening of the heart muscle and smaller heart chambers.

These abdominal obesity-related changes were more prominent in males, particularly in the right ventricle. The right ventricle pumps blood to the lungs.

see “BEER BELLY” on page 22



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January Is Not for Big Goals — It's for Listening



Every January, we're told to push harder. Set bigger goals. Fix everything. Start over.

But what if January isn't asking that of us at all?

Nature doesn't sprint in January. It rests. It restores. It recalibrates. And our bodies are not separate from that rhythm, even though modern life tries to convince us otherwise.

I see this all the time. People come in feeling disappointed in themselves because they "should be doing more." But when we slow down and listen, the body is rarely asking for more discipline. It's asking for safety, steadiness, and attention.

This is where simple practices become powerful. Grounding — literally connecting your body to the Earth — helps calm the nervous system and brings you back into the present moment. Gentle breath work slows the stress response and reminds the body that it's safe to exhale. These aren't small things. They're foundational.

Mirror work is another quiet tool I love, especially in January. Looking at yourself and offering kindness instead of criticism can feel uncomfortable at first, but it's deeply regulating. The body responds to the way we speak to ourselves. When the inner dialogue softens, the physiology follows.

January is not the month to force transformation. It's the month to ask better questions.

How do I feel today? What does my body need more of — or less of? Where can I create a little more ease?

When you support the nervous system first — through breath, grounding, hydration, and gentle awareness — clarity naturally returns. Motivation stops feeling forced. Healthy choices become intuitive instead of exhausting.

You don't need a new version of yourself this January. You need to listen to the one you already are.

When you listen first, the next steps become obvious — and they last. ♦



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ANTI-AGING EXERCISES

The best tricks to stop the clock!

It's no secret that working out keeps you younger - both in terms of the energy you have and your physical ability to keep doing the things you love. "Fitness is a youth serum," says physical therapist and fitness expert Maureen Hagan. "Fitness affects how youthful you look, the way you move, and your ability to do whatever you want, whenever."

Hagan has been training clients for more than 20 years with a focus on active aging, and is also a regularly published research reviewer on the same topic. At the IDEA World Fitness Convention, Hagan presented the healthy aging secrets she's learned from both practice and clinical research. Don't worry, we're not about to overhaul your favorite workout. No matter how old you are or what you like to do for exercise, you can use Hagan's secrets to move better, protect yourself from injury, and feel younger.

1. Squat right

"People say to me, 'Oh I can't squat, it hurts my knees,'" and then they go and pick up their bag of groceries from the floor," Hagan says. The point: You squat all the time, so it's essential that you learn to do it properly. For women, that means turning your toes out slightly. This simple fix allows your femur to line up properly in the hip joint, causing your knees to track over your ankles instead of caving in. The result: a stronger knee joint and less chance of knee pain. (Men have a different hip structure, so they should squat with toes forward.) Also, "women really do need to step their feet slightly wider than their hips," Hagan adds. "Without the wider stance than hip-width, that knee tracking and movement at the hip cannot happen."

2. Hack your genetics

Ever hear that you can't change your genes? That's only partially true. While you can't change your genetic makeup, you can change how certain genes are expressed - that is, how much they do whatever they do. And strength training is one of the best ways to do that. Only

3. Play on the brain gym

Exercise is a physical crossword puzzle, Hagan likes to say. The more activity you can do that also engages your brain, the better. These can involve reaction training (such as playing tennis or racquetball), memorizing choreography (like you would in step class or Zumba),

Crossing limbs forces the two sides of your brain to talk to one another, strengthening the connection between hemispheres.

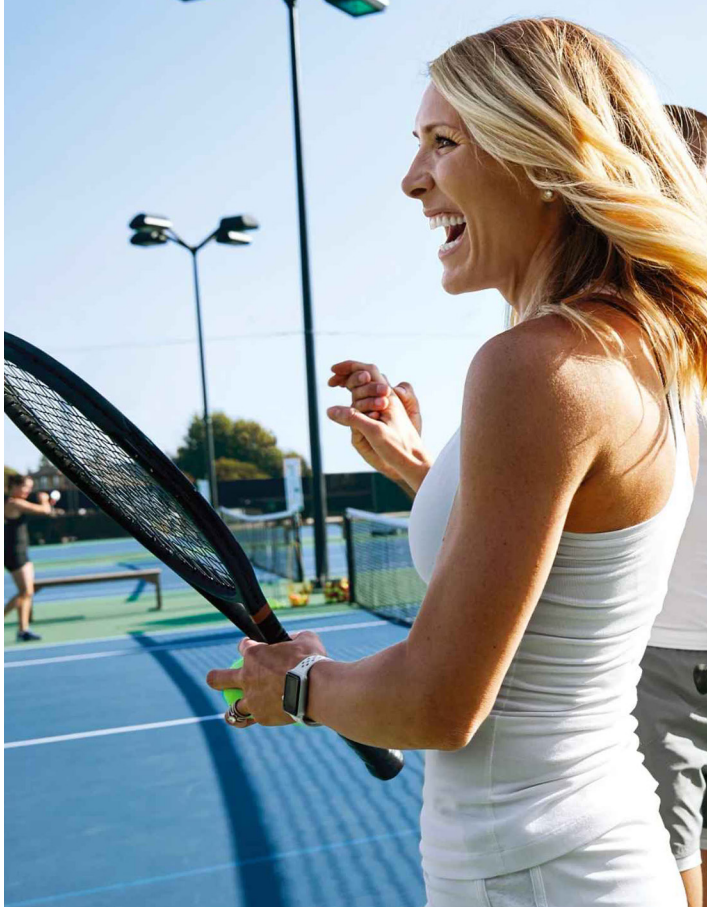


26 weeks of resistance training reverses the aging process at the genetic level, research shows. "You can actually train your tissues to behave the way they did when you were younger," Hagan says. Furthermore, resistance training preserves muscle mass that we typically lose as we age - 5 pounds per decade, on average. (We also gain an average of 10 pounds of fat per decade. "That's certainly not fair! It should at least be even!" Hagan says. Agreed!)

and changing direction (common in step, kickboxing, and dance classes).

