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Read the Declaration of Your Independence!

IT READS THAT WE ARE TOTALLY FREE, COMPLETE AND SECURED IN HIM

By ANGEL CHAVEZ

“For in Him (Jesus) dwells all the fullness of the Godhead bodily; and you are complete in Him, who is the head of all principality and power. *Colossians 2:9-10*

Repeat this in order to educate your senses. It’s a spiritual law... I am complete and secure in Jesus!

“Therefore, we were buried with Him through baptism into death, that just as Christ was raised from the dead by the glory of the Father, even so we also should walk in newness of life.” [BY THE GLORY OF THE FATHER-BY IMPLICATION] WE WERE ONE WITH JESUS IN HIS DEAD, WE ARE NOW ONE WITH JESUS IN HIS RESURRECTION. WE NOW CARRY HIS GLORIOUS RESURRECTED NATURE IN OUR SPIRIT. AND THE REST OF US; OUR MIND, SENSES AND FEELINGS ARE CATCHING UP. AS WE RENEW OUR MIND, OUR WHOLE BEING IS TRANSFORMED FROM GLORY TO GLORY INTO HIS LIKENESS!

“For if we have been united together in the likeness of His death, certainly we also shall be [we are the correct translation] in the likeness of His resurrection, knowing this, that our old man was crucified with Him, that the body of sin might be done away with, that we should no longer be slaves of sin.” *Romans 6:4-6*

THE INFERENCE HERE IS THAT THE SAME GLORIOUS SPIRIT THAT RAISED JESUS FROM THE DEAD, IS THE SAME GLORIOUS SPIRIT THAT COMMANDS, ACTIVATES, OUR NEW LIFE IN JESUS IF WE COOPERATE: “But you are not in the flesh but in the Spirit, if indeed the Spirit of God dwells in you. Now if anyone does not have the Spirit of Christ, he is not His. And if Christ is in you, the body is dead because

of sin, but the Spirit is life because of righteousness. But if the Spirit of Him who raised Jesus from the dead dwells in you, He who raised Christ from the dead will (has already) also give life to your mortal bodies through His Spirit who dwells in you.” *Romans 8:9-11*

OUR LIFE IS HIDDEN WITH JESUS IN GOD THE FATHER, WE ARE COMPLETE, FREE AND SECURED. “Set your mind on things above, not on things on the earth. For you died, and your life is hidden with Christ in God. When Christ who is our life appears, then you also will appear with Him in glory.” *Colossians 3:2-4*

WE HAVE BEEN TRANSLATED, FROM THE KINGDOM OF DARKNESS INTO THE KINGDOM OF THE ALMIGHTY GOD, TEACH YOUR SENSES THAT: “He has delivered us from the power of darkness and conveyed us into the kingdom of the Son of His love, in whom we have redemption through His blood, the forgiveness of sins.” *Colossians 1:13-14*

RENEWING OUR MIND WITH THE TRUTH IS NECESSARY TO VOID THE REACTIONS OF THE OLD SELF WHO IS DEAD. BECAUSE WE ARE STILL HERE ON EARTH, OUR SENSES WANT TO MANIFEST OUR OLD FEELINGS, EMOTIONS, MEMORIES, ACTIONS. OUR BODIES WANT TO ACT AND REACT ACCORDING TO THE OLD WAY OF LIFE; BUT, IF YOU TAKE FEW MINUTES A DAY TO READ THE DECLARATION OF YOUR INDEPENDENCE AND LEARN HOW LIFE IS IN THE NEW KINGDOM WHERE YOU NOW BELONG, YOUR SENSES WILL THEN

see “DECLARATION” on page 28

AUGUST 2026

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Helping Your Family Cope With Military Deployment

Source: AKRONCHILDRENS.ORG

When a parent is sent away for military service (deployment), family life changes. You may wonder how your child will handle it all, but parents and caregivers can help kids cope.

Telling your child about deployment is the first step. Being honest, talking to kids in terms they can understand, and making plans to stay in touch are key.



Image Credit: Monkey Business

To help your child adjust to this new transition, try the following tips.

How Can I Help My Child During Deployment?

While your family member is gone, there are lots of things you can do to keep home life normal and stay strong as a family:

- **Stick to a routine.** When there are big changes in life, keeping some things the same at home can be a comfort. Try to stick to your child's regular routines, like getting ready for bed or doing a fun Saturday morning activity.
- **Stay connected.** Keep the deployed parent part of your child's life. Besides having phone and video calls, kids might:
 - Make an online photo album to share or send handwritten letters or care packages.
 - Start a scrapbook with things like artwork, pictures, and report cards for when the parent returns home.
 - Think good wishes about the parent at the same time each day, like at bedtime.
- **Talk often and listen.** Chat with your kids about the things that upset them. Let them know it's OK to be worried sometimes and that you feel that way too. Simply listening and letting children know that you understand can comfort them.
- **Make sure kids are active, eat right, and sleep well.** Stress can lead to eating foods that aren't healthy or spending too much time online, watching TV, or playing video games. Exercising, choosing healthy foods, and getting enough sleep can help kids stay at their best.
- **Try not to overload kids.** It's not your child's job to take on the household duties of the deployed parent. Kids should focus on school and their after-school activities. If they'd like to help, letting them do a few extra things can make them feel like they're pitching in. Small helpful tasks can include watching younger siblings once in a while or making dinner one day a week.
- **Limit the news.** Your child may be tempted to keep checking the news to learn about where the deployed parent is. Set limits on what kids read and watch, and talk with them about what they see. Set aside time to chat about what your child has heard on the news or from other people.

see "DEPLOYMENT" on page ??



FROM THE CITY COUNCIL

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

City of PSL Public Works Achieves 25 Years of APWA Accreditation

The City of Port St. Lucie Public Works Department recently reached a milestone few agencies achieve.

With its 2026 reaccreditation review, the Public Works Department marked 25 years of continuous accreditation by the American Public Works Association (APWA) that was capped by a perfect 100% compliance score.

As the first public works agency in Florida to earn APWA accreditation, Port St. Lucie has spent a quarter century demonstrating its commitment to a culture of continuous improvement and serving one of the nation's fastest-growing cities.

The Public Works Department maintains one of Florida's largest municipal infrastructure networks, with:

- More than 900 miles of roads
- More than 250 miles of sidewalks
- Approximately 200 miles of canals
- A vast stormwater system

A data-driven approach to asset management ensures these systems keep pace with rapid population growth and community needs.

During the most recent review, APWA evaluators highlighted the City's neighborhood traffic-calming policy for its transparent process and effective balance of engineering analysis and resident engagement.

Accreditation also supports the department's critical role in storm preparation and recovery. Each hurricane season, using procedures and protocols strengthened through the accreditation network, Public Works teams conduct system-wide inspections, clear drainage networks, prepare equipment and respond immediately after storms to assess damage and restore access.

As Port St. Lucie's population continues to grow and challenges like aging infrastructure and climate resilience need to be addressed, the Public Works Department remains committed to developing innovative, data-driven solutions that will shape the City's future. ♦



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FROM THE SLC PROPERTY APPRAISER

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

5 Minutes with Your TRIM Notice Could Save You Time Later

When your Truth in Millage (TRIM) Notice arrives in the mail each August, it's easy to mistake it for another piece of mail and set it aside for later. But taking just a few minutes to review it can help you better understand your property's value, confirm you're receiving the exemptions you're entitled to, and avoid surprises when property tax bills are mailed in November.

First, it's important to know what the TRIM notice is—and what it isn't. Despite listing proposed property taxes, it is not a bill. Instead, it provides a preview of how your property taxes are calculated and gives property owners an opportunity to review important information before tax rates are finalized.

One of the first things you'll notice is a breakdown of the taxing authorities that provide services to your property. These may include Saint Lucie County, your municipality, the School District, fire district, and other special districts. Each taxing authority is responsible for adopting its own budget and setting its own millage, or tax rate. Your taxable value multiplied by the millage rate is what ultimately determines taxes owed.

Your TRIM notice also includes the dates, times, and locations of each taxing authority's public budget hearing. These meetings are open to the public and give residents an opportunity to learn more about proposed budgets, ask questions, and provide input before tax rates are adopted. If you've ever wondered how property tax dollars are allocated, these hearings are a great place to get answers.

The second half of your TRIM notice focuses specifically on your property. Here you'll find your property's market value as of January 1, along with its assessed value and taxable value. While these figures may sound similar, they each serve a different purpose. Your market value reflects the estimated value of your property based on the real estate market, while your assessed value may be decreased by the Save Our Homes benefit.

Another section worth reviewing carefully is your list of exemptions. Whether you qualify for Homestead, Senior, Veteran, Widow/Widower, Disability, or other exemptions, confirming they appear correctly on your TRIM notice helps ensure you're receiving every tax benefit available.

If you've recently purchased a home, transferred your property into a trust, added or removed someone from the deed, or made another ownership change, your exemptions may have been affected. Rather than guessing, contact our office to determine whether any additional paperwork or a new exemption application is needed.

Your TRIM notice is more than just another piece of mail—it's an opportunity to review your property's information, understand how your proposed taxes are determined, and participate in the local budget process. Spending a few minutes reviewing it today can give you confidence that everything is accurate before tax bills are issued later this year. ♦



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Every Missed Call Just Went to Your Competitor

By: BRIDGETTE DALEY



You were under a sink. The phone rang. The job went to someone else.

Picture it. It's 2:14 pm on a Tuesday. A homeowner's water heater just gave out. She grabs her phone and calls the first plumber she googles. It rings. And rings. She hangs up and dials the next name on the list. That business picks up. Guess who just booked the job?

Here's the part that stings. The first plumber was good. Better, even. He was just up to his elbows in another job and couldn't get to the phone. He never knew that call happened. He never knew he lost it.

If you run a local service business on the Treasure Coast, this is your life. Plumbers, HVAC techs, dentists, medspas. Your phone is your bread and butter, and every missed call is a customer walking right back out of it. You cannot be under a sink and on the phone at the same time. Until now.

Meet Ava.

Ava is a voice AI agent, and she answers every call, day or night, on the first ring. She sounds warm and professional. She books appointments, captures the details, answers common questions, and follows up, all in your voice and by your rules. Think of her as a full-time employee who never calls in sick, never asks for overtime, and never needs holiday pay. No bad days. No dropped calls. She just picks up, every single time, so you are free to do the work that actually pays the bills.

That is the real win here. Not fancy technology for its own sake. Time. Ava gives you back the hours you were losing, so you can work on your business instead of missing the opportunities that grow it.

Let me say the quiet part out loud. AI is not coming. AI is here. And we have seen this movie before. The website felt optional until it wasn't. Google reviews felt optional until they weren't. Social media felt optional until it wasn't. Every time, the owners who moved early looked ahead of the curve. They weren't smarter than everyone else. They just moved first. Ava is the next one of those moments, and it is happening right now.

Here is what I want you to know about me. I am not a random ad in your Instagram or Facebook feed promising you the world.

