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Volume 4 • Issue 9

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Back-to-School Can Be Emotional for Parents

WOMEN'S LIFE-STAGE TRAINING:

How Fitness Should Evolve Through Every Season of a Woman's Life

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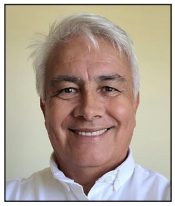

DO YOU HAVE LIFE AND IMMORTALITY?

If not, what are you waiting for?

By ANGEL CHAVEZ

Life and death are in power of your tongue…Proverbs 18:21

DEATH WAS ABOLISHED OUT OF YOUR LIFE, PENDING YOUR ACTIVATION.

It sounds like a language from another planet, foreign to our natural ears, yet it is for us to understand it and appropriate it. Our spirit knows it because It's language from the Holy Spirit to our spirit.

"For God has not given us a spirit of fear, but of power and of love and of a sound mind. Therefore do not be ashamed of the testimony of our Lord, nor of me His prisoner, but share with me in the sufferings for the gospel according to the power of God, who has saved us and called us with a holy calling, not according to our works, but according to His own purpose and grace which was given to us in Christ Jesus before time began, but has now been revealed by the appearing of our Savior Jesus Christ, who has abolished death and brought life and immortality to light through the gospel…
2 Timothy 1:7-10

ABOLISHED DEATH? ABOLISH IN THE DICTIONARY MEANS: Put an end to, do away with, get rid of, scrap, end, stop, terminate, eradicate, eliminate, exterminate, destroy, annihilate, stamp out, obliterate, wipe out, extinguished, quashed, expunged, extirpated, annulled, cancelled, invalidated, nullify, void, dissolved, erased, deleted, rescinded, repealed, revoked, overturned, discontinued, removed, withdraw, retracted, countermanded, excised, dropped, jettisoned, vitiated, abrogated, deracinated. I like them all. Pick and choose yours…

WHO HAS ABOLISHED DEAD? JESUS DID. That was his mission, at the cross He said it's finished before dying. Most Christians are looking for a time in the future to enter eternity. Some others believe they have already entered eternity the instant when they received Jesus. Because Jesus is the Kingdom of God and eternity. Eternity with God for Christians was established on resurrection morning.

SO, IF DEAD HAS BEEN ABOLISHED, THEN DEAD HAS BEEN OPERATING ILLEGALLY?

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

"For you granted him authority over all people that he might give eternal life to all those you have given him. Now this is eternal life: that they know you, the only true God, and Jesus Christ, whom you have sent. I have brought you glory on earth by finishing the work you gave me to do. *John 17:2-4*

Everyone, a Christian that is, must do their own deep study. And, at the very least we will discover that there are many ways to go up, I am tired of the old-fashioned way of dying.

THE OLD FASHION WAY OF DYING? Yes. Visiting doctors, hospitals, getting old, getting bit up to dead. You know the traditional way. The illegal way. Here are other ways that are more proper for a Christian to go up:

The Moses way: "Moses was one hundred and twenty years old when he died. His eyes were not dim, nor his natural vigor diminished." *Deuteronomy 34:7*

The Elijah Style: "Then it happened, as they continued on and talked, that suddenly a chariot of fire appeared with horses of fire and separated the two of them; and Elijah

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Back-to-School Can Be Emotional for Parents Too

Source: MELISSA WILLETS - AOL.COM

The first day of school isn't just a milestone for children—it can stir up unexpected emotions for parents as well. Here's why that's perfectly normal, and how to navigate the transition together.

Nothing could have surprised me more than how each of my children reacted on the first day of school. I spent one summer worrying about my then-kindergartner, envisioning him clinging to me and refusing to go into the school as my heart simultaneously broke into a million pieces. But to say the moment played out nothing like what I'd feared is an understatement: He didn't look back once as he strode confidently into the building, his oversized backpack the last thing I saw before my 5-year-old took on his first day of elementary school.

I'm pretty sure I heard the viral TikTok song "These Are The Days" by creator Cory Asbury (@coryasbury) playing in the distance. "Kindergarten drop of line... His first day of school didn't even cry... These are the days that we'll want back..." Cue the tears if you haven't heard it.

Then there was my then-fifth grader, who returned to the same school, to a classroom down the hall from last year's, and who already knew many friends in her class. I hadn't given much thought to how she'd readjust to school, figuring it would be fine. Except my 10-year-old ended up experiencing a lot of anxiety on the first day back, and subsequently, I found myself worrying about her, instead of my son, all day long.

Parents Have Feelings Too

What I learned from our family's first day back at school is that no matter what you're preparing for as a parent, things may not go as planned. And kids are never too old to stress about a new year—or for you to worry about them!

Yup, whether your little one whistled into school like in a Mickey Mouse cartoon or can't sleep the night before the big day due to a case of jitters adjusting to a new school year can be just as hard on parents as it is on kids.

Alyssa Mairanz, LMHC, CDBT, the executive director and owner of Empower Your Mind Therapy in New York City, acknowledges this about parents and guardians during this time.

"They may feel a stream of several emotions at once: anxiety, nervousness, worry, sadness, pride, gratitude, and even excitement, to name a few," she says. "It all depends on the individual family circumstances and concerns for how the child might develop, fit in, enjoy their time in school, and even projections from their own childhood experiences can creep in." Guess what? No matter how you feel, it's all OK.

Meanwhile, as I learned, how a particular child reacts to the back-to-school routine also plays a part in how we as parents feel.

"If a child is feeling anxious or scared to go to school, it may elicit feelings of anxiousness and sadness in the parent," Mairanz relatably says. "Going to school is a huge transition for kids, whether it might be their first year in school, or just

see "BACK-TO-SCHOOL" on page 28

FROM THE CITY COUNCIL

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

City Council lowers property tax rate for 11th straight year

The Port St. Lucie City Council continued its commitment to reducing property taxes for residents when it agreed to lower the City's millage rate for the 11th consecutive year.

At the annual Summer Workshop held July 22-23, City Council approved a property tax (millage) rate of 4.8750 for FY 2026-27, a decrease from 4.9750 in FY 2025-26. The budget will be adopted by City Council in September, with public hearings taking place Sept. 14 and Sept. 28. The FY 2026-27 budget goes into effect Oct. 1, 2026.

The property tax reduction maintains Port St. Lucie's record of steadily reducing its millage rate while managing historic population growth, investing in essential infrastructure and improving public safety.

Since 2016, the City has reduced its millage rate by 25%, saving the average homeowner nearly $2,000 over a 10-year period. The City of PSL has the third lowest municipal tax rate out of Florida's 20 largest cities.

Residents can learn more about the City's budget, millage rate history and financial planning at CityofPSL.com/budget. ◆

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FROM THE SLC PROPERTY APPRAISER

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

Think the Property Appraiser Sets Your Taxes? Think Again.

When your annual TRIM Notice arrives, one of the first things you may notice is the word "millage." While it may sound complicated, millage is simply the tax rate used to calculate your property taxes. Understanding how it works can help you better understand your tax bill and the factors that influence what you pay each year.

What Is Millage?

A millage rate is the amount of tax charged for every $1,000 of a property's taxable value. One mill equals $1 in taxes for every $1,000 of taxable value. For example, if your home's taxable value is $100,000 and the total millage rate is 5.2 mills, your property taxes would be $520.

Your total tax bill is typically made up of several millage rates established by different taxing authorities, such as your county, city, school district, water management district, and other special districts.

Who Sets Millage Rates?

Contrary to a common misconception, the Property Appraiser does not set millage rates. Each year, local taxing authorities—including county commissions, city councils, and school boards—adopt budgets and determine the millage rates needed to fund them. The process begins on July 1, when the Property Appraiser certifies the total taxable value of properties within each taxing authority's jurisdiction. Tentative millage rates are typically set in early August, with final rates adopted in September.

Your TRIM Notice

By mid-August, property owners receive a Notice of Proposed Property Taxes, commonly known as the TRIM Notice. It includes:

- Your property's market & assessed value as of January 1
- Applicable exemptions and assessment limitations, including the Save Our Homes cap
- Proposed millage rates and estimated taxes
- A "rolled-back" rate showing what the millage would be if last year's budget remained the same
- Dates and locations of public hearings where residents can provide input before rates are finalized

Can Millage Rates Change?

Yes. Millage rates are reviewed annually and may increase or decrease depending on local taxing authorities and their budget decisions.

It's important to remember that a lower millage rate doesn't always mean a lower tax bill. If your property's taxable value increases, it may offset the benefit of a reduced rate. Likewise, increases by other taxing authorities can also affect your total property taxes.

The Property Appraiser's Role

The Property Appraiser's responsibility is to determine the fair just market value of your property, apply all qualifying exemptions, and issue the annual TRIM Notice. Our office does not set millage rates, establish budgets, or decide how much property tax you pay.

Understanding the Bigger Picture

For homeowners with a Homestead Exemption, Florida's Save Our Homes cap helps limit annual increases in assessed value to 3% or the rate of inflation, whichever is less, providing important protection against rapidly rising property values.

Understanding how millage rates, property values, and exemptions work together can make your TRIM Notice easier to understand and help you become a more informed participant in the local budget process. ◆

If Google Can't Find You, Neither Can Your Customers

By: BRIDGETTE DALEY

Why SEO and AEO Matter More Than Ever

You can be the best at what you do and still be invisible. That is the hard truth for thousands of local businesses right now. The chiropractor with the healing hands. The bakery with the cinnamon rolls people drive across the county for. The family-owned HVAC company that answers the phone at 9 PM. None of it matters if the internet does not know you exist.

