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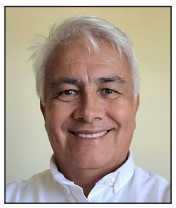
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Elections 2026: Executing Your God Given Power of Choice

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 21

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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



From the Sheriff

by NOEL E. STEPHEN
Okeechobee County
okeesheriff.org

Octobers in Okeechobee

October is always a special time in Okeechobee County. The weather begins to change, families spend more time outdoors, and our community comes together for events that remind us just how fortunate we are to call Okeechobee home.

This month, I would personally like to invite you and your family to join the Okeechobee County Sheriff's Office as we participate in National Faith & Blue Weekend and celebrate our second annual Blessing of the Badge.

Faith & Blue is built around a simple idea, strong communities are created when law enforcement, faith-based organizations, and the people they serve build relationships based on mutual respect and understanding. That philosophy fits Okeechobee very well.

Our deputies do not simply work in this community. Many of us live here. We raise our families here, attend church here, shop at the same stores, sit beside you at ball games, and face many of the same challenges as the people we have the honor to serve.

Our Blessing of the Badge weekend begins Friday, October 9, at 7:30 a.m. with "Pray on the Steps" at the Okeechobee County Sheriff's Office. We invite members of our community, clergy, first responders, and anyone who would like to participate to join us as we gather in prayer for the men and women who serve our community and for the citizens we serve.

Then, on Saturday, October 10, from 5 to 8 p.m., we invite everyone to join us for National Night Out, "Light Up the Night," on the grounds of Christ Fellowship and Okeechobee Christian Academy.

This is an event for the entire family. There will be emergency vehicles, community organizations, interactive activities, food trucks, a video game bus, a jump house, music, K-9 demonstrations, and plenty of opportunities to simply spend some time together.

National Night Out gives our deputies, first responders, community partners, and residents an opportunity to meet one another outside of an emergency or stressful situation. Sometimes the most important conversations we have with the public begin with nothing more complicated than a handshake, a smile, and a few minutes spent getting to know one another.

We will conclude our Blessing of the Badge weekend on Sunday, October 11, with "Prayer in Place." We are asking churches and other religious organizations throughout Okeechobee County to take a moment during their services to pray for our law enforcement officers, firefighters, paramedics, dispatchers, and all of the men and women who serve our community.

Regardless of denomination or background, this weekend is about something we can all share, a desire for a safe, strong, compassionate community.

Before October comes to a close, however, we have one more important night to talk about.

Halloween is Friday, October 31, and our neighborhoods will be filled with children and families enjoying the evening. That also means drivers need to be especially alert for pedestrians, particularly children who may enter the roadway unexpectedly.

Parents, please accompany younger children, encourage older children to stay together in groups, use flashlights or reflective material, cross streets at intersections or crosswalks whenever possible, and remind children to look carefully before entering any roadway. Costumes should also allow children to see clearly and move safely.

For our drivers, please slow down in residential neighborhoods, eliminate distractions, and expect children to be in places where you normally would not see pedestrians. And, as always, if alcohol is part of your Halloween celebration, make arrangements for a sober ride home.

October gives us several opportunities to come together, from prayer and fellowship to National Night Out and Halloween. Each may look a little different, but they share something important, neighbors looking out for neighbors. That is what community is about, and that is what makes Okeechobee such a special place.

On behalf of the men and women of the Okeechobee County Sheriff's Office, I hope you will join us for Blessing of the Badge and National Night Out, and I wish everyone a safe and enjoyable Halloween.

God bless you, God bless our first responders, and God bless Okeechobee County. ◆



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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.

