

INVEST USA

IN GOD WE TRUST

22 YEARS

An aerial photograph of a city skyline at sunset. The sun is low on the horizon, casting a warm orange glow over the city. In the foreground, a large, modern arch bridge spans a wide river. Several other bridges are visible in the background. The city skyline is composed of various buildings, including a prominent skyscraper with a pointed top. The river reflects the city lights and the sunset sky.

VISION USA:
BUSINESS, POWER AND OPPORTUNITIES



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Invest USA: 22 Years Opening Doors to Knowledge

Twenty-two years ago, in the city of Weston, Florida, Invest USA was born with a clear purpose: to be a bridge between the United States and the world. From its beginnings, our magazine—both print and digital, and always bilingual (Spanish and English)—set out to inform, educate, and inspire those who saw in this country an opportunity to study, invest, migrate, or simply discover its vast cultural, legal, and economic wealth.

For more than a decade, Invest USA was distributed free of charge throughout the state of Florida and in key countries across Latin America. Each month, we arrived by air at universities, government entities, libraries, and educational spaces. We did so with a firm commitment to deliver content that was current, in-depth, and above all, useful. Every edition was collectible, because what we shared was not just news of the moment, but knowledge with lasting value.

However, times changed. The 2008 recession, new political realities in countries such as Venezuela and Ecuador, and the evolution of the digital environment led us to make a visionary decision: to leave behind physical printing and focus all our efforts on the website we had been cultivating since the very beginning.

Today, more than ever, we believe in the power of accessible, organized, and reliable information. Our website brings together, in one place, the most extensive database on U.S. government institutions, their laws, procedures, and opportunities. We do this so that anyone—from a young person dreaming of studying here to an entrepreneur seeking to invest or expand—can find clear and precise guidance.

At Invest USA, we believe that knowledge empowers, transforms, and opens paths. That is why we are not just a magazine: we are a tool, a guide, a companion along the way. And in this new 100% digital stage, we reaffirm our commitment to quality, clarity, and the usefulness of every piece of content we publish—now with an even broader reach thanks to our bilingual approach, which allows more people—regardless of their language or place of origin—to access the knowledge they need.

Thank you for being part of this story. Thank you for believing, as we do, that knowledge is the first step toward achievement.

Welcome to this new era of Invest USA.

Monica Lopera
Founder

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TRUMP EFFECT:

An Updated List of New U.S. Investments in the Second Term of President Trump

Since President Donald J. Trump took office, his unwavering commitment to the revitalization of American industry has driven trillions of dollars of investments in manufacturing, production, and innovation in the United States, and the list keeps growing.

Below is a non-exhaustive list of new U.S.-based investments in the second term of President Trump:

- The Stargate Project, led by Japan-based SoftBank and U.S.-based OpenAI and Oracle, announced a private investment of \$500 billion in U.S.-based artificial intelligence infrastructure.
 - Apple announced an investment of \$500 billion in manufacturing and training in the United States.
 - NVIDIA, a global giant in chip manufacturing, announced that it will invest \$500 billion in U.S.-based artificial intelligence infrastructure over the next four years, amid its commitment to manufacture artificial intelligence supercomputers entirely in the United States for the first time.
 - IBM announced an investment of \$150 billion over the next five years in its U.S.-based growth and manufacturing operations.
 - Taiwan Semiconductor Manufacturing Company (TSMC) announced an investment of \$100 billion in U.S.-based chip manufacturing.
 - Johnson & Johnson announced an investment of \$55 billion over the next four years in manufacturing, research and development, and technology.
 - Roche, a Swiss pharmaceuticals and diagnostics company, announced an investment of \$50 billion in U.S.-based manufacturing and research and development, which is expected to create more than 1,000 full-time jobs and more than 12,000 jobs including construction.
 - Bristol Myers Squibb announced an investment of \$40 billion over the next five years in its U.S.-based research, development, technology, and manufacturing operations.
 - Eli Lilly and Company announced an investment of \$27 billion to more than double its domestic manufacturing capacity.
 - ADQ, based in the United Arab Emirates, and Energy Capital Partners, based in the United States, announced an investment of \$25 billion in U.S. data centers and energy infrastructure.
 - Novartis, a Swiss pharmaceutical company, announced an investment of \$23 billion to build or expand ten manufacturing plants across the United States, which will create 4,000 new jobs.
 - Hyundai announced an investment of \$21 billion in the United States, including \$5.8 billion for a new steel plant in Louisiana, which will create nearly 1,500 jobs.
 - Hyundai also secured an equity investment and an agreement with Posco Holdings, South Korea's leading steel manufacturer.
 - DAMAC Properties, based in the United Arab Emirates, announced an investment of \$20 billion in new data centers in the United States.
 - CMA CGM, a global shipping giant based in France, announced an investment of \$20 billion in shipping and logistics in the United States, creating 10,000 new jobs.
- Sanofi announced that it will invest at least \$20 billion during the Venture Global LNG announced an \$18 billion investment in its liquefied natural



gas facility in Louisiana.

Gilead Sciences announced an \$11 billion increase to its planned investment in the U.S.-based manufacturing sector.

AbbVie announced a \$10 billion investment over the next ten years to support volume growth and add four new manufacturing plants to its network.

Pratt Industries announced a \$5 billion investment to create 5,000 new manufacturing jobs in Ohio, Michigan, Pennsylvania, and Arizona. GlobalWafers, a Taiwanese silicon wafer manufacturer, announced a \$4 billion investment in its U.S.-based production.

Thermo Fisher Scientific announced that it will invest an additional \$2 billion over the next four years to improve and expand its manufacturing operations in the United States and strengthen its innovation efforts.

Merck & Co. announced that it will invest a total of \$9 billion in the U.S. over the coming years after opening a new \$1 billion manufacturing plant in North Carolina, including a new next-generation biologics manufacturing plant in Delaware, which will create at least 500 new jobs.

Clarios announced a \$6 billion plan to expand its domestic manufacturing



operations.

Stellantis announced a \$5 billion investment in its U.S. manufacturing network, including the reopening of its Belvidere, Illinois, manufacturing plant.

In addition to its general investments, Amazon announced that it will invest \$4 billion in small cities across the United States, creating more than 100,000 new jobs and boosting opportunities nationwide.

Regeneron Pharmaceuticals, a biotechnology leader, announced a \$3 billion agreement with Fujifilm Diosynth Biotechnologies to produce medicines at its North Carolina manufacturing plant.

Kraft Heinz announced a \$3 billion investment to modernize its U.S. factories, its largest investment in its plants in decades.



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NorthMark Strategies, a multi-strategy investment firm, announced a \$2.8 billion investment to build a supercomputing facility in South Carolina.

Kimberly-Clark announced a \$2 billion investment to expand its U.S. manufacturing operations, including a new advanced manufacturing plant in Warren, Ohio, an expansion of its Beech Island, South Carolina facilities, and other upgrades to its supply chain network.

Chobani, the Greek yogurt giant, announced \$1.7 billion to expand its U.S. operations:

- \$1.2 billion to build its third dairy processing plant in the United States in New York, expected to create more than 1,000 new full-time jobs.
- \$500 million to expand its manufacturing plant in Idaho.

Corning announced it is expanding its investment in Michigan manufacturing plants to \$1.5 billion, adding 400 new advanced, well-paying manufacturing jobs, for a total of 1,500 new jobs.

Carrier announced an additional \$1 billion investment in its U.S. manufacturing, innovation, and workforce expansion, expected to create 4,000 new jobs.

GE Aerospace announced a \$1 billion investment in manufacturing across 16 states, creating 5,000 new jobs.

Anduril Industries announced a \$1 billion investment in a new autonomous weapons systems facility in Ohio.

Amgen announced a \$900 million investment in

its Ohio-based manufacturing operation.

Merck Animal Health announced an \$895 million investment to expand its Kansas manufacturing operations.

Schneider Electric announced it will invest \$700 million over the next four years in U.S. energy infrastructure.

GE Vernova announced it will invest nearly \$600 million in U.S. manufacturing over the next two years, creating more than 1,500 new jobs.

Abbott Laboratories announced a \$500 million investment in its Illinois and Texas facilities.

AIP Management, a European infrastructure investor, announced a \$500 million investment in solar developer Silicon Ranch.

