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Volume 10 • Issue 11

# iCareSt.Lucie

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## Good Grief; it's about coping

**Survivor's Guide**  
Grief is a natural response to loss. It's a process that everyone goes through at some point in their lives. It's important to understand that grief is not a linear process and that it can take time to work through. This article provides tips and resources to help you cope with your grief.



## New hospice counseling center opening this winter in Fort Pierce



## Rebuilding of Hospice House begins

Attorney Michael Fowler leading fund-raising effort to replace structure lost to hurricanes

By TREASURE COAST HOSPICES  
Posted on YouTube.com

In 2004, hurricanes Frances and Jean destroyed the Treasure Coast Hospice House at Midway Road in Fort Pierce, and this month we have begun construction of our new Hospice House.

Michael D. Fowler, a respected community leader in St. Lucie County, will be Capital Campaign Chair to raise funds to rebuild the Hospice House.

Fowler has been a very active volunteer along the Treasure Coast. He currently serves on the Treasure Coast Hospices Foundation Board.



## SAY LUMINARIES

luminaries@scripps.com



- Volunteers celebrate the opening of the Sahel Palm Plaza in Fort Pierce.
- Kim and Pat Withers with Karen Carter the information booth at a recent run in Fort Pierce.
- Gary Cantrell, CEO of St. Lucie Medical Center, a volunteer for the St. Lucie Medical Center.
- Carol Frischborn and Annette Miller, Champions to benefit the Humane Society of the event.
- Fort Pierce Police Officer Rob Curry is paired to compete in the 4th Annual "I" Theatre in Fort Pierce.
- Volunteers join the Humane Society Fort St. Lucie's Hurricane Preparedness Plan. HSLC volunteers: Cheryl Dr. James Manning.



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## FROM THE EDITOR

By ANGEL CHAVEZ

# RECEIVE LIQUID PEACE

**T**he complexity of our humanity requires that we must acquire peace in all its forms. We need it to calm down our minds, we need it to calm down our souls, and most importantly our spirit. Not to mention our consciousness and subconsciousness.

Real peace has all the above qualities and more. If we learn to drink it in all its forms it has the power to reach all our inner parts, or I may say our complete inner-man. I used to think that "Greater is He that is in me than he that is in the world", was accomplished by God becoming small to fit inside of me. But the reality is that we are so big inside that we can almost fit the entire universe. Let me explain...

**ALL MATTER IS FORMED BY ATOMS. HOW MANY ATOMS FORM OUR BODY?** In average our body contains about 70 trillion atoms...

"There are approximately 7 x 10<sup>27</sup> atoms in the average human body." **Google** - "The Universe Inside You: The Extreme Science of the Human Body..." **Brian Clegg**

Now the amazing part of this information is that an atom is only 0.01 matter and 99.99 energy [As science call it]. Then I finally realize that we are big, our spirit or heart is big. What Science calls energy is our spirit where God lives.

Then I also realized that, in the matter is where our problems start. We are totally conscious and expend most of our time in the 0.01 of our being [The matter part] and therefore, we find ourselves playing life in the wrong soccer field. [The matter field]. No wonder the enemy is constantly winning. Science doesn't understand the spirit world or the 99.99 of who we are.

We need to bring our game of life to the 99.99 of our being [Our spirit] that is where God The Father, The Son and The Holy spirit resides.

The enemy has no chance if we learn to live in our spirit. As the Bible commands that we must live and walk in the Spirit. Because that is where peace and joy are in abundance.

### Walking in the Spirit

"I say then: Walk in the Spirit, and you shall not fulfill the lust of the flesh." *Galatians 5:16*

That is the place where we can confidently say: "Greater is He that lives in me than he that lives in the world".

"You are of God, little children, and have overcome them, because He who is in you is greater than he who is in the world." *1 John 4:4*  
And "I am more than conqueror in Jesus."

"Yet in all these things we are more than conquerors through Him who loved us." *Romans 8:37*

Yes, living and walking in our spirit requires to renew our minds, to learn the mind of God. Studying the Word with The Holy Spirit as our Teacher, Praying and Worshiping in the spirit.

That is where we find peace in all its forms to fill our complex self. My last advice for this November Edition is: Don't compromise your peace when voting. Voting can make you compromise your peace. So, follow God's Principles NOT people. Do not agree or vote for anyone that is asking you to brake God's Principles or Laws. That will be counted against you, and it will cost you your peace.

GETTING HIS PEACE IS UP TO US, LETS PRAY:

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# Ms. Jacqueline Rieg

## Dean of Middle School

I never thought I would love being a dean. My initial reaction to accepting the Middle School Dean position two years ago was one of hesitation and uncertainty, but I quickly took ownership of the leadership role and believe in 'safety foremost' for all my students. What's my secret? Staying calm.

I am disciplined by nature and have learned to add that to my disciplinary decisions on campus. I believe that staying calm helps the students, staff, and parents feel safe and that everything will be okay.

Every student brings a new set of challenging situations for decisions to be made; quickly, yet reasonably. Following through with logical consequences after poor decisions are often dropped in my lap to decide. Many decisions are based on following the Student Code of Conduct, and many more



are made based on the students, their behavior; mentally or emotionally, and whether or not I have any connection to the student outside of discipline.

My passion is driven by my integrity and ethics as an educator. I value each student's well-being and want to prepare them for success, but I have to take the time to get to know them by listening and acknowledging their feelings and fears, their struggles and unique gifts.

Safety is key. Our students want to feel safe at school, on the bus, with their friends, in the hallway, and most important; in their head. I am usually the forefront person to recognize the difference between discipline or another issue when students are brought to me. At that point I can help determine whether a student is just having a bad day over a quarrel with another peer or there's another underlying issue.

At RCSSL, we have built a team of professionals to help bring out the best in our students. We want them to be kind, courteous, and positive. My job is not only to oversee discipline on my campus and to ensure all teachers are following due course of referrals, but to help each student get what they need by teacher, by counselor, by interventionist, by tutor, by parent or by me. Our families donate items such as backpacks, snacks, school supplies, and water bottles for their basic school needs.

Feeling safe is not just following fire drill protocols, but it's understanding and connecting with every student on some level to help them bring their very best of 'them' to school each day. ♦





## FROM THE CITY COUNCIL

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

# PORT ST LUCIE VETERANS MEMORIAL

After surveying more than 50 potential locations across the state, the Iraq and Afghanistan War Memorial Foundation has chosen Port St. Lucie's Veterans Memorial Park as the home for its new monument.



This monument will honor Floridians who served in our nation's wars in Iraq and Afghanistan. Made from India Black Granite (like the Vietnam War Memorial), this impressive monument will serve as an enduring reminder of the sacrifices made on behalf of our nation. When dedicated, it will be the only monument of its kind in Florida.

"There are some monuments in the state in honor of those who served in Iraq and Afghanistan, but ours will be unique because it will list Floridians who were killed in each war. There's no other monument like it in Florida and possibly the United States," said Steve Udovich, the foundation's founder. "We believe Port St. Lucie's beautiful Veterans Memorial Park is the best location in the entire state of Florida for this monument to honor these service members who made the ultimate sacrifice."

Port St. Lucie prides itself on being a hometown for heroes. Veterans Memorial Park includes the Vietnam Veterans wall, World War II Memorial, and Korean War Memorial, Purple Heart Memorial and Gold Star Families Memorial.

"Port St. Lucie is a veterans' community. Our citizens truly appreciate and honor our veterans and those who gave their lives for our freedom," said Veteran and Port St. Lucie Councilman David Pickett. "We look forward to working with the Iraq and Afghanistan War Memorial Foundation to bring this important memorial to our City."

The front of the monument will include campaign ribbons, outlines of each country, and service emblems. The back will list 355 names of Floridians who were killed in each war. The Iraq and Afghanistan War Memorial Foundation takes pride in honoring the memory of Floridians who served, and those who made the ultimate sacrifice. The Foundation intends this to be the first effort, then plans to duplicate it in other states, same design with state specific names.