I am a digital marketer who lives and works right here in Port St. Lucie. This is my community too. I am not selling you a gadget from three states away. I am your neighbor, and my job is to make sure local businesses show up the way people actually search, call, and choose today.

And no, this is not out of reach. New technology has a way of sounding expensive and complicated. Not anymore. What used to require a full tech department now fits a small business budget. The only thing standing between you and Ava is someone local you trust to set her up right. That is exactly what I do.

One honest nudge. Your competitor down the street is reading this same page. Soon, some businesses in town will answer every call, and the rest will look a step behind. You do not want to be the plumber who rang out while the other guy picked up.

So don't take my word for it. Talk to Ava

Scan the QR code on this page and have a real conversation with her. Ask her about my business. Hear how she sounds. Then imagine her answering for your brand, customized to your services, your hours, and your voice, while you keep doing what only you can do.

The homeowner with the broken water heater or AC blowing hot air is going to call someone this week. Let's make sure that someone is you. ♦



Ready to hear Ava for yourself? Scan the QR code to try her and see how we can customize her for your business. Questions? Reach me anytime at hello@bridgettedaley.com.

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Stay Slim Through Summer BBQ Season

It's summertime and the eating is easy - too easy. Here are seven fixes for avoiding temptation this summer.



When the weather is fab and the days are long, the thing to do is this: fire up the grill, round up your family and friends, and feast. Everybody loves a barbecue. But if you're trying to watch your weight, big food spreads may actually induce stress—and that's a problem. Fortunately, we've got fixes.

So you can enjoy the delicious spread—without letting the grazing get out of hand - it's helpful to follow a few simple rules for smart eating at summer barbecues.

1. CONTRIBUTE SOMETHING THAT'S GOOD FOR YOU.

If you bring a healthy potluck dish, you know that you'll be able to get something nutritious in, no matter how decadent all the other offerings are.

2. PAY ATTENTION TO PORTIONS. USE THESE 3 MEMORABLE POINTS OF REFERENCE:

A tennis ball or baseball = about 1 cup (or use your clenched fist as a rough estimate). This measure is useful for scoopable sides (think: potato, pasta and bean salads). If you're trying to keep a cap on calories, aim for 1 cup total of these starchy side dishes.

Your cell phone (provided you've upgraded since 1999) = about 3 ounces meat. (The other oft-cited reference for 3 ounces of meat is a deck of cards.) This measure comes is useful for steak, chicken and fish.



Your thumb = about 1 tablespoon. This measure comes in handy when you're trying to estimate dressing or a spread. Most full-fat salad dressings have 50 to 100 calories per tablespoon (creamy ones fall toward the higher end); mayo (at 100 calories per tablespoon) is another one to watch. Choose reduced-fat varieties, which usually have half the calories, whenever you can.

3. FILL UP ON VEGETABLES FIRST.

Eat loads of green salad - with a couple of tablespoons of dressing, preferably one that's lower in fat. Crunch on the crudités - go easy on dips - instead of chips.

4. HAVE A LITTLE LEAN PROTEIN.

Studies show that, gram for gram, lean proteins help you to feel fuller than carbohydrates or fats, so enjoy a little bit of what's grilling: a lean-beef burger, a piece of chicken or fish, some tofu. Aim for about 3 ounces, which is about the size of your cell phone or a deck of cards.

5. DON'T GO CRAZY WITH STARCHY CARBS.

If you're trying to keep a cap on calories, limit yourself to 1 cup - total - of starchy side dishes, such as potato, pasta and those delicious bean salads. Of course, you're not going to whip out a measuring cup at a social event! Instead, visualize a tennis ball—that's about the size of 1 cup. So is the size of a woman's fist.

6. "PRIORITIZE" YOUR FAVORITE FOOD.

If you're dying for a big cheeseburger, get in line at the grill. Stick with a green salad or grilled vegetables and fruit as sides. Not so big on buns? Go for grilled chicken, fish or tofu on top of greens and spend that starch serving on a scoop of the creamy potato salad you truly love. Does dessert look irresistible? Dig in. Just make room for it first. Have a piece of lean protein (chicken, fish), grilled vegetables and a healthy side (1/2 cup or so of baked beans or a bean salad) so you can indulge without feeling guilty.

7. WHEN YOU'RE FINISHED, GO PLAY.

Start tossing a ball with the kids. Rally the adults to play horseshoes or some other outdoor game. No need to jump around like a fool to "burn off" dinner; the point is to pull yourself away from the chips and salsa. ♦

Exploring the Power of Digital Nutrition Therapy

In today's fast-paced digital era, technological advancements have permeated nearly every aspect of our lives. Healthcare is no exception, with digital innovations revolutionizing the way we approach various medical fields. One such groundbreaking development is digital nutrition therapy, an emerging field that combines the power of nutrition science with digital tools to transform the way we approach healthcare. Let's delve into the world of digital nutrition therapy and discover how it's shaping the future of personalized healthcare.

UNDERSTANDING DIGITAL NUTRITION THERAPY:

Digital nutrition therapy involves the use of digital platforms, applications, and devices to deliver personalized nutrition advice, track dietary patterns, monitor progress, and empower individuals to make informed choices about their diet and overall well-being. By leveraging the power of technology, this therapy helps bridge the gap between patients, nutritionists, and dietitians, allowing for more convenient, efficient, and accurate delivery of nutrition care.

BENEFITS AND ADVANTAGES:

- **Enhanced Accessibility:** Digital nutrition therapy offers a new level of accessibility, eliminating geographical barriers and enabling individuals to access expert guidance regardless of their location. With the help of mobile apps, online platforms, and virtual consultations, individuals can receive professional nutrition support at their convenience.
- **Personalized Approach:** Every individual is unique, and their nutritional needs may vary. Digital nutrition therapy recognizes this diversity by providing personalized recommendations based on specific health goals, dietary restrictions, and medical conditions. Algorithms and machine learning algorithms analyze individual data to generate tailored nutrition plans, ensuring a more effective and individualized approach.

- **Real-time Monitoring and**

Feedback: Digital nutrition therapy empowers individuals to track their dietary intake, monitor progress, and receive immediate feedback. With the help of wearables, smart scales, and food tracking apps, users can gather data on their eating habits, physical activity, and vital health metrics. This data can then be shared with healthcare professionals, who can provide real-time feedback and make necessary adjustments to optimize results.

- **Education and Behavioral Support:**

Education plays a vital role in fostering long-term behavior change. Digital nutrition therapy offers educational resources, interactive tools, and coaching support to help individuals understand the principles of nutrition and make healthier choices. This holistic approach helps address underlying behaviors and empowers individuals to take charge of their own health.

While digital nutrition therapy holds immense potential, a few challenges need to be addressed for its widespread adoption. These include data privacy and security concerns, ensuring the accuracy and reliability of digital tools, and bridging the gap between technology and healthcare professionals' expertise. Additionally, the accessibility of digital platforms for diverse populations and the need for a human touch in healthcare should also be considered.

Digital nutrition therapy is transforming the landscape of healthcare by harnessing the power of technology to provide personalized nutrition care and support. By leveraging digital platforms and tools, individuals can access expert guidance, monitor their progress, and make informed choices about their diet. With continued advancements in technology, it is clear that digital nutrition therapy will play a pivotal role in promoting better health outcomes and empowering individuals to lead healthier, more fulfilling lives. ♦

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What To Eat Before And After Your Workout

Are you going into your workout with the right fuel to power you through pushups, long runs, or cardio? Learn how to nourish your body so you can crush your workout goals.

Source: VIRTUA.ORG



You go into your workout with the right clothes, sneakers, and attitude. But are you going into it with the right fuel to help you power through pushups or crank up your calorie burn during cardio?

To get the most benefit from your workout, you need to eat the right kinds of food before exercise and refuel well afterward. Knowing how to nourish your body before, during, and after exercise will help you crush your workout goals.

Before your workout: What and when to eat

The amount and type of food to eat before workouts depend on your exercise goals. For example, if you're exercising for leisure—like taking a stroll with a friend—you'll have different nutritional needs than if you're training for a marathon. The greater the physical endurance of your chosen activity, the more you'll need to increase the amount of carbs and protein in your daily diet.

Suggest timing of “before workout” meal and offer examples in bullet points to stay consistent. Eat something within 2 hours of a work out. Focus on easily digestible nutritious foods with moderate protein. Avoid saturated fat as this nutrient takes longer to digest and the body will prioritize digestion over muscle building.

- whole-grain cereal with low-fat or fat-free milk
- oatmeal and fruit

see “WORKOUT” on page 16

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Detoxification Beyond the Liver: Why Ion Therapy Is Gaining Attention

For years, detoxification was thought of as a function of the liver and kidneys alone. Today, many integrative physicians are taking a broader view—recognizing that reducing the body's overall toxic burden while supporting the nervous system may play an important role in overall wellness.

One technology attracting attention in functional and integrative medicine is the IonCleanse® by A Major Difference (AMD). Unlike traditional foot baths, the patented system creates a controlled ionic field in warm water while simultaneously promoting a deep relaxation response. Many practitioners believe that calming the autonomic nervous system may help the body's natural detoxification pathways function more efficiently.

A typical IonCleanse session is simple and relaxing. During the 30-minute session, you remain fully clothed, comfortably seated in a chair, with your feet resting in a basin of warm water connected to the IonCleanse device. Many people use the time to read, meditate, listen to music, or simply unwind while the session takes place.

Interest has grown in communities caring for children with autism because many clinicians working in biomedical autism care have reported improvements in parent-completed quality-of-life measures, including sleep, focus, communication, and



overall well-being after repeated sessions. These observations are encouraging, although they come primarily from clinical experience and observational studies rather than large randomized clinical trials.

The technology has also been investigated for its potential effect on reducing the body's burden of certain environmental compounds. One manufacturer-sponsored study reported reductions in urinary glyphosate levels after a series of IonCleanse sessions, though additional independent research is needed to confirm these findings.

Whether someone is looking to complement a healthy lifestyle, support the body's natural detoxification systems, or simply enjoy a deeply relaxing wellness experience, therapies like the A Major Difference IonCleanse® continue to generate interest among integrative healthcare professionals. The therapy is available at Joanne's Nutrition World in both Fort Pierce and Port St. Lucie as part of a comprehensive approach to natural wellness. ♦



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Summer is a time for fun and sun... for vacations, barbecues, parties, and drinking. While you should relish these activities during this time of the year, it is often difficult to maintain a fit body during these months and it is important to make sure that your health doesn't suffer along the way.

You can have fun as well as take care of yourself this summer. If you are able to keep your body fit, healthy, and happy throughout the summer months, you will build the habits to keep it going onto the next summer as well. Here are seven tips for building and maintaining a fit summer body.



1. EAT RIGHT

Your diet should consist of lots of fruits and vegetables. According to The Harvard School of Public Health you should be eating nine servings of fruits and vegetables per day, equivalent to two cups of fruit and 2.5 cups of vegetables per day. That is a minimum estimation so you should be able to eat as many fruits and vegetables as you want.