Here is what changed. Your customers stopped flipping through directories years ago. Now they are not even scrolling through pages of search results. They ask a question, and they take the first answer they get. Sometimes that answer comes from Google. Increasingly, it comes from an AI assistant like ChatGPT, Gemini, or Siri. If your business is not part of that answer, you were never in the running.

That is why two acronyms should be on every local business owner's radar this year: SEO and AEO.

SEO: The Foundation You Cannot Skip

SEO stands for search engine optimization. It is the practice of making your website easy for search engines to find, understand, and recommend. Think of it as your digital curb appeal.

When someone in Port St. Lucie searches "family dentist near me," Google makes a split-second decision about who deserves the top spot. That decision is based on signals. Does your website load fast? Does it clearly say what you do and where you do it? Do other trusted sites link to you? Are your business name, address, and phone number consistent everywhere they appear online?

Local SEO goes a step further. Your Google Business Profile, your reviews, your photos, your posted hours. These are not nice-to-haves. They are the difference between showing up in the map pack and disappearing on page three, which might as well be the bottom of the ocean.

Here is the stat that should get your attention: nearly half of all Google searches have local intent. People are actively looking for businesses like yours, in your zip code, this week. SEO is how you raise your hand.

AEO: The New Frontier

Now for the newer acronym. AEO stands for answer engine optimization. It is SEO's ambitious younger sibling, and it is growing up fast.

Answer engines are the AI tools your customers already use daily. When someone asks ChatGPT "who does the best hurricane shutter installation on the Treasure Coast," the AI does not show ten blue links. It gives an answer. One answer. Maybe two or three names if you are lucky.

AEO is the practice of making sure your business is the answer. That means structuring your website content so AI can read it clearly. It means answering the real questions your customers ask, in plain language, right on your pages. It means having accurate, consistent information across the web, because AI models pull from everywhere and reward businesses that look trustworthy everywhere.

The businesses winning at AEO right now share a few habits. They publish helpful content that actually answers questions instead of dancing around them. They use schema markup, a behind-the-scenes code that tells search engines and AI exactly what their business is, what it offers, and where it operates. And they keep their online presence clean, current, and consistent.

Why "More Than Ever" Is Not an Exaggeration

The window is open right now, and windows close. Most local businesses have not touched AEO. Many are still coasting on an outdated website and a Google profile they set up in 2019 and never looked at again. That means the businesses who act now are not competing against everyone. They are competing against the few who are paying attention.

There is also a compounding effect. Search engines and AI models reward established authority. The reviews you earn this year, the content you publish this quarter, the schema you install this month all build on each other. Waiting a year does not cost you a year. It costs you the lead you could have built.

Start Here

You do not need to become a tech expert. Start with three moves. Claim and fully complete your Google Business Profile. Ask every happy customer for a review, and respond to every review you get. Then take an honest look at your website and ask one question: if an AI read this page, would it know exactly who we serve and why we are the best choice?

Your future customers are already asking. Make sure you are the answer. Need help with SEO or AEO? Email hello@bridgettedaley.com. ◆

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How Much Protein Do We Really Need?

Separating Science From the High-Protein Hype

From protein shakes and bars to high-protein pasta and ice cream, protein has become the nutrient of the moment. But are most of us actually deficient—or are we simply buying into clever marketing? Here's what the science says about how much protein we truly need, who benefits from eating more, and when "more" isn't necessarily better.

Walk through any grocery store today and you'll quickly notice one thing: protein is everywhere. Breakfast cereals boast extra protein. Yogurt containers prominently display protein counts. Even snacks that traditionally had little nutritional value are now marketed as "protein-packed."

Social media has fueled the trend even further. Fitness influencers routinely recommend consuming 150 to 200 grams of protein a day, while videos encourage adding protein powder to coffee, oatmeal, pancakes, smoothies, and even desserts. The message seems clear: if you're not eating massive amounts of protein, you're missing out on better health, stronger muscles, and easier weight loss. But nutrition experts say the truth is far more nuanced.

While protein is unquestionably one of the body's essential nutrients, most healthy adults in developed countries already consume enough to meet their basic needs. For some people—including athletes, older adults, and individuals recovering from illness—higher protein intake can offer significant benefits. For others, however, the obsession with maximizing protein may offer diminishing returns.

Understanding how much protein your body actually needs begins with separating nutrition science from marketing.

What Does Protein Actually Do?

Protein serves as the body's primary building material. Every organ, muscle, skin cell, enzyme, hormone, and immune cell relies on amino acids—the components of protein—to function properly.

Unlike carbohydrates and fats, which primarily serve as fuel, protein constantly repairs tissues damaged through daily living. Whether you're recovering from a workout, healing from an injury, or simply replacing worn-out cells, your body depends on dietary protein to rebuild itself.

Protein also helps produce enzymes that digest food, antibodies that fight infections, hormones that regulate metabolism, and neurotransmitters that support brain function.

Because the body doesn't store protein in the same way it stores carbohydrates or fat, regular dietary intake is important.

The Recommended Daily Amount

The Recommended Dietary Allowance (RDA) for healthy adults is 0.8 grams of protein per kilogram of body weight per day.

That translates roughly to:
120-pound adult: about 44 grams
150-pound adult: about 55 grams
180-pound adult: about 65 grams
200-pound adult: about 73 grams

These recommendations represent the minimum amount needed to prevent

deficiency in healthy individuals—not necessarily the optimal intake for everyone.

Many nutrition researchers believe that higher amounts may better support muscle maintenance, healthy aging, and satiety.

Why Protein Has Become So Popular

Protein has gained enormous popularity for several reasons.

Research consistently shows that protein helps people feel fuller than carbohydrates or fat. Meals rich in protein tend to reduce hunger hormones while increasing hormones that signal fullness.

Protein also requires slightly more energy to digest, creating a modest increase in calorie expenditure known as the thermic effect of food.

Perhaps most importantly, adequate protein helps preserve lean muscle during weight loss. When people lose weight through calorie restriction alone, some of that weight inevitably comes from muscle tissue. Consuming sufficient protein while exercising helps minimize this loss.

These scientifically supported benefits have made protein an attractive nutrient for both health professionals and food manufacturers.

Do Athletes Need More?

People who regularly engage in strength training, endurance sports, or intense physical activity generally require more protein than sedentary individuals.

Sports nutrition experts often recommend:

- Recreational exercisers: 1.0–1.2 grams per kilogram
- Endurance athletes: 1.2–1.6 grams per kilogram
- Strength athletes: 1.6–2.2 grams per kilogram

These higher amounts support muscle repair, recovery, and adaptation following exercise.

However, consuming protein far beyond these levels does not necessarily result in larger muscles.

Muscle growth depends on progressive resistance training, adequate calories, quality sleep, genetics, and overall nutrition—not protein alone.

The Importance of Protein as We Age

One area where higher protein intake may provide substantial benefits is healthy aging.

Beginning around age 30, adults naturally lose muscle mass in a process called sarcopenia. This gradual decline accelerates after age 60 and can reduce strength, balance, and independence.

Research suggests that older adults often benefit from consuming approximately 1.0 to 1.2 grams of protein per kilogram of body weight daily, combined with resistance exercise.

Rather than dramatically increasing total intake, experts also recommend spreading protein evenly throughout the day instead of consuming most of it at dinner.

A breakfast containing eggs, Greek yogurt, or cottage cheese may provide greater muscle-supporting benefits than toast alone.

Can You Eat Too Much Protein?

For healthy individuals with normal kidney function, there is little evidence that moderately high-protein diets cause kidney damage.

This is one of the most persistent nutrition myths.

However, people with existing kidney disease should follow individualized recommendations from their healthcare providers because excess protein can place additional demands on compromised kidneys.

There are also practical concerns with consuming extremely high-protein diets.

If protein replaces fruits, vegetables, whole grains, legumes, and healthy fats,

see “PROTEIN” on the next page

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overall nutritional quality may decline. Fiber intake often falls, while important vitamins, minerals, and antioxidants may become inadequate.

Additionally, relying heavily on processed protein products—such as bars, shakes, and packaged snacks—can increase sodium, added sugars, saturated fat, and artificial ingredients.

Animal vs. Plant Protein

Both animal and plant proteins can support good health.

Animal sources such as poultry, fish, eggs, dairy, and lean meats provide complete proteins containing all nine essential amino acids.

Plant-based proteins—including beans, lentils, soy products, quinoa, nuts, and seeds—also contribute valuable protein while supplying fiber, antioxidants, and heart-healthy fats.

Modern nutrition science recognizes that eating a variety of plant proteins throughout the day easily supplies all essential amino acids for most people.

Many experts now encourage emphasizing plants while including lean animal proteins according to personal preference and dietary needs.

Timing Matters More Than You Think

Instead of consuming 100 grams of protein during dinner, nutrition researchers increasingly recommend distributing protein across meals.

For example:
Breakfast: 25–30 grams
Lunch: 25–30 grams
Dinner: 25–35 grams
Snack: 10–20 grams

This pattern appears to stimulate muscle protein synthesis more effectively than concentrating most protein in one meal.

For active individuals, consuming protein within approximately two hours after exercise may further support recovery.

