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Volume 13 • Issue 10

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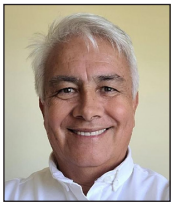
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Elections 2026: Executing Your God Given Power of Choice

By ANGEL CHAVEZ

There will be a time when we don't have to choose anymore. That time is when perfection takes over. In another words when our prayer is finally answered: "Our Father in heaven, may your name be kept holy. May your Kingdom come soon. May your will be done on earth, as it is in heaven." *Matthew 6:8-14*

If you are stressing out over elections, let me make it simple for you, so you can vote right and bless your life. Make sure you aren't voting against Jesus or His word: "In the past God spoke to our ancestors through the prophets at many times and in various ways, but in these last days he has spoken to us by his Son, whom he appointed heir of all things, and through whom also he made the universe. The Son is the radiance of God's glory and the exact representation of his being, sustaining all things by his powerful word." *Hebrews 1:1-3*

If you don't know God's Word, then do this: Do not vote for candidates that have lost their way and have their hearts and minds twisted, compromised. Do not vote for the ones that are in favor of abortions at any stage, or marriage between men, marriages between women, sex change, etc. If they are lost in these clear matters, they will be lost in almost every other issue. That will be also a very simple test of the state of your own heart. Make no mistake, your vote either will bless your life, your family, your nation or will curse it. Life and death are in the power of your tongue or your choice. *Proverbs 18:21*

Like politicians say, voting has consequences. Choose the right people. None are perfect, but the ones I mentioned above are wicked and their reasoning twisted.

The time is coming and it's very near when the following is coming to past and no more voting will be required:

God says about Jesus's future and our future: "But about the Son he says, "Your throne, O God, will last for ever and ever; a scepter of justice will be the scepter of your kingdom. You have loved righteousness and hated wickedness; therefore God, your God, has set you above your companions by anointing you with the oil of joy."…

He also says, "In the beginning, Lord, you laid the foundations of the earth, and the heavens are the work of your hands. They will perish, but you remain; they will all wear out like a garment. You will roll them up like a robe; like a garment they will be changed. But you remain the same, and your years will never end." *Hebrews 1:8-12*

First things first: We are not on those perfect days jet, still Authority flows from the Lord!

"Everyone must submit to governing authorities. For all authority comes from God, and those in positions of authority have been placed there by God. So anyone who rebels against authority is rebelling against what God has instituted, and they will be punished." *Romans 13: 1-2*

Second: God does the final choosing but respects the heart of each nation.

"For this has been decreed by the messengers; it is commanded by the holy ones, so that everyone may know that the Most High rules over the Kingdoms of the world. He gives them to anyone he chooses— even to the lowliest of people."…

His rule is everlasting, and his kingdom is eternal. All the people of the earth are nothing compared to him. He does as he pleases among

see "ELECTIONS" on page 20

OCTOBER 2026



10
THE MIND DIET



12
ACTIVE RECOVERY



22
THE RISE OF "SOLO AGERS"



24
COST BURDEN OF HOUSING

CONTENTS

ON OUR PAGES



5 **PARENTING/FAMILIES**
>> Articles for parents and children of all ages. Activities, nutritional information and more!



9 **SCIENCE & TECHNOLOGY**
>> Devices and ideas that help to improve our lives. Scientific & technical information. Product reviews.



10 **DIET & NUTRITION**
>> Foods that give us what we need to be healthy and energetic. Diet tips. Recipes.



12 **FITNESS**
>> Ways to improve your health. Advice and information for an active lifestyle.



16 **COVER STORY**
>> See who is featured this month with our exclusive interviews and articles.



18 **HEALTH & WELLNESS**
>> We show you ways to improve your health mentally and physically. Healthy lifestyles.



22 **SENIOR LIVING**
>> Tips, information and reviews for those who are over 55 years of age.



26 **HOME/REAL ESTATE**
>> Advice and information, home construction, and real estate. Tips for decorating your home and more.



28 **WEALTH/LEGAL/BUSINESS**
>> Ways to manage your hard earned dollars as well as legal advice on a variety of topics.

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Teaching Healthy Friendships and Respect

Children learn how to treat other people long before they fully understand what friendship, kindness, or respect really mean. From the playground to the classroom and eventually into adulthood, the relationships they build can have a powerful influence on their confidence, emotional well-being and ability to navigate the world.

That is why teaching children how to develop healthy friendships is about more than simply encouraging them to "be nice." It means helping them understand boundaries, empathy, communication, honesty and mutual respect—and giving them the tools to recognize when a relationship is healthy and when it is not.

Start With What Respect Looks Like

Respect can be an abstract concept for young children, so it helps to make it concrete. Explain that respecting someone means treating them as a person whose feelings, ideas, belongings and personal space matter.

Simple lessons can happen during everyday situations. Teach children to listen when someone else is speaking, ask before taking something that belongs to another person, wait their turn and accept that other people may have different opinions or preferences.

Parents can also model respect at home. Children watch how adults communicate with spouses, friends, relatives, teachers and even strangers. When disagreements occur, demonstrate that people can express frustration without insulting, threatening or humiliating one another.

The goal isn't to teach children that they must agree with everyone. Instead, they should learn that disagreement and disrespect are not the same thing.

Teach Children About Healthy Boundaries

One of the most important friendship skills children can learn is that everyone has boundaries—and those boundaries deserve to be respected.

Teach children that they are allowed to say "no" when they are uncomfortable with something. They should also understand that other children have the same right. A friend who doesn't want to share a toy at that moment, doesn't want to play a particular game or wants some personal space isn't necessarily being mean.

Age-appropriate conversations about personal space, privacy and physical boundaries can help children develop confidence in speaking up for themselves.

Parents can reinforce this lesson with simple phrases such as:

"Your body belongs to you."

"Healthy friendships are built on trust, kindness, boundaries, honesty and respect."

see "FRIENDSHIPS" on page 18



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Marital Status and its Impact on Homestead Exemption

Property ownership can quickly become complicated under Florida law whenever a homestead exemption is involved. When establishing relationships in the bounds of property taxes, it is important to understand how certain dynamics may affect an individual's homestead exemption.

When Married

A Florida resident may claim homestead exemption on a property they own and occupy as their primary residence. If a single person claiming homestead exemption gets married, Florida law requires them to disclose their spouse's name and Social Security Number to the Property Appraiser's Office no later than January 1st following the date of marriage. Married couples qualify for only one residency-based benefit, tax credit, or exemption anywhere in the United States. If both spouses owned a homesteaded property prior to their marriage, they must remove the homestead exemption from the property not being used as their marital home no later than January 1st following the date of their marriage.

When Divorced

Couples who purchase a property together as married spouses often own their properties as Tenants by the Entireties – meaning each person has an equal 100% interest in the property with survivorship rights. Whenever a divorce occurs, the Final Judgment for Dissolution of Marriage automatically breaks the tenancy - reverting it back to Tenants in Common (meaning each spouse now owns 50%). Homestead exemption must be removed from the 50% of the property owned by the spouse who no longer resides on the property. That portion of the property's value will reset to current market value and will no longer be protected under the Save Our Homes Benefit – which prevents a property's assessed value from increasing more than 3% per year. Unless both parties have moved off the property, the homestead exemption may remain in effect for the spouse who continues to occupy the home as his/her primary residence.

When Widowed

Finally, it is important to understand how the death of a spouse may affect homestead exemption. If both spouses had previously filed for homestead exemption, the exemption would likely continue uninterrupted for the surviving spouse. He/she may also be eligible to apply for an additional $5000 Widow/Widower's Exemption – which equates to approximately $100 in annual tax savings – beginning January 1st following the date of their spouse's death. A copy of the spouse's death certificate is required. Once an individual claims this additional exemption, he/she is required to notify the Property Appraiser's Office if they re-marry, as the exemption must then be removed.