Now that a location has been identified, the Foundation will start raising funds in January to pay for the Florida monument. Those interested can find more information at [www.IAWMF.org](http://www.IAWMF.org). The Foundation and City expect to dedicate the memorial in December 2023. ♦



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## FROM THE SHERIFF

by KEN J. MASCARA  
St. Lucie County Sheriff  
stluciesheriff.com

## Avoid becoming a victim of crime.

As we approach the holiday season, residents and visitors are reminded of these important tips to avoid becoming a victim of crime.

Avoid driving alone or at night and keep all car doors locked and windows closed while in or out of your car. If you must shop at night, park in a well-lighted area. Park as close as you can to your destination and take notice of where you parked. Never leave your car unoccupied with the motor running or with children inside. If you must leave something in the car, lock it in the trunk or put it out of sight. Be sure to locate your keys prior to going to your car. Keep a secure hold on your purse, handbag and parcels. When approaching or leaving your vehicle, be aware of your surroundings. Do not approach your car alone if there are suspicious people in the area.

When using an Automated Teller Machine (ATM), choose one that is located inside a mall, grocery store, or well-lighted location. Withdraw only the amount of cash you need and protect your PIN by shielding the ATM keypad from anyone who is standing near you. Do not throw your ATM receipt away at the ATM location.

While out shopping this season, shop during daylight hours whenever possible. If you must shop at night, go with a friend or family member. Dress casually and comfortably. Avoid wearing expensive jewelry. Always carry your Florida Driver's License or Identification Card along with necessary cash, checks and/or a credit card you expect to use. Even though you may feel rushed or may be thinking about a thousand things, stay alert to your surroundings. Avoid carrying large amounts of cash. Pay for purchases with a check or credit card when possible. Notify the credit card issuer immediately if your credit card is

lost, stolen or misused. Keep a record of all of your credit card numbers in a safe place at home. Be extra careful if you do carry a wallet or purse. They are the prime targets of criminals in crowded shopping areas or parking lots. Avoid overloading yourself with packages. It is important to have clear visibility and freedom of motion to avoid mishaps. Beware of strangers approaching you for any reason. At this time of year, con artists may try various methods of distracting you with the intention of taking your money or belongings.



Here are some important reminders if you plan to shop with kids this season. If possible, leave small children at home with a trusted babysitter. Teach your child to go to a store clerk and ask for help in case your child is separated from you. Teach children to stay close to you at all times while shopping. Never allow children to make unaccompanied trips to the restroom. Children should never be allowed to go to the car alone and they should never be left alone in the car. Teach children their full name, address and telephone number to give to police officers or mall security. Teach children to immediately inform you if a stranger is bothering them.

At your home this season, be extra cautious about locking doors and windows when you leave the house, even for a few minutes. When leaving home for an extended time, have a neighbor or family member watch your house and pick up your newspapers and mail. Indoor and outdoor lights should be on an automatic timer. Large displays of holiday gifts should not be visible through the windows and doors of your home. ♦



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# Can Cell Phones Increase Your Brain Tumor Risk?

**A recent epidemiological study indicates no increased risk of brain tumors in cellphone users compared to non-users**

How safe are our cell phones really? The evidence over the years has remained unclear, with the World Health Organization designating cell phone radiofrequency waves as a possible human carcinogen (cancer-causing). In animal studies, some evidence does appear to indicate that radiofrequency waves can cause cancer, with a study from the US National Toxicology Program demonstrating that high exposure in male rats and mice was associated with an increased likelihood of developing tumors in their hearts, brains, and adrenal glands.

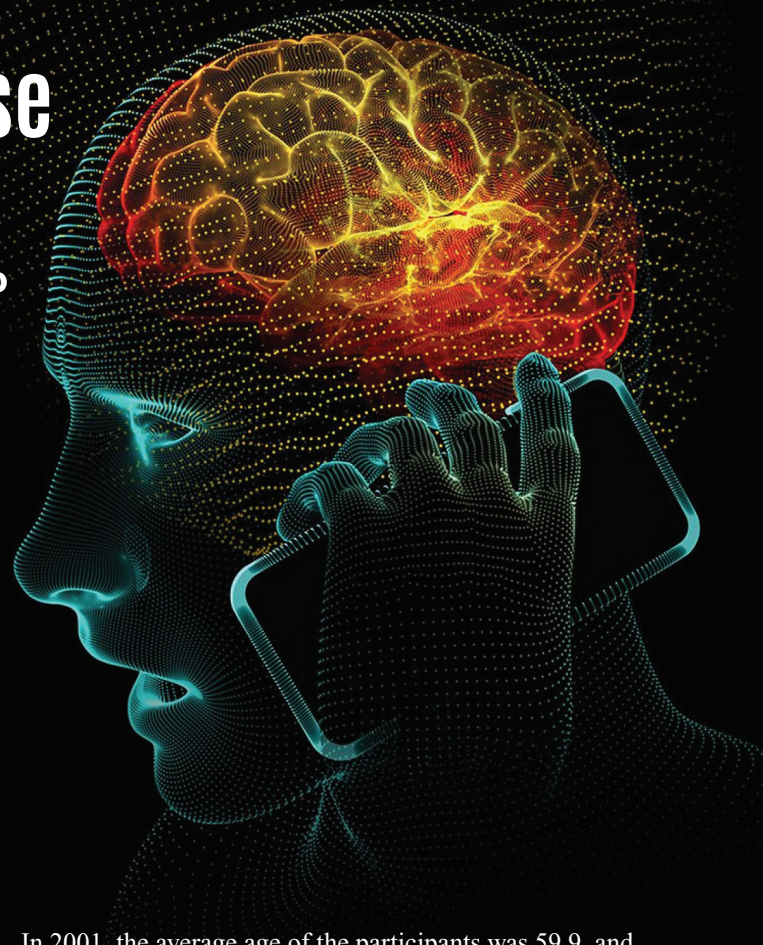
Nonetheless, the animal studies demonstrating an increased likelihood of developing tumors are not directly generalizable to cell phone usage in humans. In these studies, the rodents received radiofrequency waves across their entire bodies for many hours a day and for most of their lives, so they received a much higher exposure to radiofrequency waves than most people experience in their everyday life.

To that end, the best way to assess whether or not cell phone usage is associated with cancers, and brain tumors in particular, is to use epidemiological studies in humans. Epidemiological studies are studies in which large datasets of people are examined over a period of time to determine whether or not a certain exposure (in this case, cell phone usage) is associated with a certain disease outcome (in this case, brain tumors).

There are a few different types of epidemiological studies. One type is called a case-control study, in which researchers look at individuals who already have a disease and then compare their history to individuals without the disease. Another type is called a prospective study, in which researchers select a group of participants and track different exposures (such as cell phone usage) over time, not knowing which participants will develop the disease.

A key limitation of case-control studies, however, is that they rely on the patient's memory, which can be prone to recall bias. For example, brain tumor patients may be more likely to think they had greater cell phone usage than they actually had. For this reason, many epidemiologists consider prospective studies to provide stronger evidence than case-control studies.

Prospective studies examining cell phone usage are limited, but recently, researchers in the UK have published a prospective study in which participants were followed over 14 years to determine whether cell phone use was linked to brain tumors. In this study, participants were recruited between 1996 – 2001 through the UK National Health Service's breast screening program (because it was a program screening for breast cancer, all the participants were women).



In 2001, the average age of the participants was 59.9, and women were given surveys and answered questions on their medical and lifestyle factors, including their cell phone use. Participants were then separated into several categories based on whether or not they used cell phones and length of cell phone usage. After a period of 14 years of follow-up, 776 156 women out of the original 1.3 million that were recruited reached the trial endpoint and had answered questionnaires on cell phone usage.

The study authors found that across a multitude of different measures, no increases in brain tumors were seen in cell phone users versus non-users. In addition, there were no differences in brain tumor rates between participants that had used cell phones for 10 years or more compared with non-users.

These findings stayed consistent even when separating their analysis to look at specific kinds of brain tumors, such as glioblastomas, a type of brain tumor with the poorest outlook for patients. The study authors concluded that based on their analysis cell phone usage does not increase the risk of brain tumors under usual conditions. Still, the study authors note that a drawback of their study is the lack of analysis on different levels of cell phone usage, as well as how cell phone usage may have changed from the initial recruitment period in the early 2000s until now.