Whole Foods First

Although protein powders can be convenient, most people can easily meet their needs through regular foods.

Excellent protein sources include:
Eggs, Greek yogurt, cottage cheese, chicken breast, turkey, salmon, tuna, lean beef, tofu, tempeh, edamame, lentils, black beans, chickpeas, quinoa, milk, nuts and seeds.

Whole foods provide additional nutrients that isolated protein supplements often lack.

The Bottom Line

Protein deserves its reputation as an essential nutrient. It helps build muscle, supports healthy aging, strengthens the immune system, promotes fullness, and assists with recovery from exercise and illness.

Yet despite today's high-protein craze, the reality is that most healthy adults already consume enough to avoid deficiency. While

athletes, older adults, and highly active individuals often benefit from higher intake, more protein isn't automatically better for everyone.

The healthiest approach is neither chasing massive protein numbers nor ignoring the nutrient altogether. Instead, focus on consuming high-quality protein from a variety of whole-food sources, spread evenly throughout the day, while maintaining a balanced diet rich in fruits, vegetables, whole grains, and healthy fats.

In the end, protein is an important piece of the nutrition puzzle—but it isn't the entire picture. Sustainable health comes not from a single nutrient, but from an overall pattern of eating that supports your body's needs for the long term. ◆

Functional Foods and Cognitive Support

The brain may weigh only about three pounds, but it has an enormous appetite for nutrients. From maintaining communication between nerve cells to supporting blood flow and protecting cells from oxidative stress, the brain depends on a steady supply of essential nutrients. That is why growing interest in functional foods—foods that provide health benefits beyond basic nutrition—is extending to cognitive health.

While no single food can prevent Alzheimer's disease or guarantee sharper memory, research increasingly suggests that overall eating patterns may influence how well the brain ages. The Mediterranean and MIND diets, for example, emphasize many foods that are rich in antioxidants, healthy fats, vitamins, minerals and other compounds associated with brain health.

Feed Your Brain

One of the most promising categories is fatty fish, including salmon, sardines and trout. These foods provide omega-3 fatty acids, particularly DHA, which is an important structural component of brain cell membranes. Research has linked regular fish consumption with higher cognitive function and slower cognitive decline, although studies of omega-3 supplements have produced mixed results.

Berries are another popular brain-food choice. Blueberries, strawberries and other colorful berries contain compounds called flavonoids and other antioxidants. These compounds are being studied for their potential role in protecting cells from oxidative stress and inflammation. The MIND diet specifically emphasizes berries over other types of fruit.

see "COGNITIVE SUPPORT" on page 27

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WOMEN'S LIFE-STAGE TRAINING:

How Fitness Should Evolve Through Every Season of a Woman's Life

For decades, the fitness industry has often promoted a one-size-fits-all approach to exercise: work harder, lift heavier, run faster, and push through fatigue. While challenging the body is an important part of improving health, this traditional approach does not always consider the unique physical, hormonal, and lifestyle changes women experience throughout their lives.

Women's Life-Stage Training is a growing approach to fitness that recognizes that a woman's body is constantly adapting. The training methods that work in a woman's 20s may not be ideal in her 40s, 50s, or beyond. Instead of viewing aging and hormonal changes as obstacles, life-stage training focuses on working with the body's natural transitions to improve strength, mobility, energy, confidence, and long-term wellness.

From adolescence to pregnancy, postpartum recovery, perimenopause, menopause, and healthy aging, every stage of life presents different opportunities and challenges. Understanding these changes allows women to create fitness routines that support their bodies rather than fight against them.

The Foundation: Building Strength Early in Life

A woman's relationship with fitness often begins in adolescence and young adulthood. During these years, the body is typically more resilient, recovery is faster, and hormone levels support muscle development and bone strength. However, many young women still do not receive adequate guidance on strength training.

Historically, some women avoided lifting weights because of the misconception that strength training would make them "bulky." Modern research and fitness practices have helped change that perception. Resistance training is one of the most valuable tools women can use to build lean muscle, improve metabolism, strengthen bones, and establish lifelong movement patterns.

For women in their teens and 20s, training often focuses on:

- Developing proper movement techniques
- Building overall strength

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- Improving cardiovascular fitness
- Creating healthy exercise habits
- Supporting athletic performance and confidence

Building muscle early is especially important because women naturally experience gradual declines in muscle mass and bone density as they age. Creating a strong foundation early can have significant benefits decades later.

Pregnancy and Postpartum: Training for Change, Not Against It

Pregnancy represents one of the most dramatic physical transformations a woman's body can experience. During this stage, the goal of exercise shifts from maximizing performance to supporting health, comfort, and preparation for childbirth.

A properly designed prenatal training program can help women maintain strength, improve posture, reduce common discomforts, and support overall well-being. However, pregnancy training should be individualized based on a woman's health, fitness level, and medical guidance.

Common areas of focus during pregnancy include:

- Maintaining core stability
- Strengthening the hips and lower body
- Supporting posture as the body changes
- Improving breathing mechanics
- Maintaining safe cardiovascular activity

After childbirth, many women feel pressure to "bounce back" quickly. However, postpartum recovery is not a race. The body needs time to heal, rebuild strength, and restore function.

Postpartum life-stage training emphasizes:

- Rebuilding pelvic floor strength
- Restoring core function
- Gradually returning to resistance training
- Addressing changes in posture and mobility
- Supporting energy levels during a demanding period of life

The goal is not simply to return to a previous version of oneself but to build a stronger, healthier body for the future.

Perimenopause: A Turning Point in Women's Fitness

Perimenopause, the transition period before menopause, is often when many women notice significant changes in their bodies. Hormone fluctuations can affect energy levels, sleep quality, body composition, mood, and recovery from exercise.

Many women who previously maintained their weight easily may notice increased fat storage, especially around the midsection. They may also experience decreased muscle mass, changes in strength, and longer recovery times after workouts.

This stage is where life-stage training becomes especially valuable. Instead of simply adding more cardio or restricting calories, women often benefit from shifting their fitness strategy.

Important training priorities during perimenopause include:

- Strength Training

Resistance exercise becomes one of the most important forms of training during this stage. Building and maintaining muscle helps support metabolism, improve insulin sensitivity, protect joints, and preserve independence.

Women should focus on:

- Progressive strength training
- Compound movements such as squats, presses, and rows
- Functional exercises that improve daily movement
- Adequate recovery between workouts
- High-Quality Nutrition

Training results are strongly influenced by nutrition. Adequate protein intake becomes increasingly important because muscle-building signals become less responsive with age.

Many experts recommend that women prioritize:

- High-quality protein sources
- Plenty of fruits and vegetables
- Healthy fats
- Proper hydration
- Nutrient-dense meals
- Recovery and Stress Management

continued next page

life-stage training cont.

During perimenopause, recovery becomes just as important as exercise itself. Poor sleep and chronic stress can negatively affect hormones, appetite, and performance.

Strength training is particularly important because it places healthy stress on bones and muscles, encouraging the body to maintain these tissues.

> "The goal isn't to fight aging—it's to train intelligently through every stage of life."

A balanced approach may include:

- Mobility work
- Walking
- Yoga or Pilates
- Meditation
- Consistent sleep habits

Menopause and Beyond: Strength for Longevity

Menopause is not the end of fitness progress—it is an opportunity to redefine health and strength. Once estrogen levels decline, women face increased risks related to bone density loss, muscle loss, and cardiovascular health.

Exercise becomes one of the most powerful tools for maintaining quality of life.

Women in menopause and beyond benefit from programs focused on:

- Building muscle strength
- Improving balance and coordination
- Maintaining bone health
- Supporting heart health
- Preserving independence

Balance training also becomes increasingly valuable. Falls are a major concern as people age, and improving stability through exercises that challenge coordination can help women remain active and confident.

The Mental and Emotional Benefits of Life-Stage Training

Women's Life-Stage Training is not only about physical changes. Exercise has powerful effects on mental health, confidence, and emotional well-being.

Throughout life, women often balance multiple responsibilities, including careers, families, caregiving, and personal goals. A thoughtful fitness program can provide a sense of control, accomplishment, and self-care.

Regular exercise has been linked with:

- Reduced stress
- Improved mood
- Better sleep
- Increased confidence
- Enhanced cognitive function

Fitness is not just about changing how the body looks—it is about improving how a woman feels and functions every day.

The Future of Women's Fitness: Personalized Training for Every Stage

The future of women's fitness is moving away from generic programs and toward personalized approaches that recognize individual needs. Women's Life-Stage Training represents a more complete understanding of the female body and the importance of adapting exercise throughout life.

A woman in her 30s training for athletic performance, a woman in her 50s managing hormonal changes, and a woman in her 70s focusing on independence may all have different goals—but each can benefit from a program designed specifically for her stage of life.

The most effective fitness plan is not necessarily the hardest workout. It is the one that supports the body, fits the individual's lifestyle, and can be maintained consistently over time.

Women's Life-Stage Training is ultimately about empowerment. It recognizes that every stage of life brings new challenges, but also new opportunities to become stronger, healthier, and more confident. By understanding how the body changes and adapting training accordingly, women can continue improving their health and performance at every age. ◆

Please see chart on next page

WOMEN'S LIFE-STAGE TRAINING

Stronger at Every Stage of Life

EVERY STAGE MATTERS
Your body changes, and your training should evolve with it.