4. Do more cardio than you think you might need

While U.S. guidelines call for 150 minutes of cardio per week, Hagan's examination of research found that 240 minutes per week is optimal for heart health. Aerobic activity improves mitochondrial function (the work of energy-producing organelles in cells),



which typically decreases with age. Four hours of cardio a week sound like too much? “If you don’t have much time, interval training is one of the most efficient ways to exercise at high enough levels to improve aerobic fitness,” Hagan says.

5. Make your two brains talk to each other

Include some moves where you cross your legs and arms over the midline of your body. Why? The connection between the right and left hemispheres of your brain deteriorates as you age, which causes “brain farts” (technical name: brain delays) as the hemispheres have trouble communicating with one another, Hagan explains. Crossing limbs forces the two sides of your brain to talk to one another, strengthening the connection between hemispheres. (How cool is that?)

6. Embrace high-impact activity

A lot of older people are afraid to jump because it’ll hurt the knees or hips. “But that’s bogus, because you need to jump in everyday life, and you need impact to build bone density,” Hagan says. That doesn’t mean you need to take up Insanity (the DVD series known for crazy-intense jumping moves). A “forceful step” like you’re squishing a bug is enough impact to make a difference. Think of forceful stepping any time you lunge, squat, or march.

7. Get the BAM

The average American walks only 2,000 steps per day, but experts recommend 10,000. “7,500 steps a day is what we call the BAM, or bare you-know-what minimum, for health,” Hagan says. Studies show that merely tracking your steps doubles how many you take, so strap on fitness tracker and see if you can beat your count every day. ♦



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Habits of People With Remarkable Mental Focus

Source: INC.COM

Do any of these experiences sound familiar? You get to the bottom of the page and realize you have no idea what you just read. Entering a room, you've forgotten why you went there in the first place. Looking up from your phone, you realize you've been scrolling for way too long.

What happened? Your attention lapsed. And it lapses a lot, so much so that, according to research, we are missing 50 percent of our lives. When such lapses occur during our workday, they not only may annoy us, but they also may be consequential for our success and productivity.

So, how can you own your attention while working from home or in the office? In her new book, *Peak Mind*, leading neuroscientist Amishi Jha expertly addresses this. She gives us some good news first. According to Jha, "Our brains are not broken. In fact, having our focus pulled away by email alerts or even alarming thoughts generated within our own mind is exactly what the brain's attention system was designed to do."

Jha explains that our focus snaps to novel, salient information. It's what alerted our ancestors to threats in their environment. But, when we are at work, and this ancient brain response gets triggered by the buzz of our phone, we have to expend mental energy to guide our focus back to where we need it.

This could be a conversation or meeting you need to pay attention to, the report you need to finish, or the new idea you want to mull over. Jha puts it this way, "Guiding attention back to where we need our focus over and over again is exhausting. And even before we can bring our focus back to the task-at-hand, we need to realize we've misplaced it in the first place."

Thankfully, there are science-backed ways we can help ourselves. Here are three Jha offers:

1. Stop multitasking

Multitasking is a myth. What we actually do is task-switching. Notice that the term focus is singular. Jha advises, "Think of your focus like a flashlight. You direct it toward one task, and then you disengage and move it to the other task, back and forth. You aren't shining two flashlights on two tasks simultaneously! When all of your focus is needed, turn off notifications, and engage in serial 'monotasking' for better results."

If you really need to do more than one attentionally demanding task at the same time, remember that there will be a lag in your performance. Think of it as the cost of re-entry from one task to the next. Do not add to that lag by further berating yourself for not being able to do two things at once. Just shift back and begin again.

2. Practice brain breaks throughout the day

The only way to find your focus when you are lost on social media or lost in thought is to look for it. Jha suggests doing this short practice multiple times a day as a way to check in with your



attention: **Stop** what you are doing; **Take a breath**; **Observe** what is happening within you and around you; and **Proceed**. "This brain break allows you to return to the present with the flashlight of your focus right here with you, so you can direct it where you need it," she writes.

3. Exercise your attention with a short mindfulness routine

We can train our minds to pay attention differently. And using mindfulness training to do so has mood-boosting and performance-boosting effects. But before you begin this short, 12-minute daily mindfulness practice, remember that the goal is not to have unwavering focus; that is not possible. Jha reveals, "Our minds were designed for distractibility. You are training instead to notice where your focus is and get it back on track when you need it."

Begin by sitting comfortably with your posture upright yet easeful. Think "upright," not "uptight." Feel free to lower or close your eyes. Jha provides these four steps:

- **Focus:** Select sensations of breathing that are most prominent for you. Think of the breath as the "target" for your attention. The sensations could be movement, like your chest moving, or coolness on your skin as air flows from your nose. Now, keep the flashlight of your focus on these breath-related sensations.
- **Notice:** Notice when your mind has wandered away from the breath. Your focus may have moved to thoughts, sensations, or memories.
- **Redirect:** When this happens, simply redirect your attention back to the breath.
- **Repeat:** Begin again. Focus, Notice, Redirect.

This practice is highly customizable. Pick another "target" for your attention if you'd like. If you are walking somewhere, focus on the sensations of walking. You aren't thinking about walking; you are focusing on the sensations of your feet touching the ground, moving, and touching the ground again. Eventually, this practice can be used while we are working. The email, the meeting, the report, these can all take turns as the target for our attention. Focus, notice mind wandering, and redirect back.