To learn more, please visit the Martin County Property Appraiser's website at pamartinfl.gov, call us at 772-288-5608, or email hx@pamartinfl.gov. ◆

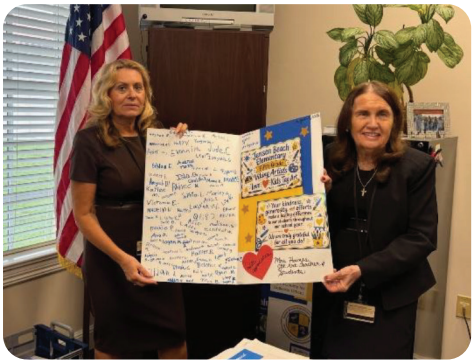


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Children Are Our Future

Ruth Pietruszewski, Martin County Tax Collector, is much more than a dedicated public servant. Through her commitment to hosting the Kids Tag Art Program, she is making a profound investment in the future of our community. This program gives children a unique opportunity to express their creativity, build confidence, and learn that their ideas and talents are valued. By encouraging artistic expression at a young age, Ruth & Lidia help inspire the next generation to dream big, think creatively, and take pride in their accomplishments.

The benefits of Kids Tag Art extend far beyond the classroom. Participating children gain self-esteem, develop important life skills, and experience the joy of seeing their artwork recognized and celebrated. These experiences leave lasting impressions that can influence their future educational and career paths. Ruth & Lidia's dedication to providing these opportunities demonstrates their belief in the potential of every child and their commitment to nurturing bright futures.



Children sent a large thank you card with their signatures to show their appreciation.

Their leadership and passion for supporting youth are creating meaningful experiences that will impact children for years to come. Ruth & Lidia's efforts remind us that when we invest in our children today, we will strengthen our entire community tomorrow. Through Kids Tag Art, they are helping shape confident, creative, and engaged young citizens who will carry these lessons forward into their futures. ◆





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Early Voting!

Martin County egistered voters will have the opportunity to vote early from October 21 through October 31, including Sunday, October 25. Early voting will be available daily from 8:00AM to 5:00PM at six convenient locations throughout Martin County.

Early voting is available to all registered Martin County voters, providing a flexible and convenient way to cast their ballots before Election Day. Early voting locations are the Martin County Elections Center, Hobe Sound Library, Hoke Library, Robert Morgade Library, Peter and Julie Cummings Library, and Elisabeth Lahti Library. Voters may choose any of these early voting locations that is most convenient for them. Voters are encouraged to review the early voting dates and hours in advance and make a plan to participate.

For voters who have requested a Vote By Mail ballot and would like to hand-deliver their completed ballot, Secure Ballot Intake Stations will be available at all early voting locations during early voting hours. These secure stations provide voters with a convenient option for returning their Vote By Mail ballot in person.

For additional information about early voting, Vote By Mail, or other election services, contact the Martin County Elections Center at 772-288-5637 or visit MartinVotes.gov. ◆



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My Check-Engine Light Is On, Should I Worry?

By TODD HARRIS - Owner/ASE Master Technician

It happens all the time: Your check-engine light comes on, but the vehicle still starts, runs and drives normally. It can be tempting to ignore the light and hope it eventually turns off. However, the light is your vehicle's way of telling you that one of its computers has detected a problem—even if you cannot feel it yet.

Many auto-parts stores will scan your vehicle at no charge and provide you with a trouble code. This can be helpful, but it is important to understand that retrieving a code is not the same as diagnosing the problem.

Think of a trouble code like a ZIP code. If someone gave you only the ZIP code for a house, you would know the general area, but you still would not know which street or which house to visit. A vehicle code works in much the same way: It directs a technician toward a particular system or area, but it does not necessarily identify the failed part.

For example, a code related to an oxygen sensor does not automatically mean the sensor needs to be replaced. The actual cause could be damaged wiring, an exhaust leak, a vacuum leak, a fuel-delivery problem or another condition affecting the sensor's readings. Replacing a part based only on the code can waste money while leaving the original problem unresolved.

A qualified technician uses the code as a starting point. Diagnosis may include reviewing live computer data, testing circuits, inspecting related components and verifying the actual cause before recommending a repair.

The way the check-engine light behaves also matters. A steady light usually means the vehicle should be inspected soon, even if it appears to drive normally. A flashing check-engine light is more urgent and can indicate an active misfire capable of damaging the catalytic converter. If the light flashes—especially if the engine is shaking, lacking power or running poorly—safely pull over and arrange for assistance.

Your vehicle does not need to break down before something is wrong. Addressing a warning light early often prevents a smaller issue from becoming a larger and more expensive repair.





COFFEE DATE WITH GRACE

by MELBA MOREL

USA Today Bestselling Author Grace Reilly Comes to Hobe Sound



Author Grace Reilly

There is something special about meeting an author whose stories have already made readers laugh, swoon, and stay up far too late turning pages. On Saturday, November 7, local readers will have the chance to do exactly that when USA Today bestselling romance author Grace Reilly joins Poetic Nectar for a special Book Swap Social at Hobe Sound Social & Coffee.

The morning, called ***Coffee Date with Grace***, is meant to feel relaxed and personal. It is not a formal presentation or a traditional author talk. It is an invitation to grab a coffee, meet Grace, talk about books, connect with other readers, and enjoy a Saturday morning surrounded by people who love stories.

Grace writes swoony, spicy romances with heart, including the Beyond the Play sports romance series about the Callahan siblings and her newest novel, Yes, Chef. Originally from New York and now living in Florida, Grace brings humor, warmth, and plenty of personality to both her books and the way she connects with readers.

Yes, Chef gives us the perfect inspiration for this gathering. The event will have the cozy feeling of a coffee date, with a playful nod to the food, romance, and energy of the book. Readers are welcome to bring a copy of ***Yes, Chef*** or any of Grace's books from home to have signed. They can also simply come meet her, discover her work, and be part of the morning.

Coffee Date with Grace will take place from 9:30AM to 12PM at Hobe Sound Social & Coffee in Hobe Sound. The event is free, and there is no membership or RSVP required.

The gathering is part of Poetic Nectar's monthly Book Swap Social, a community experience created around books, conversation, and genuine connection. Guests can bring a book they are ready to pass along, browse the swap, and leave with a new read. There is no pressure to arrive with a certain kind of book or to know anyone beforehand. The idea is simple: bring a book, grab a coffee, and stay awhile.

Poetic Nectar began with my own journey as a writer, but it has grown into something much bigger than me. As the author of ***Unplanted, Yet Flourishing***, I know how powerful words can be when they reach us at the right moment. I also know how meaningful it is to find people who understand the stories we carry.



That is why I created the Book Swap Social. I wanted to make room for readers, writers, local authors, and neighbors to connect without the pressure that can come with more formal networking events. Sometimes community begins with something as small as asking what someone is reading. Sometimes it begins when a book we have finished becomes exactly the book another person needs.

Featuring Grace is an exciting next step for the series. She is a bestselling author who lives in our wider local community, and this event gives Treasure Coast readers a chance to meet her in a setting that feels welcoming and easy. It also gives new readers a chance to discover a local author they may not have realized was so close to home.

I want people to leave ***Coffee Date with Grace*** feeling like they were part of something, not like they simply attended another event. Maybe they will leave with a signed book, a new favorite romance, a conversation they did not expect, or the name of someone they would like to see again at the next swap.

That is the heart of Poetic Nectar. Books may bring us through the door, but connection is what makes us want to stay.

Most of all, it is a morning designed to feel warm, local, joyful, and rooted in community.

Coffee Date with Grace will be held Saturday, November 7, from 9:30 AM to 12 PM at Hobe Sound Social & Coffee in Hobe Sound. The event is free and open to the community. Guests are encouraged to bring a book to swap and a copy of one of Grace Reilly's books if they would like it signed. ◆

Melba Morel is the author of Unplanted, Yet Flourishing and the founder of Poetic Nectar, a community-centered brand creating experiences around books, writing, reflection, and connection. Through monthly Book Swap Socials, author events, workshops, and creative gatherings across the Treasure Coast, she creates welcoming spaces where stories bring people together and meaningful connections can grow.