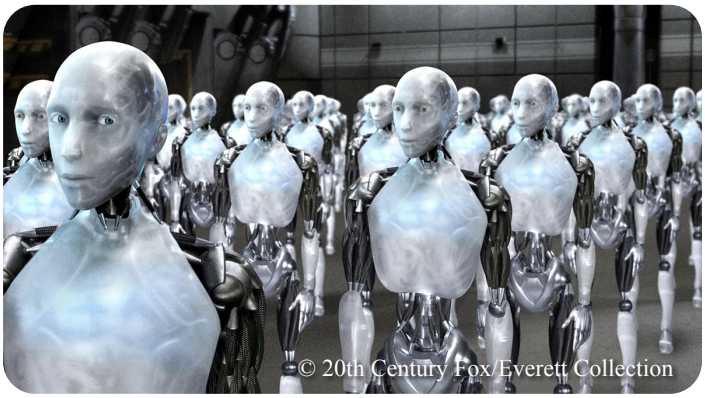
Now read the fine print. TIME reports that no leading AI company has actually slowed down yet. And the White House is not on board. President Trump opposes regulation that would constrain U.S. companies, citing the race with China.

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. ◆

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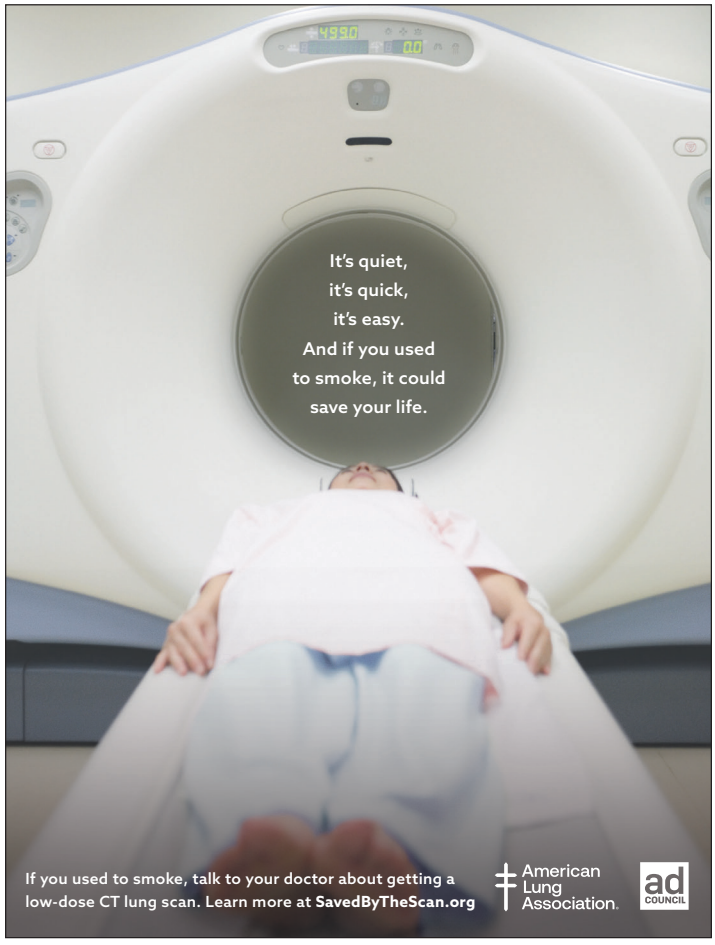
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The MIND Diet: Eating for a Healthier Brain

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

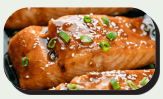

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ACTIVE RECOVERY & REGENERATION

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 21

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From "Sick Care" to Annual Precision Rituals

A proactive approach to making your health a year-round practice

For generations, much of healthcare has been organized around a simple pattern: something goes wrong, you notice symptoms, you make an appointment, and a healthcare professional determines what needs to be done. This approach can be extremely valuable when someone is sick or experiencing an urgent medical problem. But when it becomes the primary way we think about health, an important question emerges:

What if healthcare wasn't only about treating problems after they appear?

That question is at the heart of a growing shift toward preventive, personalized and data-informed health management. Instead of waiting for symptoms to trigger action, people are increasingly interested in understanding their individual health risks, establishing meaningful baselines and using regular check-ins to identify changes early.

This approach can be thought of as moving from "sick care" to annual precision rituals—turning health maintenance into something intentional, scheduled and personalized.

From Reactive to Proactive

"Sick care" isn't necessarily a criticism of traditional medicine. Acute and chronic disease treatment remains essential. The distinction is primarily about timing and purpose.