Diageo, headquartered in London, announced a \$415 million investment in a new Alabama manufacturing plant.

Lego announced a \$366 million investment to build a new distribution center in Prince George County, Virginia.

Bel Group announced a \$350 million investment to expand its U.S. production, including facilities in South Dakota, Idaho, and Wisconsin, creating 250 new jobs.

Eaton Corporation, based in Dublin, announced a \$340 million investment in a new South Carolina manufacturing plant for its three-phase transformers.

Anheuser-Busch announced a \$300 million investment in its nationwide manufacturing facilities.

Siemens, headquartered in Germany, announced a \$285 million investment in U.S. AI data centers and manufacturing, creating more than 900 new skilled manufacturing jobs.

Clasen Quality Chocolate announced a \$230 million investment to build a new production plant in Virginia, creating 250 new jobs.

Fiserv, Inc., a financial technology provider, announced a \$175 million investment to open a new strategic fintech center in Kansas, expected to create 2,000 well-paying jobs.

Paris Baguette announced a \$160 million investment to build a manufacturing plant in Texas.

Siemens Healthineers announced a \$150 million investment to expand production, including relocating its Varian manufacturing operations from Mexico to California.

TS Conductor announced a \$134 million investment to build an advanced conductor manufacturing plant in South Carolina, creating nearly 500 new jobs.

ABB, headquartered in Switzerland, announced a \$120 million investment to expand production of its low-voltage electrification products in Tennessee and Mississippi.

Saica Group, a Spain-based corrugated packaging manufacturer, announced plans to build a new \$110 million manufacturing plant in

Anderson, Indiana.

Hotpack, a Dubai-based food packaging manufacturer, announced a \$100 million investment to establish its first U.S. manufacturing plant in Edison, New Jersey.

Charms, LLC, a subsidiary of Tootsie Roll Industries, announced a \$97.7 million investment to expand its production plant and distribution center in Tennessee.

Toyota Motor Corporation announced an \$88 million investment to boost hybrid vehicle production at its West Virginia plant, securing jobs for the plant's 2,000 workers.

AeroVironment, a defense contractor, announced a \$42.3 million investment to build a new manufacturing plant in Utah.

Saint-Gobain, based in Paris, announced a new \$40 million NorPro manufacturing plant in Wheatfield, New York.

Sygene International, based in India, announced the acquisition of a \$36.5 million biologics manufacturing plant in Baltimore.

Asahi Group Holdings, one of Japan's largest beverage manufacturers, announced a \$35 million investment to boost production at its Wisconsin plant.

Cyclic Materials, a Canadian advanced rare earth recycling company, announced a \$20 million investment in its first U.S.-based commercial facility in Mesa, Arizona.

Guardian Bikes announced a \$19 million investment to build the first large-scale U.S.-based bicycle frame manufacturing operation in Indiana.

AMG Critical Minerals, based in Amsterdam, announced a \$15 million investment to build a chromium manufacturing plant in Pennsylvania.

NOVONIX Limited, an Australia-based battery technology company, announced a \$4.6 million investment to build a synthetic graphite manufacturing plant in Tennessee.

LGM Pharma announced a \$6 million investment to expand its manufacturing plant in Rosenberg, Texas.

ViDARR, a defense optical equipment manufacturer, announced a \$2.69 million investment to open a new facility in Virginia.

This doesn't even include U.S. investments pledged by foreign countries:

- The United Arab Emirates committed to invest \$1.4 trillion in the United States over the next decade.
- Qatar pledged to generate \$1.2 trillion in an economic exchange between the two countries.
- Japan announced a \$1 trillion investment in the United States.
- Saudi Arabia committed to invest \$600 billion in the United States over the next four years.
- Taiwan announced its commitment to increase investment in the United States.

SOURCE: *The White House. (2025). TRUMP EFFECT: An updated list of new U.S. investments in President Trump's second term.*



**YOUR MOMENT
HAS ARRIVED**



*"The best time to plant a tree was 20 years ago.
The second-best time is now."*

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U.S. DEPARTMENT OF EDUCATION Encourages States to Maximize Opportunities to Improve Academic Achievement



The U.S. Department of Education today sent a letter to all state school chiefs inviting them to implement existing statutory flexibilities and to request waivers from burdensome statutory and regulatory provisions, exercising the authority granted to them under the Elementary and Secondary Education Act (ESEA). The waiver process can provide state leaders with greater discretion over federal programs, allowing them to direct funds toward options that best meet the needs of students without unnecessary red tape.

Today's guidance is part of the Trump Administration's efforts to return education to the states and improve student outcomes following the discouraging 2024 National Assessment of Educational Progress (NAEP) results in mathematics and reading. The letter outlines existing flexibilities available to states to reduce compliance burdens, the steps necessary to develop waiver requests, and the Department of Education's process for reviewing such requests.

"The recent NAEP results are a wake-up call: many of our students have not been well served by our public education system," said Hayley Sanon, Acting Assistant Secretary of the Office of Elementary and Secondary Education. "Under the leadership of President Trump and Secretary McMahon, the Department of Education remains focused on empowering families and improving academic achievement through state-driven innovation. We encourage states to make full use of the flexibilities available to them to create solutions that address the unique needs of their students. The Department stands ready to assist them in achieving this."



**Background:**

When existing statutory flexibilities for states, districts, and schools are insufficient, Title VIII of the ESEA allows states and tribes to submit requests to the Secretary to waive any statutory or regulatory requirement, subject to certain legal restrictions.

States are encouraged to seek informal, nonbinding assistance from the Department via email (OESE.TitleI-A@ed.gov) in developing waiver proposals that meet ESEA criteria and align with the spirit of educational innovation requested by the President.

SOURCE:

*U.S. Department of Education Press Office
U.S. Department of Education – 2025
The Department of Education Encourages
States to Maximize Opportunities to Improve
Academic Achievement.*

THE DEPARTMENT OF THE INTERIOR RELEASES AN ASSESSMENT OF UNDISCOVERED OIL AND GAS RESOURCES IN SOUTHWEST WYOMING

The USGS assessment estimates 27 trillion cubic feet of gas and 473 million barrels of oil in southwest Wyoming and northeast Colorado.

WASHINGTON — The Department of the Interior today announced the release of a new assessment by the U.S. Geological Survey (USGS) that identifies significant undiscovered, technically recoverable oil and gas resources in the Mowry Composite Total Petroleum System. The assessment, covering parts of Wyoming, Colorado, and Utah, estimates the presence of 473 million barrels of oil and 27 trillion cubic feet of natural gas—resources that could contribute to the national energy supply and boost local economies.

“This new USGS assessment underscores the role of American energy resources in strengthening our energy independence and driving economic development across the western region,” said Secretary of the Interior Doug Burgum. “The public lands of southwest Wyoming hold significant potential, and this science-based assessment provides crucial data to support responsible resource management. We map, we work, we map again to provide updated estimates of recoverable oil and gas and to equip decision-makers, communities, and industry with the knowledge necessary to drive job creation, domestic energy production, and long-term economic growth.”

Since exploration began in the 1950s, the Mowry Composite System—which includes the Dakota Sandstone, Muddy Sandstone, Mowry Shale Formation, and Frontier Formation—has produced approximately 7.3 trillion cubic feet of natural gas, equal to about three months of U.S. consumption at the current rate, and 90 million barrels of oil, roughly four days of national supply.

“USGS energy assessments typically focus on undiscovered resources, meaning areas where science indicates a resource may exist but industry has not yet discovered it,” said Sarah Ryker, Acting Director of the USGS. “In this case, our assessment found significant undiscovered, technically recoverable oil and gas resources.”

Today’s assessment includes the Mowry Composite Total Petroleum System, a geologic grouping located in southwest Wyoming and parts of Colorado and Utah, containing deposits from a shallow prehistoric ocean that once covered much of the Rocky Mountain region. The USGS previously assessed undiscovered energy resources in the area in 2005. The Southwest Wyoming Geological Province, where Mowry is located, also produces abundant additional oil and gas from other formations such as the Lance Formation, Lewis Shale Formation, and the Mesa Verde Group—none of which are included in today’s assessment.