Additionally, future studies may expand on the sample population to include both men as well as women, as this study only included women. While there are questions still to be explored, it appears that for now cell phone users can rest a bit easier knowing that the radiofrequency waves from cell phones are unlikely to cause brain tumors. ♦





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# Benefits of Good Nutrition During Cancer Treatment

**W**hen you're healthy, eating enough food to get the nutrients and calories you need is not usually a problem. Most nutrition guidelines stress eating lots of vegetables, fruits, and whole-grain products; limiting the amount of red meat you eat, especially meats that are processed or high in fat; cutting back on fat, sugar, alcohol, and salt; and staying at a healthy weight. But when you're being treated for cancer, these things can be hard to do, especially if you have side effects or just don't feel well.

Good nutrition is especially important if you have cancer because both the illness and its treatments can change the way you eat. They can also affect the way your body tolerates certain foods and uses nutrients.

During cancer treatment you might need to change your diet to help build up your strength and withstand the effects of the cancer and its treatment. This may mean eating things that aren't normally recommended when you are in good health. For instance, you might need high-protein, high-calorie foods to keep up your weight, or thick, cool foods like ice cream or milk shakes because sores in your mouth and throat are making it hard to eat anything. The type of cancer, your treatment, and any side effects you have must be considered when trying to figure out the best ways to get the nutrition your body needs.

The nutrition needs of people with cancer vary from person to person. Your cancer care team can help you identify your nutrition goals and plan ways to help you meet them. Eating well while you're being treated for cancer might help you:

- Feel better.
- Keep up your strength and energy.
- Maintain your weight and your body's store of nutrients.
- Better tolerate treatment-related side effects.
- Lower your risk of infection.
- Heal and recover faster.

Eating well means eating a variety of foods to get the nutrients your body needs to fight cancer. These nutrients include proteins, fats, carbohydrates, water, vitamins, and minerals.

## PROTEINS

We need protein for growth, to repair body tissue, and to keep our immune systems healthy. When your body doesn't get enough protein, it might break down muscle for the fuel it needs. This makes it take longer to recover from illness and can lower resistance to infection. People with cancer often need more protein than usual. After surgery, chemotherapy, or radiation therapy, extra protein is usually needed to heal tissues and help fight infection.

Good sources of protein include fish, poultry, lean red meat, eggs, low-fat dairy products, nuts and nut butters, dried beans, peas and lentils, and soy foods.

*continued next page*

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## FATS

Fats play an important role in nutrition. Fats and oils serve as a rich source of energy for the body. The body breaks down fats and uses them to store energy, insulate body tissues, and transport some types of vitamins through the blood.

You may have heard that some fats are better for you than others. When considering the effects of fats on your heart and cholesterol level, choose monounsaturated (olive, canola, and peanut oils) and polyunsaturated fats (these are found mainly in safflower, sunflower, corn, and flaxseed oils and seafood) more often than saturated fats or trans fats.

Saturated fats are mainly found in animal sources like meat and poultry, whole or reduced-fat milk, cheese, and butter. Some vegetable oils like coconut, palm kernel oil, and palm oil are saturated. Saturated fats can raise cholesterol and increase your risk for heart disease. Less than 10% of your calories should come from saturated fat.

Most trans fats in our diets come from snack foods and baked goods made with partially hydrogenated vegetable oil or vegetable shortening. These sources of trans fats have largely been removed from the food supply in the US. Trans fats are also found naturally in some animal products, like dairy products, in smaller quantities. Trans fats can raise bad cholesterol and lower good cholesterol. Avoid trans fats as much as you can.

## CARBOHYDRATES

Carbohydrates are the body's major source of energy. They give the body the fuel it needs for physical activity and proper organ function. The best sources of carbohydrates – fruits, vegetables, and whole grains – also supply needed vitamins and minerals, fiber, and phytonutrients. (Phytonutrients are chemicals in plant-based foods that we don't need to live, but that might promote health.)

Fiber is the part of plant foods that the body can't digest. There are 2 types of fiber. Insoluble fiber helps to move food waste out of the body quickly, and soluble fiber binds with water in the stool to help keep stool soft.

Other sources of carbohydrates include bread, potatoes, rice, spaghetti, pasta, cereals, corn, peas, and beans. Sweets (desserts, candy, and drinks with sugar) can supply carbohydrates, but provide very little in the way of vitamins, minerals, or phytonutrients.

## WATER

Water and liquids or fluids are vital to health. All body cells need water to function. If you don't take in enough fluids or if you lose fluids through vomiting or diarrhea, you can become dehydrated (your body doesn't have as much fluid as it should). If this happens, the fluids and minerals that help keep your body working can become dangerously out of balance. You get water from the foods you eat, but a person should also drink about four 8-ounce glasses of liquid each day to be sure that all the body cells get the fluid they need. You may need extra fluids if you're vomiting, have diarrhea, or even if you're just not eating much. Keep in mind that all liquids (soups, milk, even ice cream and gelatin) count toward your fluid goals.

## VITAMINS AND MINERALS

Your body needs vitamins and minerals to help it function properly and use the energy (calories) in food. Most are found naturally in foods, but they are also sold as pill and liquid supplements.


If you eat a balanced diet with enough calories and protein you will usually get plenty of vitamins and minerals. But it can be hard to eat a balanced diet when you're being treated for cancer, especially if you have treatment side effects. If you do have side effects, your doctor or dietitian may suggest a daily multivitamin and mineral supplement. If your food intake has been limited for several weeks or months because of the effects of treatment, be sure to tell your doctor. You might need to be checked for vitamin or mineral deficiencies.

If you're thinking of taking a supplement, be sure to discuss this with your doctor first. Some people with cancer take large amounts of vitamins, minerals, and other dietary supplements to try to boost their immune system or even destroy cancer cells. But some of these substances can be harmful, especially when taken in large doses. In fact, large doses of some vitamins and minerals may make chemotherapy and radiation therapy less effective.

If your doctor says it's OK for you to take a vitamin during treatment, it may be best to choose a supplement with no more than 100% of the Daily Value (DV) of vitamins and minerals and one without iron (unless your doctor thinks you need iron).

*continued page 19*





WHEN WE HEARD ABOUT AMY FOURNIER'S STORY, HER INFECTIOUS SMILE AND OBVIOUS PASSION FOR A HEALTHY AND FIT LIFESTYLE MADE IT A NO-BRAINER WHEN CHOOSING TO DO THIS ARTICLE ABOUT HER.

*We were even more inspired (and shocked) when we found out she was 46! Read on to find out about her secrets to eternal youth, her passion for health and fitness and why her goal is to empower others.*

*continued next page*



# Age is but a Number!



## **What have been your biggest challenges?**

**Amy:** Conquering the realm of my mind. I've learned over the years that it all starts with the way we think, what we tell ourselves is true and possible. What I mean is, other than just my body, I've had to train my mind how to think like a winner and to stay positive despite many setbacks, adversities and all the things life throws at you along the way. If you don't learn how to control the way you think moment to moment and day to day, then ultimately you will continue to spin your wheels – taking one step forward and two steps back again and again.

## **What are the biggest hurdles for women to overcome to stay in shape?**

**Amy:** Proper time management according to your personal values is a key challenge for women as is the struggle to make time for themselves a priority. With the availability of technology and information I see so many people get detached and lose sight of what is truly important to them and what they value. In addition, they often forget that the quality of their life experience— how much energy they have, how they feel about themselves, how they treat their family, etc. all starts with how healthy they are both physically and mentally. It has a ripple effect. Plus, we all have the same 24 hours in a day, but smart people who are busy but also want to be fit know that it really doesn't take that much more time to make healthy meals and keep healthy habits. It comes down to priorities, choices and ultimately experiencing the power that you have to control how you look and more importantly feel.

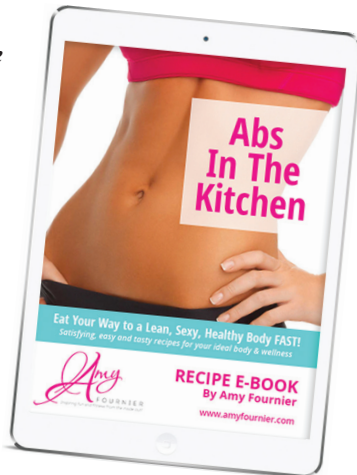
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age is but a number cont.