YOUR ANNUAL HEALTH RITUAL

1 — MEDICAL
- Preventive screenings
- Vaccinations • Medications

2 — METABOLIC
- Blood pressure • Cholesterol
- Blood glucose

3 — MOVEMENT
- Strength • Mobility
- Cardiovascular fitness

4 — NUTRITION
- Eating patterns • Fiber
- Hydration

5 — SLEEP
- Duration • Quality
- Persistent problems

6 — WELL-BEING
- Stress • Mood
- Social connection

continued next page

Reactive care often begins when a problem becomes noticeable. Preventive care, by contrast, aims to reduce the likelihood of disease, detect certain conditions earlier or identify risk factors before they become larger problems.

Annual preventive visits can provide an opportunity to review medications, vaccinations, screenings, lifestyle factors and other aspects of health. Depending on age, sex, family history and individual risk, healthcare professionals may recommend different screenings or tests.

The goal isn't to order every test available. It's to determine which information is actually useful for the individual.

What Makes a Health Ritual "Precise"?

The word "precision" can sound complicated, but the basic concept is straightforward: your healthcare decisions should reflect you rather than an imaginary average person.

Family history, age, lifestyle, existing conditions, medications, previous test results and personal goals can all influence what deserves attention.

For example, two people of the same age may have very different health priorities because their family histories, blood pressure, cholesterol levels, physical activity, nutrition and other risk factors differ.

A precision-oriented annual review brings these pieces together rather than looking at each measurement in isolation.

That might mean tracking blood pressure over time, reviewing cholesterol and blood sugar when clinically appropriate, discussing cancer screening recommendations, evaluating medications, reviewing mental and physical well-being, and identifying lifestyle changes that could improve long-term health.





Establish Your Baseline

One of the most useful things an annual health ritual can provide is a baseline.

A single test result tells you what is happening at one point in time. A series of measurements can reveal a trend.

Is your blood pressure consistently changing? Has your cholesterol shifted? Has your weight or waist circumference changed substantially? Are you becoming less physically active? Are sleep problems becoming more frequent?

Trends don't automatically indicate disease, and changes should be interpreted by qualified healthcare professionals in the context of the individual. But knowing your history gives you and your healthcare team more information to work with.

Think of it like maintaining a vehicle. You don't wait for the engine to fail before checking the oil. Regular maintenance doesn't guarantee that something will never go wrong, but it can help identify potential problems before they become emergencies.

Beyond the Annual Physical

An annual precision ritual doesn't have to be limited to a doctor's office.

Health is influenced by everyday behaviors, including nutrition, physical activity, sleep, stress management, relationships and substance use. These areas can be reviewed periodically just as you review financial goals or household maintenance.

Consider creating an annual personal health checklist:

- **Medical:** Review preventive screenings, vaccinations, medications and family history with your healthcare professional.
- **Metabolic:** Discuss clinically appropriate measurements such as blood pressure, cholesterol and blood glucose.
- **Movement:** Evaluate strength, cardiovascular fitness, balance and mobility.
- **Nutrition:** Look at eating patterns rather than focusing exclusively on weight.

see "RITUALS"on page 20



iCARE EXCLUSIVE

Hospice Care Does Not Mean Giving Up

L to R: **Andrea Adkins** - General Manager
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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. ◆

VITAS® Healthcare

If you or someone you know is struggling with an advanced illness and may benefit from the services noted above, we are here to help. Contact us at 888.374.0952.

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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- **Sleep:** Consider sleep duration, quality and persistent problems such as snoring or excessive daytime sleepiness.
- **Mental well-being:** Make space to discuss stress, mood, social connection and other aspects of emotional health.
- **Lifestyle:** Reassess alcohol, tobacco or nicotine use and other behaviors that may affect health.

The specific components should be individualized rather than treated as a universal checklist.

Data Can Help—When Used Wisely

Wearable devices and health apps have made it easier than ever to collect information about ourselves. Steps, heart rate, sleep duration and exercise patterns can provide useful context.

But more data isn't automatically better.