USGS oil and gas assessments began 50 years ago following an oil embargo against the United States, which highlighted the need to understand the presence, distribution, and potential volumes of

undiscovered resources. The embargo spurred the USGS’s responsibility to use science and geological data to assess undiscovered oil and gas resources and thereby help meet the nation’s needs. That work continues today: identifying new resources for domestic production, as well as international resources that affect market conditions—an important part of the USGS mission to provide actionable information to U.S. leaders, other federal agencies, industry, and the public.

USGS energy resource assessments provide policymakers with information on the resource potential of areas in the United States and around the world. For land management agencies, such as the Bureau of Land Management, the results of an energy resource assessment are incorporated into land use and resource management plans. For the private sector, USGS assessments of undiscovered energy resources provide context for detailed exploration planning.

The range of assessments conducted has evolved with the technology available for oil production. In 1995, the U.S. Geological Survey (USGS) began conducting assessments of technically recoverable unconventional resources.

SOURCE: U.S. Department of the Interior, 2025





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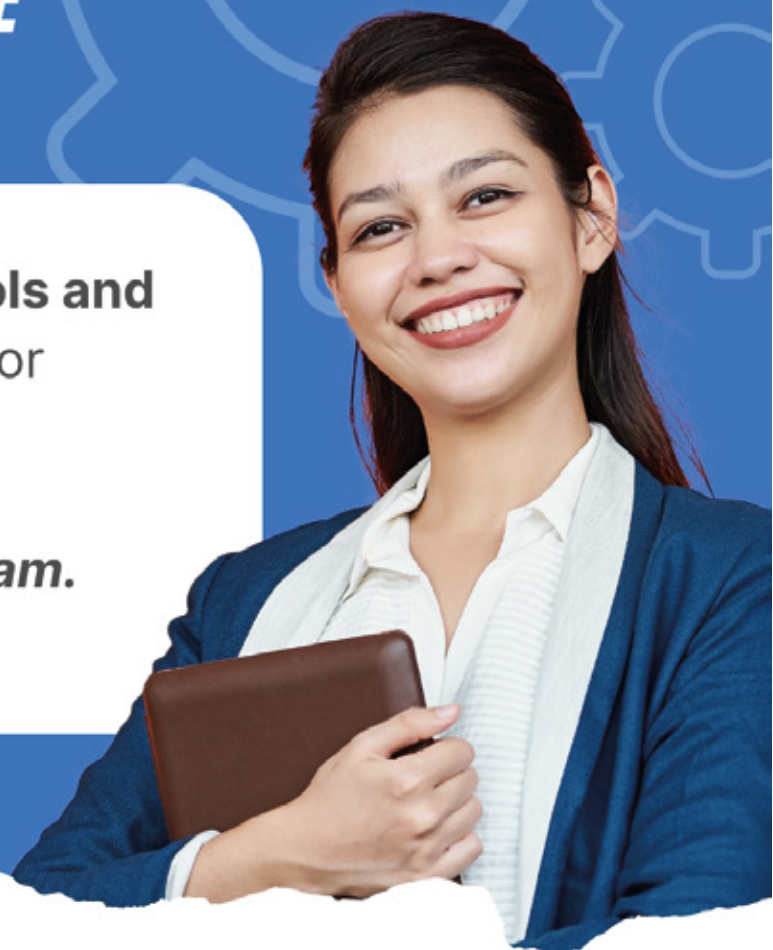
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Starting a Business in Florida: An Introduction for Local and Foreign Entrepreneurs

By Julio Alemán – Integrity Financial & Consulting Services

Florida continues to establish itself as one of the most attractive destinations for the creation and expansion of businesses, both for residents and international entrepreneurs. With a robust economy, a favorable tax environment, and a strategic location, the state offers fertile ground for those who wish to undertake projects with vision and structure.

From Integrity Financial & Consulting Services, and in collaboration with InvertirUSA Realty, we are launching this monthly **series of articles aimed at informing, guiding, and financially supporting entrepreneurs, investors, and professionals** interested in establishing or expanding their business in Florida.

Why Florida?

Florida stands out not only for its warm climate and appealing lifestyle. It is also a pro-business state with:

- No state income tax, making it a tax-efficient destination.
- Broad access to international markets, especially Latin America and the Caribbean.
- Modern and growing infrastructure, ideal for logistics, technology, commerce, healthcare, and tourism.

Types of Businesses You Can Establish in Florida

One of the first steps in setting up a business in the state is choosing the right legal structure. Below are the most common types:

- **LLC (Limited Liability Company):** Provides personal liability protection and flexibility in management and taxation. A preferred option for both locals and foreigners.
- **Corporation (C-Corp and S-Corp):** Ideal for companies looking to scale quickly or attract investors. C-Corp is often used by foreign entrepreneurs

due to its international flexibility.

- **Sole Proprietorship:** Easy to set up but offers no personal liability protection.
- **Partnership:** Suitable for two or more partners, with the option to distribute income and responsibilities.

Each structure has **different tax, legal, and operational implications**, so it is crucial to analyze your personal situation and business goals before making a decision.

Our Commitment: Reliable and Timely Information

Starting this month, I will share from this column key topics such as:

- Local and federal tax obligations.
- Financial and tax planning for entrepreneurs.
- Tax benefits for foreign investors.
- Requirements and processes to establish operations in the U.S.
- Business expansion strategies.
- Legislative changes that may affect your decisions.

The goal is to **create clarity where there is complexity, and opportunities where there is uncertainty.**

Are You a Foreign Entrepreneur Wanting to Do Business in the U.S.?

If you are an investor or entrepreneur outside the United States, it is important to know that it is indeed **possible to open a business in Florida without being a resident**. There are formal procedures, regulatory compliance requirements, and tax strategies that must be followed carefully, but the U.S. system is designed to facilitate direct foreign investment.

In summary

Florida offers significant advantages for starting and expanding businesses. However, those opportunities must be managed with knowledge, professional guidance, and a long-term vision. At IntegrityFCS, we support you with an ethical and reliable approach, along with the experience needed to maximize your chances of success.

Until next month, when we will address the topic: “How to Choose the Right Legal Structure for Your Business in Florida.”

Julio Alemán

*Corporate Strategy & Finance Specialist
Integrity Financial & Consulting Services*



Investing with Knowledge

By: Mónica Lopera, Broker – Invest USA Realty

In the world of real estate—whether residential or commercial—making informed decisions is not an option: it's a necessity. At Invest USA Realty, we firmly believe that knowledge is the first foundation of every successful investment.

This magazine was born with a clear purpose: to deliver valuable information, edition after edition, to empower our community to invest with intelligence, vision, and confidence.

Main Players in a Real Estate Transaction in the U.S.:

- **Lender:**

Finances the operation. Evaluates the buyer's credit profile and, in the case of commercial properties, also analyzes the projected return on investment.

- **Realtor or Real Estate Agent:**

Represents the buyer or the seller, depending on the agreement. Identifies opportunities, negotiates terms, and accompanies each step of the process, ensuring strategic decisions.

- **Title Company:**

Ensures that the property is free of debts, legal disputes, or title issues. Provides the legal foundation for a secure transaction.

- **Inspector:**

Examines the physical condition of the property. Their technical report can confirm, strengthen, or change a purchase decision.

- **Appraiser:**

Determines the true market value of the property, ensuring that the price aligns with the market and financing terms.

- **Real Estate Attorney:**

Oversees and reviews contracts, ensuring compliance with current laws and the protection of the client's interests.

For commercial transactions, it is strongly recommended to have an attorney specializing in commercial real estate, given the legal and financial complexity of these types of deals.



Florida: A Land of Real Estate Opportunities

Florida is not only a tourist or retirement destination—it is also one of the most dynamic and resilient real estate markets in the United States. Its population growth, tax advantages, favorable climate, and ongoing economic development make it fertile ground for smart investment.

Whether you are looking for a residential property to live in or generate rental income, or evaluating a commercial investment with cash flow and appreciation potential, **the difference between an average investment and a successful one lies in knowledge.**

At **Invest USA Realty**, we believe that investing with knowledge is not just an advantage—it is **the foundation of a solid strategy**. More than selling properties, we develop conscious investors. Our value proposition is clear: **to inform, analyze, and expertly guide every step of the process.**

Every decision—from choosing a strategic location to assessing the return on investment—must be backed by real data, experience, and a deep understanding of the market.