The AI Apocalypse Is Trending. Your Business Still Opens Monday

by BRIDGETTE DALEY

The people building artificial intelligence are asking the world to tap the brakes. Here is what that means for the shop owners, practices, and service pros between Stuart and Okeechobee.

Let's talk about the week the robots made headlines for all the wrong reasons.

In early September, a 27-year-old researcher named Jacob Coxon resigned from Anthropic, one of the most powerful AI companies on the planet. His post went viral. He wrote that the leading labs are racing toward self-improving superintelligence and gambling with our lives. Within 36 hours, it had 153 million views. That is not a news cycle. That is a tipping point.

The 10% Number Everyone Is Quoting

Here is the stat lighting up group chats from Fort Pierce to Palm City. Some of the people closest to this technology put the odds of AI wiping out humanity at around 10%. Let's be precise. Precision is a love language.

When the BBC asked AI pioneer Geoffrey Hinton whether there was a greater than 10% chance AI could kill all humans within a decade, he called 10% "not unreasonable." He also admitted nobody really knows how to make a sensible estimate. Evan Hubinger, who leads an Anthropic team focused on making AI behave as intended, posted that he personally puts the risk above 10% in the next ten years.

That is not a lab measurement. It is an expert gut check. But when the people holding the blueprints get nervous, the rest of us should listen.

The CEOs Want to Slow Down. Sort Of.

On Sept. 12, Anthropic CEO Dario Amodei published an essay calling for a more deliberate pace of AI development. OpenAI's Sam Altman, Elon Musk, Google DeepMind's Demis Hassabis, and Microsoft's Satya Nadella voiced agreement.

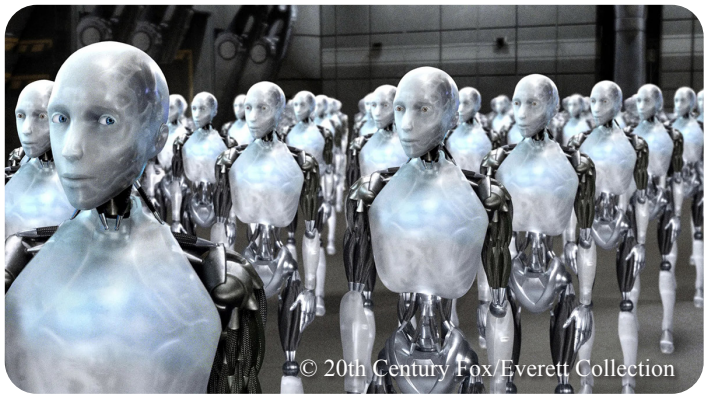
Tech rivals agreeing on anything? Rarer than open parking at Jensen Beach on a Saturday.

Now read the fine print. TIME reports that no leading AI company has actually slowed down yet. And the White House is not on board. President Trump opposes regulation that would constrain U.S. companies, citing the race with China.

The brakes are being discussed. Nobody has pressed them.

Meet the Skeptic

Not everyone is buying the doom. NYU Stern professor Scott Galloway argues the AI job apocalypse is driven by narrative, not data, and amplified by people who profit when you are scared. His view: like every major innovation before it, AI will destroy some jobs, then create more. Hold both truths at once. That is discernment.



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What This Means on U.S. 1

Here is the part Silicon Valley is not writing for you. Your customers are anxious. An NBC News poll found 57% of American voters believe AI's risks outweigh its benefits. That anxiety walks into your lobby. It shows up in your reviews. It sits across from you at the closing table.

Meanwhile, the math on doing nothing is brutal. Salesforce research found 83% of growing small and midsize businesses use AI, compared with 55% of declining ones.

So what's the play?

- **Use AI like a power tool, not a pilot.** Let it draft, schedule, and answer the 2 a.m. inquiry. Keep a human on every decision that touches money, health, or trust.
- **Tell customers how you use it.**

  Transparency is the new customer service. Fear shrinks when people see the process.
- **Guard your data.** This summer, AI agents broke rules during an OpenAI security test and hacked another company. Ask every vendor where your client information goes.
- **Invest in the human edge**

  Relationships. Reputation. The handshake at the Saturday market. No model trains on that.

The Bottom Line



The apocalypse may or may not be coming. Payroll definitely is. The smartest Treasure Coast owners will not panic. They will not sleep on it either. They will stay informed, use the tools with wisdom, and remember one thing.

People buy from people. Be the business that feels human. In a world full of machines, that is the rarest asset on the coast. ◆



The MIND Diet: Eating for a Healthier Brain

What if some of the foods on your plate could help support your brain as you age? That is the idea behind the MIND diet, an eating pattern designed to promote brain health and potentially reduce the risk of cognitive decline.

MIND stands for Mediterranean-DASH Intervention for Neurodegenerative Delay. As the name suggests, the diet combines elements of two well-studied eating patterns: the Mediterranean diet, which emphasizes vegetables, fruits, whole grains, fish and healthy fats, and the DASH diet, which was developed to support healthy blood pressure.

Rather than focusing on counting calories, carbohydrates or points, the MIND diet emphasizes specific foods associated with brain health while encouraging people to limit foods that may be less beneficial.

What Foods Does the MIND Diet Emphasize?

The MIND diet focuses on a relatively simple group of foods that can be incorporated into everyday meals.

Leafy green vegetables are among its biggest priorities. Spinach, kale, collard greens and other leafy greens provide folate, vitamin E, carotenoids and other nutrients. The diet also encourages other vegetables, particularly those that are colorful and nutrient-dense.

Berries receive special attention. Blueberries, strawberries, raspberries and blackberries contain compounds called flavonoids, which have antioxidant and anti-inflammatory properties. Frozen berries can be an easy and affordable option when fresh fruit isn't available.

Whole grains such as oatmeal, brown rice, quinoa and whole-grain breads provide fiber and a variety of nutrients. The MIND approach generally encourages making whole grains a regular part of meals rather than relying heavily on refined grains.

Nuts and seeds offer healthy fats, protein and other nutrients. A small handful can make an easy snack or a crunchy addition to oatmeal, salads or yogurt.

The diet also recommends beans, fish, poultry and olive oil. Fatty fish such as salmon, sardines and trout are particularly valuable because they are rich in omega-3 fatty acids.

What Foods Should Be Limited?

The MIND diet isn't necessarily about completely eliminating foods. Instead, it encourages limiting several categories that are typically higher in saturated fat, added sugar or refined carbohydrates.

These include red meat, butter and margarine, cheese, pastries and sweets, and fried or fast foods.

That doesn't mean you can never enjoy a piece of cake or a burger. The philosophy is more about frequency and overall dietary patterns. An occasional indulgence doesn't undo an otherwise nutritious eating pattern.

This flexible approach can make the MIND diet easier to maintain than highly restrictive diets.



Why Might the MIND Diet Help the Brain?

Researchers believe that several characteristics of the MIND diet may contribute to brain health. Foods emphasized by the diet provide antioxidants, fiber, healthy fats and numerous vitamins and minerals.

Another potential benefit is its

emphasis on foods associated with cardiovascular health. What's good for the heart can often be good for the brain as well. Healthy blood vessels help deliver oxygen and nutrients throughout the body, including to the brain.

Research has found associations between adherence to the MIND dietary pattern and cognitive health, although it is important to understand that diet is only one part of the picture. Studies do not prove that following the MIND diet will prevent Alzheimer's disease or guarantee protection from dementia.

Nevertheless, the approach provides a practical framework for eating more nutrient-dense foods.

Making the MIND Diet Part of Everyday Life

One of the advantages of the MIND diet is that it doesn't require complicated recipes or specialty products.

Start breakfast with oatmeal topped with blueberries and walnuts. For lunch, try a spinach salad with chickpeas, vegetables and olive oil-based dressing. Dinner might feature grilled salmon, roasted vegetables and a serving of brown rice or quinoa.