A smart watch cannot diagnose every health condition, and consumer measurements may not have the same accuracy or clinical significance as medical testing. Instead of becoming obsessed with individual numbers, look for meaningful patterns and discuss concerning changes with a healthcare professional.

The purpose of health data should be to support better conversations and decisions, not create unnecessary anxiety.

Small Changes, Repeated Consistently

Perhaps the most important part of an annual health ritual is what happens after the appointment.

A screening result or laboratory measurement has limited value if it doesn't lead to an appropriate next step.

Maybe the conversation reveals that you're not getting enough physical activity. Perhaps your diet could use more fiber-rich foods. Maybe it's time to address persistent sleep difficulties. Or perhaps everything looks good—and your next step is simply to continue the habits that are working.

The objective isn't to overhaul your life every January.

Instead, choose a few realistic priorities and revisit them throughout the year.

Make Health an Appointment With Yourself

The phrase "annual precision ritual" may sound more elaborate than an annual checkup, but its underlying idea is simple: make your health a recurring priority rather than something you think about only when something feels wrong.

Schedule the conversation. Know your numbers when they're clinically relevant. Understand your family history. Keep track of important changes. Ask questions. Follow recommended screenings. And, perhaps most importantly, build a relationship with healthcare professionals who can help put your individual information into context.

Healthcare will always need to treat illness. But maintaining health doesn't have to begin with illness.

The future of personal health may be less about waiting for the warning light to come on—and more about regularly checking the dashboard.

An annual precision ritual isn't about predicting everything that might happen. It's about being informed, prepared and proactive, while using evidence-based preventive care to give yourself the best opportunity to stay healthier over time. ◆



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



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

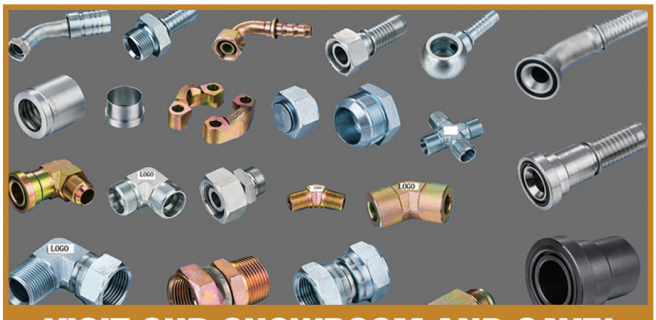
Solo aging isn't simply a demographic trend. It represents a changing approach to independence, relationships and preparation.

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. ◆

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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. ◆

continued next page

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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.