You also need to focus on eating the right amount of protein, fats, and good carbohydrates. Good carbohydrates include quinoa, brown rice, whole wheat, rye, and barley. Bad carbohydrates are found in refined white bread and processed foods like French fries. The amount you need to consume depends on how active you are, your height and weight, your age, your gender, etc.

A general guideline is to stay away from fast foods which are loaded with Trans fats and added sugars. Substitute hamburgers and hotdogs with turkey burgers and turkey dogs. Try grilling salmon and shrimp instead of bratwursts. Eat grilled vegetables such as

continued next page

7 Tips For A Fit SUMMER BODY

By MIKE OPPLAND

zucchini, peppers, and onions or salad on the side as opposed to French fries or potato chips. (French fries do not count as a vegetable contrary to popular belief). Fruit salads make great summer desserts as a substitute for ice cream and cake.

Eating right takes discipline and awareness. It doesn't mean you can't ever eat a hamburger, cookie, or potato chip. It means you are consistently putting healthy foods in your body. You will notice how much better you feel because you are eating healthy and clean. After a while you might not crave the hot dog like you did before.

2. EAT LIGHT

Don't starve yourself: if you are hungry you need to eat, but try to concentrate on how much you eat. Make an effort to not overeat. When eating there is a point when you have eaten enough and are satisfied, and then there is that point that many of us go past. This is the point you should try to avoid.

Try eating smaller meals throughout the day. Eat a large breakfast and smaller portions throughout the day. Eating this way can be beneficial especially if you are looking to shed a few pounds or get more toned. But remember just because you are eating smaller meals doesn't mean you shouldn't care about what you are eating. Eating right and eating light go hand in hand.



3. HYDRATE

It is always important to drink enough water. This is especially necessary during the summer months. According to the American Heart Association, staying hydrated is critical for your heart health. "Keeping the body hydrated helps the heart more easily pump blood through the blood vessels to the muscles. And, it helps the muscles work efficiently."

This is not anything to take for granted. Without enough water your heart is going to suffer. If your heart suffers your body will as well.

The amount of water you should drink depends on many different variables. A useful way to test if you are drinking enough water is to pay attention to your urine. If it is light in color than you are drinking enough. If it is darker than you aren't drinking enough. Also pay attention to how often you go to the bathroom. You don't want to drown yourself because that can have negative consequences as well, but you want to ensure your body is properly hydrated.

If you are planning on spending a lot of time outside in the sun counteract dehydration symptoms with lots of H₂O. This is really important when you plan on drinking alcohol or any other liquids that can lead to dehydration. Always have enough water available during the summer months no matter what you are doing.

4. EXERCISE

Humans aren't meant to be a sedentary, so try to get as much exercise as you can. There are so many ways you can exercise

effectively especially during the summer months. Running, walking, swimming, hiking are all simple forms of exercise you can do outside in the sunny weather. Unless you have severe health restrictions, there is a form of exercise out there waiting for you.

The summer months are the perfect time to start taking exercise seriously. It can often be difficult to undertake an exercise regimen during the fall and winter months because of the cold and unfavorable weather. Play beach volleyball, go for long walks on the beach, or swim in the lake or the ocean. Exercise doesn't have to be intense cardio or strength training. Take advantage of the warm weather and treat your body well.

It is important to determine what kind of body you want. Are you trying to lose body fat or do you desire to be more fit and active? Cater your exercise to fit your individual needs.

5. FOCUS ON THE CORE

Just as the foundation keeps a house strong and solid, the core keeps your body strong and solid. Even though core training is a form of exercise in itself I thought it deserved its own point of emphasis. Whether you are trying to form a six pack in your stomach or merely wanting to be stronger, focus on your core when you build your body for the summer. The core keeps your entire body together. If your core is weak than your whole body is going to suffer. Along with the normal exercise you do throughout the week add in some extra core work 3-4 times per week. This routine doesn't need to be extreme. It is important to give your core the extra attention it deserves.

Having a strong core is more than just constructing sexy-looking abs. According to the Mayo Clinic, having strong core muscles is important for performing any physical activity.

"Weak core muscles leave you susceptible to poor posture, lower back pain and muscle injuries." Building a strong core is essential to a healthy body and beneficial for those of all ages.

6. LIMIT ALCOHOL

This one can be tough especially during the summer months. I know how nice it can be to sit around outside during the summer months enjoying some adult beverages. As I said previously this is an enjoyable part of summer that you should take advantage of. But try to limit how much you drink and pay attention to what you drink.

If you are concerned with your body than you will limit how much beer you drink. Beer is refreshing in the summer but it is filled with empty calories, which can be detrimental to your body. Also watch out for liquors like whiskey and rum because they tend to have a lot of added sugars. Light liquors such as gin and vodka are probably your safest bet if you plan on drinking often throughout the summer.

7. GET REST

Your body needs rest. Make sure you provide it with plenty of rest. Don't stay up late all the time partying. Get enough sleep. At the same time don't workout incessantly. Your body needs time to recuperate and strengthen. Take rest as needed. Find a balance between having a good time, exercising, and resting. Your body will thank you. ♦



workout cont.

- low-fat Greek yogurt
 - whole grain toast and peanut butter
- 30 minutes or less prior to a workout should be strictly easily digestible carbohydrate foods, if needed, like a piece of fruit or a granola bar

Healthy carbohydrates (carbs) from whole grains like oatmeal or cold cereals, rice, pasta, beans or starchy vegetables provide long-lasting energy that will help you to get the most from your workouts. Lean protein like chicken, low-fat dairy products, and eggs also are good sources of pre-workout fuel.

Avoid eating sugary or salty snack foods to boost your energy before a workout—they just add unnecessary calories that could delay your ability to achieve your exercise goals. Instead, utilize the meals you're already eating to get the workout fuel you need. Also, stick with healthy food for your daily dose of nutrients since dietary supplements aren't as beneficial as good nutrition.

Be mindful of the timing and frequency of your eating to make sure you're not feeling too full or too hungry during your workouts. Eat a small, well-balanced meal every 3 to 4 hours throughout the day to keep your energy levels high. Also, keep your energy up by staying hydrated and drinking plenty of plain water throughout the day.

Should I eat during a workout?

If your workout is shorter than 60 minutes, you don't need to eat while you work out. Just drink water to stay hydrated.

If you're doing an intense workout that's longer than 60 minutes, drink a sports drink to replace lost electrolytes. During a long run, for example, try boosting your energy by eating something that your body can process quickly, such as:

- A banana
- Energy gels
- Fruit leather or other dried fruit
- Swedish Fish (dried fruit is preferable)

For moderate to intense workouts that go beyond 60 minutes, refuel with 30-60 grams of carbs every hour after the first hour.

And you can't say it enough—drinking water to stay hydrated is key in EVERY workout, but doing this is especially important during long workouts. If you're wondering how much water to drink, weigh yourself before and after workouts. For every pound you lose right after a workout, drink 16 ounces of water to replace the lost fluids.

After your workout: What and when to eat

Eating protein and carbs 30-60 minutes after a workout allows your body to use nutrients effectively to build and repair muscle. Nutritious post-workout options include:

- A banana with peanut butter (or another nut butter) on whole grain toast
- Veggie burger
- Sandwich with turkey/chicken
- A fruit smoothie made with fresh or frozen fruit, protein powder, and low-fat yogurt
- Chocolate milk

High-antioxidant foods also help repair muscles damaged during exercise and help build a strong immune system. These include:

- Colorful fruits and vegetables
- Cranberries
- Dark-colored foods such as kale, red beans, and blackberries
- Walnuts

To reduce muscle soreness, eat foods with anti-inflammatory properties, such as:

- Beets
- Blueberries
- Green tea (though, remember this can be caffeinated and can dehydrate the body)
- Healthy fats like avocado or olive oil
- Salmon (wild-caught)
- Tart cherry juice

If you're looking to add some different flavors to your daily diet and boost your post-workout recovery, try salmon with cilantro pesto, skinny guacamole, or quinoa with watercress, pears, and pomegranates. For some more meal ideas, you can try:

- Salmon with quinoa and colorful veggies like cucumber, carrot, and pickled cabbage
- High protein guacamole that cuts calories by using 1/2 an avocado, and adds extra protein with mashed cooked edamame
- A bright harvest bowl with sweet potatoes, grilled chicken, kale and pomegranate

Each of these healthy recipes contains foods that are high in antioxidants or have anti-inflammatory benefits.

Although it may be tempting to reward yourself with a sweet treat or an extra snack after your workout, adding empty calories could be counterproductive to your performance goals — especially if you're trying to lose weight. At the same time, don't deprive yourself — opt for a healthier option when you're really feeling snacky, such as:

- A low-sugar Greek yogurt with dark chocolate chips (try sticking in the freezer for an hour for a froyo-like consistency)
- A rice cake topped with nut butter, fruit, and cinnamon

A registered dietitian can help you achieve your fitness goals by customizing your diet to provide the best possible fuel for your workouts. ♦

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Let's Make Well-Being a Priority All Year Long

Source: WEBMDHEALTHSERVICES.COM



August is National Wellness Month, and we've got the tips you need to transform your life! From stress-busting techniques to easy fitness hacks, we're sharing everything you need to know. Ready to unlock the secrets to a healthier, happier you? Let's dive into our wellness journey and start your transformation today!

Stress-Busting Techniques

- **Practice Mindfulness:** Mindfulness involves being fully present in the moment and can significantly reduce stress. Try meditation, deep breathing exercises or simply take a few moments each day to focus on your breath.
- **Stay Active:** Regular physical activity releases endorphins, which are natural stress relievers. Aim for at least 30 minutes of exercise each day. Whether it's a brisk walk, yoga or a workout at the gym, find what you enjoy and stick with it.
- **Connect with Loved Ones:** Social connections are crucial for mental well-being. Spend time with family and friends or reach out to someone you haven't spoken to in a while. Sometimes, a good chat is all you need to feel better.
- **Prioritize Sleep:** Quality sleep is essential for managing stress. Establish a bedtime routine, keep your sleep environment comfortable and aim for seven to nine hours of sleep per night.
- **Engage in Hobbies:** Doing something you love can be a great stress reliever. Whether it's reading, gardening, painting or playing a musical instrument, make time for activities that bring you joy.

Easy Fitness Hacks

- **Take the Stairs:** Opt for the stairs instead of the elevator. It's a simple way to get your heart rate up and strengthen your legs.
- **Desk Exercises:** If you have a desk job, incorporate mini exercises like leg lifts, seated marches or desk push-ups throughout your day to keep your body active.
- **Stretch Regularly:** Stretching improves flexibility and reduces muscle tension. Set aside a few minutes each morning and evening to stretch your major muscle groups.
- **Walk More:** Walking is one of the easiest ways to stay active. Park your car further away, take a stroll during your lunch break or walk to do errands when possible.
- **Stay Hydrated:** Drinking water is crucial for overall health. It helps maintain energy levels and supports physical performance. Keep a water bottle with you and sip throughout the day.