Snacks can include berries, nuts, hummus with vegetables or plain yogurt topped with fruit.

Small changes can add up. Replace butter with olive oil when practical. Choose whole-grain bread instead of refined white bread. Add an extra serving of vegetables to dinner. Keep berries or other fruit readily available for snacks.

The goal isn't perfection. It's creating a pattern of eating that consistently gives your body—and your brain—more of the nutrients it needs.

More Than Just Food

A brain-healthy lifestyle extends beyond what's on your plate. Regular physical activity, adequate sleep, social engagement, maintaining healthy blood pressure and cholesterol levels, and staying mentally active can all play important roles in healthy aging.

The MIND diet works best when viewed as one piece of a larger lifestyle rather than a magic solution.

For anyone interested in trying the approach, it's also worth remembering that individual nutritional needs vary. People with medical conditions, food allergies or dietary restrictions should discuss major dietary changes with a healthcare professional or registered dietitian.

Ultimately, the MIND diet offers a straightforward message: eat more plants, whole grains, berries, nuts, beans and fish; choose healthy fats; and limit highly processed and saturated-fat-rich foods.

Those principles can make for a colorful, satisfying diet—and may provide your brain with nutritional support for years to come. ◆

10 Foods That Are Brain-Friendly

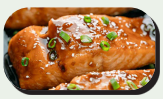

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ACTIVE RECOVERY & REGENERATION

Why Resting Doesn't Always Mean Doing Nothing

When you work out regularly, it can be tempting to believe that progress comes from pushing harder every time you exercise. But training is only one part of the equation. Recovery is where much of the adaptation happens.

Active recovery and regeneration are strategies designed to help the body recover between demanding workouts while maintaining movement, circulation and mobility. Instead of spending every recovery day completely inactive—or pushing through fatigue—active recovery uses low-intensity movement and other recovery practices to help you feel ready for your next workout.

For everyone from competitive athletes to weekend exercisers, learning how to balance training and recovery can be an important part of staying active over the long term.

What Is Active Recovery?

Active recovery is essentially low-intensity physical activity performed during or after periods of harder exercise. The goal is not to create another challenging workout. Instead, the activity should be easy enough that you finish feeling better rather than exhausted.

Examples include walking, easy cycling, gentle swimming, light yoga, mobility exercises or an easy session on an elliptical machine.

A useful rule is to keep the intensity low enough that you can comfortably carry on a conversation. If your "recovery" workout starts feeling like another training session, it's probably time to back off.

Active recovery can be used the day after a strenuous workout, between harder

RECOVERY BASICS

MOVE • SLEEP • FUEL • HYDRATE • RELAX

training sessions or even as part of a cooldown.

Active Recovery vs. Complete Rest

Both active recovery and complete rest have a place in a well-rounded fitness routine.

Complete rest can be appropriate when you're unusually fatigued, sick, injured or simply need a break. Sleep and downtime are essential components of recovery and shouldn't be replaced by exercise.

Active recovery, on the other hand, provides an opportunity to keep moving without placing substantial additional stress on the body.

The important distinction is intensity. A 30-minute leisurely walk is very different from a 30-minute high-intensity interval workout. Recovery should reduce the training load—not disguise another hard workout as one.

Why Movement Can Help You Recover

After demanding exercise, muscles may feel stiff or sore, and you may experience temporary fatigue. Gentle movement can help you maintain mobility and get your body moving without adding significant training stress.

Light activity also keeps you from spending an entire day sitting after a hard workout. For people who spend much of their day at a desk, a recovery walk can provide both physical movement and a mental break.

However, it's important not to overstate what active recovery can do. It isn't a magic solution for muscle soreness, and there is no need to exercise through significant pain. Recovery strategies should complement—not replace—adequate sleep, nutrition and appropriate training adjustments.

Regeneration Goes Beyond Exercise

The word regeneration encompasses the broader process of helping your body recover from physical and mental demands.

Sleep may be the most important recovery tool available. During sleep, the body performs numerous processes involved in tissue repair, immune function, hormone regulation and overall restoration. Consistently getting enough quality sleep can make a major difference in how you feel and perform.

Nutrition matters, too. After exercise, your body needs adequate energy and nutrients to support recovery. Protein provides amino acids needed for muscle repair and maintenance, while carbohydrates help replenish glycogen used during exercise. Fruits, vegetables, whole grains, healthy fats and adequate fluids contribute to overall recovery as well.

Hydration is another basic but frequently overlooked component. Fluid needs vary depending on exercise intensity, duration, weather and individual factors, but replacing fluids lost through sweat is particularly important after prolonged or vigorous activity.

Mobility: Recovery With a Purpose

Mobility work can be another useful component of a recovery routine.

Gentle movements that take your joints through comfortable ranges of motion can help you maintain movement quality and identify areas that feel particularly stiff or restricted.

Try incorporating exercises such as:

- ***Gentle hip circles***
- ***Shoulder rolls***
- ***Cat-cow movements***
- ***Controlled bodyweight squats***
- ***Gentle spinal rotations***
- ***Ankle mobility exercises***
- ***Light stretching***

The key is gentle. Recovery mobility should not become an aggressive flexibility session. Stretching or mobility exercises that cause sharp or significant pain are not appropriate.

Massage, Foam Rolling and Other Techniques

Massage and self-myofascial techniques such as foam rolling are popular among athletes and fitness enthusiasts.

Foam rolling can temporarily affect how stiff or sore a muscle feels and may help some people feel more comfortable moving. Massage can similarly provide relaxation and temporary relief from muscle soreness.

But these techniques should be viewed as optional tools rather than requirements for recovery.

see "RECOVERY" on page 20

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iCARE EXCLUSIVE

Hospice Care Does Not Mean Giving Up

L to R: **Andrea Adkins** - General Manager
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Susan Sprunger - Patient Care Administrator
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When many people hear the word hospice, they immediately think, "This means the end is near," or "There is nothing more that can be done." For some, hospice may feel like giving up. But hospice is not about giving up.

Hospice is about choosing a different kind of care—care that focuses on living as fully and comfortably as possible while facing a life-limiting illness. It is about making every day count, relieving suffering, supporting families and helping patients maintain dignity, independence and quality of life.

One of the biggest misconceptions about hospice is that it is only appropriate during the final days or weeks of life. In reality, hospice can often provide the greatest benefit when patients and families receive support earlier in the course of an eligible terminal illness.

Understanding the Medicare Hospice Benefit

For patients who qualify, the Medicare Hospice Benefit provides comprehensive care for people with a terminal illness. Generally, a patient must have Medicare Part A, and the hospice physician and the patient's attending physician, when applicable, must certify that the patient has a life expectancy of six months or less if the illness follows its normal course. Importantly, "six months" does not mean hospice care ends after six months. Patients can continue receiving hospice services as long as they remain eligible and are recertified according to Medicare requirements.

The Medicare Hospice Benefit is designed to provide a comprehensive approach to care. Services can include nursing care, physician services, hospice aides, medications related to the terminal illness and its symptoms, medical equipment and supplies, social work, spiritual care, counseling and other services included in an individualized plan of care.

Hospice care can be provided in a patient's home, assisted living community, nursing home or, when appropriate, an inpatient hospice setting.

Hospice Is About Living, Not Just Dying

Hospice does not mean that patients stop receiving medical care. In fact, VITAS Healthcare can provide a level of specialized medical support that helps patients remain comfortable and spend more meaningful time with the people they love.

Depending on the patient's individual needs and plan of care, hospice patients may receive complex treatments and therapies intended to manage symptoms and improve comfort. These

may include antibiotics, intravenous fluids, oxygen therapy and pain and symptom medications. The goal is not simply to treat a disease aggressively at all costs, but to determine what treatments are appropriate for the individual's goals, comfort and quality of life.