CONSISTENCY IS POWER
Small, consistent actions today create a stronger tomorrow.

YOU ARE STRONGER THAN YOU THINK
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Managing Chronic Conditions in Older Adults:

The Value of Ongoing Care

By: ROSHINI LAKRAM, RN
VP OF CLINICAL OPERATIONS, MSC

As we age, managing health often becomes more complex. Many older adults live with multiple chronic conditions such as high blood pressure, diabetes, heart disease, COPD, arthritis, kidney disease, dementia, and other long-term illnesses.

Whether an individual lives in a private home, independent living community, Assisted Living Facility (ALF), or Skilled Nursing Facility (SNF), successful management of chronic conditions requires more than an occasional medical visit. It requires ongoing monitoring, communication, coordination, and follow-up.

Chronic Care Management: Care Beyond the Visit

At Medical Solutions Consultants (MSC), we believe healthcare should follow the patient—not be limited by where the patient lives.

Our team provides medical care and care coordination across multiple settings, allowing us to support older adults with complex healthcare needs throughout the continuum of care.

For eligible patients with multiple chronic conditions, Chronic Care Management (CCM) provides an additional layer of ongoing support between practitioner visits.

Chronic Care Management may include:

- Monitoring chronic conditions and changes in health
- Medication review and coordination
- Following laboratory results, diagnostic testing, and imaging
- Coordinating referrals and specialist care
- Communicating with patients, families, caregivers, and healthcare providers
- Supporting individualized plans of care
- Following up after hospitalizations and other transitions in care
- Identifying concerns that may require practitioner attention
- Helping close gaps in care and preventive healthcare needs
- Recognizing Changes Early

For an older adult with multiple chronic conditions, seemingly small changes can sometimes be significant.

Changes in blood pressure, blood sugar, weight, swelling, breathing, appetite, mobility, cognition, behavior, medication tolerance, or overall condition may indicate that additional follow-up is needed.

Whether those changes are noticed by facility staff, a caregiver, a family member, or the patient, communication with the healthcare team can help ensure concerns are addressed appropriately and timely.

One Patient. Multiple Settings. Connected Care.

Healthcare needs can change quickly. A patient may be living independently today, require hospitalization tomorrow, transition to a skilled nursing facility for rehabilitation, and eventually return to an ALF, independent living community, or private home.

Continuity matters throughout every transition.

Through medical care, Chronic Care Management, care coordination, and ongoing communication, MSC works to help connect the different pieces of a patient's healthcare journey.

Our goal is simple: recognize changes earlier, improve communication, reduce gaps in care, and help our patients remain as healthy and stable as possible—wherever they call home. ◆

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EXCLUSIVE INTERVIEW

Matthew Street – Senior Pastor Good Samaritan Ministries PSL

Hi Pastor Matt. Please give us a short introduction about yourself and your family.

My name is Pastor Matthew Street, and I have the privilege of serving the Lord through ministry and community outreach. My greatest calling isn't being a pastor—it's being a husband. My family is God's first ministry He's entrusted to me, and everything I do flows from that foundation. Together, we're passionate about seeing lives transformed by the Gospel of Jesus Christ and helping people discover that no one is beyond God's grace.

A Little About My Family

One of the things that has shaped me most is being part of a blended family of seven living under one roof. Blended families aren't always easy. They require patience, grace, forgiveness, communication, and a whole lot of prayer. We have different personalities, different histories, different experiences, and sometimes different opinions about what dinner should look like!

But I've learned that family isn't about everything being perfect. It's about choosing to love each other, choosing to stay committed, and learning how to grow together.

Our home has taught me some of the greatest lessons I've ever preached. I've learned that leadership starts at home, that you can't preach grace if you aren't willing to give it, and that sometimes the most spiritual thing you can do is simply listen.

Having seven people under one roof has also given me a front-row seat to what ministry is really about. It's easy to talk about loving people from a pulpit. It's another thing to practice

patience, forgiveness, accountability, and unconditional love in your own living room.

My family reminds me every day that ministry isn't just what happens inside a church building. Ministry is how we love the people God has placed closest to us.

That's one of the reasons my family is so important to me. I don't want to build a great ministry and lose my family in the process. I want to build something with them—something that demonstrates that God's grace can take different people, different stories, and different backgrounds and bring them together into one family.

What brought you to the Treasure Coast?

I moved to the Treasure Coast because we felt God leading me into a new season of my life you see I was the broken I was the forgotten I was looking to start over. The Lord placed my wife in my life. As we grow, we believe This community has incredible potential, and we saw an opportunity not only to be a church but to become part of the community—to love people where they are, serve those who are hurting, and help build something that points people back to Jesus Christ. We believe God placed us here for such a time as this.

What do you love most about what you do?

The greatest joy in ministry is watching God change lives. I love seeing someone who came in broken leave with hope, watching people grow from simply attending church to becoming true disciples of Christ, and seeing families restored. My passion isn't just filling seats on Sunday; it's equipping people to follow Jesus every day of the week and then helping them disciple someone else.

Please tell us how your unique expertise has helped people in the community.

One of the greatest blessings has been walking alongside people who felt forgotten or believed their past defined their future. I've had the opportunity to mentor individuals coming out of addiction, broken relationships, and difficult seasons, helping them discover their identity in Christ rather than their mistakes. Watching someone move from surviving to serving—and then helping someone else—is one of the greatest rewards of ministry. That's how communities are transformed: one changed life at a time.

What is your philosophy on business and life?

My philosophy is simple: people always come before programs, and purpose always comes before position. Success isn't measured by how many people follow you but by how many people you help follow Christ. I believe in integrity, accountability, servant leadership, and biblical truth. If we're building something that doesn't glorify God or make disciples, then we're building the wrong thing. That I learned under our founder Pastor Vito who Loved like Christ.

What are your future plans for your family and ministry?

My prayer is to continue building a healthy family and a healthy ministry because one should never come at the expense of the other. For Good Samaritan Ministries, my vision is to see it become more than a church/ministry I want it to be a place where people find hope, healing, discipleship, and purpose. I want us to impact the Treasure Coast by helping people help people, raising up leaders, serving our community with compassion, and making disciples who make disciples until every life we can reach has had the opportunity to experience the transforming power of Jesus Christ. As a ministry we do not receive any governmental assistance. We want to thank the church community Revive church City church and Redefine church for their continual support.

Imagine a ministry where no one sits for years without growing. Every new believer is immediately connected to someone who walks beside them, teaches them Scripture, prays with them, and equips them to disciple someone else. A recovery ministry that becomes a discipleship movement.

Recovery is about more than sobriety—it's about transformation.

The greatest testimony would not be people saying, "I've been clean for five years." It would be people saying, "I came broken. Jesus restored me. Now I'm helping restore others."

That's 2 Corinthians 1:3-4 in action. A training center instead of simply a worship center. Ephesians 4 says pastors exist to equip the saints for the work of ministry.

Imagine classes on:
How to study Scripture.
How to pray.
How to share the Gospel.
How to mentor someone.
How to recognize spiritual gifts.
How to serve with humility.

Sunday becomes the gathering. The week becomes the ministry. A place known for love instead of personality.

Jesus said, "By this shall all men know that ye are my disciples, if ye have love one to another." (John 13:35). Not by the preaching, Not by the music, not by the building. But, by the love…

People should walk through the doors and immediately feel, "These people genuinely care." ◆

Vision statement

Good Samaritan ministries exist to love God, make disciples, restore the broken, equip believers, and send servants into the harvest until every life in our community has had the opportunity to encounter Jesus Christ.

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The Mouth–Heart Connection

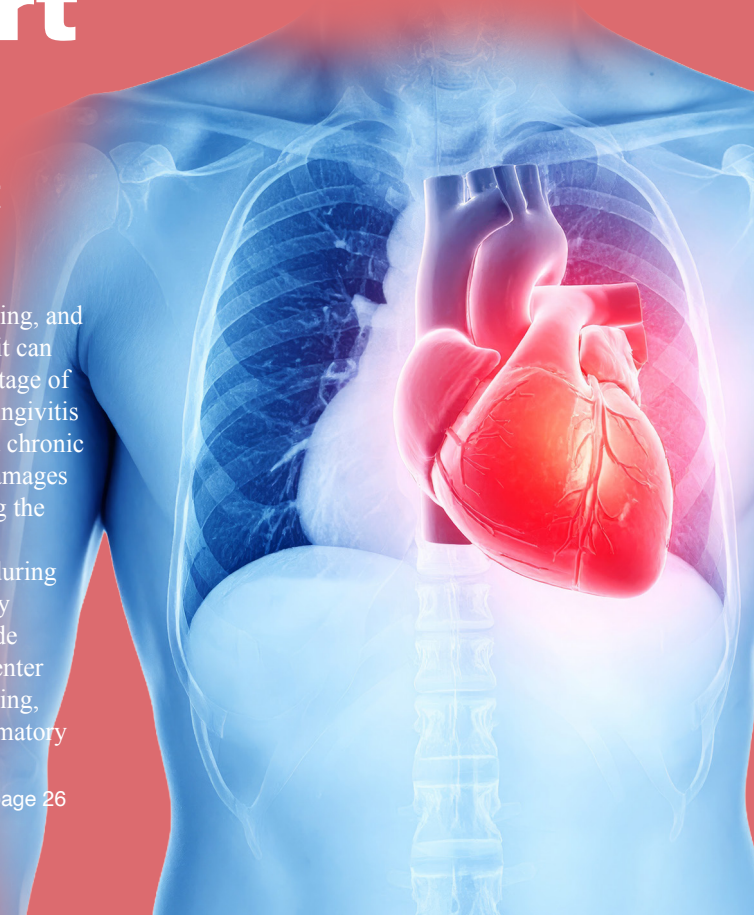
How Oral Bacteria Can Influence Heart Health and Body-Wide Inflammation

Good oral hygiene does more than protect your teeth—it may also help protect your heart. Scientists have discovered that the bacteria responsible for gum disease don't always stay in the mouth. Under certain conditions, these microbes and the inflammation they trigger can affect blood vessels, the immune system, and potentially contribute to cardiovascular disease.