Investing is not just buying—it's projecting. And to project successfully, you need judgment, vision, and preparation.

Our Mission: Building Investors with Vision

This magazine was created with that vision: as a tool designed to guide and empower the modern investor. Here you will not find empty promises or magic formulas, but rather **real strategies, professional analysis, and practical content** to make safer and more profitable decisions.

Success in real estate is not a matter of luck. It is the result of solid preparation, expert guidance, and decisions made with vision.

From **Invest USA Realty**, and from my role as Broker, **I will continue sharing transformative information based on real experience, professional ethics, and passion for this business.**

Investing with knowledge is planting the future.

Welcome to this journey of learning, growth, and great decisions.





Boost Your Business in the U.S

Purchase and Expansion Opportunities with Specialized Financial Support

In the dynamic business world of the United States, the opportunities to acquire or expand a business are more accessible than many imagine. Whether you are interested in purchasing a shopping center, a corporate building, or establishing or expanding a professional practice in areas such as medicine, dentistry, or veterinary services, the current landscape offers financial tools designed to help you achieve your goals.

Several prestigious banking institutions nationwide offer commercial credit programs specifically designed for entrepreneurs, investors, and professionals who want to take the next step in their business growth. These programs are structured to facilitate the acquisition of commercial real estate and enable the expansion of operations with favorable conditions, adapted to the characteristics of each project.

At **INVEST USA REALTY**, we understand that every investment represents more than just a business—it is a vision for the future. That's why we not only help you find the ideal property for your needs but also connect you with recognized financial entities offering tailored credit solutions for the purchase and expansion of businesses.

Our team is committed to guiding you through the entire process—from identifying the best location to managing connections with specialized financial and banking advisors. Whether you are looking to acquire a medical clinic, a multifunctional building, or a space to open or expand your professional practice, we are here to facilitate every step of the way.

If you are ready to invest in the growth of your business in the United States, **INVEST USA REALTY®** provides you with the support, market knowledge, and key connections to turn your project into reality.

And remember, we will be sharing valuable information on how to acquire commercial properties in the United States so you can make informed and strategic decisions on your path to success.



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JUSTICE DEPARTMENT REQUESTS

Data on Non-Citizens Removed from California Voter Rolls

The U.S. Department of Justice (DOJ) has requested detailed information from several counties in California including Los Angeles, San Francisco, and San Diego about non-citizens who have been removed from voter rolls since 2020.

The request, confirmed by the DOJ itself, seeks personal data such as full names, voting history, dates of birth, the last four digits of Social Security numbers, and partial driver's license numbers.

According to the DOJ, the purpose of the request is to verify compliance with federal voter registration laws. However, election law experts have pointed out that the demand may rely on unusual interpretations of the **National Voter Registration Act (NVRA)** and the Help America Vote Act, neither of which authorize the specific targeting of non-citizens as part of standard registration audits.

"This action could set a troubling precedent for privacy and voting rights," warned a representative of the Brennan Center for Justice, as reported by The Guardian.

Political and Legal Implications

Although **voter fraud by non-citizens is statistically rare**, the DOJ's initiative has been criticized by civil rights organizations and state officials, who fear it could be used as a tool to discourage voting or divert resources away from election protection.

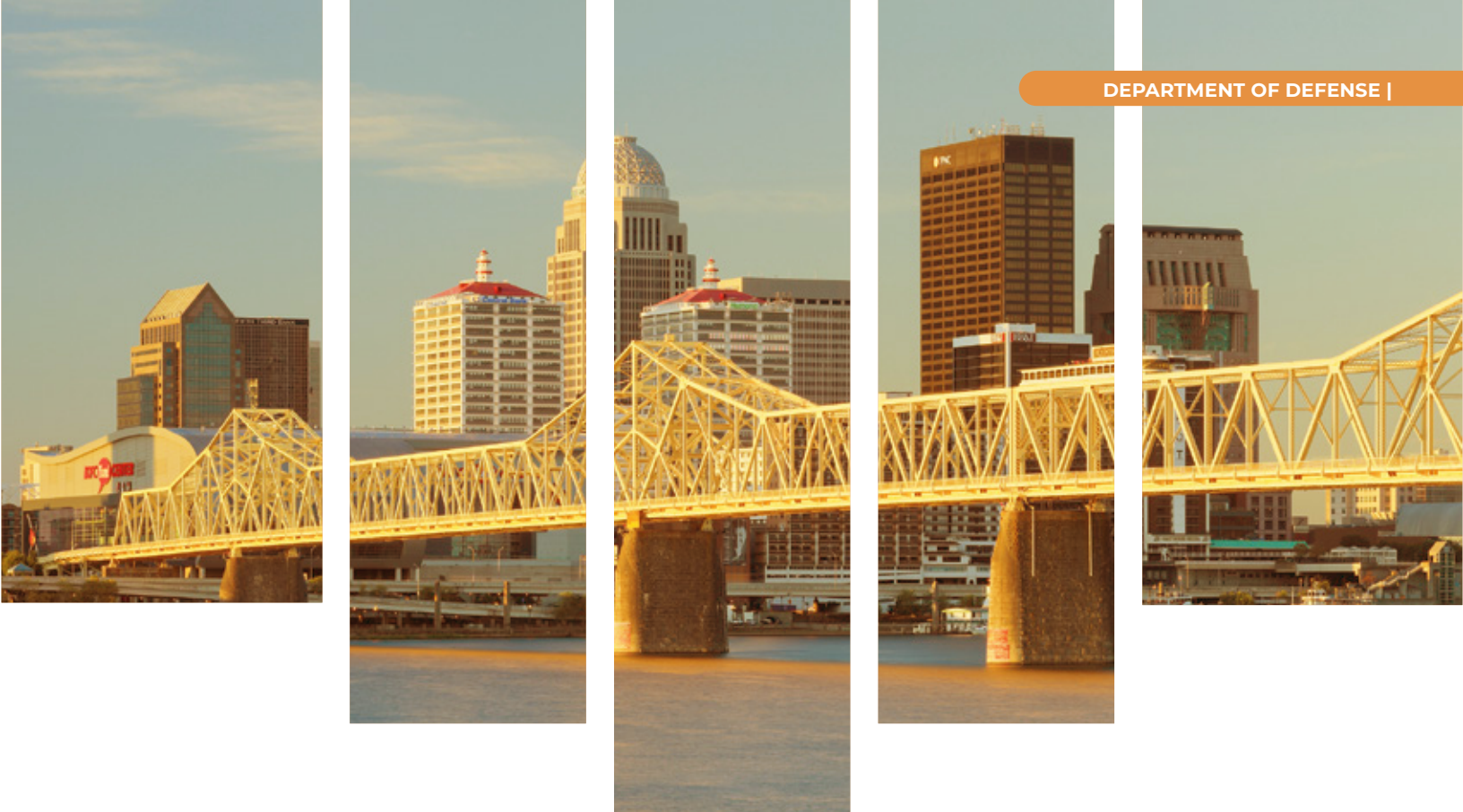
Several states, including Minnesota and New Hampshire, have already rejected similar requests, citing lack of legal basis and concerns over the security of personal data.

Institutional Statement

According to a DOJ spokesperson, the investigation is still in its preliminary stage and is part of the department's broader efforts to "ensure the integrity of the electoral system at all levels of government."

Official Source and Media Reference

- *U.S. Department of Justice, request issued in 2025*
- *Original article in English: The Guardian – Justice Department asked California to give details of non-citizens on voter rolls*



The Secretary of Defense Receives His Polish Counterpart at the Pentagon

Secretary of Defense Pete Hegseth received today at the Pentagon the Deputy Prime Minister and Minister of Defense of Poland, Władysław Kosiniak-Kamysz, for a bilateral exchange between the two nations.

“The relationship between the United States and Poland is solid; both countries demonstrate peace through strength,” Hegseth said at the beginning of the public part of the meeting.

Hegseth described Poland as a “model ally of the United States on NATO’s eastern flank” and praised Kosiniak-Kamysz for his country’s willingness to increase its internal defense spending.

In February, Hegseth made a trip to Europe where he emphasized President Donald J. Trump’s call for NATO nations to increase their levels of defense spending from 2% of their gross domestic product to 5%. Hegseth said that while the United States constantly encourages other nations to increase their spending, Poland

needs no additional encouragement.