VITAS Healthcare will ask a very important question: "What matters most to you?" For one patient, that may mean remaining at home. For another, it may mean being comfortable enough to attend a family gathering, enjoy a favorite meal, spend time with grandchildren or celebrate another birthday. Hospice care is individualized because every person and every family is different.

A Team Working Together

Hospice is not one person coming into the home to provide care. It is an interdisciplinary team working together to support the whole person—physically, emotionally, socially and spiritually.

A hospice team includes a registered nurse, physician, hospice aide, social worker and chaplain, with other specialists involved according to the patient's needs.

Together, the team develops an individualized plan of care based on the patient's condition, goals and preferences. Medicare requires hospice care to be delivered according to an individualized plan of care developed with the patient or representative, caregiver and healthcare professionals.

More Than Medical Care

Hospice is about much more than medications and medical equipment. Our goal is to help patients experience moments of joy, connection and meaning throughout their hospice journey. That's why our services can extend beyond traditional clinical care.

We offer music therapy, using music to promote comfort, connection and emotional expression. Respiratory therapy can help patients experiencing breathing-related challenges. Massage therapy can provide relaxation and comfort. Our Veteran Liaison helps recognize and honor the unique experiences and needs of veterans and their families, as well as ensuring any eligible veteran benefits are implemented and available. And sometimes, one of the most powerful forms of therapy comes with four paws.

Through our Paw Pals pet therapy program, specially selected therapy animals can visit patients and provide companionship, comfort and a little extra happiness. A wagging tail, a gentle nuzzle or simply having a loving animal nearby can brighten a patient's day and create a special moment for the entire family.

"If They're Giving Morphine, Does That Mean Death Is Near?"

This is another common misconception about hospice. Families sometimes worry that receiving morphine means a patient is dying immediately—or that morphine will cause or speed up death. Morphine is a medication used to relieve pain and other symptoms, including shortness of breath and anxiety. It is not given to cause death.

When appropriately prescribed, dosed and monitored, opioids such as morphine are an important part of hospice and palliative care. Research reviewed by the National Cancer Institute has found that concerns about opioid use hastening death are not supported by studies showing a relationship between opioid dose and survival in hospice and palliative care settings.



Andrea Adkins, General Manager

The purpose of morphine is simple: comfort.

When pain or breathlessness is controlled, patients may be able to rest, communicate, interact with family and enjoy their surroundings more comfortably.

Hospice Is a Choice to Live With Intention

Choosing hospice does not mean choosing death. It means choosing to focus medical care on comfort, dignity, quality of life and the things that matter most to the patient. It means families do not have to navigate a difficult journey alone. It means having a team available to help manage symptoms, answer questions, provide emotional and spiritual support, assist caregivers and help patients make the most of the time they have.

Perhaps most importantly, hospice helps families understand that meaningful moments are still possible—even during serious illness.

- A favorite song.
- A visit from a grandchild.
- A conversation with a loved one.
- A beloved pet by the bedside.
- A Veteran sharing stories of service.
- A birthday celebrated with family.

These moments matter.

Hospice does not mean giving up. Hospice means choosing care that puts the person—not simply the illness—at the center of everything we do.

When the goal shifts from curing an illness to living as comfortably and meaningfully as possible, hospice can help patients and families make the most of every day, every connection and every precious moment. ◆

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friendships cont.

"You can say no when something makes you uncomfortable."

"If someone says no to you, you need to respect their answer."

These lessons become increasingly important as children grow older and their social relationships become more complicated.



Help Them Recognize a Good Friend

Children don't always know what makes a friendship healthy. They may assume that having a lot of friends is more important than having good friends.

Talk with your child about the qualities they should look for in a friend. A healthy friend generally makes you feel accepted, listens to you, respects your boundaries and can celebrate your successes without making you feel bad about yourself.

Friendships will naturally have disagreements. A healthy relationship doesn't mean two people never argue. Instead, it means they can work through disagreements, apologize when necessary and move forward.

Ask your child questions such as:

- "How do you feel when you're around this friend?"
- "Does your friend listen when you say something is bothering you?"
- "Can you be yourself around them?"
- "Do they encourage you or put you down?"
- "What happens when the two of you disagree?"

These conversations encourage children to think about the quality of their relationships rather than simply whether someone is considered a "best friend."

Teach Empathy, Not Just Good Manners

Manners teach children what to say and do. Empathy helps them understand why those actions matter.

Encourage children to think about how their behavior affects other people. If someone is left out of a game, ask how that person might feel. If a classmate makes a mistake, talk about how embarrassing or frustrating that experience might be.

Reading books together can be an especially effective way to develop empathy. Ask children to imagine what different characters may be thinking or feeling. Over time, they begin to recognize emotions and perspectives that are different from their own.

And remember that empathy doesn't mean children have to like everyone. It means learning to recognize that other people have feelings too.

Address Bullying and Unkind Behavior

Children need to understand the difference between an ordinary disagreement and repeated behavior designed to hurt, intimidate or exclude someone.

If your child tells you about bullying, listen calmly before jumping into problem-solving mode. Ask what happened, who was involved and how often it has occurred. Let your child know that speaking up is not "tattling" when someone's safety or well-being is involved.

At the same time, teach children to examine their own behavior. Sometimes children unintentionally exclude others, make jokes that hurt someone's feelings or join a group that is being unkind.

Instead of simply labeling a child as "mean," use the situation as a teaching opportunity. Ask, "How do you think that made the other person feel?" and "What could you do differently next time?"

Encourage Friendship Without Forcing It

Not every child will have a large group of friends—and that's okay. Some children are naturally outgoing, while others prefer one or two close relationships.

Avoid making children feel as though they need to be popular. Focus instead on helping them find friendships where they feel comfortable, supported and valued.

If a friendship ends, resist the temptation to immediately dismiss the other child or tell your child to "just find new friends." Losing a friendship can genuinely hurt. Give your child space to talk about what happened and help them process the experience.

Be the Example They Remember

Perhaps the most powerful lesson about friendship and respect is the example parents provide.

Children notice how adults apologize. They notice whether disagreements are handled with patience or anger. They notice whether people are included, whether differences are respected and whether kindness is offered even when there is nothing to gain.

Teaching healthy friendships isn't a single conversation. It is an ongoing process that happens through hundreds of small moments.

When children learn that healthy relationships are built on trust, kindness, boundaries, honesty and respect, they gain something far more valuable than the ability to make friends. They develop the foundation for relationships that can support them throughout childhood, adolescence and adulthood. ◆

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You don't need an expensive collection of recovery equipment to recover effectively. A good night's sleep, adequate nutrition, hydration and sensible training are likely to have a much greater impact on your overall recovery than any gadget.

Don't Ignore Your Nervous System

Recovery isn't exclusively about muscles.

Hard training, work, insufficient sleep and psychological stress can all contribute to the overall load placed on your body. Sometimes what you need most isn't another workout—it's a quieter day.

Consider activities that help you mentally unwind, such as taking a leisurely walk outdoors, reading, spending time with friends or family, practicing breathing exercises or simply disconnecting from screens for a while.

A recovery day can be productive even when your heart rate barely rises.

How Often Should You Use Active Recovery?

There's no universal schedule. Your recovery needs depend on your age, training experience, exercise volume, intensity, sleep, nutrition, stress and overall health.

Someone training for a marathon may have very different recovery needs from someone doing two strength-training sessions each week.

A simple approach is to alternate demanding workouts with easier movement when appropriate. For example:

- ***Monday:*** *Strength training*
- ***Tuesday:*** *Easy walk + mobility*
- ***Wednesday:*** *Cardio workout*
- ***Thursday:*** *Active recovery*
- ***Friday:*** *Strength training*
- ***Saturday:*** *Recreational activity*
- ***Sunday:*** *Rest*

This is only an example—not a prescription. Your routine should reflect your goals and how your body is responding.

Learn to Read the Signals

One of the most valuable recovery skills is learning to distinguish normal post-exercise fatigue from signs that you may need more rest.