Your mouth is home to hundreds of species of bacteria, many of which are harmless or even beneficial. Problems arise when harmful bacteria accumulate in dental plaque and beneath the gumline. If plaque isn't removed through regular brushing, flossing, and professional dental cleanings, it can lead to gingivitis, the earliest stage of gum disease. Left untreated, gingivitis can progress to periodontitis, a chronic inflammatory condition that damages the tissues and bone supporting the teeth.

Inflamed gums often bleed during brushing or flossing. Those tiny breaks in the gum tissue provide an opportunity for bacteria to enter the bloodstream. Once circulating, these bacteria and their inflammatory

see "MOUTH-HEART" on page 26



SIMPLE WAYS TO CUT YOUR DAILY EXPOSURE TO MICROPLASTICS

Tiny plastic particles—known as microplastics—have become nearly impossible to avoid. They have been found in drinking water, seafood, table salt, household dust, and even in human blood and organs. While scientists continue to study their long-term health effects, research suggests that reducing unnecessary exposure is a smart preventive step.

Fortunately, lowering your daily contact with microplastics doesn't require a complete lifestyle overhaul. Small, consistent changes can make a meaningful difference.

One of the easiest places to start is your kitchen. Replace plastic food storage containers with glass or stainless steel alternatives whenever possible. Avoid heating food in plastic containers, as heat can increase the release of tiny plastic particles and chemicals into food. Using wooden or stainless steel utensils instead of plastic versions can also reduce wear that creates microscopic plastic fragments.

Your drinking water matters as well. A high-quality water filter certified to reduce microplastics can significantly decrease the number of particles you consume. Reusable stainless steel or glass water bottles are also preferable to single-use plastic bottles, especially those exposed to heat during storage or transportation.

Food choices can play a role, too. Fresh fruits and vegetables generally contain fewer microplastics than heavily processed foods packaged in plastic. Buying foods in glass, paper, or metal packaging when available may further reduce exposure. Washing produce thoroughly also helps remove surface contaminants.

Synthetic clothing is another overlooked source of microplastics. Fabrics such as polyester, nylon, and acrylic shed tiny fibers during washing. Choosing natural fibers like cotton, linen, or wool can reduce this problem. Installing a microfiber-catching laundry filter or using a specialized laundry bag can prevent many of these fibers from entering waterways.

Household dust is another common carrier of microplastics. Regular vacuuming with a HEPA-filter vacuum and damp dusting surfaces can help remove airborne particles before they are inhaled. Improving indoor ventilation also helps keep dust levels lower.

Personal care products deserve attention as well. While many countries have banned plastic microbeads in rinse-off cosmetics, some beauty products may still contain synthetic polymers. Reading ingredient labels and selecting products with simpler formulations can help minimize unnecessary exposure.

Children may benefit the most from these changes. Young children frequently place objects in their mouths and spend more time on floors where dust accumulates. Choosing wooden toys, avoiding unnecessary plastic food containers, and keeping play areas clean can reduce their exposure.

It's important to remember that completely eliminating microplastics isn't currently possible. They have become widespread throughout the environment. However, experts generally agree that reducing avoidable exposure is a practical and sensible approach while researchers continue investigating their potential health impacts.

The goal isn't perfection—it's progress. By making thoughtful choices about the products you buy, the food you eat, and the materials you use every day, you can meaningfully reduce your exposure to microplastics while creating a healthier home environment for your entire family. ◆

quick facts:

- Microplastics are particles smaller than 5 mm.
- Found in food, water, air, and household dust.
- Small lifestyle changes can reduce exposure.

mouth-heart cont.

byproducts can stimulate the immune system, increasing levels of inflammation throughout the body.

Researchers have identified DNA from common oral bacteria in atherosclerotic plaques—the fatty deposits that narrow arteries. While this does not prove that oral bacteria directly cause heart disease, growing evidence suggests they may contribute to inflammation involved in plaque formation and instability. Chronic inflammation is also recognized as a major factor in heart attacks and strokes.

The connection isn't limited to the heart. Persistent inflammation linked to periodontal disease has also been associated with conditions such as type 2 diabetes, rheumatoid arthritis, certain pregnancy complications, and respiratory illnesses. Scientists believe inflammation acts as a common thread connecting oral health with many chronic diseases.

Fortunately, protecting your oral health is one of the simplest preventive steps you can take. Dentists recommend brushing twice daily with fluoride toothpaste, flossing or cleaning between teeth every day, and scheduling regular dental examinations and professional cleanings. These habits reduce plaque buildup before harmful bacteria have a chance to trigger chronic inflammation.

Lifestyle choices also matter. Smoking significantly increases the risk of gum disease and slows healing. Eating a balanced diet rich in fruits, vegetables, lean proteins, and whole grains supports both oral and cardiovascular health. Limiting sugary foods and beverages helps reduce bacterial growth, while staying hydrated encourages healthy saliva production that naturally helps cleanse the mouth.

If you notice swollen, red, or bleeding gums, persistent bad breath, loose teeth, or gum recession, don't ignore the warning signs. Early treatment can often reverse gingivitis and slow or stop the progression of periodontal disease before permanent damage occurs.

While brushing and flossing alone cannot guarantee protection from heart disease, maintaining healthy gums may reduce one important source of chronic inflammation. As researchers continue exploring the relationship between oral bacteria and cardiovascular health, one message remains clear: taking care of your smile is an investment in your overall well-being. ◆

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cognitive support cont.

Then there are dark leafy greens, such as spinach, kale, collard greens and romaine lettuce. These vegetables provide folate, vitamin K, lutein and other nutrients. In one observational study of older adults, greater consumption of leafy greens was associated with a slower rate of age-related cognitive decline.

Nuts and seeds can also earn a place on the brain-health plate. Walnuts, almonds, chia seeds and flaxseeds provide healthy fats, fiber, vitamin E and other nutrients. Meanwhile, beans and whole grains provide complex carbohydrates, fiber and a variety of micronutrients that can contribute to an overall heart-healthy diet.

That heart-brain connection is important. Blood vessels supply the brain with oxygen and nutrients, so maintaining cardiovascular health is also part of maintaining cognitive health. Research from the National Institute on Aging notes that cardiovascular risk factors—including high blood pressure and elevated blood sugar—can be associated with poorer cognitive health later in life.

Think Bigger Than a "Superfood"

Functional foods should not be viewed as magic bullets. Eating blueberries every morning does not cancel out an otherwise poor diet, and taking a supplement is not necessarily equivalent to eating nutrient-rich whole foods.

Instead, think about patterns. A brain-friendly meal might combine leafy greens, colorful vegetables, beans or whole grains, extra-virgin olive oil and a serving of fish. Another meal could feature oatmeal topped with berries and nuts. These combinations provide a broad spectrum of nutrients rather than relying on one "miracle" ingredient.

The MIND diet combines elements of the Mediterranean and DASH diets and emphasizes leafy green vegetables, berries, whole grains, beans, nuts, fish and olive oil while limiting red meat, sweets, cheese, fried foods and fast food. Observational research has associated closer adherence with slower cognitive decline, although clinical evidence remains mixed and researchers continue to investigate cause and effect.

A Long-Term Investment

Perhaps the most important takeaway is that cognitive support is not about finding one perfect food. It is about consistently giving the brain the nutritional building blocks it needs while supporting overall health.

Adding more vegetables, berries, whole grains, beans, nuts and fish to the diet is a practical place to start. Just as importantly, healthy eating works best as part of a broader lifestyle that includes physical activity, adequate sleep, social engagement and management of cardiovascular risk factors.

The science is still evolving, and researchers have not established a specific food or supplement that can prevent cognitive decline. But the evidence provides a compelling reason to view every meal as an opportunity to support long-term brain and body health.

Bottom line: There may be no single "brain food," but a diet built around a variety of nutrient-dense, minimally processed foods can be a smart investment in healthy aging. ◆

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transitioning back into the routine of school days with a whole new set of rules, teachers, structure, and guidelines to follow as opposed to the year before."

Clinical psychologist Jenny Yip, PsyD, ABPP, of Los Angeles-based Renewed Freedom Center seconds that notion.

"If your children feel confident in their ability to get through their first day of school, then it will calm your own anxiety and conflicted emotions," she tells Parents. The goal is to model calm behavior for your child, which of course we all strive for. But what if you find yourself sobbing behind your sunglasses as your on-edge offspring looks to you for comfort before the bell rings? I'm just asking for a friend.

How To Cope With Your Feelings

Coping with your own feelings surrounding back-to-school time and helping your child navigate this huge change to their lives "can be a delicate balance of understanding and communication," says Mairanz. It's essential to validate our complicated emotions about back-to-school as we aim to make this transition easy for our kids.