Nutrition Tips

- **Eat a Balanced Diet:** Include a variety of fruits, vegetables, lean proteins and whole grains in your meals. A balanced diet provides the nutrients your body needs to function properly.
- **Snack Smart:** Choose healthy snacks like nuts, fruits, yogurt or veggies with hummus. Avoid processed snacks high in sugar and unhealthy fats.
- **Plan Your Meals:** Meal planning can help you make healthier choices and avoid last-minute unhealthy meals. Prepare your meals in advance and keep healthy options readily available.
- **Moderation is Key:** Enjoy your favorite treats in moderation. Depriving yourself can lead to overeating, so allow yourself to indulge occasionally without guilt.
- **Stay Consistent:** Consistency is crucial for long-term success. Make small, sustainable changes to your diet and stick with them.

Mental Health Tips

- **Practice Gratitude:** Keep a gratitude journal and write down three things you're thankful for each day. Focusing on positive aspects of your life can improve your mood and overall outlook.
- **Seek Professional Help:** If you're struggling with your mental health, don't hesitate to seek help from a professional. Therapy and counseling can provide valuable support and strategies for coping.
- **Limit Screen Time:** Excessive screen time can affect your mental health. Set boundaries for device usage and take breaks from screens to engage in other activities.
- **Get Outside:** Spending time in nature can reduce stress and improve mental well-being. Take a walk in the park, go for a hike or simply sit outside and enjoy the fresh air.
- **Practice Self-Care:** Self-care isn't selfish; it's necessary. Make time for activities that nourish your mind, body and soul, whether it's a relaxing bath, reading a book or enjoying a hobby.

By incorporating these simple yet effective tips into your daily routine, you can experience significant improvements in your physical and mental health. Remember, wellness is a journey, not a destination. Every step you take toward better health is a step worth celebrating. Here's to a month of positive change and a brighter, healthier future! ♦



When You Can't Be There, I Can!

The Privilege of Caring for My Community

By CHOONDAI ASHA RAMLALL,
MSN, APRN, FNP-C

When families ask me what I do for a living, my answer is simple. "I take care of people." Yes, I diagnose illnesses, prescribe medications, and manage chronic medical conditions. But these responsibilities are only part of what I do. What I really do is help patients, families, and caregivers breathe a little easier.

My clinic doesn't have four walls. Instead, my days begin wherever my patients need me most. One morning I may be caring for someone recovering in a skilled nursing facility. Later, I may be visiting an elderly resident in an assisted living community, evaluating a patient in an APD group home, or providing primary care to someone in the comfort of their own home.

Each visit is different. Each patient has a unique story. Each family places an incredible amount of trust in me. That trust is something I never take for granted.

I have been blessed to spend more than thirteen years caring for patients in a variety of healthcare settings. Every experience has reinforced one lesson: some of the most meaningful medicine happens long after a patient leaves the hospital or when they can no longer make it to a doctor's office.

Many older adults are living with multiple chronic illnesses. Some are recovering after surgery or hospitalization. Others simply need someone who knows them well enough to recognize when something isn't quite right. That is where I have the privilege of stepping in.

As a Nurse Practitioner with Medical Solutions Consultants (MSC), I provide mobile primary care in skilled nursing facilities, assisted living communities, APD group homes, and private residences throughout the community where I live. This isn't just where I work. These are my neighbors. This is my community.

One of the greatest advantages of caring for patients where they live is that I see much more than I ever could during a brief office appointment.

I notice when someone who usually enjoys conversation becomes unusually quiet. I notice subtle swelling before it becomes severe. I recognize changes in memory, appetite, breathing, sleep, balance, or mood that might otherwise go unnoticed. Sometimes a caregiver quietly tells me, "She just isn't herself today."

These small observations often become the difference between early treatment and an emergency room visit. Sometimes the most important thing I do isn't writing a prescription. It's asking one more question. Listening a little longer. Sitting beside someone who simply needs reassurance. Calling an adult child who lives hours away. Helping a family understand difficult medical decisions. Advocating for a patient who may no longer be able to advocate for themselves.

I often tell families that I become another set of eyes watching over their loved one. When they can't be there every day, I can help notice the subtle changes that matter. That oversight brings peace of mind, not only to patients but also to the sons, daughters, spouses, and grandchildren who trust me to care for someone they love.

My responsibilities extend far beyond today's medical concern.

I provide comprehensive primary care, manage chronic illnesses, review medications for safety and effectiveness, monitor laboratory results, coordinate with specialists, educate caregivers, and work closely with nurses, therapists, and facility staff to ensure every patient receives thoughtful, coordinated care.

One of the most rewarding parts of my practice is helping patients safely transition home after a hospitalization through Transitional Care Management (TCM). Those first few weeks after discharge can be overwhelming for families. By reviewing medications, monitoring recovery, answering questions, and coordinating follow-up care, we help reduce confusion and lower the risk of unnecessary hospital readmissions. Healthcare also continues between visits.

Through Chronic Care Management (CCM), we remain connected with patients living with multiple chronic conditions, helping them navigate ongoing medical needs before small concerns become larger problems.

Technology has become another valuable tool that supports the care I provide. Through Remote Patient Monitoring (RPM), wearable technology can alert us to changes in a patient's condition before symptoms become serious. Gabby AI helps organize clinical information, identify important health trends, and strengthen communication across the care team so I can spend more time focused on the person sitting in front of me. These technologies never replace compassion. They simply help me become a better provider.

But despite all the advances in medicine and technology, I believe the most powerful tool I carry is still my ability to listen. People often recognize me by my white coat and the stethoscope tucked into my pocket. Those may be symbols of my profession, but they do not define the kind of provider I strive to be.

To me, that white coat represents responsibility. Every time I put it on, I remind myself that every decision I make affects someone's mother, father, grandparent, spouse, sibling, or dear friend. The stethoscope in my pocket reminds me that before I can treat someone, I must first listen. Not only to heartbeats and lungs... But to fears. To hopes. To quiet concerns that families sometimes hesitate to voice. To the life story behind every diagnosis. Because sometimes the most important part of medicine isn't what we hear through a stethoscope. It's what we hear when we simply take the time to listen.

My hope is that every family knows this: When you cannot be there, someone is. Someone is paying attention. Someone is advocating. Someone is treating your loved one with dignity, compassion, respect, and the same care I would want for my own family. For me, this has never been just a career. It is a calling. It is a privilege. And it is one of the greatest honors of my life to care for the community that I am proud to call home. ♦



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Renaissance Charter School of St. Lucie Earns Prestigious "A" School Grade

By: MELANY KERRIGAN, PRINCIPAL

Renaissance Charter School of St. Lucie is proud to announce that it has earned an "A" grade from the Florida Department of Education for the 2025-2026 school year, marking a significant milestone in the school's 17-year history of serving the Port St. Lucie community.

Since opening its doors in August 2009, Renaissance Charter School of St. Lucie (RCSSL) has grown into one of the area's premier K-8 schools, serving 1,400 students and employing more than 100 dedicated faculty and staff members. As one of the first charter schools established in St. Lucie County, our mission has always been focused on providing a high-quality educational experience while fostering strong partnerships with families.

While we are certainly proud of this achievement, this "A" rating was not earned overnight. It is the result of years

of perseverance, commitment, and unwavering belief in our students and staff.

Like schools across the nation, RCSSL faced unprecedented challenges during the COVID-19 pandemic. Beginning in 2020, students experienced interruptions to their learning as we navigated closures, quarantines, staff shortages, and ever-changing health guidelines. The pandemic exposed and intensified challenges within the already strained education system, resulting in significant learning loss for students across the country.

The effects of COVID lingered long after classrooms reopened. Schools that had historically earned "A" and "B" ratings saw dramatic declines in academic performance and school grades. Throughout this difficult period, RCSSL remained steadfast in its commitment to students and families.

We are especially proud that we maintained a “B” school grade during those recovery years, including in 2022, when the FLDOE resumed their assessment of school grades.

As we continued to recover, another major challenge emerged. In 2023, the State of Florida implemented new academic standards in Reading and Mathematics, introducing a brand-new learning framework for every grade level K-12. Teachers, who were already fatigued from the Covid crisis, had to adapt and re-learn a brand-new set of academic benchmarks, adjust their instruction to meet the state’s new guidelines – all while simultaneously still tending to the learning gaps caused by the pandemic.

And then, to compound matters even more, the State of Florida increased the accountability metrics required for schools to earn an “A” rating, raising the bar even higher. For teachers, this was a tri-fecta of challenge - Lost instructional time from Covid, new FLDOE lessons for every grade level, and a more stringent grading scale. For many educators, it felt like we’ve been weathering a storm we just couldn’t get out of. But through it all, the RCSSL community remained focused - inch by inch, we would get closer to our goal.

But more importantly, we never measured our success solely by a letter grade.

For years, we have remained confident that RCSSL provides an exceptional educational experience for children. Our campus is more than just a place where students spend eight hours a day. It is a community where children are loved, families are welcomed, and learning is engaging, meaningful, and fun.

At RCSSL, we strive to see school through the eyes of a child. Our motto, “Go BIG,” reflects our belief that our students deserve extraordinary experiences. Our students take fantastical field trips like camping in Ocala National Forest, or sleeping under the Atlas Shuttle Rocket at Kennedy Space Center. Students participate in multiple field trips each year that allow them to experience their academic standards in real-world environments.

We also believe that hard work deserves recognition. Whether it’s our annual Learning Gains Celebration featuring laser tag, gaming trucks, and a Silent Disco,



our Honor Roll field trips to restaurants, or unique campus traditions that celebrate student achievement, we are intentional about creating memorable moments that motivate students to reach their full potential.

As we celebrate this new “A” rating achievement, we want families to remember that school grades are important, but they tell only part of the story.

When evaluating a school, parents should also ask important questions:

- Does my child enjoy coming to school each day?
- Does the staff make our family feel welcomed and valued?
- Does the school create opportunities for family involvement?
- Is my child growing academically and personally each year?

Academic growth, confidence, relationships, and belonging are just as important as any school grade. When students feel connected, supported, and inspired, success naturally follows.

RCSSL remains committed to listening to families and adapting to their evolving needs. As educational options continue to expand through homeschooling, microschools, virtual learning, and hybrid programs, more families are seeking flexibility in how their children learn. We are excited to launch **C-Flex (Choice & Flexibility)** for the 2026 school year. This innovative initiative includes half-day kindergarten options for our youngest learners, a hybrid middle school model through our C-Flex Accelerated Academy,

and flexible enrichment opportunities for homeschool students. Whether families are seeking traditional, hybrid, or homeschool support, C-Flex provides additional pathways for students to access high-quality academics, extracurricular activities, athletics, and enrichment programs while maintaining the flexibility that many families desire.