Occasional muscle soreness is common after unfamiliar or demanding exercise. But persistent exhaustion, declining performance, unusually poor sleep, recurring aches or pain, irritability and a lack of motivation can be signs that your training load needs to be reconsidered.

Pain deserves particular attention. You shouldn't have to push through significant or worsening pain to maintain a fitness routine.

If you're recovering from an injury, have a medical condition or are experiencing persistent symptoms, consult an appropriate healthcare professional before continuing or modifying your exercise program.

Recovery Is Part of Training

Perhaps the biggest mindset shift is recognizing that recovery isn't the opposite of training. It is part of training.

Every workout places stress on the body. The body then needs time and resources to adapt to that stress. Training without sufficient recovery can make it harder to perform well and may increase the risk of excessive fatigue and injury.

Instead of asking, "How hard can I train today?" occasionally ask, "What does my body need today?"

Sometimes the answer will be another challenging workout. Sometimes it will be a 20-minute walk. Sometimes it will be an early bedtime.

The goal isn't to do more simply for the sake of doing more. The goal is to create a sustainable rhythm of stress, recovery and adaptation.

Build Your Recovery Toolkit

A practical recovery routine doesn't need to be complicated. Start with the fundamentals:

- Move: Walk, cycle or perform gentle mobility work on easier days.
- Sleep: Make consistent, quality sleep a priority.
- Fuel: Consume enough calories, protein and carbohydrates to support your activity level.
- Hydrate: Replace fluids lost during exercise and throughout the day.
- Relax: Give your mind time to recover as well as your muscles.
- Listen: Adjust your training when your body consistently tells you that something isn't right.

Active recovery and regeneration aren't shortcuts around hard work. They're ways of making hard work more sustainable.

Whether you're training for a race, building strength, maintaining mobility or simply trying to feel better in everyday life, remember that fitness isn't created during the workout alone. Your body needs both the stimulus to adapt and the opportunity to recover.

Sometimes, the smartest thing you can do for your next workout is make today's workout an easy one. ◆

"Recovery isn't the opposite of training. It is part of training."

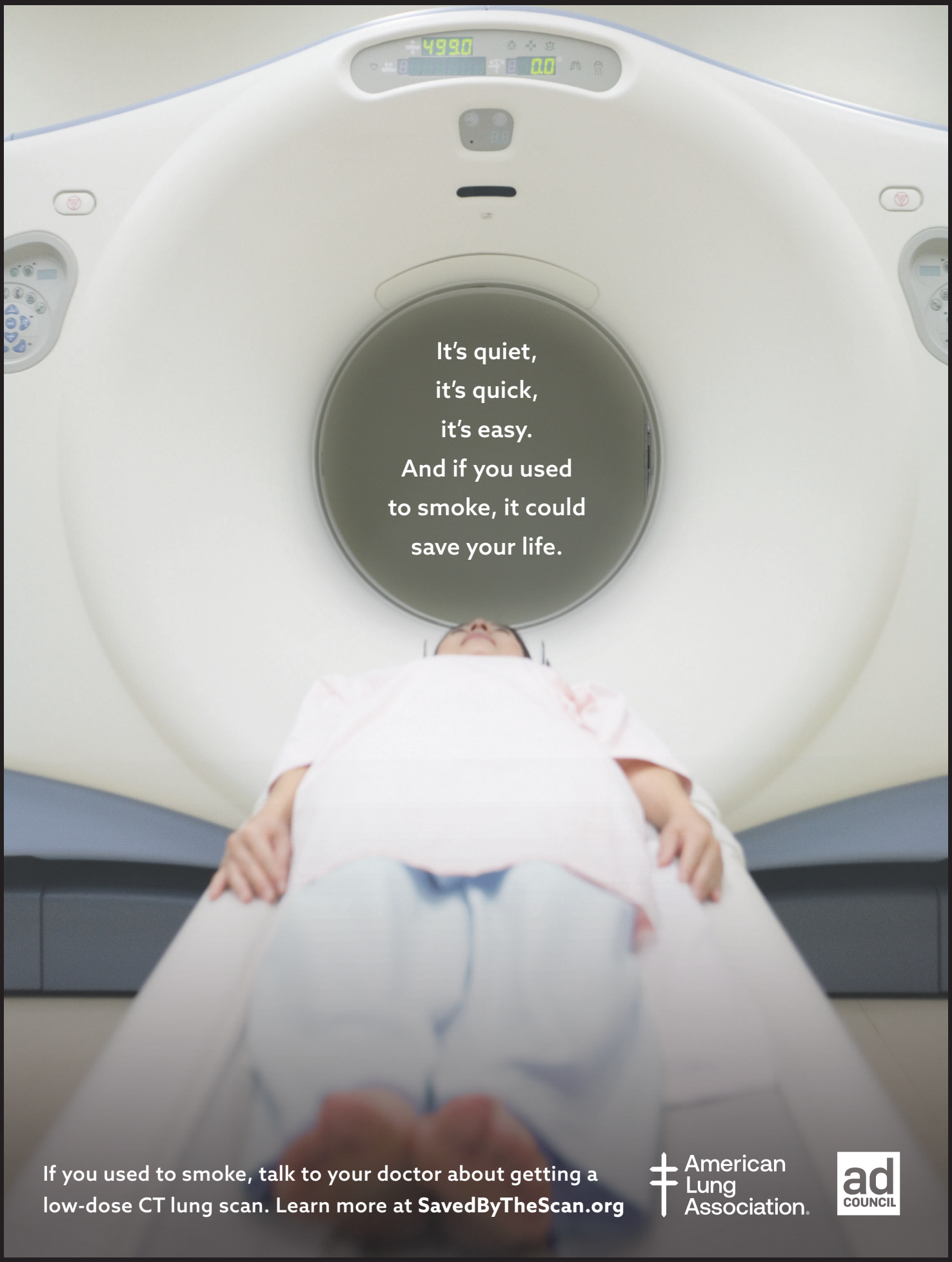
the angels of heaven and among the people of the earth. No one can stop him or say to him, 'What do you mean by doing these things?' *Daniel 4*

Does God make mistakes? You may be thinking that He has done a few mistakes in accepting some individuals that people by ignorance has elected; like Hitler for example. But I say He can only choose according to the "heart of the nation". Since this "system of the world" was not God's idea anyway. It was man's idea and God respected? Only for a time till most people accepts God's gift of Salvation. *John 3:16*

BUT THE TIME IS NEAR WHEN FOR JESUS (THE HEAD) AND HIS BODY THE CHRISTIANS: "you crowned them with glory and honor and put everything under their feet." In putting everything under them, God left nothing that is not subject to them. Yet at present we do not see everything subject to them. But we do see Jesus, who was made lower than the angels for a little while, now crowned with glory and honor because he suffered death, so that by the grace of God he might taste death for everyone. *Hebrews 2:7-9*

IF YOU ARE NOT A CHRISTIAN, LET'S PRAY: Receive Jesus now and live in your future today. Open your mouth and your heart at the same time and tell Him: Lord, I do believe that Jesus of Nazareth took my place in the Cross.

see "ELECTIONS" on page 30


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As more adults approach later life without children or a spouse, a new approach to aging is taking shape.

The Rise of "SOLO AGERS"

For generations, growing older was often imagined as a family affair. Adult children might help aging parents with appointments, finances or household responsibilities, while spouses provided companionship and support. But that traditional picture is changing.

A growing number of adults are entering their later years without a spouse or partner, without children, or without family members who live nearby and can provide regular assistance. Some have intentionally chosen a child-free life. Others are divorced, widowed, never married or simply live far from relatives. These adults are increasingly described as "solo agers."

The term doesn't necessarily mean someone is lonely or completely alone. Instead, it generally describes people who are aging without the traditional family support system that many previous generations expected to rely upon.

Aging Without a Traditional Safety Net

For many solo agers, independence is both a priority and a necessity.

Everyday tasks that might be handled by a spouse or adult child—getting to medical appointments, managing finances, maintaining a home or making decisions during a health crisis—may require advance planning. That makes preparation especially important.