Don't worry about all the thousands of thoughts that may come up; your mind was not designed to be thought-free. Mindfulness is often framed as an optional wellness activity or an exclusively spiritual pursuit. As Jha's research into the science of attention reveals, implementing mindfulness into our work lives has the power to benefit our performance, leadership, and well-being. Jha offers a scientifically sound alternative to avoidance and distractibility: presence. ♦

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A HEALTHIER WAY FORWARD:

Welcoming a New Era of Care on the Treasure Coast

As a new year begins, many of us pause to reflect on what truly matters. Family. Time. Peace of mind. And, increasingly, our health.

Yet for too many people on the Treasure Coast, healthcare has become a source of frustration rather than reassurance. Long waits. Rushed appointments. A feeling of being processed rather than cared for. It's a system that often reacts to illness instead of preventing it—and one that leaves patients feeling unseen.

That's exactly why **Preserve Health MD** exists.

Located in St. Lucie West, Preserve Health MD is redefining what healthcare looks like for our community through **concierge medicine**—a modern, relationship-based approach that restores time, access, and trust between patients and their care team.

Meet the Team Changing the Conversation

Preserve Health MD is led by **Dr. Ira Pearlstine**, a board-certified family physician with more than 30 years of experience on the Treasure Coast, and **Leah Ginn**, Doctor of Nursing Practice representing the next generation of patient-centered care.

Dr. Pearlstine has spent decades witnessing the evolution of healthcare—and its growing limitations. As insurance-driven models demanded shorter visits and higher patient volumes, he recognized what was being lost: meaningful relationships and preventative care.

Leah brings a complementary perspective—clinically rigorous, technologically fluent, and deeply attuned to how modern patients want to engage with healthcare. Together, they form a rare partnership: experience meets innovation, compassion meets clarity.

What Is Concierge Medicine—Really?

Concierge medicine is often misunderstood as something “exclusive” or “only for the



communication, and a care plan built around the patient's real life—not just their diagnosis.

TRADITIONAL CARE VS. CONCIERGE CARE: What's the Difference?

Traditional Healthcare

- Long wait times for appointments
- 7–10 minute rushed visits
- Limited access outside office hours
- Reactive, illness-focused
- Fragmented care
- Insurance-driven decisions

Concierge Healthcare (Preserve Health MD)

- Same-day or next-day access
- Unhurried, in-depth appointments
- Direct access to your provider
- Preventative, wellness-focused
- Continuity with a dedicated care team
- Patient-driven decisions

Prevention Is the Priority

At Preserve Health MD, prevention isn't a buzzword—it's the foundation.

From comprehensive annual exams and advanced lab analysis to cardiovascular risk assessment, hormone health, stress management, and lifestyle optimization, patients receive proactive guidance designed to keep them well long before problems escalate.

And when issues do arise, they're addressed quickly—often before they become emergencies.

Is Concierge Care Affordable?

One of the most common misconceptions is cost.

When broken down, concierge care at Preserve Health MD often costs **less than what many families already spend on coffee or streaming services each month.**

For the price of roughly \$7–8 per day, patients gain:

- Immediate access to their care team
- Longer, more meaningful visits
- Reduced ER visits and urgent care costs
- Better chronic disease management
- Peace of mind knowing someone is truly watching their health

When compared to missed workdays, unnecessary specialist visits, or preventable hospitalizations, concierge care isn't a luxury—it's a smart investment.

A Practice Rooted in Community

Preserve Health MD isn't just a medical office—it's part of the Treasure Coast fabric.

Dr. Pearlstine and NP Leah are deeply invested in educating the community through Preserve Health Talks, a YouTube series featuring honest conversations with medical experts on topics ranging from heart health and hormones to mental wellness and modern health challenges. Their goal is simple: empower people with knowledge, reduce fear, and help patients make informed decisions about their health.

A New Year, A Better Standard of Care

As we step into a new year, Preserve Health MD invites the community to imagine something better.

- Healthcare where you're known.
- Care that's proactive, not rushed.
- A medical team that answers when you call—and listens when you speak.

For many on the Treasure Coast, concierge medicine isn't just a new option. It's a long-overdue return to what healthcare was always meant to be.

Preserve Health MD

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wealthy.” In reality, it's about **access and intention**, not luxury.

Patients pay a membership fee that allows providers to dramatically reduce patient volume. That shift changes everything.

Instead of seeing thousands of patients per year, concierge physicians care for a smaller panel—allowing them to spend more time with each person, respond quickly, and focus on prevention rather than crisis management.

At Preserve Health MD, this model translates into longer appointments, same-day or next-day access, direct



How to Boost Energy: 7 Natural Ways to Keep You Going All Day

Source: NEXFORD.EDU

We've all been there—it's 2 PM, your eyelids feel heavy and you're contemplating a third cup of coffee just to make it through the day. Before you reach for that energy drink or sugar-loaded snack, consider this: your body has incredible natural mechanisms for sustained energy that don't rely on artificial stimulants or quick fixes.

The secret to lasting vitality isn't found in a bottle. It's built through simple, science-backed lifestyle choices that work with your body's natural rhythms.

How to boost energy

Here are seven proven natural energy boosters that follow your day from sunrise to sunset, maximizing your stamina without crashing.

1. Start strong: Soak up the morning sunshine

Begin your energy transformation the moment you wake up. Natural sunlight is one of the most underrated energy boosters available, and morning exposure is crucial for setting your body's internal clock.

Getting 10-15 minutes of direct sunlight within the first hour of waking helps regulate your circadian rhythm, improving both sleep quality and daytime alertness. Morning sunlight also triggers vitamin D production, which plays a crucial role in energy metabolism.

A few ideas:

- Step outside with your morning coffee.
- Eat breakfast by a sunny window.
- Take a brief walk around the block.

If you're stuck indoors or it's a dark season, sit near a bright window or consider a light therapy lamp to kickstart your day. Taking multivitamins with vitamin D is also recommended. Most people are vitamin D deficient.