As we celebrate earning our first “A” school grade since 2016, we remain committed to the values that have guided us since day one: putting students first, partnering with families, and creating a school culture where every child can thrive. This achievement belongs to our students, families, teachers, staff, and community. Together, we have proven that when a school remains focused on growth, excellence, and relationships, great things happen.

The “A” is an incredible accomplishment, but for us, it’s not the finish line. It’s simply the next step in our journey to provide the very best educational experience for the children and families of St. Lucie County.



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Beyond the Ozempic Buzz: How GLP-1s Actually Work

Source: WMCHEALTH.ORG

By now, you've likely heard the buzz around Ozempic and other GLP-1 medications. Touted as game-changers for weight loss, drugs like Ozempic, Wegovy, Mounjaro and Zepbound are getting attention far beyond diabetes care. But what do these medications actually do inside your body, and are they really safe for long-term use?

First things first: What is GLP-1?

GLP-1 stands for glucagon-like peptide-1, a hormone your body naturally produces in the gut. Its job is to help regulate blood sugar by increasing insulin secretion, slowing down how quickly your stomach empties and signaling your brain that you're full. GLP-1 receptor agonists are medications that mimic this hormone's effects, amplifying those natural processes.

Why were these drugs developed?

Originally approved to help people with type 2 diabetes control blood sugar, GLP-1 medications have an added benefit: they often lead to significant weight loss. That's because they reduce appetite, curb cravings and keep food in your stomach longer, making you feel fuller, faster.

Ozempic and Wegovy contain the same active ingredient—semaglutide—and Mounjaro and Zepbound both contain tirzepatide. Ozempic and Mounjaro are studied and FDA-approved for people with diabetes, while Wegovy and Zepbound are indicated for obesity. Mounjaro and Zepbound (tirzepatide) work slightly differently, targeting both GLP-1 and GIP receptors for potentially enhanced effects. GIP (glucose-dependent insulinotropic polypeptide) is another gut hormone that, like GLP-1, helps regulate blood sugar and appetite, so activating both pathways may provide additional benefits.

What's really happening inside your body?

- **Slower digestion:** GLP-1s delay gastric emptying, meaning food moves more slowly from your stomach to your intestines. This helps control post-meal blood sugar spikes and increases satiety.
- **Lower hunger:** These medications act on the brain's appetite centers, helping reduce the urge to snack or overeat.
- **Improved blood sugar control:** They boost insulin production—but only when your blood sugar is elevated—while also lowering levels of glucagon, a hormone that raises blood sugar.

Who's a good candidate?

For weight management, these medications are typically prescribed for people with a BMI of 30 or higher, or 27 or higher with a weight-related health condition like diabetes, obstructive sleep apnea or high blood pressure. Most doctors recommend that candidates have already tried other weight management approaches, including dietary changes and increased physical activity.

Are there risks?

Like all medications, GLP-1s come with potential side effects. The most common are nausea, vomiting and constipation, which are usually mild and temporary. More serious (but rare) risks include pancreatitis and gallbladder issues. These medications are not recommended for people with a personal or family history of medullary thyroid cancer (which is rare).

What to expect with treatment

These medications are administered as weekly injections and require regular monitoring, especially when starting treatment. Importantly, they work best when combined with dietary changes and physical activity. They're powerful tools to support, but not replace, healthy habits.

One key consideration: Most people regain weight when they stop taking these medications, which is why they're typically considered long-term treatments rather than short-term solutions.

GLP-1s aren't "miracle drugs," but they are powerful tools for managing type 2 diabetes and obesity when used under proper medical guidance. ♦





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5 Types of Self-Care for Every Area of Your Life

Source: [VERYWELLMIND.COM](https://www.verywellmind.com)

Self-care is more than just a buzzword; it's a holistic approach to maintaining a healthy balance in life. By focusing on physical, mental, emotional, social, and spiritual self-care, you can enhance your overall well-being. These intentional actions help reduce stress, increase happiness, and improve relationships, contributing to a more fulfilling life.

Why You Need Different Types of Self-Care

All the stress-relief activities won't be effective if we don't take care of ourselves. Self-care is a "multidimensional process of engaging in strategies that promote healthy functioning and well-being." Simply put, it means ensuring your physical and emotional needs are met.

Types of self-care include:

- **Physical self-care:** Activities like exercise, a healthy diet, staying hydrated, healthcare access, and sufficient sleep
- **Mental self-care:** Engaging in nature, hobbies, learning, meditation, mindfulness, and therapy
- **Emotional self-care:** Setting boundaries, expressing feelings, and pursuing activities that bring joy
- **Social self-care:** Spending time with loved ones, volunteering, and nurturing relationships
- **Spiritual self-care:** Reflecting on values, finding purpose, practicing religion, expressing gratitude, and connecting with nature

Good self-care can take on many forms. It could be ensuring we get enough sleep every night or stepping outside for a few minutes for some fresh air. It can also mean taking the time to do what we enjoy.

Sometimes, you might need more self-care in one specific area to restore balance or find relief from a stressor in your life. To care for your health and well-being, it's important to find a balance that allows you to address each of these areas.

1. Physical Self-Care

We need to take care of our bodies if we want them to run efficiently. Remember that there's a strong connection between our body and our mind. When we care for our bodies, we'll think and feel better, too.

continued next page

Physical self-care includes fueling your body, getting enough sleep, doing enough physical activity, and caring for your physical needs. Attending healthcare appointments, taking medication as prescribed, and managing your health are all part of good physical self-care.

“Exercise is a tangible instance where you can observe the payoff of your perseverance towards a goal,” says clinical psychologist Sabrina Romanoff, PsyD. “You can push past the limitations of your mind and prove to yourself you may be stronger than you previously thought. This is one of the ways exercise helps with confidence and resilience.”

When it comes to physical self-care, ask yourself the following questions to assess whether there might be some areas you need to improve:

- Are you getting adequate sleep?
- Is your diet fueling your body well?
- Are you taking charge of your health?
- Are you getting enough exercise?

2. Social Self-Care

Socialization is key to self-care. But, often, it's hard to make time for friends, and it can be easy to neglect our relationships when life gets busy.

Close connections are important to your well-being. The best way to cultivate and maintain close relationships is to put time and energy into building our relationships with others.

There isn't a certain number of hours you should devote to your friends or work on your relationships. Everyone has slightly different social needs. The key is to figure out what your social

needs are and to build enough time in your schedule to create an optimal social life.

To assess your social self-care, consider:

- Are you getting enough face-to-face time with your friends?
- What are you doing to nurture your relationships with friends and family?

3. Mental Self-Care

How we think and what we're filling our minds with greatly influence our psychological well-being.

Mental self-care includes activities that keep your mind sharp, like puzzles or learning about a subject that fascinates you. Reading books or watching inspiring movies might also fuel your mind.

Mental self-care also involves doing things that help you stay mentally healthy. Practicing self-compassion and acceptance, for example, helps you maintain a healthier inner dialogue.

Here are a couple of questions to consider when you think about your mental self-care:

- Are you making enough time for activities that mentally stimulate you?
- Are you doing proactive things to help you stay mentally healthy?

4. Spiritual Self-Care

Research shows that a lifestyle including religion or spirituality is generally a healthier lifestyle.

see “SELF-CARE” next page

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self-care cont.

Nurturing your spirit, however, doesn't have to involve religion. It can involve anything that helps you develop a deeper sense of meaning, understanding, or connection with the universe.

Whether you enjoy meditation, attending a religious service, or praying, spiritual self-care is essential.

As you consider your spiritual life, ask yourself:

- What questions do you ask yourself about your life and experience?
- Are you engaging in spiritual practices that you find fulfilling?

5. Emotional Self-Care

It's important to have healthy coping skills to deal with uncomfortable emotions, like anger, anxiety, and sadness. Emotional self-care may include activities that help us acknowledge and express our feelings regularly and safely.

Whether you talk to a partner or close friend about how you feel, or you set aside time for leisure activities that help you process your emotions, it's important to incorporate emotional self-care into your life.

When assessing your emotional self-care strategies, consider these questions:

- Do you have healthy ways to process your emotions?
- Do you incorporate activities into your life that help you feel recharged?

Other Kinds of Self-Care

The five types of self-care listed above aren't the only ways you can support your well-being. Other forms of self-care can include:

- **Financial self-care:** Managing your money responsibly
 - **Professional self-care:** Coping with your work stress and setting career-related goals
 - **Educational self-care:** Learning new things, pursuing educational opportunities, and taking care of school-related stress
 - **Environmental self-care:** Taking care of your surroundings and taking steps to protect and preserve the environment
- Remember, self-care isn't one-size-fits-all. What works for you might not be as effective or helpful for someone else. The trick is to figure out what you need and then take intentional steps to address those needs. The best way to support yourself is to find things that help reduce your stress, bring you joy, and support your physical and social well-being.

Why Is Self-Care Important?

Having an effective self-care routine has been shown to have a number of important health benefits. Some of these include:

- Reducing anxiety and depression
- Reducing stress and improving resilience
- Improving happiness
- Increasing energy
- Reducing burnout
- Stronger interpersonal relationships

According to the World Health Organization (WHO), self-care is important because it can help promote health, prevent disease, and help people better cope with illness.

continued next page

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Specific forms of self-care have also been linked to different health and wellness benefits, including a longer life. Exercise, finding a sense of purpose in life, and sleep have all been connected to an increased lifespan.

Develop Your Self-Care Plan

An effective self-care plan should be tailored to your life and your needs. It needs to be something created by you, for you. Customizing your own self-care plan can act as a preventative measure to make sure that you don't get overwhelmed, overstressed, and burned out.

As you are building your self-care plan, the following steps can be helpful:

- **Assess your needs:** Make a list of the different parts of your life and major activities that you engage in each day. Work, school, relationships, and family are some you might list.
- **Consider your stressors:** Think about the aspects of these areas that cause stress and consider some ways you might address that stress.
- **Devise self-care strategies:** Think about some activities that you can do that will help you feel better in each of these areas of your life. Spending time with friends or developing boundaries, for example, can be a way to build healthy social connections.
- **Plan for challenges:** When you discover that you're neglecting a certain aspect of your life, create a plan for change.
- **Take small steps:** You don't have to tackle everything all at once. Identify one small step you can take to begin caring for yourself better.
- **Schedule time to focus on your needs:** Even when you feel like you don't have time to squeeze in one more thing, make self-care a priority. When you're caring for all aspects of yourself, you'll find that you are able to operate more effectively and efficiently.

“Self-care is important because it helps re-establish balance and avoid burnout. It is often the mechanism of recalibrating and getting in touch with our ability to play, have fun, relax, and connect.”

Which Types of Self-Care Do You Need?

The demands of your daily life can dictate what type of self-care you might need the most. A self-care plan for a busy college student who feels mentally stimulated all the time and has a bustling social life might need to emphasize physical self-care. A retired person, on the other hand, may need to incorporate more social self-care into their schedule to make sure that their social needs are being met.