### Do you agree that a great body is made in the kitchen?

**Amy:** Yes, so much so that I have an eBook called *'Abs in the Kitchen Recipes: Eat Your Way to a Lean, Sexy Healthy Body FAST!'* Don't get me wrong, exercise is important but it is only a piece of the equation. The other piece is the right diet and you just cannot separate the two. Too often I've seen people unknowingly sabotage themselves and all their hard work in the gym with the wrong diet and they wonder why they don't get the results they want.



### What is a normal day for you?

**Amy:** I am a huge achiever and I've always got a lot going on so each day is different, but no matter what, my days almost always involve some type of activity even if it's just walking my dog at night and always, always eating right and focusing on positive thoughts.

### Do you switch off?

**Amy:** That's the one I'm working on! As I mentioned, I am a major achiever in life and have always been a fullblown workaholic; but I've also come to appreciate and value the necessity of balance, rest and downtime. It's kind of a catch 22 for me though because I am also an incessant learner and one of the things that I love about being in this industry is that there is always more to learn and discover about how to be a fully healthy person- in mind, body and soul. I also understand that I do need to turn it off from time to time and my dog reminds me to do that!

### Do you recommend following certain diets for successful weight loss?

**Amy:** Yes, a certain diet for a specific individual for a certain time period can be good but like us, diets and our needs change.

### What's in the pipeline for you?

**Amy:** So many things. I am launching my own online health and lifestyle TV channel, FitAmyTV, writing my next ebook, running several charity events and continuing to do my best to learn how to better inspire, empower and entertain people.

### What would people be surprised to know about you?

**Amy:** Probably my age (people usually don't believe me when I tell them how old I am and they always think I'm decades younger than I actually am!) but that's because I think I've finally found out what works best for me and I can honestly say that I've never been better or happier with my body, my mind and my life and now I'm so excited to share it with the world! ♦

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## U.S. CONSTITUTION

by DR. BRENDA MACMENAMIN, DCE  
Professor, Christian Leadership University

### Securing liberty for the next generation...

The book of Isaiah is one of my favorites. I love his continual, heartfelt call to God's people to return to the Lord, repent from our wicked ways and come into the full redemption the Lord is offering and promising.

In Isaiah 37, we see Hezekiah spread out the evil threats of Rabshakeh before the Lord with his cry against the political act of the king of Assyria: "It may be that the Lord your God will hear the words of the Rabshakeh, whom his master the king of Assyria has sent to reproach the living God and will rebuke the words which the Lord your God has heard. Therefore, lift up your prayer for the remnant that is left." Isaiah 37:4

We know that the Lord did hear and spare His people when they prayed to Him for deliverance. We see Isaiah share the Word of Lord to King Hezekiah, "and I will cause him to fall by the sword in his own land." (Isaiah 37:7)

If only Hezekiah had ended so strongly... But we see later in Isaiah that when Hezekiah shows the Babylonians all that he had and s rebuked and warned of his sons being taken to Babylon and made eunuchs, he responds, "So Hezekiah said to Isaiah, 'The word of the Lord which you have spoken is good!' For he said, 'At least there will be peace and truth in my days.'"

How heartbreaking to see that curse fall upon Daniel, Hananiah, Mishael, and Azariah, who most likely saw their parents beheaded or skinned alive, as was the custom of the Babylonians at that time. Yet each one of them, "purposed in his heart that he would not defile himself with the portion of the king's delicacies, nor with the wine which he drank."

Father, we pray that you would restore the heart of fatherhood to us, that though we be successful in our calling, we would be like our Founding Fathers who "with a firm reliance on the protection of divine Providence, we mutually pledge to each other our Lives, our Fortunes and our sacred Honor..."

May we covenant together for our "general welfare" and "Common defense" and "secure the Blessings of Liberty to ourselves and our Posterity"

Father, forgive us for longing to live in ease, for refusing to walk in our responsibility to secure liberty for the next generation. Forgive us for our apathy and complacency. Anoint us to once again be virtuous, to be God-fearing and God-honoring people once again. ♦

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# Treasure Coast Hospice

## 40 Years of Caring

The volunteers who came together 40 years ago to establish Treasure Coast Hospice wanted their family, friends and neighbors to have access to compassionate, quality end-of-life care from a locally-based hospice provider. Their work, fueled by a deep commitment to help others, brought hospice care to a small but growing Treasure Coast community.

During the past four decades, Treasure Coast Hospice has cared for generations of families in Martin, St. Lucie and Okeechobee counties. Thanks to the generosity of many supporters, Treasure Coast Hospice expanded its programs and services, forged new partnerships, and embraced innovations in hospice care to meet the growing needs of the community.

In preparation for the 40th Anniversary celebration, volunteers and staff members looked through hundreds of archived files, newspaper clippings, and photo albums. The “walk down memory lane” revealed many organizational milestones. More importantly, it shined a light on the many lives touched by Treasure Coast Hospice over the years. Some of the most heartwarming stories were the ones where special memories were created for patients and families or when programs brought hope and healing to those who were grieving.

Among the many stories chronicled in Treasure Coast Hospice’s history, here are a few favorite memories:

### An Afternoon of Fishing



*Tecla Shaw & Charlie*

In October 1989, Tecla Shaw, one of Treasure Coast Hospice’s founders and a patient visitor volunteer, learned that one of her patients, 83-year-old Charlie, loved fishing. Always one to encourage her patients to “get up, get out and enjoy life,” Tecla drove him to the beach. Charlie caught a 16-pound barracuda with Tecla’s help. Tecla described the fishing adventure this way: “We drove back to the TCH office to show everybody the fish. We had fun! You can’t see it in the picture, but I was soaking wet and I didn’t care.” Less than two months later, Tecla delivered the eulogy on that same beach surrounded by Charlie’s fishing buddies.

### Wedding Ceremony



*James McGill & Tammy Sparks*

Wedding bells rang at Treasure Coast Hospice’s St. Lucie Inpatient Unit on July 8, 2013, as more than a dozen staff and residents gathered to watch patient James McGill marry his longtime girlfriend Tammy Sparks. The newlyweds had met 11 years earlier but his illness kept the couple from marrying. McGill proposed to his long-time sweetheart on July 4th. Four days later, Chaplain Kristen Bjorn performed the wedding ceremony, fulfilling one of McGill’s final wishes. As the special afternoon came to a close, McGill said “I’ve been waiting for a while to marry her and now she’s mine!” This was only one of many wedding ceremonies arranged for patients over the years.



## Finding Happiness Once Again



*Nicky Campbell & Lifeguard*

In 2018, Grief Support client Nicky Campbell shared her story of finding happiness again after losing her husband of 54 years. Upon the advice of her grief counselor to “find something to do every day to make you happy,” Nicky started going for walks along Stuart Beach. Along the way, she befriended lifeguards and surfers, who taught her to bodysurf. Paddling and beach jaunts helped the 76-year-old become fitter than ever. Nicky credited Treasure Coast Hospice’s counseling services, which “lifted me from the depths of despair and I’m now enjoying some of the happiest days of my life.”

The Treasure Coast Hospice story even boasts a few “celebrity” connections over the years, including an MTV star donating his Jeopardy winnings, the “Today Show” filming at the Stuart office, and a special Zoom call between a patient and Pat Boone.

From Founder Tecla Shaw’s fishing adventure with a patient to Nicky Campbell’s story of finding happiness again, Treasure Coast Hospice’s history is filled with stories of kindness and compassion, reflecting the organization’s dedication to its mission.

Today, thanks to the vision of its founders and the incredible support of volunteers, donors, businesses, community partners, and staff, Treasure Coast Hospice serves more than 4,000 patients annually. Looking forward, the organization will continue

to embrace new technologies, seek advancements in clinical education, and usher in exciting new therapies such as virtual reality experiences in order to make the end-of-life journey the best that it can be. Regardless of the changes and care innovations to come, Treasure Coast Hospice will remain dedicated to its mission and to the legacy of its founders: to provide holistic patient-centered care and comfort to patients and families at the end of life. To learn more about the Treasure Coast Hospice story, visit [www.TreasureHealth.org/40thAnniversary](http://www.TreasureHealth.org/40thAnniversary).