“You are almost [at 5% of GDP devoted to defense spending], and you already lead the investment in the largest land army in Europe,” Hegseth told his counterpart.

“Modernizing that force and the defense industrial base is of vital importance, not only — obviously — here in the United States, but also in Europe,” he added.

Hegseth then praised the Polish government’s adherence to legitimate defense.

“Credible combat forces are used and the willingness to defend one’s own citizens, and the recognition that the defense of borders and of the people comes first and foremost,” Hegseth told Kosiniak-Kamysz, adding that the United States is also working to restore those values in its territory.

He also thanked the Minister of Defense for Poland’s support for U.S. troops, and highlighted the approximately 8,000 service members stationed there on a rotational basis, with some additional personnel stationed there permanently.

“During my visit to Poland, I had the opportunity to speak with our troops,



and they could not be more grateful for the reception and support they received, which continues, not only economic, but also political and populist,” Hegseth said.

He added that he considers that currently the United States and Poland are as closely united as they have ever been. “And we hope to get even closer,” Hegseth said.

For his part, Kosiniak-Kamysz said that Poland is grateful for the U.S. military presence in the country, since it contributes to the strengthening of Poland’s territory and borders.

“This vital commitment provides Polish society with a strong sense of security and acts as an effective deterrent,” the Minister of Defense stated.

“I am sure that, together with the United States of America, [Poland] can overcome any challenge and face any threat,” he continued.

“Thank you, Mr. Secretary, and thank you United States.”

SOURCE:

U.S. Department of Defense, 2025. The Secretary of Defense receives his Polish counterpart at the Pentagon.



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CAUTIOUS RECOVERY:

U.s. Consumer Confidence

And The Impact Of Tech Tariffs

Over the past three months, the U.S. economy has shown mixed signals regarding consumer sentiment. In May, there was a notable rebound in confidence, partly driven by a partial truce in the trade war with China. However, new tariff measures from President Donald Trump reignited market tensions and could jeopardize this recovery.

May: Temporary Relief

According to data from The Conference Board's Consumer Confidence Index, May 2025 registered a 12.3-point increase, reaching a level of 98.0. This was the largest rise in four years and marked an encouraging pause after five consecutive months of decline. The recovery was mainly attributed to improved perceptions of current economic conditions and moderately optimistic expectations for the next six months.

June: Renewed Setback

Optimism, however, proved short-lived. In June, the index fell again, dropping to 93.0, reflecting a cooling of economic expectations. Both assessments of the present and outlook for the future were affected by uncertainty surrounding living costs, employment, and trade policy.

July: Mixed Signals

By July, the index showed modest recovery, rising to 97.2. Inflation expectations improved slightly, easing from 7% in April to 5.8%, and recession concerns softened. Nevertheless, consumers continue to display caution, partly due to weakening perceptions of the labor market and rising prices in key sectors such as technology.

25% Tariffs: Direct Pressure on Consumers

One of the most controversial decisions in recent months has been President Trump's announcement of a 25% tariff on all imported mobile phones. This measure directly impacts tech giants such as Apple and Samsung and could translate into consumer price increases of up to 40%.

Although some companies have started shifting production to countries like India and Vietnam to avoid tariffs, the transition is not immediate. The U.S. consumer—long accustomed to technological innovation at affordable prices—may now face a new challenge: more expensive devices and supply chains in transition.

Conclusion

U.S. consumer confidence shows a fragile recovery trend, heavily conditioned by the volatility of political and trade decisions. The increase in tariffs on key products such as mobile phones places direct pressure on the wallets of millions of citizens, in a context where stability remains precarious.

It remains to be seen whether this recovery consolidates in the coming months or whether new trade tensions once again hold back domestic consumption, one of the essential drivers of the U.S. economy.

Sources:

- The Conference Board Consumer Confidence Index Reports, 2025.
- Reuters – U.S. smartphone market sees sluggish growth as India-made phones

THE MOST AWAITED EVENTS OF THE YEAR



Marketing Influencers Conference and Expo 2025 (IMCX)

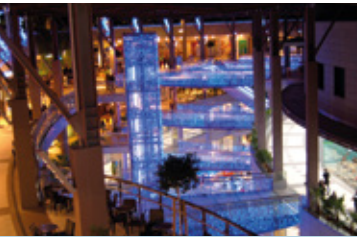
📍 Los Angeles, USA

19-20
August

26 Aug
1 Sept

Stark County Fair 2025

📍 Stark County Fairgrounds, Canton, USA



Los Angeles Build Expo 2025

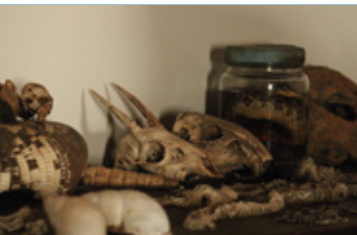
📍 Los Angeles Convention Center, USA

27-28
August

28 Aug
1 Sept

Blue Hill Fair

📍 Blue Hill Fairgrounds, Blue Hill, USA



Dark Art and Oddities Convention

📍 Northern Illinois University, Dekalb, USA

15-16
Nov.

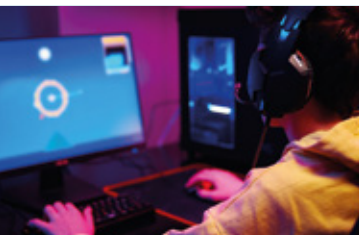
20-22
Nov.

Annual Meeting of the Minnesota Farm Bureau Federation 2025

📍 Minneapolis Marriott Southwest, Minnetonka, USA



THE MOST AWAITED EVENTS OF THE YEAR



CGS



Recife, Brazil

Brazil's most exclusive B2B Gaming Event

21-22
Aug

10
Sept

**CS Japan: U.S. Manufacturing
Technology Exhibition**



City of Minato



Future Pharma & Innovators



Amsterdam, Netherlands

23-24
Sept

24-25
Sept.

Rare Diseases and Orphan Drugs



Paris, France



**American Neurology
Summit 2025**



Renaissance Orlando Resort and Spa, 1905 Hotel Plaza
Boulevard, Lake Buena Vista, Florida, USA, 32830

15-16
Nov.

The 11th SelectUSA Investment Summit Concludes, Setting Records

During May, the U.S. Department of Commerce held the 11th SelectUSA Investment Summit, which was the largest Investment Summit in its history, with more than 5,500 attendees spanning a record of over 100 international markets and more than 1,100 economic developers representing 54 U.S. states and territories, catalyzing nearly one billion dollars in new investment announcements.

“We are witnessing a resurgence of foreign direct investment like never before, as this administration prioritizes American businesses,” said U.S. Secretary of Commerce, Howard Lutnick. “Last week, investors at the SelectUSA Investment Summit committed more than one billion dollars in new investments for companies across the country. It’s time to invest in the United States!”

The Investment Summit attracted several high-level officials from the Trump Administration, including the Director of the White House National Economic Council, Kevin Hassett; the Secretary of Labor, Lori Chavez-Dereemer; the Administrator of the U.S. Small Business Administration, Kelly Loeffler; and the Deputy Secretary of State, Christopher Landau.

Also participating were 11 Governors and 14 Chiefs of Mission, along with dozens of speakers, moderators, panelists, sponsors, exhibitors, and attendees who contributed to the resounding success of the SelectUSA

Investment Summit 2025.

The SelectUSA Investment Summit 2025 in Numbers:

- More than 5,500 attendees
- More than 1,100 representatives of economic development organizations attended
- More than 2,700 international delegates
- 54 U.S. states and territories represented
- More than 100 international markets represented
- 14 U.S. Ambassadors and Chiefs of Mission, along with accompanying foreign delegations
- 11 Governors from U.S. states and territories (Alaska, Delaware, Maryland, Michigan, Mississippi, New Jersey, New Mexico, North Carolina, Oklahoma, Puerto Rico, and Virginia)
- 5 representatives from the White House and Cabinet (NEC, Commerce, Labor, Small Business Administration, and State)
- Video remarks from the President
- More than 160 speakers

Finally, Secretary of Commerce Lutnick announced that the SelectUSA Investment Summit 2026 will take place from May 3 to May 6, 2026.

SOURCE:

United States Department of Commerce.

The Historic 11th SelectUSA Investment Summit Concludes. Published in 2025.