Self-care isn't a one-size-fits-all strategy. Your self-care plan will need to be customized to your needs and what is currently going on in your life. You don't want to wait until you've reached your breaking point. The goal is to take steps each day to make sure that you are getting what you need to deal with the stress and challenges you face in your daily life. ♦

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Declaration cont.

ONLY ACT AND REACT TO LOVE, PEACE JOY, POWER, AUTHORITY, PATIENCE, ETC. YOU NOW BELONG TO THE KINGDOM OF ETERNITY. READ YOUR BIBLE DAILY AND IMITATE JESUS, YOUR NEW NATURE WILL RESPOND ACCORDINGLY. YOU ARE WHOLE, COMPLETE AND SECURE IN HIM. AND EVERYTHING YOU WILL EVER NEED TO BE SUCCESSFUL IN GOD HERE IS ALREADY SEALED WITH "YES AND AMEN".

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see "DECLARATION" next page



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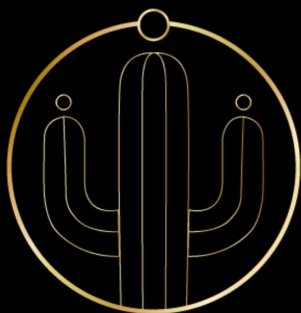
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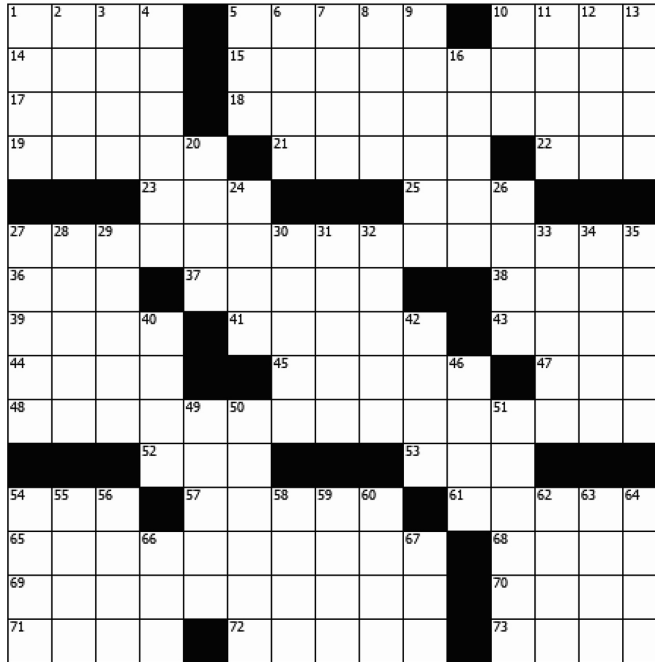
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AUGUST 2026 CROSSWORD

Across

1. Agnetha, Bjorn, Benny and Anni-Frid
5. Putting to work
10. Regarding
14. Spoils
15. Amos or Andy, e.g.
17. Expression of concern
18. Part 1 of a quip
19. 1983 Keaton film
21. Barcelata's "Maria ____"
22. Employ busily
23. Miss Piggy's favorite word
25. "____ the season ..."
27. Part 2 of the quip
36. Yoko
37. Kitchen utensil
38. "Put ye in the sickle, for the harvest is ____" (Joel 3:13)
39. Quaker leader
41. "____ too bad"
43. Before now, in olden days
44. Kett of the comics
45. Tapestry
47. ____, Daman and Diu
48. Part 3 of the quip
52. Female lobster
53. Marina ____ Rey, California
54. Word with falling or flat
57. Pass into law
61. Exercise, as power
65. End of the quip
68. March Madness org.
69. People of the Old Testament
70. Do pull-ups
71. Piquancy
72. Stalks
73. Make use of a pawnshop



Down

1. Styptic pencil ingredient
2. Physics Nobelists
3. Bust alternative
4. Expecting visitors, maybe
5. Conjuror Geller
6. Umpire's call
7. Teen Beat cover subject
8. Opera setting for "Aida"
9. Choose, as a career
10. Serena's serve, sometimes
11. Octagonal traffic sign
12. Work hard
13. Gateway to Paris
16. Serve the purpose
20. Terrarium growth
24. "____ ain't broke ..."
26. Term for a king
27. Dealt with successfully
28. And ____ grow on
29. Casino game
30. Postsurgical program
31. Egg-producer
32. Paris subway
33. Sign of summer's end
34. English racetrack site
35. Plant parts
40. Humorist Ogden
42. Uttered
46. Did away with
49. American naturalist and explorer William
50. Historical chronicles
51. Assure, as a pennant
54. "Think nothing ____"
55. Heavenly bear
56. In tatters
58. "This won't hurt ____!"
59. Provide with a summons
60. Abound
62. Repeat
63. Secular
64. Like some basements
66. GQ for one
67. Hissing sound

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Declaration cont.

PLEASE KEEP TRAINING YOUR SENSES BY THE HOLY SPIRIT WITH THE EVERLASTING WORD, IT WILL ALL MAKE SENSE. ITS SPIRITUAL LANGUAGE FOR YOUR SPIRIT... STAY IN YOUR SPIRIT...!!! THEN LIFE IS GLORIOUS IN JESUS! TO WHOM AND THE FATHER AND THE HOLY SPIRIT BE ALL GLORY FOR EVERMORE!

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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: "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* ♦

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7 Top Retirement Tips: Retirement Advice for Every Age

Source: AMERIPRISE.COM



Retirement planning isn't only for the retired. Rather, it's a long game that requires consistent saving and intentional investing — at every life stage.

Wherever you are in your retirement journey, your Ameriprise financial advisor is prepared to help you stay on track to reach your retirement goals and provide personalized retirement advice specific to your age and unique situation.

Here are seven essential retirement tips by age that can help you prepare right now.

Under age 50

1. Envision your ideal retirement

It's challenging to plan for retirement unless you know your ideal retirement lifestyle. So, think about how you want to enjoy your days. Maybe you want to continue working. Or do you want to travel, volunteer or become a professional grandparent? Perhaps you'll build a cabin on a lake?

You can't start thinking about your retirement too soon or obtain advice for retirement too early. Even if you think your goals might shift in the years ahead, thinking about them today gets the conversation started and helps you plan.

2. Identify your retirement numbers

Once you know what you want to be doing in your retirement years, you can figure out a rough estimation of how much you may need to save. To figure out your retirement numbers, use our retirement planner calculator to help identify specific savings targets.

For example, let's say you're 35 years old, earn \$100,000 a year and have \$200,000 in your 401(k). You might determine you need \$2 million saved by the time you're 65. To get there, you may only need to invest \$550 per month, assuming a 7% annual rate of return.

3. Save money at every opportunity

With rising retirement costs and longer life expectancies, you may need more money than you think. So, consider saving as much as you can during your earning years. Workplace-sponsored 401(k) and 403(b) plans let employees invest a percentage of their income for retirement on an after and tax-deferred basis. Plus, your employer may match a percentage of your contribution. Aim to save at least 15% of your gross pay, if possible. If you're not there yet, consider increasing your retirement savings contribution with every pay raise.

4. Go beyond the workplace with a Roth IRA

Beyond a 401(k) or 403(b), there are other tax-advantaged ways to save for retirement that aren't tied to an employer. Consider opening a Roth IRA, which

continued next page

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allows for after-tax savings and tax-free income in retirement, when certain conditions are met. This may help you hedge against the possibility of future tax increases.

However, Roth IRAs do have income limits and if you earn too much to contribute directly to one, there are alternate options. You could simply contribute to a traditional IRA, which does not have income limits, or consider a strategy such as a backdoor Roth IRA. Consult with your tax professional to determine if this strategy is appropriate for you.

5. Keep your asset allocation in check by regularly rebalancing

Asset allocation is the strategic apportioning of different assets types — including stocks, bonds, alternative investments and cash — in your portfolio, based on your financial goals, risk tolerance and time horizon. The general goal is to help diversify your portfolio, keep you invested and soften the effects of big market fluctuations.

However, over time, market swings can throw your portfolio's asset allocation out of balance. That's why it's important to regularly rebalance your portfolio. Rebalancing brings your investments back into alignment with your risk tolerance and long-term strategy, helping you stay on track toward your goals.

6. Steer clear of emotional investing

As investors, our emotions tend to follow market cycles. When markets rise, our outlook improves, and we are inclined to invest more. When markets turn down, our outlook becomes more pessimistic, and we are inclined to invest less. Some investors may even pull out of the stock market just as it reaches its low, missing out on potential gains as it rises again.

Bottom line: Emotions can cause us to do the opposite of what we should do. That's why regularly investing, and staying invested, over the long-term is a smart approach for most investors.

7. Consider insurance to help reduce your worries

Even with a smart saving and investing strategy, unexpected events can occur. You could experience an illness that prevents you from working and earning an income. Or your home could be damaged in a storm. To protect yourself against these risks, consider how insurance — whether it's life insurance, disability income insurance, long-term care coverage or auto, home and umbrella life policies — can help. With sufficient protection, you can focus on planning for the future, without worrying too much about life's uncertainties.

Age 50 - 62

1. Add details to your goals

Start planning for the retirement lifestyle you've long strived for. You may have decided to spend your retirement years traveling, volunteering or becoming a professional grandparent. Now that you're a little bit closer to retirement, get more specific and start to refine your retirement vision.

2. Catch up if you need to

Prioritize saving as you near retirement. Max out contributions to your retirement accounts as much as you can.

see "RETIREMENT" next page

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retirement cont.

If you're between 50 and 64 years old, you're eligible to make extra "catch-up" contributions to your 401(k) and IRA to help you meet your retirement goals.

3. Consider consolidating retirement accounts

By this point, you may be juggling multiple retirement accounts, making it difficult for you to manage your money and have a full financial picture. Consider the pros and cons of consolidating these accounts before retirement so you can easily and effectively tap into your money when you need it.

4. Plan for health care expenses

Health care expenses are an often-overlooked expenditure in retirement planning, but these costs can be significant. Medicare wasn't designed to cover health care expenses in full and retirees are responsible for paying for deductibles and copayments, as well as dental and vision care.

As such, start thinking about how you'll cover health costs in retirement, and consider funding a health savings account (HSA), if you're enrolled in a high-deductible health plan. An HSA is a tax-advantaged account that enables you to use pre-tax money to cover eligible, out-of-pocket medical expenses. However, any

distributions taken prior to age 65 that are not used for eligible medical expenses are subject to income tax and a penalty.

5. Start planning for retirement income

Your retirement can last for decades, and you'll want to have multiple income streams to help ensure your retirement savings endures. At this point in your journey, you may want to consider strategies like tax diversification or purchasing an annuity, which can provide a steady income stream throughout your lifetime, or adding dividend-paying stocks to your portfolio.

6. Investigate long-term care

Medicare does not cover extended stays in nursing homes and other long-term care facilities. However, about 70% of Americans who reach age 65 will need long-term care at some point, according to the Department of Health and Human Services.¹ In your 50s and early 60s, consider purchasing coverage that could help pay for the cost of a long stay in a facility or in-home care. It's typically more cost-effective to lock in premiums while you're younger.