2. Power up with protein-rich breakfasts

In the habit of skipping breakfast? Don't! But definitely pass on the sugary cereal and pastries that send your blood sugar on a roller coaster ride.

Instead, start your day with a protein-packed breakfast that provides steady, long-lasting fuel. Protein helps stabilize blood sugar levels and provides your muscles with the amino acids they need for sustained energy production.

A few ideas:

- Greek yogurt with nuts and berries
- Eggs with avocado toast
- A smoothie with protein powder and spinach

Eating 20-30 grams of protein at breakfast can keep you energized for hours and reduce afternoon cravings for energy-sapping snacks. Protein keeps you fuller for longer and helps build muscle mass, which can also help increase insulin sensitivity and ultimately reduce the risk of diabetes.

3. Hydrate all day

Even mild dehydration can zap your energy faster than you might think. When you're just 2% dehydrated, your physical performance drops, your brain fog increases, and fatigue sets in quickly.

A few ideas:

- Start your hydration early and maintain it throughout the day by keeping a water bottle at your desk.
- For enhanced flavor, add cucumber slices, lemon, fresh mint or flavored electrolyte packets to your water.
- Herbal teas like peppermint or ginger also count toward your daily fluid intake while providing additional energizing compounds.
- If possible, aim for about 8 glasses of water daily, or more if you're active or live in a warm climate.



4. Boost energy with movement throughout the day

It might seem counterintuitive, but expending energy through movement actually creates more energy in return. Even a 10-minute walk around the block or office can boost circulation, deliver oxygen to your cells and trigger the release of energizing endorphins. You don't need an intense workout to feel the benefits.

A few ideas:

- Try desk stretches or chair yoga during breaks.
- Take the stairs instead of the elevator at work.
- Do jumping jacks or jump rope in your living room.

Regular movement helps your cardiovascular system work more efficiently, meaning better energy delivery to every cell in your body.

5. Fuel up with energy-boosting foods

When that afternoon energy dip hits, ditch the processed snacks and focus on whole foods that provide sustained energy.

Complex carbohydrates like oats, quinoa and sweet potatoes release glucose slowly, preventing energy crashes. Pair them with healthy fats from nuts, seeds or avocados for even longer-lasting fuel.

A few ideas:

Power-packed lunches:

- Quinoa bowl with grilled chicken, roasted sweet potatoes and spinach
- Lentil soup with whole grain bread and a side salad
- Turkey and avocado wrap with hummus and mixed greens
- Salmon salad with chickpeas, olive oil dressing and pumpkin seeds

Energy-sustaining snacks:

- Apple slices with almond butter
- Greek yogurt topped with berries and walnuts
- Trail mix with nuts, seeds and dark chocolate chunks
- Hard-boiled egg with a handful of baby carrots
- Banana with a small portion of mixed nuts

Iron-rich foods like leafy greens, lean meats and legumes are particularly important since iron deficiency is a common cause of fatigue. Don't forget magnesium-rich (not to mention, delicious) options like dark chocolate, almonds and bananas—this mineral is essential for converting food into cellular energy.

6. Beat the afternoon slump: Strategic power naps

A strategic 10–20-minute power nap between 1 and 3 PM can be an incredible energy booster when timed correctly. The key is keeping it short. Longer naps can leave you groggy and interfere with nighttime sleep.

If you can't nap, try a "coffee nap" instead: drink a cup of coffee quickly, then rest with your eyes closed for 20 minutes. The caffeine will kick in just as you're finishing your rest period, creating a double energy boost. Just make sure any caffeine consumption happens before 2 PM to avoid sleep disruption later.

No matter where you are (especially if you don't work from home), you can grab a power nap.

A few ideas:

- The car nap: If you're on the go or just want to escape to your car, recline your driver's seat during lunch break and set a phone alarm.
- Desk rest: Put your head down on folded arms and use noise-canceling headphones.
- Floor power nap: Find a quiet, empty (and unscheduled!) conference room and lie flat with a jacket as a pillow.

7. Optimize your evening sleep schedule

Quality sleep is the foundation of natural energy, yet it's often the first thing we sacrifice when life gets busy. Consistent, restorative sleep allows your body to repair tissues, consolidate memories and recharge your energy systems.

Create an energy-boosting sleep habit routine by going to bed and waking up at the same time daily, keeping your bedroom cool and dark, and avoiding screens for at least an hour before bedtime.

A few ideas:

- Try the 10-3-2-1-0 rule: No caffeine 10 hours before bed, no food 3 hours before, no work 2 hours before, no screens 1 hour before and 0 snooze buttons in the morning.

see "BOOST ENERGY" on page 23

beer belly cont.

The researchers suggested their findings may reflect early cardiac stress related to how abdominal fat affects breathing and lung pressure.

“It appears to lead to a potentially pathological form of cardiac remodeling, concentric hypertrophy, where the heart muscle thickens, but the overall size of the heart doesn’t increase, leading to smaller cardiac volumes,” Erley said in the press release.

“In fact, the inner chambers become smaller, so the heart holds and pumps less blood. This pattern impairs the heart’s ability to relax properly, which eventually can lead to heart failure,” she continued.

The researchers suggest that the more extensive heart damage seen in males may be an earlier onset of more severe abdominal obesity, but more research is needed to confirm this theory.

Mir Ali, MD, medical director at MemorialCare Weight Loss Center in Long Beach, CA, who was not involved in the study, said the study’s findings reaffirm that abdominal obesity has a negative impact on cardiovascular disease. Ali wasn’t involved in the study.

“Though there is no one clear explanation for this, it is surmised that abdominal fat increases inflammation throughout the body, affects normal hormonal balance, and leads to insulin resistance, to name a few,” Ali told Healthline.

“All of these changes affect all organs, but the heart and blood vessels are particularly sensitive to these changes.”

Kevin Shah, MD, program director at MemorialCare Heart Failure Outreach in Long Beach, CA, who wasn’t involved in the study, echoed these remarks.