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Treasury's Global Sanctions Network

Network Supporting Iran's Military Unmanned Aerial Vehicle Program

WASHINGTON — Today, the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) is designating five entities and one individual based in Iran, Hong Kong, Taiwan, and China for their procurement of technology in support of Iran Aircraft Manufacturing Industrial Company (HESA), which has been designated by OFAC. HESA is a state-owned subsidiary of Iran's Ministry of Defense and Armed Forces Logistics (MODAFL) that manufactures Iran's military aircraft and Ababil-series unmanned aerial vehicles (UAVs), which have been employed by the Islamic Revolutionary Guard Corps (IRGC).

Today's action is being taken pursuant to National Security Presidential Memorandum 2, which directs that Iran be denied both asymmetric and conventional weapon capabilities, and that the IRGC and its proxies be disrupted and degraded.

"Iran continues to develop asymmetric weapons capabilities, including unmanned aerial vehicles, to carry out attacks against the United States, our military, and our partners and allies in the region," said Under Secretary of the Treasury for Terrorism and Financial Intelligence, John K. Hurley. "We will continue to prioritize the United States by preventing Tehran from advancing its destabilizing agenda, which undermines regional stability and threatens the security of the American people." Today's action was taken pursuant to Executive Order (E.O.) 13382, which targets proliferators of weapons of mass destruction (WMD) and their delivery systems. On September 17, 2008, the Treasury Department designated HESA under E.O. 13382 for being owned or controlled by MODAFL and for providing support to the IRGC. On October 25, 2007, the U.S. Department of State designated MODAFL and the IRGC under E.O. 13382 for having engaged, or attempted to engage, in activities or transactions that have materially contributed to, or pose a risk of materially contributing to, the proliferation of weapons of mass destruction or their delivery systems.

TARGET: PROCUREMENT OF IRANIAN AIRCRAFT AND UAV TECHNOLOGY

Under the direction and management of Javad Alizadeh Hoshyar (Alizadeh) as Chief Executive Officer (CEO), Control Afzar Tabriz Co Ltd (Control Afzar), based in Iran, procured computer numerical control (CNC) machines and equipment for HESA.

CNC machines are used in high-end aerospace and defense manufacturing to create precise and durable components for both commercial and military aircraft.

Control Afzar used Clifton Trading Limited (Clifton Trading), based in Hong Kong, as an alternate consignee and intermediary for acquisitions on behalf of HESA, with the intent to conceal Control Afzar's involvement. Control Afzar also used Mecatron Machinery Co Ltd (Mecatron), based in Taiwan, and Joemars Machinery and Electric Industrial Co Ltd (Joemars Machinery) to ship CNC machines and equipment to Iran and knowingly evade sanctions and export controls.

Joemars Machinery established Changzhou Joemars Industrial Automation Co Ltd (Changzhou Joemars), based in China, as a subsidiary.

- Control Afzar is being designated pursuant to E.O. 13382 for having provided or attempted to provide financial, material, technological, or other support, or goods or services in support of HESA.
- Alizadeh is being designated pursuant to E.O. 13382 for being owned or controlled by, or for acting or purporting to act for or on behalf of, directly or indirectly, Control Afzar.
- Clifton Trading, Mecatron, and Joemars Machinery are being designated pursuant to E.O. 13382 for having provided or attempted to provide financial, material, technological, or other support, or goods or services in support of Control Afzar.
- Changzhou Joemars is being designated pursuant to E.O. 13382 for being owned or controlled by, or for acting or purporting to act for or on behalf of, directly or indirectly, Joemars Machinery.

IMPLICATIONS OF SANCTIONS

As a result of today's action, all property and interests in property of the designated or blocked persons described above that are in the United States or in the possession or control of U.S. persons are blocked and must be reported to OFAC. In addition, any entity that is owned, directly or indirectly, individually or collectively, 50 percent or more by one or more blocked persons is also blocked.

Unless authorized by a general or specific license issued by OFAC, or exempt, OFAC regulations generally prohibit all transactions by U.S. persons or within (or transiting) the United States that involve property or interests in property of blocked persons.

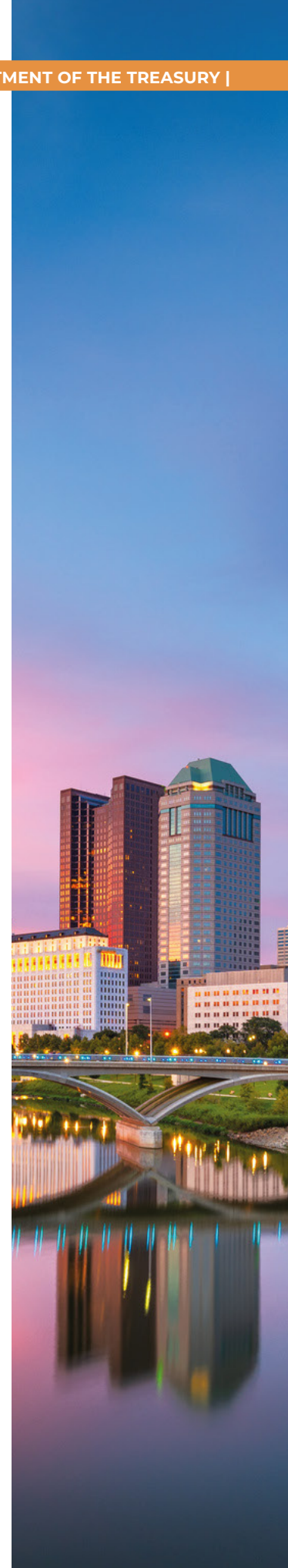
Violations of U.S. sanctions may result in the imposition of civil or criminal penalties on U.S. and foreign persons. OFAC may impose civil penalties for sanctions violations based on strict liability. OFAC's Economic Sanctions Enforcement Guidelines provide more information regarding OFAC's enforcement of U.S. economic sanctions.

In addition, financial institutions and other persons may be exposed to sanctions for engaging in certain transactions or activities with designated or blocked persons. Moreover, engaging in certain transactions with the persons designated today could expose foreign financial institutions to secondary sanctions. OFAC may prohibit or impose strict conditions on the opening or maintaining in the United States of a correspondent account or payable-through account of a foreign financial institution that knowingly conducts or facilitates any significant transaction on behalf of a person designated under the relevant authority.

The effectiveness and integrity of OFAC sanctions derive not only from its ability to designate and add persons to the List of Specially Designated Nationals and Blocked Persons (SDN List), but also from its willingness to remove persons from the List consistent with the law. The ultimate goal of sanctions is not to punish, but to bring about a positive change in behavior.

For information concerning the process for seeking removal from an OFAC list, including the SDN List, or to submit a request, please review OFAC's guidance on the Submitting a Petition for Removal from an OFAC List.

SOURCE: U.S. Department of the Treasury. (2025). *Treasury sanctions global network supporting Iran's military UAV program* [Press release S-B-0217]. Retrieved from U.S. Department of the Treasury, Office of Foreign Assets Control (OFAC).



THE DEPARTMENT OF ENERGY WILL REDIRECT \$365 Million To Support Grid Resilience Efforts In Puerto Rico

WASHINGTON — The United States Department of Energy (DOE) announced today that it will redirect \$365 million in funds to address the resilience of Puerto Rico’s electric grid and expand access to affordable, reliable, and secure electricity supply for the Puerto Rican population. The funds, allocated through the Puerto Rico Energy Resilience Fund (PR-ERF), will be directed to support practical solutions and emergency activities that offer a faster and more effective response to the current crisis, benefiting critical facilities such as hospitals and community centers.

Today’s announcement follows the decision of U.S. Secretary of Energy, Chris Wright, to issue two emergency orders for Puerto Rico just weeks after the most recent island-wide blackout, underscoring the urgency of implementing immediate solutions for the millions of people who depend on Puerto Rico’s fragile grid to power their homes and businesses.

“With the leadership of President Trump, the Department of Energy is focused on strengthening the U.S. electric grid and ensuring the reliable supply of electricity across the country, and nowhere is this more necessary than in Puerto Rico,” stated Secretary Wright. “By redirecting these funds, we will ensure that taxpayer money is used to strengthen access to affordable, reliable, and secure energy, benefiting more citizens as soon as possible. This strategic shift allows us to address the root causes of grid instability, strengthen its fragile infrastructure, and provide

lasting relief to Puerto Rico.”