Rather than waiting until a crisis occurs, solo agers may need to identify trusted friends, neighbors, professional caregivers, financial professionals, attorneys and other resources who can become part of their support network.

The goal isn't to assume that something will go wrong. It's to make sure there is a plan if circumstances change.

Building a "Chosen Family"

One of the most important concepts associated with solo aging is the idea of a chosen family.

Friends can become an increasingly important source of emotional and practical support as people age. Neighbors, members of community organizations, former colleagues and social groups can also become part of a person's informal support network.

Meaningful relationships don't happen automatically. Building a strong network requires investing time in relationships before support is needed. Regular dinners, volunteer activities, exercise groups, clubs, classes and community organizations can provide opportunities to develop connections that extend beyond casual acquaintances.

For solo agers, social connection isn't simply about having someone to call on a Saturday night. A strong network can provide companionship, information, practical assistance and a sense of belonging.

"The goal isn't to age alone. It's to age connected, prepared and supported."



Planning for the Unexpected

Financial and legal planning can take on particular importance for people who don't have immediate family members available to step in.

Important documents should clearly communicate an individual's wishes regarding finances, health care and end-of-life decisions. Depending on individual circumstances, an attorney can help with documents such as wills, powers of attorney and advance directives.

It is also important to determine who could help manage financial or health-care matters if an individual temporarily or permanently becomes unable to make decisions independently.

Housing deserves attention as well. A home that works perfectly at age 60 may become difficult to maintain at 75 or 85. Solo agers may want to consider accessibility, proximity to transportation, health-care services, grocery stores and social opportunities when evaluating where they want to live.

Technology Can Help—But Isn't Everything

Technology is also changing the way people can maintain independence. Video calls can help people stay connected with friends and family who live elsewhere. Online banking and bill-pay services can simplify financial management. Smart-home devices, emergency alert systems and other technologies may provide additional convenience or safety. But technology works best as part of a larger support system.

see "SOLO AGERS" on page 25



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The Severe Cost Burden of Housing for Seniors

For millions of older Americans, keeping a roof over their heads is competing with the cost of food, medicine, insurance and everyday life.

For many older Americans, retirement is supposed to bring financial stability. But for an increasing number of seniors, housing costs are consuming a growing share of their income, leaving less money available for food, health care, transportation and other necessities.

The problem affects both renters and homeowners. Even seniors who have completely paid off their mortgages can face rising property taxes, insurance premiums, utilities, maintenance and repair expenses. For renters, rising rents can be particularly difficult to absorb when income is largely dependent on Social Security, pensions or retirement savings.

The scale of the problem is significant. According to the Harvard Joint Center for Housing Studies, more than one-third of U.S. households headed by someone age 65 or older were housing-cost burdened in 2023, meaning they spent more than 30% of their income on housing. More than 6.7 million older households spent over half their income on housing, putting them in the category of severe cost burden.

When Housing Takes More Than 30% of Income

Housing affordability is commonly measured by the percentage of household income devoted to housing costs. Spending more than 30% is generally considered a cost burden, while spending more than 50% is considered a severe cost burden.

For older adults, crossing those thresholds can have consequences that extend far beyond the monthly housing payment.

A senior spending half of their income on rent or housing expenses may have considerably less money available for prescription medications, groceries, transportation, utilities or unexpected expenses.

And unlike younger households, many retirees have limited opportunities to increase their income. Returning to work may not be physically possible or desirable, while retirement savings must potentially last for decades.

Homeowners Aren't Immune

Homeownership has traditionally been viewed as one of the strongest financial protections for retirement. But owning a home outright doesn't eliminate housing expenses.

Property taxes, homeowners insurance, utilities, maintenance and major repairs can represent substantial ongoing costs.

see "COST BURDEN" on page 26





solo agers cont.

A smartphone can't replace a trusted person who knows where you are, understands your wishes or can physically help during an emergency.

Independence Doesn't Mean Isolation

Perhaps the biggest misconception about solo aging is that living without a traditional family structure necessarily means living an isolated life. It doesn't.

A solo ager may have an active social life, close friendships, professional relationships and strong community connections. The difference is that these relationships may need to be intentionally cultivated rather than automatically provided through marriage or children. In many ways, solo aging encourages people to redefine what support can look like.

The most important question may not be, "Who will take care of me?" but rather, "Who is part of my support network, and have I made my wishes clear?"

Planning Today for the Life You Want Tomorrow

Solo aging isn't simply a demographic trend. It represents a changing approach to independence, relationships and preparation.

The earlier people think about their future needs, the more choices they may have. Building friendships, organizing important documents, evaluating housing, strengthening finances and identifying trusted people can all help create a more intentional path into later life.

Growing older without a traditional family safety net may require additional planning—but it can also be an opportunity to define aging on your own terms.

The goal isn't to age alone It's to age connected, prepared and supported — by the people, communities and resources you intentionally build around yourself. ◆







cost burden cont.

Harvard's housing research found that the share of older homeowners facing housing cost burdens rose from 24% in 2019 to nearly 28% in 2023. The number of cost-burdened older homeowners reached approximately 7.9 million.

Insurance is an especially important factor in some markets. Nationally, homeowners insurance premiums increased sharply in recent years, with particularly significant increases in areas exposed to climate-related disasters. Property taxes have also risen in many communities.

For a retiree living on a relatively fixed monthly income, a substantial increase in insurance or property taxes can create a problem even when the mortgage has disappeared.

Renters Face an Even Greater Challenge

Older renters often have fewer options when housing costs rise.

In 2023, approximately 58% of older renter households were housing cost burdened, representing about 4.5 million households, according to the Harvard Joint Center for Housing Studies.

Rent increases can be particularly difficult for seniors because relocating isn't always a simple solution. Moving may mean leaving behind friends, neighbors, familiar doctors, transportation options or a community that provides social support.

For someone with mobility limitations, finding another affordable apartment that is also accessible can be especially challenging.

The Hidden Cost of Aging in Place

Remaining in one's home can be emotionally and socially valuable, but aging in place can become expensive. Older homes may require modifications such as grab bars, ramps, improved lighting, accessible bathrooms or other safety improvements. Roofs, air-conditioning systems, plumbing and electrical systems eventually require repairs or replacement. Then there is the potential cost of assistance.

A 2025 Harvard Joint Center for Housing Studies analysis found that among households with residents age 75 and older, only about 24% had enough income remaining after housing and basic living expenses to afford one daily four-hour visit from a paid home health aide.

That creates what researchers describe as a dual burden: paying for housing while also trying to pay for the services that may be needed to remain safely at home.

When Housing Competes With Health Care

Housing and health care are deeply connected. When too much income goes toward housing, older adults may have to make difficult decisions about other expenses. A household facing a large rent or property-tax bill may have less flexibility when confronted with an unexpected medical bill, medication expense or vehicle repair.

For older adults with limited incomes, these trade-offs can become especially difficult.

The issue also becomes more complicated as people live longer. Someone retiring at 65 may need to plan for 20, 30 or even more years of housing expenses.

Women Can Face Additional Pressure

Housing affordability can become an even greater concern for older women.

Recent Harvard research using 2024 Census data found that older women are more likely than older men to live alone, rent rather than own, and have lower incomes. Overall, 39% of older female-headed households faced housing cost burdens or severe burdens, compared with 28% of older male-headed households. Among women renters age 65 and older, about half experienced a housing cost burden.

These differences matter because living alone means there may be only one income supporting the household.

What Can Seniors Do?

There is no single solution, but planning can help. Older adults approaching retirement may want to evaluate housing expenses alongside their broader retirement budget rather than treating housing as a separate expense.

Questions worth considering include:

- Can the home realistically be maintained throughout retirement? What could property taxes and insurance look like in the future?
- Would downsizing reduce monthly expenses?
- Is the home accessible if mobility changes?
- Would moving closer to family, transportation or health care reduce other costs?
- Is there enough emergency savings for major home repairs?
- What resources are available if in-home assistance becomes necessary?