“Visceral fat drives inflammation, insulin resistance, and abnormal cholesterol patterns — all of which accelerate cardiovascular disease,” Shah told Healthline.

Waist-to-hip ratio vs. BMI

BMI is a calculation of a person’s weight in kilograms divided by the square of their height in meters. For adults ages 20 and older, a BMI of 30 or more ^{Trusted Source} is considered obesity.

Your waist-to-hip ratio can be calculated by dividing the measurement of your waist circumference at its narrowest point by the measurement of your hips at their widest point.

The World Health Organization (WHO) uses cut-off points, or maximum waist-to-hip ratios, to determine obesity.

A ratio of 0.90 for males and 0.85 for females is an indicator of abdominal obesity and may be associated with an increased risk of cardiovascular disease.



BMI does not account for fat distribution in the body. The waist-to-hip ratio can better indicate any increase in abdominal fat. It may also be easier to calculate than BMI.

“Waist-to-hip ratio — and even simple waist circumference — adds important information that BMI alone misses. BMI cannot distinguish between muscle and fat, and it doesn’t capture fat distribution,” Shah said.

He added that the waist-to-hip ratio and waist circumference should be included in routine assessments. BMI, while useful, should not be the only measure guiding risk discussions.

Tips for preventing ‘beer belly’

Not only is visceral fat associated with cardiovascular disease, but it’s also linked to higher risks of other chronic conditions, including:

- type 2 diabetes
- heart disease
- stroke
- Alzheimer’s disease
- certain cancers (i.e., breast and colorectal)

While it can be difficult to target abdominal obesity, there are some strategies that may help you lose weight and lower your risk of other chronic diseases.

“Doing abdominal exercises does not necessarily lead to weight loss in the abdomen,” Ali said. “Losing weight overall, whether it’s with diet, medications, or surgery, can lead to a reduction in abdominal fat.”

Shah emphasized the importance of nutrition quality, resistance training, and overall physical activity. He offered the following tips and suggestions:

- strength training 2 to 3 times per week
- adding 20–30 minutes of daily walking
- reducing refined carbohydrates and increasing protein intake

“Small, consistent lifestyle changes have a measurable impact on waist size and long-term heart health,” Shah said. ♦

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A promotional graphic for Marisol's Photography Inc. It features a woman with dark, curly hair wearing a maroon dress, smiling. To her left is a vintage-style black and silver camera. The background is white with scattered red and pink roses and green leaves.

boost energy cont.


- Gradual bedtime shifts: Move your bedtime 15 minutes earlier each night until you reach your target time.
 - Weekend consistency: Keep the same sleep schedule even on weekends (within 1 hour) to maintain your circadian rhythm.
 - Smart alarm strategy: Use a sunrise alarm clock or place your regular alarm across the room to avoid snoozing.
 - Wind-down ritual: Create a 30–60-minute routine with dimmed lights, herbal tea, reading or gentle stretching.
- Even improving your sleep by 30 minutes per night can dramatically increase your next-day energy levels.

Wondering how to boost energy? Make a plan that lasts


True energy doesn't come from quick fixes; it comes from supporting your body's natural systems. These seven natural energy boosters work synergistically, meaning the more you implement them, the better you'll feel.

Start with one or two strategies that appeal to you most, then gradually add others as they become habits.

Remember, if persistent fatigue continues despite these lifestyle changes, it's worth consulting your primary care physician to rule out underlying conditions. But for most people, these natural approaches can unlock energy reserves they didn't know they had, leading to more productive days and a greater sense of vitality. ♦



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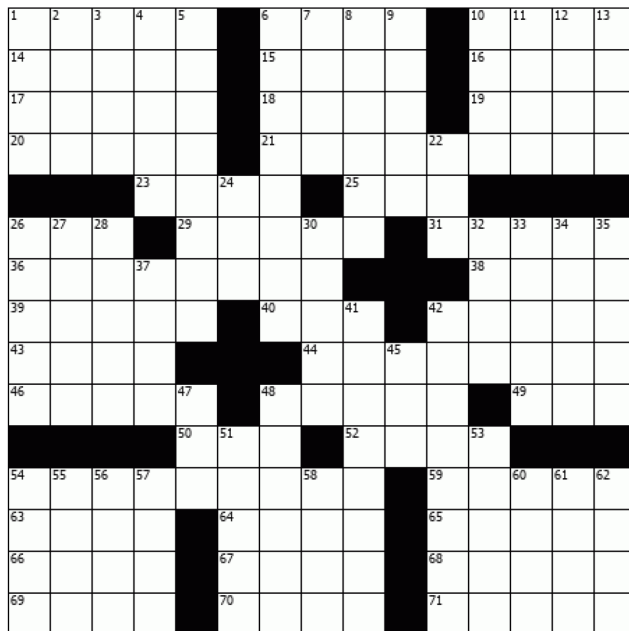
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Across

1. Start
6. Buffalo's canal
10. Middling (hyph.)
14. Sort
15. Telescope glass
16. Biblical "you"
17. Memorize
18. Picnic visitors
19. Assists
20. Trimmed the border
21. Bygone river vehicle
23. IOU
25. Bread type
26. Rowing blade
29. Royal rule
31. Animals' homes
36. Spanish music style
38. Mideast nation
39. Starchy veggie (sl.)
40. Our star
42. Greek philosopher
43. Give forth
44. Calamity
46. Loop of rope
48. Raves
49. WNW's opposite
50. Contend
52. Has supper
54. Concurrence
59. Pinkish
63. Pinkish
64. Sunburn soother
65. Love dearly
66. Roof part
67. Heredity carrier
68. "The Godfather" organization
69. Swiss mountains
70. Biblical garden
71. Not appropriate



Down

1. Leer
2. Must have
3. Catch
4. Was mistaken
5. More sensitive
6. Rubber bands
7. Tenant's monthly bill
8. Student doctor
9. Composition
10. Pierce
11. Dayton's locale
12. Root beer, e.g.
13. Drive out
22. ____ Gibson of "Braveheart"
24. London's Big ____
26. Many times
27. San Antonio shrine
28. Proportion
30. Cheese type
32. Is sick
33. Angry
34. Evaluates
35. Night sound
37. New York baseball team
41. Age of some sophomores
42. Seasoned beef
45. RR stop
47. Genesis woman
48. Staggered
51. Picture
53. Auto
54. Locale
55. Ambition
56. Invitation letters
57. Peepers
58. Not any
60. Lounge
61. Journey
62. ____ belt

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life changes cont.