We may be feeling a little pang of sadness that a kiddo didn't need so much as a hug goodbye, or maybe we were caught off guard that a child is truly struggling—or feeling all the feels, like sweet, and admirably vulnerable TikTok creator and mom @strongstartfitness_, who I just want to hug! She was really feeling everything all at once after dropping her youngest off on the first day of daycare after being with her 24-7 for the first three years of her life.

Meanwhile, parents and guardians should be "safe spaces" for kids to vent their concerns about homework, new classmates, their too-long bus ride, or a strict teacher. Dr. Yip cautions parents to tread lightly and not plant worries in kids' heads, however, which can "actually trigger anxiety and discomfort for the child."

Setting Up Your Family For Success

So, how can we set our kids up for success in the new school year, which in turn will help every family member accept the reality that summer is gone for good? Dr. Yip believes the work begins before the first day of school, with setting expectations for your child about the new routine. This can include school supply shopping, visiting with teachers, walking the school to build familiarity, and even reading back-to-school books. Once the wake-up alarm goes off on that first morning, Mairanz suggests focusing on establishing a weekday routine, but also accepting that things won't always go smoothly.

If you do everything you can to help prepare your child for school, and they still struggle with anxiety or other seemingly overwhelming emotions, or your attempts to problem-solve at home as the year progresses aren't doing the trick, that's when it's time to seek support from a school counselor or other mental health professional.

Don't forget to take care of yourself, too, Mairanz emphasizes. "Self-care is a top priority for parents and caregivers to help regulate emotions and decrease stress and anxiety," she says.

Um, does doing absolutely nothing for a hot minute count as self-care? Because we gotta do this whole thing again tomorrow, and after the first day, this mama is completely emotionally exhausted! ◆

"These are the days we'll want back"

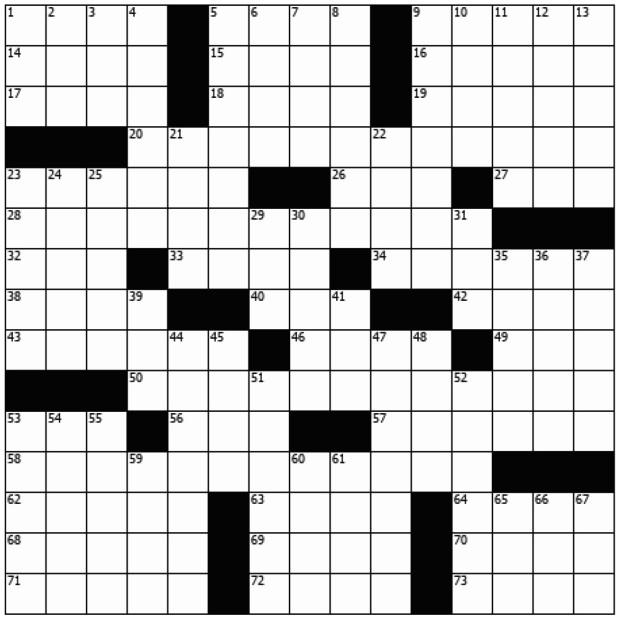
Back-to-School Tips

- Establish routines before the school day starts
- Visit the school beforehand
- Validate your child's emotions
- Stay calm during drop-off
- Practice self-care

Common Feelings

- Pride
- Worry
- Anxiety
- Relief
- Excitement
- Nostalgia

SEPTEMBER 2026 CROSSWORD



Across

1. Political alliance
5. Sad to say
9. Admits nothing?
14. Computer list
15. Trumpet-shaped flower
16. British Columbia neighbor
17. Bawl
18. Cry of concurrence
19. Eminent
20. Start of a quip about parenthood
23. It generates a lot of interest
26. Work unit
27. It might make a ewe turn
28. Part two of the quip
32. Wind up
33. Unexciting
34. Derby sounds
38. Rabbit mothers
40. Wintry
42. Swamp substance
43. Use this to join the flow
46. Field delivery, sometimes
49. ___ king
50. Part three of the quip
53. "Angela's Ashes" sequel
56. Sentimental drivel
57. March reasons
58. End of the quip
62. Hymn of praise
63. Boat beam
64. Craving
68. Houyhnhnm's creator
69. Joss, e.g.
70. Good spot for an editor to wind up a film
71. Rumormonger
72. Zip
73. Actor Montand

Down

1. Upscale wheels
2. Appomattox figure
3. Something to grow on?
4. Valentine adornments
5. Future Hall-of-Famer
6. Property claim
7. Certain singer
8. Method
9. Maneuver cleverly
10. Commotions
11. Goat-legged deity
12. Fraternity letter
13. Sin city?
21. In a bind?
22. Ms. Brockovich
23. Set of beliefs
24. Rambled
25. Place to get down?
29. Where the successful go
30. You can count on them!
31. Pup's bark
35. First and second, for two
36. Berry favored in Hollywood
37. Is a good dog, in a way
39. Drain
41. WWII group
44. Purplish
45. Grad's gala
47. Ball to laugh at
48. Custard dessert
51. Earned
52. Divination
53. A bit crocked
54. Reverent
55. Pilsener holder
59. Sword handle
60. Change totally
61. One of the six inert gasses
65. Jesse Jackson, e.g.
66. "Aw" follower
67. South African golfer

Find the solution at onlinecrosswords.net/1936

immortality cont.

went up by a whirlwind into heaven." *2 Kings 2:11*

The Enoch's Style: "So all the days of Enoch were three hundred and sixty-five years. And Enoch walked with God; and he was not, for God took him." *Genesis 5:24*

GOD'S FIRST CHOICE FOR A CHRISTIAN: THE NEW COVENANT WAY OF GOING UP! "Now the Lord is the Spirit, and where the Spirit of the Lord is, there is freedom. And we all, who with unveiled faces contemplate the Lord's glory, are being transformed into his image with ever-increasing glory, which comes from the Lord, who is the Spirit." *2 Corinthians 3:17-18* THIS WAS ACTIVATED FOR EVERY CHILD OF GOD ON RESURRECTION MORNING! "For you died, and your life is now hidden with Christ in God. When Christ, who is your life, appears, then you also will appear with him in glory." *Colossians 3:3-4*

APOSTLE PAUL NEW THIS AND WAS WORKING ON IT. WE MUST DO THE SAME. Our New Covenant provides for all Christians to be transformed from glory to glory, till we are no more! Glory to The Father, to The Son and The Holy Spirit for ever more!

see "IMMORTALITY" on page 38

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Caregiver Burnout

IN THE UNITED STATES

Why Millions of Family Caregivers Need Care Too

Caregiving is an act of love, dedication, and strength—but the emotional, physical, and financial demands can lead to overwhelming stress.

Every day across the United States, millions of people quietly step into the role of caregiver. They help aging parents, spouses recovering from illness, children with disabilities, and loved ones living with dementia or chronic medical conditions. While caregiving is often an act of love and commitment, it can also come with significant emotional, physical, and financial demands. Over time, these pressures can lead to caregiver burnout—a state of chronic stress that affects both the caregiver and the person receiving care.

Caregiver burnout doesn't happen overnight. It develops gradually as responsibilities accumulate and personal needs are pushed aside. Many caregivers juggle full-time jobs, raise children, manage households, and provide daily care for family members. The constant balancing act often leaves little time for adequate sleep, exercise, social interaction, or personal interests.

One of the greatest challenges caregivers face is the feeling that they must always be available. Medical appointments, medication schedules, meal preparation, transportation, and assistance with daily activities can consume many hours each week. Emotional responsibilities, such as providing comfort and making difficult healthcare decisions, add another layer of stress that is often invisible to others.

The symptoms of caregiver burnout can affect nearly every aspect of life. Emotional signs include anxiety, irritability, sadness, hopelessness, and feelings of isolation. Physical symptoms often involve chronic fatigue, headaches, muscle tension, digestive problems, weakened immunity, and sleep disturbances. Some caregivers experience memory difficulties or find themselves becoming less patient with the very people they are trying to help.

Mental health can also suffer. Research has shown that long-term caregivers are at greater risk for depression and anxiety disorders. Feelings of guilt are common, especially when caregivers believe they aren't doing enough or when they take time for themselves. In reality, neglecting personal health often makes caregiving more difficult over time.

Financial strain is another significant contributor to burnout. Some caregivers reduce their work hours, turn down promotions, or leave the workforce entirely to provide care. Out-of-pocket expenses for medications,

> "You can't pour from an empty cup. Caring for yourself is part of caring for someone else."

home modifications, transportation, and medical supplies can quickly add up. For many families, caregiving becomes both an emotional and economic challenge.

Fortunately, caregiver burnout is preventable and manageable when recognized early. Experts encourage caregivers to accept that they cannot do everything alone. Asking family members to share responsibilities, hiring respite care when possible, or utilizing adult day programs can provide valuable breaks that restore energy and reduce stress.

Maintaining personal health is equally important. Regular physical activity, balanced nutrition, adequate sleep, and routine medical checkups should remain priorities—not luxuries. Even short periods of exercise or quiet relaxation can improve mood and resilience. Staying connected with friends, faith communities, or support groups also helps reduce feelings of isolation by reminding caregivers they are not alone.