### Treasure Coast Hospice Founders

Wade Aycock • Cecelia Furey, R.N. • Pat Green  
Marjorie G. Harrington, LCSW • Carol Pendelton, R.N.  
Josephine Roach • Tecla Shaw • Agnes Anderson Weeks  
Leta Williams



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## 40 YEARS OF CARING

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# NOVEMBER IS LUNG CANCER AWARENESS MONTH

## What Is Early-Stage Lung Cancer?

**E**arly-stage lung cancer usually refers to stage 1, 2, and 3A non-small cell lung cancer (NSCLC) as well as limited-stage small cell lung cancer (SCLC). You may have no symptoms in these early stages of lung cancer. In fact, diagnoses are often only made when cancer is seen on imaging done for an unrelated condition.

When lung cancer is found early, your prognosis is much better. With some stage 1 cancers, treatments may cure your cancer. In other types of early-stage cancer, you have a good chance of remission and a low chance of recurrence with prompt treatment. Healthcare providers may be hesitant to use the word “cured” in those cases, but you should be able to manage your symptoms so you can enjoy a full, active life for many years.

### Types of Early-Stage Lung Cancer

Early-stage lung cancer is divided into different categories depending on whether the cancer is NSCLC or SCLC, how far it has spread, and how large the tumors are.

### Non-Small Cell Lung Cancer Early Stages

Non-small cell lung cancer is the most common type of lung cancer, accounting for up to 85% of lung cancers.<sup>1</sup> These cancers are further broken down into:

- Lung adenocarcinoma
- Squamous cell carcinoma of the lungs
- Large cell lung carcinoma

### Stages considered early stage (or operable) include:

**Stage 0:** The tumor is only in a few top layers of the lungs.

**Stage 1:** Tumors measure less than 4 centimeters (cm). They may have entered the tissue surrounding the lungs, but have not spread into the lymph nodes.

**Stage 2:** Cancer may have entered the lymph nodes surrounding the lungs, and tumors may measure between 4 cm and 7 cm.

**Stage 3A:** Tumors may be small (under 3 cm) or up to 7 cm while having spread further into the lymphatic system.

### Small Cell Lung Cancer Early Stage

Small cell lung cancer is the second most common type of lung cancer and is broken down into only two types: limited and extensive.

Limited-stage SCLC may be considered an early stage of lung cancer. Because this type of cancer grows so quickly, chemotherapy or radiation are considered the best treatments for stopping their growth.

### Carcinoid Tumors of the Lung

Carcinoid tumors of the lung account for just 1% to 2% of lung cancers. These rare tumors grow slowly and are often caught early enough to be successfully removed by surgery.

### Early-Stage Lung Cancer Symptoms

In its early stages, lung cancer may not cause any symptoms, or the symptoms might be mistaken for a common cold. **Some of these early signs and symptoms include:**

- A persistent cough that does not go away or gets worse
- Bloody spit or phlegm
- Chest pain that's worse when breathing deeply

*continued page 20*



## **nutrition and cancer** cont.

### **ANTIOXIDANTS**

Antioxidants include vitamins A, C, and E; selenium and zinc; and some enzymes that absorb and attach to free radicals (destructive molecules), preventing them from attacking normal cells.

If you want to take in more antioxidants, health experts recommend eating a variety of fruits and vegetables, which are good sources of antioxidants. Taking large doses of antioxidant supplements or vitamin-enhanced foods or liquids is usually not recommended while getting chemo or radiation therapy. Talk with your doctor to find out the best time to take antioxidant supplements.

### **PHYTONUTRIENTS**

Phytonutrients or phytochemicals are plant compounds like carotenoids, lycopene, resveratrol, and phytosterols that are thought to have health-protecting qualities. They're found in plants such as fruits and vegetables, or things made from plants, like tofu or tea. Phytochemicals are best taken in by eating the foods that contain them rather than taking supplements or pills.

### **HERBS**

Herbs have been used to treat disease for hundreds of years, with mixed results. Today, herbs are found in many products, like pills, liquid extracts, teas, and ointments. Many of these products are harmless and safe to use, but others can cause harmful side effects. Some may even interfere with cancer treatments and recovery from surgery. If you're interested in using products containing herbs, talk about it with your cancer doctor, nurse, or pharmacist first.

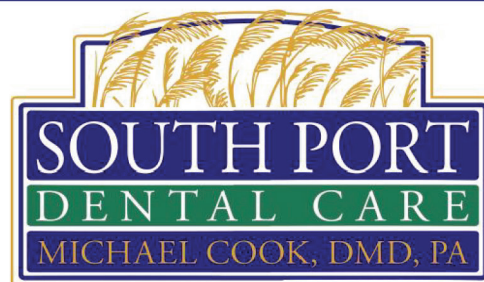
### **DIETARY SUPPLEMENT SAFETY CONSIDERATIONS**

Many people believe that a pill or supplement they find in stores, is safe and it works. The Food and Drug Administration (FDA) has rules to help ensure that supplements contain what their labels claim they do, but the supplement's safety and its effects on the body are not addressed by any FDA rules. The FDA does not make manufacturers of these products print possible side effects on their labels. And the FDA can't pull a dietary supplement or herbal product from the market unless they have proof that the product is unsafe.

It's also been shown that many herbal products aren't what the label says they are. Some products don't contain any of the herb they're supposed to. Some also contain potentially harmful drugs, additives, or contaminants that aren't listed on the label. This means there's no sure way to know if a supplement is safe or how it will affect you.

Tell your cancer care team about any over-the-counter products or supplements you're using or are thinking about using. Take the bottle(s) to your doctor to talk about the dose and be sure that the ingredients do not interfere with your health or cancer treatments. Some other safety tips:

- Ask your cancer care team for reliable information on dietary supplements.
- Check the product labels for both the quantity and concentration of active ingredients in each product.
- Stop taking the product and call your cancer care team right away if you have side effects, like wheezing, itching, numbness, or tingling in your limbs. ♦



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## lung cancer cont.



- Hoarseness
- Loss of appetite
- Unexplained weight loss
- Fatigue
- Recurrent lung infections

Some people with NSCLC or SCLC may not have “typical” symptoms. Instead, they present with vague complaints such as less tolerance for exercise or lack of strength for certain activities. New diagnostic methods are placing emphasis on different types of symptoms that may alert healthcare providers to lung cancer earlier.

It’s also important to consider that symptoms of lung cancer in women may differ from those in men. Especially if you are at risk for lung cancer, keep your healthcare provider informed about any unusual health concerns.

## DIAGNOSIS AND STAGING

There are several tests and procedures used to diagnose lung cancer.

- **Computed tomography (CT)** scans use multiple X-ray images to create a three-dimensional visual image of the lungs and surrounding tissue to look for abnormal cells.
- **Magnetic resonance imaging (MRI)** implements a strong magnetic field and radio waves to show contrast images and details of soft tissue.

- **Positron emission tomography (PET)** scans require you to be injected with a radioactive substance that allows the scanner to pick up how the cells are functioning, not just how they look.
- **Lung biopsy** is when healthcare providers take sample tissue from the lungs or other areas via surgery, a scope, or a special needle; the sample is then studied under a microscope.
- **Liquid biopsy** is a blood test that looks for gene mutations and other genomic alternations in the tumor.

## TREATMENT

Advance stage lung cancer is primarily treated with systemic therapies, which treat lung cancer cells in lung tumors and anywhere else the cancer has metastasized in the body. In last-stage lung cancer specifically, healthcare providers focus mainly on palliative care, which involves managing pain and reducing symptoms (rather than extending life).

On the other hand, with early-stage lung cancer, there is a greater chance that you may have a complete remission. And local therapies may be sufficient enough to do it, especially with very early-stage cases.

Local therapies, as the name implies, treat the cancer where it originated. Both surgery and radiation therapy are considered local treatments.

## Surgery

Surgery is often the treatment of choice for early-stage NSCLC with five-year survival rates ranging from 77% for those with the least invasive type of stage 1a cancer to 23% for those with stage 3A tumors.