Navigating a Separation or Divorce? Update Your Property Info

If a separation or divorce resulted in changes to your property ownership, it may affect your exemptions, caps, and future tax liability. Both parties should review and update their property records to avoid unexpected surprises when tax notices arrive.

Recorded a New Deed? That Signature Could Mean a New Assessment

Any change to your deed—adding or removing an owner, altering parcel boundaries, or restructuring ownership—can trigger a reassessment of your property. If you updated your deed in 2025, double-check that all documents have been filed correctly so your 2026 tax bill reflects the most accurate values.

Start the Year Off Right: Stay Ahead of Your Property Taxes

A little preparation can go a long way. Here's how to keep everything running smoothly:

- Apply for Exemptions Online by March 1st: Visit www.pasc.gov to file online and make sure you're receiving all the savings you're eligible for.
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Life's milestones are worth celebrating, and we're here to help ensure they don't come with surprises. With a little planning you can step confidently into the new year knowing your property exemptions are safe and sound. ♦



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How Senior Citizens Can Prepare for Chronic Health Issues

Seniors are at a high risk of developing chronic health problems, so they need to take appropriate steps to prevent and prepare for them.

Source: HEALTHWORKSCOLLECTIVE.COM



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

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

PREVENTION TIPS TO MINIMIZE THE RISK OF FUTURE HEALTH PROBLEMS

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

Get Plenty of Exercise

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

Maintain an Active Social Life

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

Follow a Healthy Diet

You will also want to follow a healthy diet to reduce the risk of diabetes. Around 33% of people over 65 have diabetes, but your odds are a lot lower if you follow a good diet.

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

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

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

CRITICAL ILLNESS POLICY VS HEALTH INSURANCE POLICY

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

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

WHY DO SENIOR CITIZENS NEED A CRITICAL ILLNESS POLICY?

Critical illness insurance is recommended for senior citizens because:

- **Rising Healthcare Costs:** The treatment cost of chronic and severe diseases has spiked manifolds in the last few years.

Especially for senior citizens with limited income sources, hospitalization expenses become unbearable.

- **Sole Bread Winners:** If you are the only earning member of the family with dependent children, you ought to protect your life's savings from chronic ailments. Along with sound financial investments, a good critical illness policy will be beneficial in the event of a life-threatening illness such as a major organ transplant, Alzheimer's or Parkinson's disease
- **Spike in Chronic Ailments:** India has recorded a spike in deaths due to chronic ailments accounting for almost 53% of all deaths. Most of the cases turn fatal due to financial crunch and lack of proper critical illness coverage.

BENEFITS OF CRITICAL ILLNESS MEDICLAIM FOR SENIOR CITIZENS

Comprehensive Coverage

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

Second Opinion and Health Check-Up

Under your critical illness insurance policy, you can usually avail a second opinion for any medical advice that concerns surgery or extensive treatment. It will avoid unnecessary medical intervention and consequences resulting from the same. For instance, Care Health Insurance packs the feature of 'International Second Opinion' under its critical illness plan to help policyholders receive medical treatment advice from international experts.

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

Exclusions Under Critical Insurance Policy

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

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

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

Happy New Year 2026!

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The State of Social Security in America

What factors determine its success or failure?

Social Security is one of the most hotly debated social programs in America. While all seem to acknowledge that it's a vital necessity, how the program is funded and administered - as well as its long-term viability - are the source of endless arguments.

Beyond the philosophical and political discussions, however, there are structural and economic reasons why Social Security is facing problems in the years to come. Here's an overview of some of the prime obstacles that Social Security needs to overcome in order to meet its objectives.

Low Interest Rates

Like all savers, the Social Security program benefits from high interest rates. Money paid into the Social Security system is invested in bonds and other high-quality securities that pay interest. When rates rise, the Social Security program earns more money, meaning it becomes more solvent.

However, rates have been persistently low for years now — though they are starting to rise again recently. If rates remain low for the long term, the Social Security program will simply have to recalibrate with lower income for its beneficiaries.

Longer Retirements

Life expectancy in the United States is rising, which is generally a good thing. However, when it comes to the mathematics of Social Security, longevity is a killer. Longer lifespans result in higher total payouts, and as the Social Security fund isn't an endless reservoir of cash, more money flowing out results in less money in the overall pool. This makes it more likely that future beneficiaries will receive a cut in payments at some point.

Too Many Beneficiaries

Social Security was created in the midst of the Great Depression. The architects of the program couldn't possibly have foreseen that there would be a baby boom following a Second World War. The results of that baby boom are currently taking their toll on Social Security, with an estimated 70 million boomers retiring between 2010 and 2030. This amounts to a huge increase in the amount of Social Security beneficiaries. To properly pay out these beneficiaries based on the original formulas, additional revenue is needed by the program.

Not Enough Workers

The flip side of the "too many beneficiaries" problem with Social Security is the "not enough workers" problem. As the baby boom has pushed a significant increase of beneficiaries into the system, the worker-to-beneficiary ratio is falling. In just a few years, this ratio has fallen from 2.8 workers per beneficiary to just 2.1. If this ratio continues to drop - or even if it just remains at 2.1 - Social Security will essentially be permanently underfunded.