7. Reevaluate how you invest

How you invested when you were 40 is not necessarily how you should invest at 50 or 60. Your risk tolerance changes over time, and as you get closer to your retirement, it's smart to focus on preserving your wealth, as much as growing it. At this point, you may want to revisit your portfolio's asset allocation and consider how your shorter time horizon may affect your risk tolerance and investment mix. For example, as retirement draws closer, it's not uncommon for retirees to shift from a more aggressive allocation to a more conservative one.

Age 62+

1. Be strategic with your Medicare and Social Security benefits

As you enter your retirement years, continue to review your progress and assess your position. You will not only want to consider strategic adjustments to your portfolio, but also think about the big upcoming retirement milestones, such as enrolling in Medicare and deciding when to file for Social Security.

2. Establish a spending plan

In the year leading up to retirement, consider tracking your expenses so you can better understand how much income you'll need to withdraw in retirement. For many retirees, the transition from earning income to withdrawing income can be an adjustment, so creating a spending plan can be helpful for managing expenses.

3. Create a sustainable withdrawal strategy

Once you know the amount of income you'll need, create a withdrawal strategy that accounts for your different income sources, your required minimum distributions (RMDs) at the appropriate age and your financial goals. While a general rule for withdrawing money from retirement savings is to take out up to 4% each year, everyone's situation is unique. After years of accumulating assets in your retirement accounts, it may feel strange to switch to this phase, but it's important to remember that you've worked hard to get to this point.

continued next page

4. Take advantage of tax diversification

How you withdraw from your various taxable and tax-deferred accounts in retirement — and which you tap first, second and so on — determines the taxes you owe and may help your assets last longer. It's generally wise to tap taxable savings before tax-advantaged retirement accounts, but every person's situation is unique. For example, there may be tax benefits to withdrawing from several different types of retirement savings accounts at the same time. Consult with your tax professional to determine the strategy that is appropriate for you.

5. Make your retirement savings last

A common mistake retirees make is shifting a big portion of their retirement assets to cash and fixed-income investments. Since you have less time to recover from market downturns, investing more conservatively in retirement can be wise. However, you don't want the purchasing power of your investment portfolio to be eroded by inflation. Retirement can last more than 30 years, so it's important to take steps to help your retirement savings last longer.

6. Prepare for the long run

Planning for your later years is crucial. People often only plan for their early retirement years when they can travel the world or enjoy their favorite activities. But those activities may not be as realistic as you age. Think through how you hope to spend your later retirement years and work through some unexpected scenarios. Then you can take steps to prepare, such as securing

long-term care coverage to help pay for any services you may need or making modifications to your home to make it more accessible as you age.

7. Keep checking in with your goals and finances

Don't leave your retirement on autopilot. Priorities often change over the course of retirement for many reasons. Reviewing your goals periodically can help you feel more confident that you can continue to live the retirement you want.

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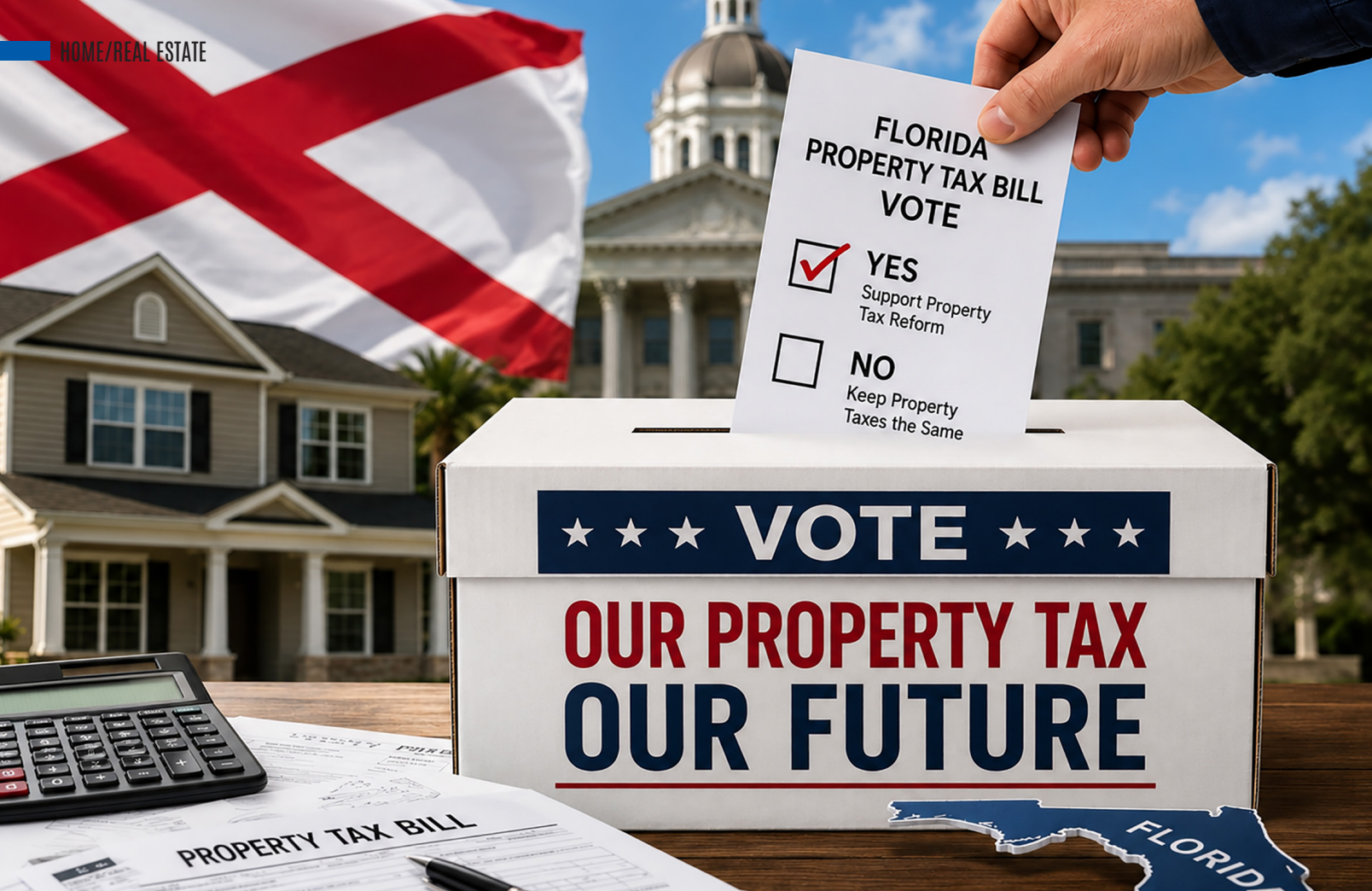
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Understanding Florida's Proposed Property Tax Changes

Property taxes have become one of the most discussed issues in Florida as homeowners continue to face rising home values and increasing tax bills. State leaders are now exploring significant reforms that could change how property taxes are collected and how local governments are funded.

The proposal is driven by concerns that many Florida homeowners are paying substantially more in property taxes than they did just a few years ago. While Florida's Save Our Homes amendment limits annual increases in assessed value for homesteaded properties, rapidly rising market values and growing local government budgets have still resulted in higher tax bills for many residents.

Among the ideas being discussed are increasing or expanding the homestead exemption, reducing local property tax rates, requiring greater voter approval

for certain tax increases, and examining whether some or all property taxes could eventually be reduced or eliminated. No final legislation has been approved that would completely eliminate property taxes statewide.

Supporters argue that reducing property taxes would allow homeowners—especially retirees and those on fixed incomes—to keep more of their income. They also believe lower property taxes could make homeownership more affordable and increase Florida's attractiveness to new residents and businesses.

Opponents and many local government officials point out that property taxes fund essential public services, including public schools, law enforcement, fire protection, parks, libraries, road maintenance, and other local services. They caution that significant reductions in property tax revenue could require cuts to services

or alternative sources of funding unless replacement revenue is identified.

One proposal receiving considerable attention is the possibility of placing a constitutional amendment before Florida voters. If such an amendment is approved by the Legislature, Florida voters would ultimately decide whether to adopt the proposed changes during a future statewide election. Constitutional amendments generally require approval by at least 60% of voters to become law.

Any substantial reform would likely take time to implement. State lawmakers would need to determine how local governments would replace lost revenue, whether new taxes or fees would be necessary, and how changes would affect homeowners, renters, businesses, and local communities.

For homeowners, it is important to understand that no immediate changes to property tax bills have been enacted. Existing exemptions, including the homestead exemption and Save Our Homes protections, remain in effect unless modified through future legislation or constitutional amendments.

see "PROPERTY TAX" on page 38

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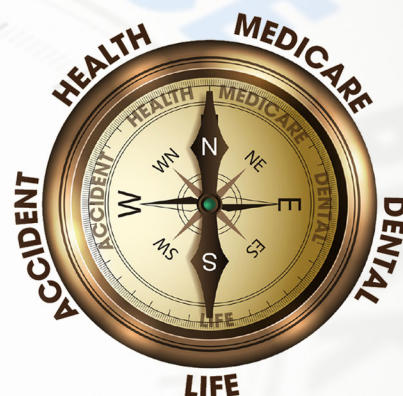


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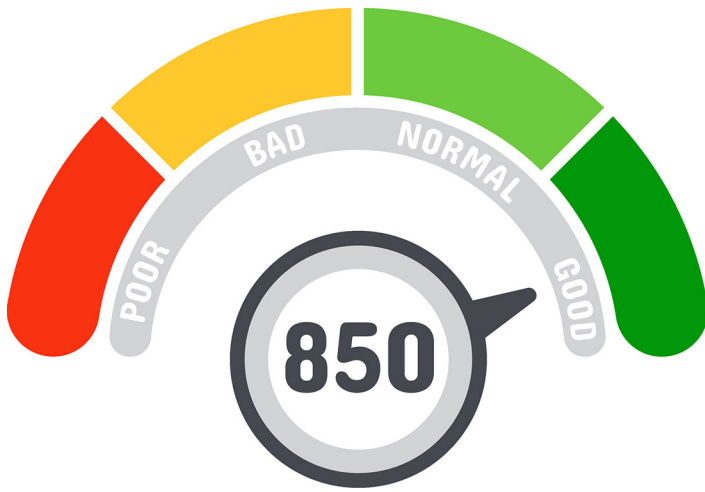


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Does a Perfect Credit Score Mean You're Good With Money?

Source: THEWEALTHMINDED.COM

The Shiny Myth of the "Perfect" Credit Score

A perfect credit score sounds like the financial version of winning a gold medal. It feels official, impressive, and maybe even a little magical. If someone has an 850 credit score, it is easy to assume they must be amazing with money.

But here is the truth: a perfect credit score does not automatically mean you are wealthy, financially secure, or even good with money.