For NSCLC, there are several different types of surgery that may be done depending on the size and location of your tumor.

Traditionally, a large chest incision was required, but, surgery is increasingly being done in a less invasive procedure called video-assisted thoracoscopic surgery (VATS). Not all surgeons perform this procedure. In addition, there are some tumors that cannot be accessed well with this method.

## Adjuvant Chemotherapy

If the cancer has started to spread, systemic therapy may be used after surgery via adjuvant chemotherapy to try and ensure that all the cancer cells have been destroyed.

Chemo drugs can act on cancer cells that may exist but cannot be detected on imaging tests. Killing these unseen metastasized cells may help prevent recurrences of cancer. This approach is most often used for tumors that are stage 2 or later.

With larger tumors, the chemo drugs may be administered prior to surgery to decrease the size of the tumor before operating. This is known as neoadjuvant chemotherapy and isn’t usually necessary for early-stage cancer.

## Radiation Therapy

Radiation therapy may also be used after surgery as an adjuvant treatment. It may be the first course of action, especially if tumors are small, but inoperable (due to their location). In such instances, stereotactic body radiotherapy (SBRT), also known as “cyberknife,” may be done.

There is some research suggesting that patients who survived five years following SBRT remain cancer-free longer than the average patient treated for NSCLC.

*continued next page*



## lung cancer cont.

SBRT is sometimes considered a good alternative to surgery in older adults or for those who have other medical conditions that could make surgery risky. There is still some debate regarding how best to apply this treatment, so it's important to have a careful discussion with your healthcare provider and consider a second opinion.

### Photodynamic Therapy

Photodynamic therapy, also called PDT or light-activating treatment, uses a light-sensitive medication that is injected into your bloodstream. Healthcare providers then insert a scope into your lungs via the bronchial passage and use a special light to destroy cancer cells that have absorbed the medication. It's usually used along with other treatments.

Photodynamic therapy is used less often than surgery or SBRT, but, in some cases, it may successfully get rid of all signs of cancer when used for early-stage NSCLC with small tumors that are centrally located.

### Targeted Therapy and Immunotherapy

While targeted therapies and immunotherapies are used very often with advanced lung cancer, they are not yet approved to treat early-stage lung cancer.

Researchers, however, continue to study how these treatments might support surgery and lower the risk of recurrence.

## COPING

Being diagnosed with lung cancer is terrifying, whether it is an early-stage or advanced-stage tumor, and you may wonder how to begin to plan your next step.

It's important to ask many questions and be your own advocate in your care. The treatment of lung cancer is advancing rapidly, and finding an oncologist who specializes in lung cancer is helpful.

### Risk and Fear of Recurrence

While early-stage 1A lung cancer has the potential to be cured with surgery, the risk of recurrence is significant. Dealing with this fear can be challenging.

Connecting with others who have lung cancer is a great way to obtain support and can sometimes be an excellent way to learn about the latest research on your disease. There are many online lung cancer support groups and communities available, and finding others who are facing the same diagnosis can offer you moral support and comfort.

If you ever find that fear is interfering with your quality of life, seek out a professional who can help you with your emotions.

## FOR LOVED ONES

If it is your loved one who has been diagnosed, you are probably feeling frightened and, perhaps, helpless as well. As you take on the role of caregiver, learn how to support loved ones with cancer and research ways to help your family member or friend enjoy life while managing the disease. It's also important to make sure you take care of yourself so you can be a strong caretaker for others. ♦

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# 5 Ways to Stay Cheerful During a Difficult Holiday Season



**T**he holiday season is a time of celebration and happiness. For many seniors, however, it can be difficult to stay positive and happy during this time. To help seniors combat the isolation, lack of activity, and depression that might occur during the holidays, it's important to stay educated and proactive. Below is a guide to what you need to know about seniors and the difficulties of the holiday season, as well as ways to stay upbeat and positive so the holidays can be a more happy, joyous time.

## Difficulties Seniors Can Face During the Holiday Season

Seniors may find the holiday season less than joyous for a variety of reasons, but here are a few to consider:

**Limited mobility:** Many seniors cannot move around as they once did, especially with physical limitations. This can make

the holiday season less exciting for seniors, with the inability to shop, visit, and celebrate like others limiting the joy of the season.

**Loneliness and depression:** Depression, anxiety, and isolation are common among seniors, but the holiday season can make these feelings more severe. Whether it's a lack of social interaction, missing family and friends, or remembering what once was, the holidays can make some seniors feel more lonely than any other time of year.

**Memories of the past:** Many seniors have a hard time accepting that their current life is not like it was in the past. And around the holidays, memories of the past can be especially painful.

**Financial burden:** The holidays can get expensive. Between presents, food, and

*continued next page*

*Where Healing Begins*



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everything else, it can take a toll on our wallets. For seniors on a tight budget, the holidays can remind them of their financial stress and limitations.

**Home life:** For some seniors, the holiday season is difficult because many no longer live with family or at home. For seniors living in a nursing home or assisted living facilities, they may feel a lack of comfort and tradition that comes with the holiday season.

### Ideas for Staying Positive During the Holidays

#### 1. Reminisce in a Positive Way

Memories of holidays past can drum up bad feelings during the holiday season for many seniors. But memories are often some of the best things in our life. Instead of dwelling on things that are now different, focus on all the good that has happened. Use the past to reminisce about your favorite things and people. Take out old pictures, sing old songs, and remind yourself what the holidays are all about.

The holidays are the ideal time to remember traditions and friends that have come through your life, reflect on things that have changed, and appreciate things that haven't. Try using the holiday season to create a new photo album or scrapbook full of your favorite memories.

#### 2. Take Control of Finances

While it is common to feel like you need to spend a lot of money during the holiday season, that is a feeling that must be forgotten. The true meaning of the holidays is love and togetherness, and those who truly love you would expect nothing more. Before you become over-stressed about the financial burden of the holidays, get ahead of the game by creating a budget and plan before the season hits.

Give yourself a realistic budget and stick to it. Create lists and stay organized when it comes to shopping and purchasing presents for the holidays. Working through the holidays with a budget in mind will help you not only stress less about money, but also refrain from overspending what you don't have.

#### 3. Get in the Spirit with Holiday Traditions

Sometimes all you need is a little cheer to get in the spirit of the holidays. If you're feeling the blues, try reminding yourself about the greater parts of the holiday season, like the food, decorations, and entertainment. Bake cookies and pies, watch your favorite holiday movies, make crafts, and hum along to your favorite holiday tunes. All of these things help remind us of our favorite holiday memories and traditions, putting us in the right frame of mind to celebrate and enjoy the coming holiday.

Try enlisting the help of family members or friends to help you decorate, make homemade presents, or take you to go see lights in the neighborhood. Sometimes, participating in holiday activities can help not only get you in the spirit, but also become a time to connect with the people you love and make memories.

#### 4. Be Honest and Talk It Out

It can be hard to admit when you have feelings of loneliness, depression, or are simply not feeling celebratory this holiday

*continued page 25*

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# 5 Interesting Topics to Talk About with Seniors

The generations between a young adult and a senior citizen can make discussions a little exhausting. Between having very different experiences and opinions, younger people can clash with the elderly or lose interest if the conversation becomes dull.

However, there are lots of questions that can help you to build a lively conversation with any elderly person, whether it's your grandparent or a stranger.



## 1. Questions About Their Favorite Things

A perfect light-hearted inquiry to use as a conversation starter with seniors is asking about their favorite things in a variety of categories. It's an easy way of getting into a conversation that doesn't deal with any serious subjects.

**Some examples of questions about favorites include:**

- What is your favorite type of food?
- Where is your favorite place in the world?
- Who is your favorite musician?
- What is your favorite thing to do on a Saturday afternoon?
- What is your favorite gift that you've received?

Try to choose questions that are a little more creative than asking them about their preferences on colors. The best type of introductory question is one that gets the other person thinking.

## 2. Questions About Their Life

Another great topic to bring up with your elderly loved ones revolves around their life. Asking about what they've done with their life has a way of bringing pleasant nostalgia into the conversation. It can quickly spark a bubbly discussion that goes on for hours.