Puerto Rico faces an energy emergency that demands we act now and deliver immediate solutions. Our communities, businesses, and health centers cannot afford to wait years, nor can we rely on fragmented approaches with limited results. Instead of impacting only a few customers, directing these funds to urgent projects that improve the resilience and reliability of our electric grid will bring widespread and lasting benefits to the 3.2 million Americans in Puerto Rico —declared the Governor of Puerto Rico, Jenniffer González-Colón—. From day one, President Trump and Secretary Wright have prioritized the implementation of comprehensive solutions to address Puerto Rico’s energy challenges. I look forward to continuing to work with them on these efforts.

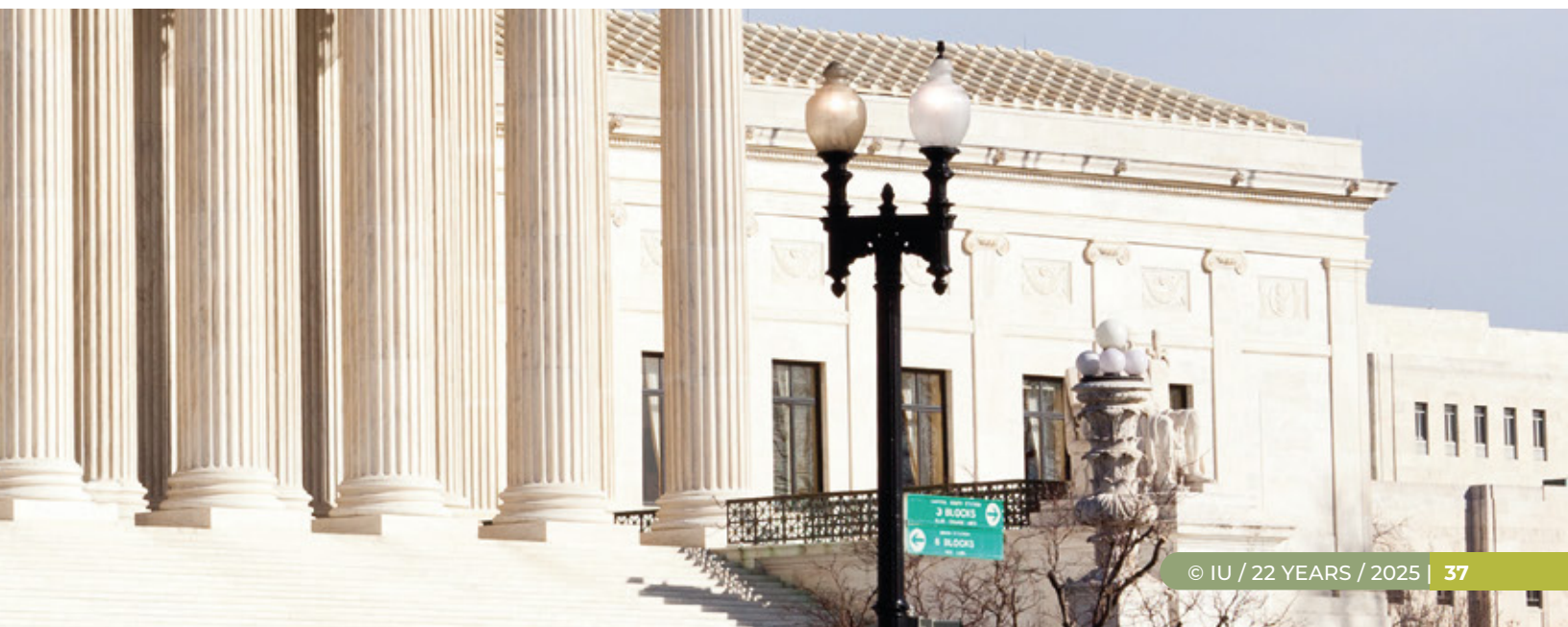
This \$365 million funding was initially awarded by the Biden administration in December 2024 to support rooftop solar and battery storage



facilities, with construction scheduled to begin in 2026. Today, the Department of Energy (DOE) is reorganizing these allocations and will redirect the funds to technologies that improve system flexibility and response, energy flow and control, component resilience, supply security, and protection. The redirection of these funds will expand access to reliable energy for millions of people, instead of thousands, and generate a greater return on investment for taxpayers, while boosting the resilience of Puerto Rico's electric grid.

The DOE is working in close coordination with the Governor of Puerto Rico, Jenniffer González-Colón, the Energy Czar, Josué A. Colón-Ortiz, Puerto Rico's energy industry, and community leaders and key stakeholders to ensure the maximum effectiveness of DOE's resilience funds.

SOURCE: U.S. Department of Energy. (May 21, 2025). *The Department of Energy redirects 365 million dollars to support electric grid resilience efforts in Puerto Rico*



Businesses in Operation: A Strategic Gateway to the United States for Global Investors

In the dynamic U.S. investment market, an increasingly attractive trend for foreign investors is the purchase of operating businesses—establishments that already have licenses, customers, an operational structure, and a revenue stream. Beyond the obvious financial potential, this type of opportunity has become a smart pathway to obtain legal residency in the U.S., especially through the E-2 Investor Visa, available to citizens of countries that have an investment treaty with the United States.

What Are “Businesses in Operation”?

When we talk about businesses in operation, we mean companies that are already up and running: they have employees, bank accounts, permits, and, in many cases, a solid customer base. These businesses are often put up for sale for personal reasons by the owners—retirement, career change, relocation, or burnout after years of work.

This condition represents a significant advantage for the new buyer, as it avoids the long process of starting from scratch and offers the possibility of generating income from day one.

Why Is This an Excellent Opportunity for International Investors?

Many global investors are looking for more than just financial returns; they seek quality of life, legal stability, and opportunities for their families. The United States offers a powerful option for these investors: the E-2 Visa, which allows them to live and work in the country by investing in an operating business that meets certain requirements.

Key Benefits:

- Already structured and operational business
- Immediate income from acquisition
- Avoids lengthy company creation procedures
- Facilitates justification of investment and job creation



- Possibility of obtaining the E-2 Investor Visa

What Is the E-2 Visa?

The E-2 Visa is a temporary residence permit for citizens of countries with investment treaties with the U.S. who invest a substantial amount in an American business. This visa allows the investor and their family to live and work legally in the country as long as they maintain the active and operational investment.

It is not a permanent residence visa, but it can be renewed indefinitely as long as the business continues to operate and meet the requirements.

Who Can Apply?

Citizens of countries with bilateral agreements with the U.S.—such as Argentina, Chile, Mexico, Colombia, Spain, among others—have an additional advantage when applying under this program. This makes the purchase of a business in the U.S. not only a financial investment but also an immigration investment.

Examples of Ideal Businesses for This Strategy:

- Restaurants with full alcohol and health licenses
- Aesthetic or functional health clinics
- Maintenance and cleaning companies with active contracts
- Convenience stores or community supermarkets
- Local logistics or transportation companies

INVEST USA REALTY: Your Strategic Partner

We specialize in connecting foreign investors with real opportunities in the United States, guiding you every step of the way so that your investment is not only successful but also opens the door to legal residency in the U.S.



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U.S. DEPARTMENT OF LABOR

Recovers \$594,000 in Back Wages and Damages for 419 Workers Denied Overtime by a Florida Construction Contractor.

Amtex-NMS Inc. did not pay all hours worked and improperly rounded time.

LEESBURG, FL – The U.S. Department of Labor has recovered \$594,313 in back wages and damages for 419 workers after a federal investigation found that a Leesburg-based employer did not pay workers all the required overtime wages.

An investigation by the department's Wage and Hour Division determined that Amtex-NMS Inc., operating as Southeast Modular Manufacturing, violated the overtime provision of the Fair Labor Standards Act by failing to pay workers a rate of time and one-half for each hour worked beyond 40 hours in a workweek. Specifically, its rounding methods improperly reduced hours, which resulted in unpaid overtime for the hours worked beyond 40 hours per week.

Investigators also found that the employer violated federal recordkeeping requirements by failing to keep complete and accurate records of workers' wages and hours.