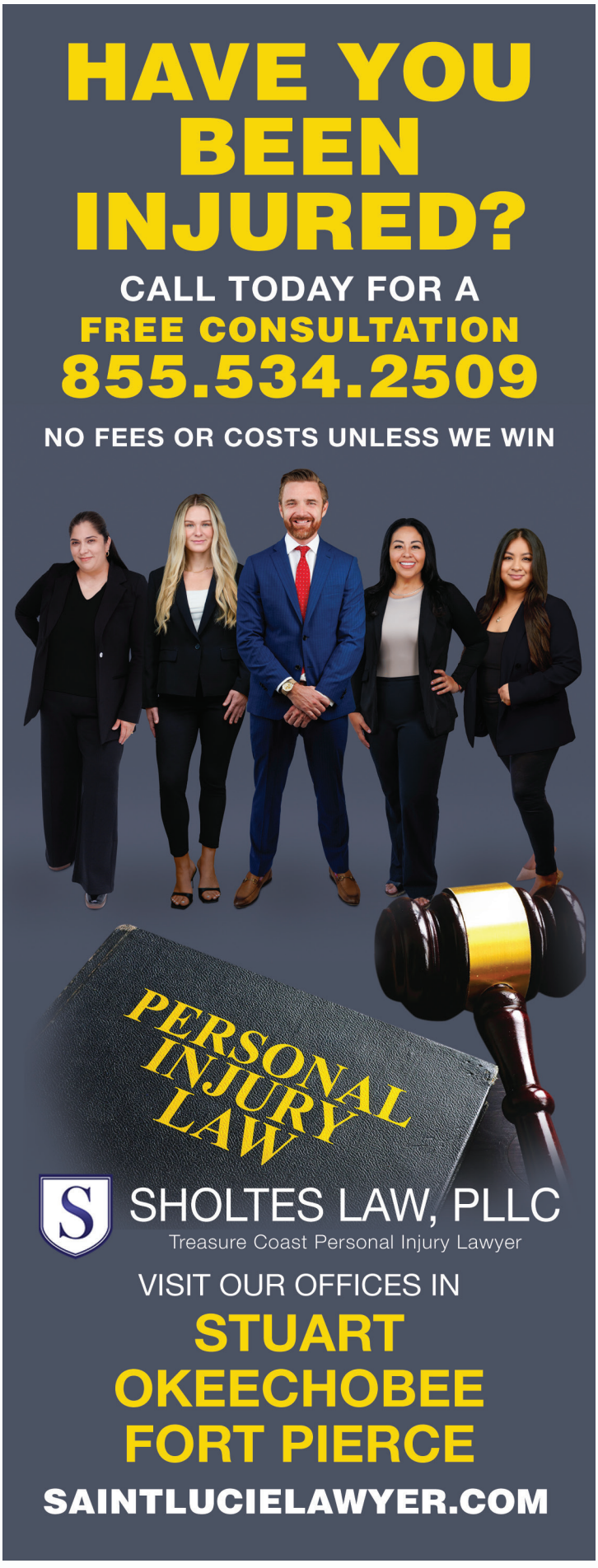
If that happens, keep your documentation organized and ask for an explanation in writing when appropriate.

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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Brennan Eye Care is proud to have served Okeechobee for over 40 years. As a Second generation optometrist, Dr. Christine Brennan Bishop is delighted to be providing quality eye exams to the families of our great community for the past 15 years. Dr. Bishop has been the owner of the practice since the summer of 2018. She continues to serve Okeechobee with the company's family motto of "Quality Eye Care you can Trust!"

Dr. Brennan recently retired to spend more time with his grandchildren; along with more time to go fishing and hunting. Everyone knows Dr Brennan enjoys telling a good fish or hunting story. He has been serving the community and surrounding area for many decades and has passed that passion of serving, to his daughter.

Dr. Christine Bishop has been the president of the Treasure Coast Optometric Society for the past 10 years, which provides indigent eye care to our poorest residents. She is Vice President of the Health Council of SouthEast Florida, appointed by Okeechobee County Commission, to serve on this board and to represent Okeechobee in the five county coalition. Dr. Bishop is also the Membership Chair for the Okeechobee Chamber of Commerce.

Dr. Bishop has a passion for education and the children in our community. In August of 2022, she was elected to the Okeechobee County School Board and presently serves as the President of the Education Foundation of Okeechobee. Dr Bishop's most favorite activities are spending time with her husband and three beautiful daughters, along with serving at More 2 Life Church in Okeechobee. When you ask Dr. Bishop, how does she balance family, work, and community service? Her gentle smile and kind demeanor replies with a shrug saying "We are only given one life and my desire is to serve my family and community as Christ does, with love."

Dr. Bishop has also begun lecturing around the state of Florida to her colleagues, using her real life experience and knowledge to provide insightful continuing education hours to fellow optometrists. She is thankful that through the years Brennan Eye Care has continued to offer the newest technology with a personalized small-town feel and she continues to strive to have you feeling like family when you walk in the door. You will leave knowing you have had the most thorough and comprehensive eye examination presently available to Optometrists today.

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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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Blue Ocean Dermatology prides itself on staying at the forefront of dermatological advancements. From acne and eczema to psoriasis and Mohs surgery for skin cancer, their dermatologists have the expertise to deliver the highest standard of care. In addition to medical dermatology, they offer an array of cosmetic services to help patients look and feel their best. Whether it's rejuvenating treatments like Botox and dermal fillers, laser hair removal or chemical peels, the clinic's skilled professionals tailor each procedure to meet the unique needs of every individual.

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