**Some examples of questions about life include:**

- Where were you born?
- What has been your greatest accomplishment?
- Who was your childhood best friend?
- What was the name of your first love?
- What did you do as a career?
- If you could go back to any age in your life, which would it be and why?

Keep these questions cheerful in the hopes of reminding them of positive memories.

## 3. Questions About 'Back In the Day'

A spin-off of questions about a senior person's life is asking about what their childhood and young adult life was like. Questions about their family, pets, or school life would all fall into this category.

**Some examples of questions about childhood include:**

- What is your fondest childhood memory?
- What were your parents like?
- What did you think the world would be like today 50 years ago?
- What did you do for fun when you were younger?

- Did you have any pets growing up?
- Where did you work for your first job?

Life was likely very different for your grandparents or elderly neighbor. Asking about their life while growing up can be interesting for both of you.

## 4. Questions About Miscellaneous Subjects

Consider asking a question about a miscellaneous subject if you don't want to get into a conversation that's too heavy, but want to learn more than just their favorite movie. These types of topics are still upbeat without being boring.

- Who is someone that inspires you?
- What is something that you recommend I put on my bucket list?
- What do you imagine the world will be like in 25 years?
- Can you recommend a book I should read?
- What would constitute your perfect day?
- Is there a moment in history that you remember in detail?

Miscellaneous questions inspire a conversation that's a little more intense, but also greatly rewarding.

## 5. Questions About Their Wisdom

There's a lot you can gain from a deep conversation with an elderly loved one. One of the most interesting topics to talk about with seniors is their accumulated wisdom.

**Examples of questions about wisdom include:**

- If you could give one piece of career advice to 18 year olds, what would it be?
- Have you ever made a decision that you regretted?
- Can you tell me about the rewarding aspects of getting older?
- What modern-day invention have you been most impressed by?
- Have you achieved happiness in your life? How did you do it?
- What do you want people to remember about you?

Asking a senior person about their nuggets of advice might even provide you with some insight that shapes the course of your life.

Conversations with seniors can be rich and rewarding. By taking the time to intentionally engage with meaningful questions and topics, you'll both be more likely to enjoy the time spent together. ♦



**holiday season** cont.

season. This can be especially true when seniors may see the people they love enjoying the holiday season themselves. But the people around you care about you and are there to support you.

That being said, it is important to seek help and be honest when you need it. Seniors are more likely to suffer from depression, but less likely to seek help for it. Talk about your feelings of isolation or loneliness with family, friends, caregivers, or even a licensed professional. All of these people not only provide emotional support but also help you find solutions to the issues you are currently facing. The holiday season is no time to feel alone.

**5. Connect with Those Who Matter Most**

During the holidays, family, friends, and the people we love are typically the top-priority. It is a time to appreciate the people in our lives. For seniors having a difficult time, connecting with the people you love can be of tremendous help. Providing love and

support, your friends and family can help get you through difficult holidays. Call the people you love often or ask them to call you. Technology is a great way to stay connected with loved ones who don't live nearby.

For those who are not able to see in person, set up a day and time of the week that works for both parties to speak on the phone. Visit family often and let the people in your life know how important those visitations are to you. Find social activities around you to participate in with friends or other seniors. There may be other people having a difficult time as well during this season and will be seeking solace in each other.

This season, take care and fight the holiday blues by heeding the advice given. By taking care of our senior loved ones, the holidays can be a time of celebration, love, and hope for everyone. Contact a Caring team near you today to find out more about caring for seniors during the holiday season. ♦



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# The 'Hurricane Tax': How Ian is Pushing Florida's Home Insurance Market Toward Collapse



When Hurricane Ian pummeled Florida, it left a stunning trail of physical devastation in its wake. Entire neighborhoods vanished beneath water, cities were shredded by 150-mile-per-hour winds, and thousands of people lost their homes overnight.

Though the storm has since dissipated, it will bring even more turmoil to the Sunshine State in the coming months — but this damage will be financial rather than physical. Ratings agencies and real estate companies have estimated the storm's damages at anywhere between \$30 and \$60 billion, which would make it one of the largest insured loss events in U.S. history.

Wind damage is covered by standard homeowner's insurance, and the payouts necessitated by Hurricane Ian's extensive wreckage are likely to accelerate the collapse of the state's homeowner's insurance industry, driving private companies into bankruptcy and forcing thousands more Floridians into a state-run program with questionable long-term prospects. The process offers an early view of the way that natural disasters fueled by climate change threaten to upend regional economies.

Home insurance costs are poised to skyrocket for all Floridians — not just those who live in the places most vulnerable to major storms. The state will be forced to impose new taxes and penalties as it tries to keep the market afloat. New burdens will fall largely on low- and middle-income homeowners. For many working class

Floridians, homeownership may become impossible to afford as a result.

"We already have a housing affordability crisis, and now we're adding this new pressure," said Zac Taylor, a professor at the Delft University of Technology who has studied climate risk in Florida and grew up in the city of Tampa. "Insurance is potentially the thing that is destabilizing homeownership — ironically, because it's the thing that's supposed to protect [homeownership] and make it possible."

While homeowner's insurance nationwide averages around \$1500 a year, Floridians already pay almost three times as much. The state's insurance market has been struggling ever since Hurricane Andrew made landfall south of Miami in 1992 and damaged more than 150,000 buildings. After Andrew, large private insurers like Travelers and Allstate froze their business in the state rather than risk having to pay for future disasters. This led to the creation of a public option called Citizens, which functions as an "insurer of last resort" for people who can't find private coverage. The state also subsidized small "specialty" insurers who would only offer homeowner's coverage in Florida, shifting market share away from national companies.

But this local market has begun to teeter in recent years, even in the absence of any major hurricanes. One reason is that Florida has become a hotbed for sham roof-repair

lawsuits. Shady contractors approach a homeowner and offer her a free new roof, then file a claim with her insurer on her behalf, even if her roof didn't actually suffer any insurable damage. Then, the contractors litigate the claim until the insurer settles. This has gotten quite expensive for insurers in the state: Florida accounted for 8 percent of all homeowner's insurance claims in the United States in 2019, but more than 75 percent of all insurance lawsuits.

At the same time, it has become much more expensive for insurance companies to purchase their own insurance. The companies buy this so-called "reinsurance" to guarantee that they have enough money to make large payouts after big disasters, but the large global companies that sell reinsurance have gotten cagey about offering it in Florida, considering that the state has built millions of additional homes in areas vulnerable to natural disasters even as climate change increases their risk. The reinsurance companies have raised prices to account for this, and many local insurers have struggled to keep up with the costs.

The high costs of litigation and reinsurance had already driven six local insurers bankrupt so far this year, even before Hurricane Ian. In the summer, a ratings firm called Demotech threatened to downgrade several other specialty insurers, saying they weren't stable enough to deal with a big storm. That downgrade would have made them worthless in the eyes of major lenders and effectively removed them from the market. It caused a flurry of concern from state lawmakers, one of whom said the market was about to "collapse."

Hurricane Ian is likely to hasten that collapse by driving at least a few more homeowner's insurance companies into bankruptcy. If Ian's damages are close to the estimated \$30 to \$50 billion, it would be especially catastrophic for Florida's already-struggling specialty insurers. The companies that do survive will have to pay even more for reinsurance, which will force them to further raise prices.

*continued page 29*





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# How Millionaires Invest During a Bear Market

A bear market – signified by a 20% or more drop in stock prices – can be easier to weather when you’re properly diversified and in it for the long haul. Berkshire Hathaway (ticker: BRK.A, BRK.B) CEO Warren Buffett is a prime example of how to invest like a millionaire (or in his case, billionaire) during all market seasons, periods of recession or times of increased volatility. Buffett has compounded capital at more than 20% annually for the last 50 years.

“Oftentimes, investors can be questioning their investment strategy or their planning,” says Monica Sipes, partner and senior wealth advisor at Exencial Wealth Advisors in Frisco, Texas. “They understand that the math works in their favor in a bear market, but it can be emotionally testing.”

Developing some coping mechanisms that mimic how millionaires invest in a bear market can help you maintain stability and consistency in your investing strategy.