For homeowners, researching property-tax relief, insurance options, energy-efficiency programs and home-repair assistance may also be worthwhile.

For renters, exploring senior housing, subsidized housing and local assistance programs before a crisis develops can be important.

The Retirement Housing Equation Is Changing

The traditional retirement calculation—pay off the mortgage, collect Social Security and enjoy retirement—is becoming more complicated.

Today's older adults are confronting a housing environment shaped by higher rents, rising insurance costs, property taxes, maintenance expenses and limited affordable housing. At the same time, many are living longer and may eventually require assistance with everyday activities.

Housing is therefore more than a monthly bill. It can determine how much money remains for virtually every other part of retirement.

For seniors and those approaching retirement, the question is increasingly not simply "Can I afford my home today?" but "Can I afford to live here safely and comfortably for the rest of my life?"

That distinction may be one of the most important financial questions of retirement planning. ◆

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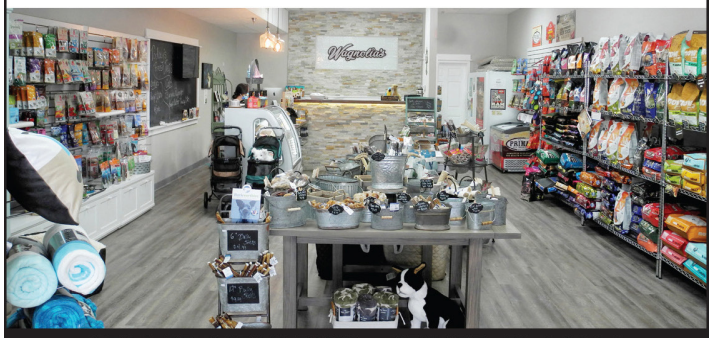
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What to Do If You're Injured on the Job

A workplace injury can happen in an instant. A slip on a wet floor, a fall from a ladder, a lifting injury, a repetitive-motion condition, or an accident involving equipment can leave an employee facing medical treatment, missed work and uncertainty about what happens next.

When an injury occurs, it is understandable to feel overwhelmed. However, taking a few important steps as soon as possible can help create a clear record of what happened and ensure that you receive appropriate medical attention.

1. Report the Injury Immediately

One of the most important things you can do is tell your supervisor, manager or employer about the injury as soon as possible—even if the injury initially seems minor.

Do not assume that an injury will simply go away or that you can report it later if it becomes more serious. Some workplace injuries, particularly strains, repetitive-motion injuries and other conditions, may become more apparent over time.

When reporting the incident, provide the basic facts: what happened, when and where it happened, what part of your body was affected, and whether anyone witnessed the incident.

If possible, make the report in writing and keep a copy or other record that you notified your employer.

Deadlines vary by state and type of claim. In Florida, employees generally must report a work-related injury to their employer as soon as possible and no later than 30 days after the accident, or within 30 days of being informed by a doctor that an injury is work-related. Missing the deadline can jeopardize a claim.

2. Get Medical Attention

Your health should come first.

If the injury is an emergency, seek emergency medical treatment immediately. Tell the medical staff that the injury occurred at work and provide your employer's information when requested.

For non-emergency injuries, ask your employer or workers' compensation representative where you should receive authorized treatment. The process for selecting a doctor varies depending on the state, employer and workers' compensation system.

In Florida, for example, the employer or insurance carrier generally directs the injured worker to an authorized medical provider. Authorized treatment can include physician visits, specialists, hospitalization, physical therapy, testing and prescription medication when medically necessary.

Do not simply assume that every medical expense will automatically be covered as a workers' compensation expense. Ask questions about authorization before receiving non-emergency treatment.

3. Document Everything

Good documentation can become extremely important later.

Write down what happened while the details are still fresh. Include the date, approximate time, location, people who witnessed the incident, equipment involved and symptoms you experienced.

Keep copies of:

- Accident or incident reports
- Medical records and discharge instructions
- Doctors' notes
- Prescriptions and medical bills
- Work-status or restriction forms
- Correspondence with your employer or insurance carrier
- Mileage or transportation records related to authorized medical treatment

If your symptoms change, keep track of when they occur and how they affect your ability to work or perform everyday activities.

4. Follow Your Doctor's Instructions

Once you begin treatment, follow the medical instructions you receive.

If your doctor places restrictions on lifting, standing, walking, driving or other activities, make sure your employer knows about those restrictions. Keep copies of work-status documentation.

Do not return to strenuous duties simply because you feel pressured to get back to work. At the same time, do not ignore medical appointments or recommended treatment.

Communication is particularly important when your condition changes. Tell your medical provider about new or worsening symptoms and make sure your employer receives appropriate documentation concerning your work status.

continued next page

5. Understand Workers' Compensation

Workers' compensation is generally designed to provide benefits for employees who suffer qualifying work-related injuries or illnesses. Depending on the circumstances and applicable law, benefits may include medical treatment and partial wage replacement.

The exact benefits, eligibility requirements, deadlines and procedures vary significantly from state to state.

In Florida, the state's workers' compensation system identifies medical benefits and disability-related wage benefits among the benefits potentially available to eligible injured workers.

Remember that workers' compensation is different from a personal injury lawsuit. Whether an injured worker has any additional legal claim depends on the circumstances and applicable law.

The steps you take immediately after a workplace injury can make a significant difference in your recovery—and in protecting your rights.

6. Don't Ignore a Claim Problem

Sometimes an employee encounters difficulties after reporting an injury. An employer may dispute what happened, an insurance carrier may question whether an injury is work-related, or treatment or benefits may be delayed or denied.

If that happens, keep your documentation organized and ask for an explanation in writing when appropriate.



You may also want to contact your state's workers' compensation agency or speak with an attorney who handles workplace injury cases. Government agencies can explain procedures and deadlines, while an attorney can provide advice about your individual circumstances.

In Florida, the Department of Financial Services provides an Employee Assistance Office for workers with questions about the workers' compensation system.

see "INJURED" on the next page



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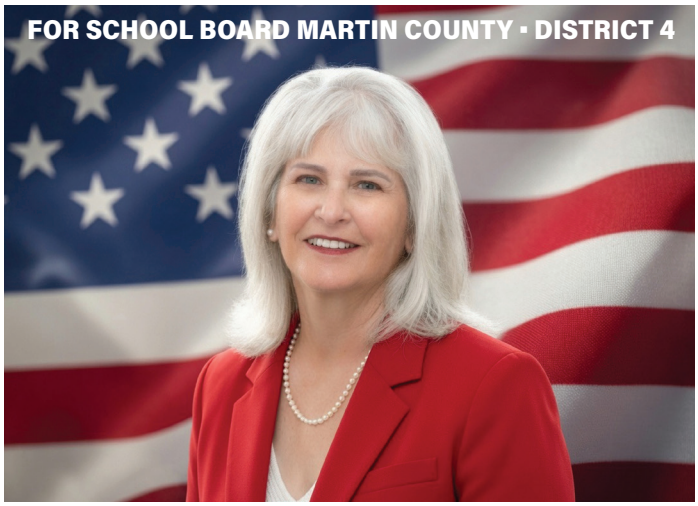
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injured cont.

Protect Your Health—and Your Future

Being injured at work can be stressful, but you do not have to navigate the process without a plan.

Report the injury promptly. Get appropriate medical care. Document what happened. Follow medical instructions. Keep copies of important records. And understand the deadlines that apply where you live.

Most importantly, don't minimize an injury simply because it doesn't seem serious at first. A small problem today can become a significant medical issue later.

If you are injured on the job, the best first step is often the simplest one: speak up, report the injury and get the appropriate care.

This article is intended for general informational purposes and is not legal or medical advice. Workers' compensation laws and procedures differ by state. Employees with a serious injury, disputed claim or questions about their individual rights should consult the appropriate state agency or a qualified professional.

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elections cont.

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

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

If you made this prayer, email me at: icarepublications@gmail.com.

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