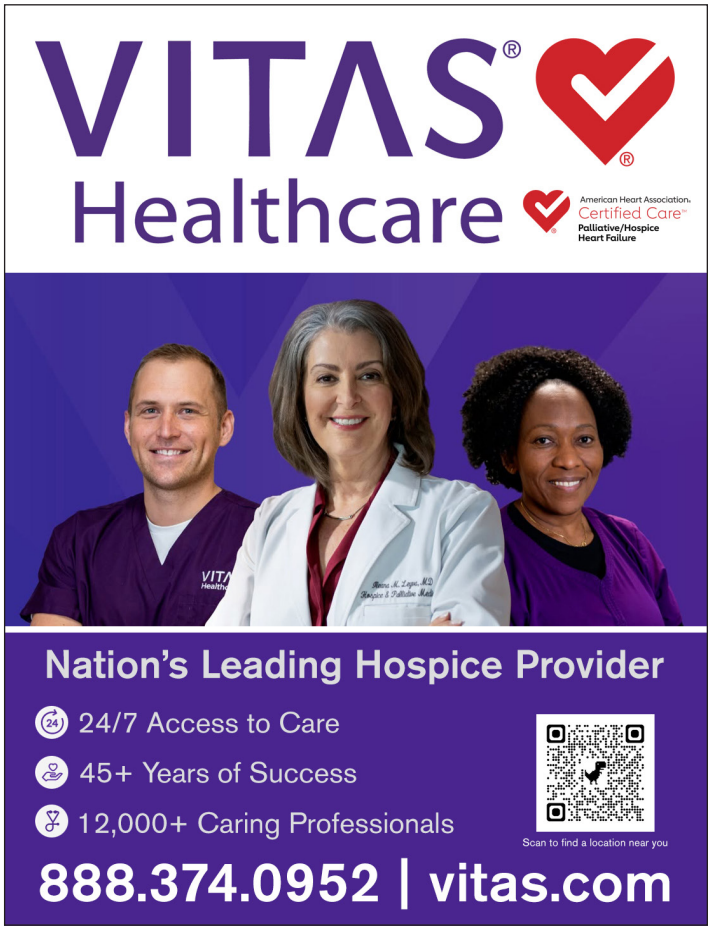
Technology has become another valuable resource. Medication reminder apps, telehealth visits, shared family calendars, and remote monitoring devices can simplify daily caregiving tasks and improve communication among family members. These tools cannot replace human support, but they can ease some of the logistical burden.

Healthcare professionals also encourage caregivers to recognize the early warning signs of burnout. Feeling overwhelmed every day, losing interest in enjoyable activities, becoming increasingly angry or impatient, or experiencing ongoing exhaustion are signals that additional support may be needed. Seeking counseling or joining a caregiver support group is not a sign of weakness—it is an investment in long-term well-being.

Perhaps the most important lesson is that self-care is not selfish. Caregivers often believe they must sacrifice their own needs to care for someone else. In reality, maintaining personal health allows caregivers to provide safer, more compassionate, and more sustainable care. Just as airline passengers are instructed to put on their own oxygen mask before helping others, caregivers must protect their own physical and emotional well-being if they hope to continue helping those they love.

As America's population ages, the number of family caregivers will continue to grow. Communities, employers, healthcare providers, and policymakers all have a role to play in supporting these unsung heroes. Greater access to respite care, workplace flexibility, caregiver education, and mental health resources can make a meaningful difference.

Caregiving is one of life's most generous acts, but it should never come at the expense of the caregiver's health. Recognizing burnout early, asking for help, and making self-care a priority can improve quality of life for both caregivers and those who depend on them. Caring for yourself is not taking away from someone else's care—it is strengthening your ability to provide it. ◆



What Would Happen If MEDICARE PART D DISAPPEARED?

Eliminating Medicare's prescription drug coverage could have far-reaching consequenses for millions of older Americans.

For millions of older Americans, prescription medications are a routine part of managing their health. From blood-pressure and cholesterol medications to drugs used to treat diabetes, heart disease and other chronic conditions, prescription coverage can make the difference between getting needed treatment and going without it.

That is why any proposal to eliminate Medicare Part D would have significant consequences. Created in 2003 and launched in 2006, Medicare Part D provides prescription drug coverage to people enrolled in Medicare. Today, it is an important component of the nation's health-care system.

But what would happen if Part D coverage were eliminated?

> "For many Medicare beneficiaries, prescription coverage isn't a luxury– it is an essential part of staying healthy, independent and financially secure."

A MAJOR SHIFT IN PRESCRIPTION DRUG COVERAGE

Medicare Part D was designed to help beneficiaries pay for prescription drugs obtained outside of a hospital or doctor's office. Unlike Medicare Part A and Part B, which primarily cover hospital and medical services, Part D focuses specifically on prescription medications.

If Part D disappeared without a replacement program, millions of beneficiaries could suddenly face higher out-of-pocket costs. Some people might have access to other insurance, such as employer-sponsored retiree coverage, Medicaid or supplemental assistance programs. But many Medicare beneficiaries would have to pay substantially more for their medications.

For people taking several prescriptions each month, those additional expenses could quickly add up to hundreds of dollars—or more.

THE GREATEST IMPACT COULD FALL ON PEOPLE WITH CHRONIC CONDITIONS

Older adults are more likely to live with chronic health conditions that require ongoing medication. A person taking five or six prescriptions every month could be particularly vulnerable to the loss of drug coverage.

Without an affordable source of prescription insurance, some beneficiaries might attempt to stretch their medications, skip doses or stop taking certain drugs altogether. Research has repeatedly linked medication nonadherence to poorer health outcomes and increased medical costs.

The consequences could extend beyond prescription bills. If someone stops taking a medication that controls blood pressure, blood sugar or another chronic condition, that person could eventually require additional medical treatment, emergency care or hospitalization.

In other words, eliminating prescription coverage could potentially shift costs rather than eliminate them.

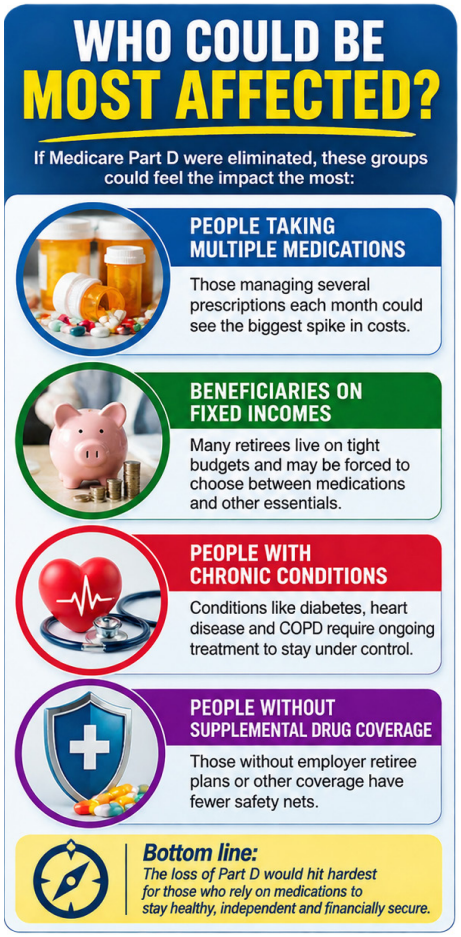
HIGHER COSTS FOR MEDICARE BENEFICIARIES

The financial impact would depend heavily on what replaced Part D. Simply eliminating the program would be very different from replacing it with another form of prescription assistance.

Without insurance, consumers generally have to pay the full negotiated or retail price of medications unless they qualify for another discount or assistance program. Some generic medications can be relatively inexpensive, but brand-name and specialty drugs can cost considerably more.

This creates a particular concern for beneficiaries living on fixed incomes.

continued next page



For a retiree with a limited monthly budget, an unexpected increase of even $50 or $100 in prescription expenses can mean choosing between medications and other necessities such as groceries, utilities or housing.

WHAT ABOUT DRUG PRICES?

Supporters of major changes to prescription coverage could argue that eliminating or restructuring Part D might create opportunities to redesign how prescription drugs are purchased and negotiated.

However, the outcome would depend on the details of any replacement system.

The federal government has already taken steps to allow Medicare to negotiate prices for certain high-cost prescription drugs under the Inflation Reduction Act. Beginning in 2026, the first group of negotiated Medicare drug prices took effect.

Abolishing Part D would therefore raise a larger policy question: Should prescription drug costs be addressed through insurance coverage, government negotiation, private-market competition, or some combination of approaches?

The answer could have enormous financial consequences for both taxpayers and Medicare beneficiaries.

COULD OTHER PROGRAMS FILL THE GAP?

Some Medicare beneficiaries already receive prescription assistance from other sources. Medicaid provides coverage for eligible low-income individuals, while certain veterans receive prescription benefits through the Department of Veterans Affairs.

There are also pharmaceutical assistance programs and other forms of financial aid.

However, these programs have different eligibility requirements and coverage rules. They would not necessarily provide a universal replacement for Part D.

For millions of people who currently rely on Medicare drug plans, the availability, cost and breadth of any replacement program would be critical.

Whatever approach policymakers choose, the stakes are high. For many Medicare beneficiaries, prescription coverage isn't a luxury—it is an essential part of staying healthy, independent and financially secure. ◆

THE 18-YEAR REAL ESTATE CYCLE

Is History About to Repeat Itself?