It means you are good at managing credit in a way that credit scoring systems like. That is useful, but it is only one part of your financial picture.

Think of a credit score like a school grade for one subject. If you get an A+ in math, that is great. But it does not tell us whether you are also good at writing, science, cooking, or managing your health. In the same way, a high credit score tells lenders that you are likely to repay borrowed money, but it does not tell them whether you have savings, investments, a budget, or a plan to build wealth.

This is one of the biggest money myths: "If your credit score is excellent, your finances must be excellent."

What a Credit Score Actually Measures

A credit score is designed mainly for lenders. Banks, credit card companies, auto lenders, and mortgage companies use it to estimate how risky it might be to lend you money.

In the United States, many credit scores range from 300 to 850. A higher score generally means lenders see you as more likely to repay debt on time. A score around 670 or higher is often considered good, while scores in the high 700s and above are often considered very good or excellent. The exact ranges can vary depending on the scoring model.

This means you could have a high credit score and still be living paycheck to paycheck. You could also have a lower credit score while still being responsible, especially if you are young, new to credit, or recovering from past financial mistakes.

The Main Ingredients of a Strong Credit Score

To understand why a perfect score does not equal financial success, it helps to know what usually affects credit scores.

The exact formula depends on the scoring model, but common factors include:

- **Payment history:** Do you pay your bills on time? This is usually one of the most important factors. Late payments can hurt your score.
- **Credit utilization:** How much of your available credit are you using? For example, if you have a credit card with a \$10,000 limit and you owe \$2,000, your utilization is 20%. Lower utilization is generally better.
- **Length of credit history:** How long have your accounts been open? Older accounts can help because they give scoring models more history to review.
- **Credit mix:** Do you have different types of credit, such as credit cards, student loans, auto loans, or a mortgage? A mix can help, but you should never borrow money just to improve your score.
- **New credit inquiries:** Have you applied for a lot of new credit recently? Too many applications in a short period may lower your score temporarily.

Notice what is missing from this list: your emergency fund, retirement savings, investment portfolio, budgeting habits, generosity, career growth, and financial goals.

Those things matter deeply for building wealth. They just are not the main focus of a credit score.

Why a Perfect Score Can Be Misleading

Imagine two people: Alex and Jordan.

Alex has an 850 credit score. Alex pays every credit card bill on time, has a long credit history, and uses only a small portion of available credit. That sounds great. But Alex also has no emergency fund, does not invest, spends almost everything earned, and feels stressed every time an unexpected bill appears.

Jordan has a 730 credit score. Jordan pays bills on time but has a shorter credit history. Jordan also has six months of expenses saved, invests every month, avoids unnecessary debt, and has a clear plan to buy a home someday.

Who is "better with money"?

If we only look at credit scores, Alex wins. But if we look at overall financial health, Jordan may be in a much stronger position.

This is why it is dangerous to treat your credit score like the ultimate financial report card. It is helpful, but incomplete.

A perfect credit score can open doors. It can help you qualify for better interest rates, lower borrowing costs, and more financial options. But it cannot protect you from overspending. It cannot build an emergency fund for you. It cannot invest in an index fund, negotiate your salary, or create a budget. Your score is a tool. Wealth is built through habits.

continued next page

Good Credit Is Still Valuable

Now let's be clear: having good credit is a positive thing. This article is not saying credit scores are meaningless.

A strong credit score can save you real money. If you borrow for a home, car, or business, better credit may help you qualify for a lower interest rate. Over time, even a small difference in interest rates can add up to thousands of dollars.

Good credit can also make life easier in other ways. Some landlords check credit before approving rental applications. Some utility companies may use credit information when deciding whether to require a deposit. Credit can also affect insurance pricing in some places, depending on local laws and the type of insurance. So yes, building and protecting your credit is smart.

The myth is not that credit scores matter. The myth is that they matter more than everything else.

You do not need a perfect 850 score to win with money. In many cases, once your credit is already excellent, the difference between a very high score and a perfect score may not change your life much. Chasing perfection can become a distraction from bigger goals.

What Being "Good With Money" Really Means

Being good with money is not about looking rich, having fancy credit cards, or posting luxury vacations online. It is about using money in a way that supports your life, values, and future. A person who is truly good with money usually builds habits like:

- Spending less than they earn
- Paying bills on time
- Avoiding high-interest debt when possible
- Saving for emergencies
- Investing for the future
- Understanding where their money goes
- Making thoughtful purchases instead of emotional ones
- Learning continuously and improving over time

This is encouraging because these habits are learnable. You do not need to be born into wealth. You do not need a finance degree. You do not need to understand every complicated investment term.

You can start with simple steps.

Track your spending for one month. Save your first \$500 emergency fund. Pay more than the minimum on a credit card. Set up automatic transfers to savings. Open a retirement account if you are able. Read one personal finance article a week. Small actions become powerful when repeated.

The Danger of Borrowing Just to Build Credit

One common mistake beginners make is thinking they need to go into debt to build a strong credit score.

You do not need to carry a credit card balance to build credit. In fact, carrying a balance can cost you money in interest. Credit card interest rates are often very high, and paying interest just for the sake of your score is usually unnecessary.

A better approach is to use credit carefully and pay it off in full each month. For example, you might use a credit card for a regular expense like groceries or gas, then pay the full statement balance by the due date. This shows responsible credit use without creating expensive debt. This simple mindset can protect you from one of the biggest wealth-building traps: using borrowed money to fund a lifestyle you cannot truly afford.

Wealth Is Built on Ownership, Not Just Credit

Credit helps you borrow. Wealth grows when you own. That ownership can come in many forms: cash savings, retirement accounts, investments, real estate, a business, valuable skills, or other assets that improve your financial life over time.

A credit score can help you access borrowed money, but borrowed money is not the same as wealth. A person can have a huge house, luxury car, and excellent credit, but if everything is financed and nothing is saved or invested, their financial life may be fragile.

On the other hand, someone with a modest lifestyle, average car, and basic apartment may be quietly building serious wealth by saving and investing consistently.

This is why appearances can be misleading. Financial strength often looks boring from the outside. It looks like automatic savings, patient investing, debt payoff, and saying "not right now" to purchases that do not fit your goals. Boring can be beautiful when it leads to freedom.

How to Improve Your Credit and Your Money Life Together

The best approach is not to ignore your credit score. It is to improve your credit while also building real financial stability. Here are beginner-friendly steps to do both:

- **Pay every bill on time.** Set reminders or automatic payments so you do not miss due dates.
- **Keep credit card balances low.** Try not to use too much of your available credit. Paying balances down before the statement closes may help lower reported utilization.
- **Pay credit cards in full when possible.** This avoids interest and builds strong habits.
- **Check your credit reports.** In the U.S., you can check free credit reports through AnnualCreditReport.com. Look for errors and dispute anything inaccurate.
- **Build an emergency fund.** Even a small emergency fund can prevent you from relying on debt when life happens.
- **Avoid applying for too much credit at once.** New applications can temporarily affect your score.
- **Invest for the future.** If you have access to a workplace retirement plan, especially one with an employer match, learn how it works. Investing early gives your money more time to grow.
- **Create a simple budget.** A budget is not a punishment. It is a plan that helps your money go where you actually want it to go.

see "CREDIT" next page

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deployment cont.

- **Help kids feel calm.** Encourage children to do what soothes them. They may want to draw, write, read, listen to music, go for a walk, or play with a pet.
- **Volunteer.** Your deployed family member is helping other people. Doing the same can make your family feel connected. Look for ways you and your kids can volunteer in the community.
- **Get support.** When a parent is deployed, it can put a lot of pressure on the other family members to take on extra tasks. Ask for support from relatives, friends, community members, and other military families. You can also see what programs the military offers to help you get through tough times. Check with your installation's Military & Family Support Center or visit Military OneSource (800- 342-9647).



How Can I Help My Family Adjust When a Parent Returns?

When a deployed parent comes home, most families need time to find their balance. Here are some ideas to make the shift easier:

- Talk with each other. A lot can change when a parent has been away. The kids are older and may have new interests and ways of doing things. Everyone may be more self-reliant. Talking with your newly returned family member and being honest can help everyone figure out where they fit into the new routine.
- Give it time. The first few days and weeks of being together as a family might be rocky. Putting pressure on yourself or your loved ones to act or feel a certain way makes things harder. Be patient as you get to know each other again. Give the whole family plenty of chances to connect.

How Do I Know if My Family Needs Help?

Family members may react to a parent's absence for military service in different ways. For example, if your child has anxiety, the signs might be subtle. Babies and toddlers may be withdrawn or clingy. Preschoolers may act as they did when they were younger (like regressing in potty training) or have new fears (like monsters under the bed).

Older kids and teens who feel anxious may:

- eat less than usual or have stomachaches
- have sleep problems and nightmares
- be restless
- seem aggressive, angry, or sad
- withdraw from activities
- have trouble at school

If your child has any of these problems, try to be calm and understanding. Talk with kids often and let them know things will be OK. It's also important to be clear about what behaviors aren't acceptable. Everyone still needs to follow the household rules.

Help children express their strongest feelings in words. Keeping a journal is a good way for older kids to do this. Tell them when you're feeling proud of their good behavior, kindness, and helpfulness.

It's also common for parents to be stressed during and after a military deployment. Finding ways to ease stress may help.

What if We Need Extra Support?

Sometimes you or your family may need more help. This is often the case if a deployed parent has been injured or has a mental health condition like posttraumatic stress disorder (PTSD). The military can offer counseling for the parent who has returned. Therapy may help you and your kids too, giving everyone a safe way to share feelings and get support. You can ask your doctor to suggest someone local. ♦

Military OneSource has both child and adult counseling services available. You also can call (800) 342-9647.

credit cont.

The Real Goal: Financial Confidence

A perfect credit score can feel exciting, but the real goal is not perfection. The real goal is confidence. Confidence means knowing you can handle an unexpected expense. It means understanding your bills. It means watching your debt shrink and your savings grow. It means making choices based on your values instead of fear, pressure, or comparison.

If you already have a great credit score, celebrate it. That is an achievement. But do not stop there. Use your strong credit as one piece of a bigger wealth-building plan.

If your credit score is not where you want it to be, do not feel discouraged. A credit score can change over time. With consistent habits, patience, and education, you can improve it. And remember: your credit score is not your identity. It is not your worth. It is not your future. It is simply one number.

Building wealth is about much more than one number. It is about the daily decisions that slowly turn into freedom, opportunity, and peace of mind.

A perfect credit score may mean you are good with credit. But being good with money means building a life where your money works for you. ♦

property tax cont.

As the debate continues, Floridians should follow legislative developments closely and review any proposed ballot measures carefully. Understanding both the potential financial benefits and the impact on local services will help voters make informed decisions should property tax reform appear on a future ballot.

The discussion represents one of the most significant conversations about Florida's tax system in decades, and its outcome could shape the state's fiscal landscape for years. ♦



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