Wealthier Individuals Live Longer

An additional problem that's related to the longevity issue is that wealthier individuals tend to live longer, thanks in part to greater access to healthcare and white-collar jobs. As Social Security benefits are calculated based on the 30 highest-earning years of a beneficiary, wealthy retirees are paid more benefits than lower-income participants. With a higher number of wealthy beneficiaries in the system, benefits are paid out more rapidly, acting as a further drain on Social Security reserves.

The Federal Reserve

Part of the reason that interest rates have remained so low for so long is the Federal Reserve. Although the Fed doesn't directly control market interest rates, it does set the federal funds rate, off which many other rates are based. As of June 2021, the Fed has announced that it intends to keep those rates near zero for the foreseeable future, at least until 2023. This spells bad news for the Social Security program, which needs higher interest rates to help it meet its payout requirements.

Can't Grow Its Way Out

While higher economic growth translates to higher net revenues, the Treasury Department has stated that the U.S. can't grow its way out of its Social Security problem. While acknowledging that increased economic growth will certainly help the program, the Treasury Department states that taking action now to reform the program will result in a gradual transition to something more sustainable. Otherwise, drastic actions will have to be taken when the Social Security fund reaches its anticipated exhaustion date in 2041.

Economic Contraction Hurts

The economic disaster that accompanied the coronavirus pandemic didn't just hurt workers and businesses. The Social Security program also suffered. With unemployment rates skyrocketing in 2020 — and sustained unemployment still in issue, as of June 2021 — there simply haven't been enough workers kicking in to Social Security. With fewer workers earning a wage. ♦

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6 home repairs you're not legally allowed to do yourself

Source: MSN.COM

When something breaks around the house, it's natural to want to fix it yourself and save some money. DIY projects can be rewarding, but not every repair is something you're allowed to do without professional help. Certain home repairs actually require licenses or permits, and doing them yourself could lead to legal trouble.

Knowing which repairs are off-limits can save you from hefty fines, safety hazards, and problems with insurance. This article will walk you through six common repairs that you shouldn't attempt on your own, no matter how handy you feel.

Major electrical wiring work

When it comes to major electrical wiring, you're usually not allowed to do it yourself. Upgrading your main electrical panel or adding new circuits typically requires a licensed electrician.

This is because mistakes can cause serious safety hazards like fires or electrical shocks.

Also, most places require permits for this kind of work to ensure it meets safety codes. Handling it without proper training

or permission could lead to fines or void your insurance.

So, it's best to leave serious electrical jobs to the pros who know how to keep things safe and legal.

Installing or repairing septic systems

If you think about installing or fixing your septic system yourself, it's important to know it's usually against the law. These systems have strict rules because mistakes can cause serious health and environmental issues, like groundwater contamination.

Most places require a licensed professional to handle this work. If you do it yourself, you might face fines or have to redo the entire system. It's a complex job that needs proper permits and knowledge.

Structural changes like removing load-bearing walls

If you're thinking about taking down a load-bearing wall, know this is not a DIY job. These walls support the weight of your roof and upper floors, so messing with them without the right plans can cause serious damage.

You'll need sealed documents from a structural engineer or architect before

starting. They'll make sure the changes won't hurt your home's structure.

Temporary supports like steel beams are often required while you work. Skipping permits or professional advice isn't worth the risk.

HVAC system installation or major repairs

If you're thinking about installing a new furnace or air conditioner, you'll likely need a licensed professional. Major HVAC work often requires permits and certifications to meet safety and local code requirements.

Simple tasks like changing filters or replacing a thermostat are usually okay to do yourself. But when it comes to gas lines, refrigerants, or electrical components, DIY isn't just risky—it's often illegal.

Hiring a pro helps avoid problems like gas leaks or system failures. Plus, it keeps your warranty valid and ensures your home stays safe and comfortable.

Gas line repairs or installations

When it comes to gas lines, you really shouldn't try to handle repairs or installations yourself. Even a tiny leak can cause big problems like explosions or carbon monoxide poisoning.

Most states require a licensed professional for any gas line work because it's risky and strictly regulated. Trying to do it on your own can put your safety and home insurance at risk.

If you need to fix or install a gas line, it's best to call someone certified. This helps make sure everything is done safely and up to code.

Roof replacements or major roofing repairs

If your roof needs major repairs or a full replacement, you usually can't handle it yourself. Laws often require licensed professionals for this work to make sure it's done safely and up to code.

Roofing involves risks like falls and structural issues. Plus, you might need permits before starting big projects on your roof.

Hiring a pro protects your home and helps keep your insurance valid if something goes wrong. It also ensures the job meets local building standards, which can save you headaches later. ♦

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How to Start Saving for Retirement at 50 & Beyond

To start saving for retirement at 50 and beyond, adjust expectations, create a retirement budget, prioritize retirement savings with employer-sponsored plans and IRAs, utilize a Health Savings Account, and manage debt carefully.

Source: WESTERNSOUTHERN.COM

When is it too late for you to begin saving for retirement? The answer depends on a lot of things. How to start saving for retirement at 50 or older also depends on a lot of things, such as your debt levels, lifestyle, employment and personal goals (among others). It's important to have a firm grasp on each of these elements, along with what to expect from life after completing your career.

It's OK if you don't know every detail of what's to come - it can be difficult to come up with clear answers to basic questions about how much you need to save for retirement, whether to delay Social Security collections, tax considerations, budgeting and controlling debt. Even if you're in your 50s, however, getting started on these arrangements now can help improve your retirement preparations - and allow you to more easily make any necessary adjustments along the way.

(Re)setting Expectations

If you haven't started saving for retirement prior to your 50s, adjusting retirement expectations will probably be your first step. You might consider retiring later and delaying your Social Security payments beyond your full retirement age (67 for those born after 1960). Doing so would increase your benefits by 8 percent each year until age 70 if you were born in 1943 or later.¹ In addition to increasing Social Security benefits, the extra time could allow any investments to compound, assuming they performed well. Of course, no investment is guaranteed to grow, and may actually lose value over time, so you might consider establishing multiple sources of income.