Real estate has a reputation for moving slowly—until it doesn't. Over decades, housing markets have experienced long periods of rising prices, followed by dramatic corrections that can reshape household wealth, banking systems and the broader economy. One theory attempting to explain this recurring pattern is the 18-year real estate cycle, a concept that has attracted renewed attention as the market approaches the years following the 2008 housing collapse.

The theory suggests that real estate markets tend to move through a repeating cycle lasting roughly 18 years from one major peak to the next. It is often associated with economist and real estate researcher Fred Harrison, who built upon earlier observations of long-term land and property cycles. The basic idea is that rising demand, limited land and increasingly available credit can create a powerful upward spiral. As property values rise, expectations of future appreciation encourage more buying, development and borrowing. Eventually, optimism can turn into speculation, pushing prices beyond levels supported by rents, incomes and other fundamentals.

The cycle is generally described as having several stages. After a major downturn, the market enters a recovery period. Distressed properties are absorbed, buyers gradually return and developers begin acquiring land. As confidence improves, construction and investment increase. Prices rise, equity grows and homeowners feel wealthier. This encourages additional spending and borrowing, creating a feedback loop that can strengthen the expansion.

The middle portion of the cycle can appear remarkably healthy. Employment improves, population growth supports housing demand and rising property values create substantial wealth. Investors who purchased during the earlier recovery can see significant gains. Banks become more willing to lend, developers become more aggressive and buyers begin to worry that they will be priced out if they wait.

Then comes the speculative phase. As a cycle matures, buyers may increasingly purchase property because they expect prices to continue rising rather than because the underlying economics justify the price. Land becomes especially important because its supply is inherently limited. When investors compete for desirable locations, land prices can rise dramatically. Higher land values then become incorporated into the prices of homes, apartments, commercial buildings and development projects.

Eventually, the market reaches a point where affordability deteriorates, financing becomes more difficult or economic conditions change. Demand weakens. Transactions slow. Sellers become less

confident. Once expectations change from "prices will keep rising" to "prices could fall," the psychology that helped drive the boom can work in reverse.

The final phase can be painful. Falling property values can reduce household wealth, weaken construction activity and create financial stress for highly leveraged owners and investors. In severe downturns, declining real estate values can contribute to problems throughout the financial system. The 2008 housing crisis demonstrated how closely real estate, mortgages, banks and the broader economy can become intertwined. Academic research on the 2000s housing cycle likewise finds that fundamentals, expectations and foreclosure dynamics played important roles in the boom, bust and subsequent rebound.

This is where the 18-year theory becomes particularly interesting—and controversial.

The 2008 housing collapse occurred approximately 18 years before 2026, leading some observers to argue that another major turning point should occur around this time. Harrison and other proponents of the theory have pointed to 2026 as a potential peak or transition point. The prediction has received considerable attention in 2026, but it should not be interpreted as a guarantee that a nationwide housing crash will occur this year.

There is an important distinction between recognizing a historical pattern and predicting the future. Real estate markets are influenced by interest rates, employment, population growth, household formation, government policy, lending standards, construction costs and regional supply constraints. These factors do not move according to an exact 18-year clock. Research also shows that housing markets can behave differently from one city or state to another because local economic and demographic conditions matter enormously.

For homeowners, buyers and investors, the most useful lesson may therefore be less about predicting a specific crash date and more about recognizing where a market sits within a larger economic cycle. Rapid price appreciation, declining affordability, excessive leverage, speculative buying and increasingly optimistic expectations can all be warning signs that deserve attention. Conversely, rising inventories, falling prices, distressed sales and tighter credit can signal that a market is entering a contraction or reset.

The 18-year cycle should not be viewed as a crystal ball. Instead, it can be considered another tool for understanding the relationship between land, credit, prices and human psychology. Markets rarely repeat themselves perfectly, but they can rhyme.

And that may be the most important lesson of all. Real estate investors who understand cycles don't necessarily try to predict the exact day the market will turn. They prepare for different possibilities, maintain financial flexibility and recognize that extraordinary opportunities often appear when everyone else is focused on fear.

Whether the remainder of 2026 ultimately proves to be another major turning point or simply another chapter in a much more complicated housing story, the 18-year cycle provides a compelling reminder: real estate markets move in cycles, and ignoring the cycle can be expensive. ◆

Make Social Security *Work Harder*

FOR YOUR RETIREMENT

Smart strategies to maximize your benefits and create more income for the retirement you deserve.

For many retirees, Social Security is the foundation of their monthly income. But the amount you receive—and how long that income lasts—can depend heavily on when you claim benefits and how Social Security fits into your overall retirement strategy. Making a thoughtful decision can potentially add thousands of dollars to your lifetime retirement income.

Know Your Full Retirement Age

Your first step should be understanding your Full Retirement Age (FRA), which depends on your year of birth. You can begin collecting Social Security as early as age 62, but claiming before FRA permanently reduces your monthly benefit. Waiting beyond FRA, on the other hand, can increase your benefit until age 70.

For people whose FRA is 67, for example, waiting until age 70 results in a benefit equal to 124% of their full retirement benefit. The exact percentage varies depending on your birth year.

Consider Delaying Benefits

If you have sufficient savings, a pension, employment income or other resources to cover your early retirement years, delaying Social Security can be a powerful strategy. For people born in 1943 or later, delayed retirement credits increase benefits by approximately 8% for each full year of delay after FRA, up to age 70.

That larger monthly check can become especially valuable later in retirement, when investment income may be less predictable and healthcare and living expenses can increase.

Coordinate Social Security With Your Investments

Instead of automatically withdrawing the same amount from investments every year, consider using your portfolio strategically while delaying Social Security. For example, someone might use a portion of their retirement savings between ages 62 and 70 while allowing their eventual Social Security benefit to grow.

This approach can provide more guaranteed monthly income later while potentially reducing the amount that must be withdrawn from investments in advanced age. The right strategy depends on your savings, health, expected longevity, tax situation and other sources of income.

Don't Overlook Spousal Benefits

Married couples should evaluate their benefits together rather than making claiming decisions independently. The timing of one spouse's benefits can affect the household's overall income, and survivor benefits can make the higher earner's claiming decision particularly important.

Keep Working If It Makes Sense

Continuing to work can provide another advantage. Social Security generally bases retirement benefits on your highest 35 years of earnings. Additional working

continued next page

years can replace lower-earning years in that calculation, potentially increasing your benefit.

If you claim Social Security while working before FRA, however, earnings above the applicable limit can cause some benefits to be withheld. In 2026, the annual limit for someone under FRA for the entire year is $24,480. Once you reach FRA, your earnings no longer reduce your benefits.

Think About Taxes, Too

Your Social Security check isn't necessarily the amount you'll actually have available to spend. Depending on your other income, a portion of your Social Security benefits may be taxable. The IRS determines taxable Social Security using your benefits plus other income, including tax-exempt interest.

Coordinating withdrawals from traditional retirement accounts, Roth accounts and taxable investments can therefore be just as important as deciding when to claim Social Security.

Build a Retirement Income Strategy - Not Just a Social Security Strategy

The goal shouldn't simply be to get the biggest Social Security check possible. The goal is to create reliable income that can support you throughout retirement.

Before claiming, consider your Social Security benefit, retirement accounts, investment portfolio, taxes, healthcare costs, spouse's benefits and expected longevity. A personalized strategy can help you determine whether claiming early, at FRA or closer to age 70 makes the most sense.

Bottom line: Social Security is one of the most valuable retirement benefits available—but timing matters. Taking the time to coordinate Social Security with the rest of your retirement income can help you make every dollar work harder and potentially provide greater financial security for the years ahead.

This article is for general informational purposes and is not individualized financial, tax or investment advice. ◆

5 KEY TAKEAWAYS

Know your full retirement age (FRA).

Delaying benefits can significantly increase your monthly income.

Coordinate social security with your investments and other income.

Evaluate benefits as a couple, not individually.

Consider taxes and longevity in your decision-making.

A smart strategy today can mean greateer security tomorrow.

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immortality cont.

PAUL SAID: " I want to know Christ—yes, to know the power of his resurrection and participation in his sufferings, becoming like him in his death, and so, somehow, attaining to the resurrection from the dead. Not that I have already obtained all this, or have already arrived at my goal, but I press on to take hold of that for which Christ Jesus took hold of me." *Philippians 3:10-12*

This is the legal way to go up for all Christians. Jesus abolished dead so we can break the mold and give ourselves to this new way of going up BY GETTING DAILY TRANSFORMATIONAL GLORY.

MY BELOVED BROTHERS, if we are a new creation in Christ Jesus, and the Temple of the Holy spirit, One spirit with Jesus Christ; we have been translated from the Kingdom of darkness into the kingdom of our Lord Jesus, we are the light of this world and more! Then, for sure, we have this holy privilege obtained for us by Jesus Christ. Let's renew our minds, our spirit knows the way, let's listen to the Holy Spirit. Stop growing religious!

Not a Christian yet, no worries, receive Jesus, He will become your redemption, your righteousness, your holiness, your joy, your peace.

ACQUIRE HIS NATURE BY PRAYING OUT LOUD: Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. 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* ◆

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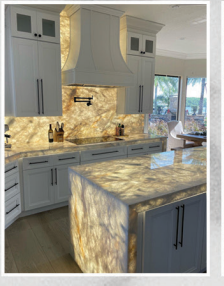

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