Here are some of the best tips to growing wealth like a millionaire:

- Resist the urge to run.
- Think big, act small.
- Automate your investments.
- Know what you own.
- Limit your losses.
- Keep bear markets in perspective.
- Resist the Urge to Run



At the first sign of a bear market, you may be tempted to begin selling off stocks to minimize losses. As it happens, that approach is counterintuitive to the millionaire mindset.

“Investors need to be able to hold on to their investments during an economic downturn or bear market,” says Marc Doss, regional chief investment officer for Wells Fargo Private Bank in San Diego. “Some investors sell during a downturn and don’t participate in the recovery phase.”

Doss says one of the keys to avoiding a forced sell-off is having liquid cash you can rely on when the economic outlook is uncertain.

“Investors can use their cash instead of tapping into their long-term investments during a bear market,” he adds.

## Think Big, Act Small

During a bear market, investing like a millionaire means staying focused on your objectives while being strategic with your actions.

“Millionaire investors think forward five or 10 years from now,” says Clark Kendall, CEO of Kendall Capital in Rockville, Maryland.



That includes considering what the economy and markets will look like, how consumers will be spending money and what the interest rate forecast may hold. They then use that dollars-and-cents thinking to shape the actions they take in the short term.

“They manage risk by making a series of small decisions and know that any decision can be a wrong decision,” Kendall says. “But a series of well-thought-out small decisions will typically outperform just one make-or-break large decision.”

Many millionaire investors rely on a slow-and-steady approach to portfolio building, says Ryan Shuchman, partner at Cornerstone Financial Services in Southfield, Michigan. “Few and far between are those with substantial assets that came from the ‘big wins’ in the market.”

The lesson here, Shuchman says, is to avoid making “all-in” buy or sell moves since the odds of this strategy paying off tend to be low.

## Automate Your Investments

Automating your investments can do two things for you.

First, it ensures that you’re taking advantage of the power of dollar-cost averaging and compounding interest consistently over time. Second, it can help you avoid the pitfalls of trying to time the market.

The amount of time an individual spends in the market is more important than timing in the market, says Tim Quillin, a chartered financial analyst and partner at Aptus Financial in Little Rock, Arkansas.

When investors take their money out of the market, they have to be right twice: when they sell their stocks and when they start investing in the market again.

“The saddest investing missteps we see are when people try to outsmart the market, typically by selling stocks during periods of uncertainty like late 2008 or early 2009, or even December 2018,” Quillin says.

## Know What You Own

Knowing what you own is good advice for investing like a millionaire in any type of market. The concept of understanding what you bought and why you bought it is a principle that can be attributed to Gerald Loeb, founding partner of brokerage firm E.F. Hutton & Co.

“He was probably the first true speculator in growth stocks because he always analyzed the financials of any company he bought,” says C.J. Brott, founder of Dallas-based Capital Ideas. “Loeb then singled out a single reason for owning the stock. The why you own it became a property he called ‘the ruling reason’ for ownership.”

*continued page 30*



## hurricane tax cont.

"I would predict the price of insurance will go up in Florida, or, certainly insurers will be looking for price increases," Alice Hill, a climate change and insurance expert at the Council on Foreign Relations, told Grist. "It's proving to be risky, particularly with climate change, looking at these storms intensifying more quickly.... Homeowner's insurance is written on a year-by-year basis, so if a big event comes through, there's a change next year."

New bankruptcies and price hikes on the private market would drive thousands more Floridians to Citizens, the public insurance provider that the state established after Hurricane Andrew. The number of Floridians enrolled in Citizens has already surged over the past decade as other private insurers have collapsed, and this year the program surpassed 1 million policyholders for the first time, having doubled in size over two years. It controls around 15 percent of the insurance market — and more than twice that in especially vulnerable places like Miami.

"You're going to see a big increase in the number of policies going to Citizens, and you could see a significant portion of the private market just go away," said Charles Nyce, a professor of risk management at Florida State University and an expert on the state's insurance market. "And the more of the market Citizens takes, the more at risk the state is."

That's because the state is on the hook to help Citizens pay out claims after big storms. Citizens has about \$13 billion right now, and early estimates suggest that claims from Ian will only cost the program around \$4 billion, so it's not in any immediate financial jeopardy. But the program will balloon in size over the coming years as it absorbs all the people who lose coverage on the private market after Ian, and its expanding roster will leave it more vulnerable to the next big storm. If another Ian comes around, Citizens might find itself short on cash.

This would force Citizens to make what is called an assessment, or a "hurricane tax" in local lingo. When the program faces financial difficulties, it can impose a surcharge on every person in Florida who buys any kind of property insurance, from home insurance to auto insurance to business insurance. This surcharge acts

as a kind of tax subsidy for people in vulnerable areas: Everyone in Florida ponies up to ensure the state can help storm victims rebuild.

"That's the biggest concern I have," said Nyce. "Say you're a single mom working in Orlando living in an apartment, but yet you have to own a car. Now you're paying an assessment on your auto insurance to subsidize someone who lives on the beach."

Since Hurricane Ian is unlikely to stem the tide of new arrivals to Florida — and since the only insurance option for these new arrivals will be Citizens — Nyce said that these assessments could become much more common as the years go on. In the past they have never exceeded around 1.5 percent of annual insurance bills, but future storms could drive that number higher.

Citizens can also issue bonds to fund payouts, said Nyce. But because it would issue those bonds against the state's credit rating, doing so could dampen the state's own ability to borrow money, again leading to higher costs down the road. And the more tax revenue the state spends propping up Citizens, the less it has to fund other essential services like education and transportation.

The upshot is that Hurricane Ian could make life in Florida a lot more expensive for everyone in the state who owns a home or a car. Decades of rapid development and a new era of supercharged storms have created a risk burden that is impossible for the private insurance market to bear. Now, in the aftermath of Ian, the state's 21 million residents will assume more and more of that risk, and their wallets will see its earliest effects.

For an example of how these costs might impact vulnerable Floridians, Taylor pointed to the community of Miami Gardens, a majority-Black community in the Miami metroplex that is one of the last places in the region where homes are affordable.

"How is this community supposed to reduce its risk?" they said. "How are homeowners going to deal with this? We're talking potentially the equivalent of multiple monthly mortgage payments ... and this is not poised to go [back] down. Fewer and fewer people are going to be able to afford their houses." ♦

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## from the Editor cont.

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## bear market cont.



### Limit Your Losses

Rebalancing your portfolio can help minimize losses. It's a critical move, says Peter Roselle, a Treasure Coast, Florida-based equity and options trader.

Roselle is a fan of financial advisors that focus on short selling based on a large amount of research. That's exemplified by David Einhorn, president of New York-based fund management company Greenlight Capital, and Jim Chanos, president of Kynikos Associates.

“You should have been looking at your asset allocation as equity prices rose and adjusting – the same is true as they fall,” Roselle says. “For most people, this will mean adding to the equity portion of the portfolio as declining equity prices result in fixed income becoming a larger portion of your portfolio.”

Keeping losses small is a proven rule of winning speculators, Brott says. Commodities wizard Richard Dennis is a good example. It's reported that he grew \$1,600 into \$200 million in 10 years.

“In order to prove that anyone can learn to trade, he founded the turtle traders and taught a group of neophytes to successfully run small sums into millions of dollars by following the rules,” Brott says.

### Keep Bear Markets in Perspective

While bear markets can trigger fear, it's important to keep things in perspective.

First and foremost, bear markets don't last forever. And giving into fear can hinder your investment goals.

“Panic selling in a bear market or at the bottom of a bear market often leads to more harm to your investment portfolio over the long term,” says Drue Kampmann, co-founder of True Financial Partners in Bettendorf, Iowa.

Kampmann says millionaire investors often have the advantage of experience on their side – allowing them to view bear markets in a different light. This leads them to see downturns as opportunities to buy assets at a discount, which can pay off later when stock prices begin to rise.

You can take the same millionaire investing approach by looking for entry points instead of making a beeline for the exit.

“Set aside the emotion and look at a bear market from an opportunistic perspective versus one of fear,” Kampmann says. “Historically, the best days in the stock market follow some of the worst days in the market.” ♦





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