You can then create a budget to help determine how much income you'll likely need in retirement. Consider, for instance, whether you'll

- rent a home or continue paying a mortgage
- travel or pursue hobbies at home
- support any dependents

These factors will help you get some idea of your typical weekly and monthly expenditures in retirement.

Prioritize Your Retirement Savings Employer-Sponsored Plans

Once you've determined your budget, you can then think about how to increase your savings accordingly. You can do this through an employer-sponsored plan, like a 401(k), if you have access to one. You can find up-to-date contribution limits on the IRS website.² Also consider taking advantage of your employer's matching contributions, if available.

Individual Retirement Account (IRA)

In addition to your employer-sponsored plan, a traditional or Roth individual retirement account (IRA) may allow you to add \$8,000 to your retirement savings annually (a limit of \$7,500, plus an additional "catch-up" of \$1,100 for those 50 or older).

- With a traditional IRA, you may be able to take advantage of possible annual deductions on your federal income,
- With a Roth IRA, you may be able to make tax-free withdrawals of interest and earnings in accordance with applicable rules.

Although it can make sense to diversify between pretax (traditional) and post-tax (Roth) accounts, you might consider prioritizing a Roth IRA if you're in a lower tax bracket while you're working, so you don't end up paying more if your investments (and thus your taxes) grow. Whether you open a traditional or Roth IRA

(or both), each has a "phaseout," which is a limit on your ability to deduct from or contribute to either. The IRS publishes these limits and changes on its website every year to help you keep track.

In addition to your own retirement account, your partner can set up a spousal IRA if he or she doesn't already contribute to a retirement plan.

Other Options to Consider

Health Savings Account (HSA)

Saving for retirement in your 50s can mean taking advantage of a health savings account (HSA). Not only can an HSA allow you to take a tax deduction, but qualified medical expenses are completely tax-free.

Too Much Debt

It's also important to remember that having too much debt can affect your full retirement date, especially if your income isn't rising. If your projected expenses are higher than your projected income, you might consider downsizing homes or moving away from metropolitan areas to help reduce costs. Budgeting is the key to continuously monitoring spending and getting your savings back on track. If you have existing debt, you might consider using funds from non-retirement accounts (such as savings and money market accounts) to pay it down as much as possible before withdrawing from retirement savings.

If you're wondering how to start saving for retirement at 50 - or beyond - you can start by evaluating the choices available to you as soon as possible. Consider meeting with a financial representative to discuss your retirement goals and how to reach them. ♦

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does not qualify to go up only down to a place of eternal torment where there is no air, no light, no trees, no animals, no vegetation, no lakes, no rivers, no blue sky... (It was created for demons)

But, when God's forgiveness takes place, freedom takes place, wholeness takes place, prosperity God's way takes place. Because Jesus did the heavy lifting for of us, and The Holy Spirit is praying that we must Prosper God's way. So, what is going to be, your way or God's way? The decision is ours.

Jesus said to her, "I am the resurrection and the life. He who believes in Me, though he may die, he shall live. And whoever lives and believes in Me shall never die. Do you believe this?" *John 11:25-26.*

Do you believe in Jesus? Jesus is personally asking you...

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, my Savior and my healer. Your Holy blood cleanses me right now and God gives me a new heart and eternal life and a great health. 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 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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How to embrace AI and learn skills to take advantage of this new technology

You may be wondering how you can start familiarizing yourself with AI in your work to help advance your career. LinkedIn says that the good news is that you probably already have experience with AI whether you know it or not.

Asking voice assistants like Alexa and Siri questions uses AI, for example. Plenty of the apps on your phone also use AI, too. Generative AI, which is taking up all the headlines lately, is really the next step for this technology.

The company went on to say that to stay ahead in the era of artificial intelligence, it is essential to develop new skills and adapt to the changing job market. Here are some strategies for staying ahead in the era of artificial intelligence:

1. Embrace lifelong learning

In the era of AI, it is important to be constantly learning and adapting to new technologies and ways of working. This means taking courses, attending workshops and conferences, and keeping up-to-date with the latest trends in your industry.

2. Develop soft skills

While AI is great at performing routine tasks, it is still far from replicating human emotional intelligence and creativity. Developing soft skills such as communication, problem-solving, and collaboration will be crucial in the era of AI.

3. Be agile

In the era of AI, the ability to adapt quickly to changing circumstances will be key. This means being willing to learn new skills, take on new responsibilities, and pivot to new career paths.

4. Specialize

As AI becomes more ubiquitous, there will be increasing demand for workers with specialized skills and knowledge. By developing expertise in a particular area, you can increase your value to employers and differentiate yourself in the job market.

Conclusion

The neigh sayers have seemingly concluded that ai will take millions of jobs and put people out into the street, whilst those that are excited for it and ready to embrace the change are saying that ai has the ability to create more new types of jobs than it replaces.

That said, it would appear that resistance is futile, and that people must accept that artificial intelligence is becoming a part of our everyday lives. Every job role should embrace it, considering the efficient and cost-effective solutions it brings.

It lets people focus on more creative goals by automating the decision-making processes and tedious tasks. Artificial intelligence offers great promise to drive businesses forward, automate manufacturing processes, and deliver valuable insights.

AI is increasingly being used across various industries, including logistics, manufacturing, and cybersecurity. Small businesses have also made rapid progress in creating speech recognition software for mobile devices.

To stay ahead in the era of artificial intelligence, it is essential to embrace lifelong learning, develop soft skills, be agile, and specialize in a particular area. By developing these skills and adapting to the changing job market, workers can thrive in the era of AI and take advantage of the opportunities it presents. ♦



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