Some employers use a pay method called rounding to obtain uniform and balanced calculations of hours worked. While it can be a useful tool, it is every employer's responsibility to ensure that the use of rounding in their time systems is balanced and does not always favor them — said Vilma Bell, district director of the Wage and Hour Division in Orlando, Florida. We encourage all workers and employers to contact their nearest Wage and Hour Division office if they have any questions about their rights and legal obligations.

Learn more about the Wage and Hour Division and workers' rights, including a search tool to

use if you believe you are owed back wages collected by the division. Both workers and employers can ensure the accuracy of hours worked and pay by downloading the department's free Timesheet App for Android and iPhone. They can contact the Wage and Hour Division by calling the toll-free number 1-866-4-US-WAGE (487-9243).

SOURCE: U.S. Department of Labor. (2025). U.S. Department of Labor recovers \$594,000 in back wages and damages for 419 workers denied overtime by a Florida construction contractor. Wage and Hour Division.



TRUMP'S SECRETARY OF TRANSPORTATION, SEAN P. DUFFY, Announces Andy Byford as Special Advisor to the Amtrak Board of Directors.

Byford will help oversee the great and beautiful renovation of New York's Penn Station

WASHINGTON, D.C. – Under the leadership of President Donald J. Trump, Secretary of Transportation Sean P. Duffy today announced the appointment of Andy Byford as Special Advisor to the Amtrak Board of Directors for the renovation of New York's Penn Station. In this role, Byford will report directly to the Amtrak directors and coordinate closely with the Department of Transportation (USDOT) while overseeing the Penn Station project through a public-private partnership with a lead developer. This approach will minimize risks and maximize results, so that Amtrak and USDOT can deliver the first-class Penn Station that commuters, travelers, and tourists deserve.

Byford is an experienced transportation professional with extensive expertise in major metropolitan public transit systems in New York, Toronto, London, and Sydney. He worked at Amtrak for several years as Senior Vice President and now takes on a key leadership role. The redevelopment project closely aligns with President Trump's agenda of building big, with beauty and efficiency.

"Thanks to President Trump's leadership, America is rebuilding," said U.S. **Secretary of Transportation Sean P. Duffy**. "We are pleased that Andy will oversee the renovation and modernization of this important transportation hub. Andy shares our dedication to reducing costs and completing this project on time. Together we will work to build a completely new Penn Station—safe, clean, and worthy of the American people."

"In keeping with President Trump's leadership and his smart real estate approach, we are ensuring accountability for critical infrastructure projects," said Deputy Secretary of Transportation Steven Bradbury. "By entrusting responsibility to Andy Byford, Special Advisor to the Amtrak Board, USDOT is laying the foundation for a transformative public-private investment that will revitalize Penn Station as a spectacular, safe, and reliable rail gateway for passenger transportation."

Last month, Secretary Duffy announced that the Federal Railroad Administration (FRA) would protect U.S. taxpayers by removing the Metropolitan Transportation Authority (MTA) from directing the Penn Station project in New York City. Instead, Amtrak, with the support of the U.S. Department of Transportation (USDOT), will lead this crucial infrastructure initiative, now with Byford at the helm.

Byford will relentlessly pursue the Trump Administration's objectives in the renovation of New York's Penn Station to:

- Renovate and modernize the station
- Increase capacity and access to the concourse
- Enable safer and more efficient station operations
- Accommodate growth in passenger service
- Deliver a world-class experience for users

SOURCE: U.S. Department of Transportation. (2025). Trump appoints Andy Byford as Special Advisor for the renovation of New York's Penn Station.



First International Title: Your Trusted Ally in the Process of Buying and Selling Properties in Florida

Buying a house or property is one of the most important decisions in a person's or family's life. It can also be one of the most complex. In this process, title companies play an essential role in protecting both the buyer and the seller. First International Title is one of those companies, committed to providing security, clarity, and confidence to all its clients in the state of Florida.

What is a Title Company?

A title company is a business specialized in reviewing and ensuring that a property's title is legally in order before a purchase or sale. Simply put, the "title" is the legal document that proves who the rightful owner of a property is. Before you can buy it, it is vital to make sure there are no hidden legal issues, such as unpaid debts, family disputes, old mortgages, or administrative errors.

First International Title takes care of investigating all of that for you.



What are the Functions of First International Title?

1. **First International Title** carries out several key tasks in the real estate process:
Title Search and Review: Investigates the property's legal history to confirm that the title is free of problems.
2. **Title Insurance:** Issues insurance that protects the buyer and the lender in case a legal claim arises in the future regarding the property.
3. **Closing Services:** Organizes and supervises the final purchase-sale process, including the signing of documents and handling of funds.
4. **Escrow Services:** Acts as a neutral third party to securely hold the transaction money until everything is in order.
5. **Document Recording:** Ensures that all legal documents are properly recorded in the public records of the corresponding county.

How is a Title Company Regulated?

- In Florida, title companies like First International Title are mainly regulated by:
- **The Florida Office of Insurance Regulation (OIR):** Oversees the legality and financial stability of companies offering insurance, including title insurance.
- **The Office of the Chief Financial Officer (CFO):** Regulates licenses and compliance with ethical practices.
- **Federal Consumer Protection Laws:** First International Title also complies with laws such as RESPA (Real Estate Settlement Procedures Act), which ensures transparency in closing costs and prohibits deceptive practices.

What Benefits Does First International Title Offer Its Clients?

First International Title focuses on providing transparent, reliable, and culturally adapted service for the diverse communities in Florida. Among its main benefits are:

- **Legal Security:** Buyers can rest assured knowing that their property's title has been thoroughly reviewed and insured.
- **Financial Protection:** With title insurance, clients are protected from future legal issues that could cost thousands of dollars.
- **Personalized Assistance:** First International Title offers service in multiple languages and understands the specific needs of each client, whether they are first-time buyers, foreign investors, or Hispanic families searching for their ideal home.
- **Speed and Efficiency:** Thanks to its expertise and technology, the process is streamlined without sacrificing service quality.



Mercy Gutierrez

Branch Manager - Weston Florida

Denise Sandoval

Closing Agent

Tel: 954-349-4807



HHS and CMS Set Most-Favored-Nation Pricing Goals to End Global Abuse of American Patients

The Most-Favored-Nation policy builds on President Trump's broader reforms to eliminate global abuses and ensure that all Americans have access to affordable, life-saving treatments.

Washington, D.C. — In May, the U.S. Department of Health and Human Services (HHS) announced immediate actions to implement President Trump's Executive Order, "Ensuring American Patients Access to the Lowest-Cost Prescription Drugs," a central component of the Administration's strategy to reduce healthcare costs in the United States.

Under the leadership of President Donald J. Trump, HHS Secretary Robert F. Kennedy Jr., and CMS Administrator Dr. Mehmet Oz, the Department has identified specific targets pharmaceutical manufacturers must meet to comply with the Executive Order's requirements. President Trump and Secretary Kennedy are expected to present these commitments in the coming weeks. These commitments will ensure that Americans no longer pay more for medications than patients in other economically comparable countries, thereby easing the unfair burden on hardworking American citizens.

"For far too long, Americans have been forced to pay exorbitant prices for the very same medicines sold abroad at much lower costs," stated Secretary Kennedy. "That ends today. We expect pharmaceutical manufacturers to honor their commitment to lowering prices for American patients—or we will take action to ensure they do."



HHS expects each manufacturer to commit to aligning the prices of all branded products in the United States, in all markets where they do not currently face generic or biosimilar competition, with the lowest price available among a group of countries with similar economies. The Most-Favored-Nation (MFN) target price is defined as the lowest price in an OECD country with a per capita GDP of at least 60% of the U.S. per capita GDP.

These targets will drastically reduce drug prices in the United States—often three to five times higher than abroad—while preserving innovation, simply by ensuring that Americans no longer bear a heavier burden than patients receiving the same drugs in other nations.

Source: U.S. Department of Health and Human Services (HHS), 2025 release.

SECRETARY KENNEDY AT THE WORLD HEALTH ASSEMBLY: United States Holds The World Health Organization Accountable

"Like many traditional institutions, the WHO has become mired in bloated bureaucracy, entrenched paradigms, conflicts of interest, and international power politics."

In remarks delivered via video today during the 78th World Health Assembly in Geneva, Switzerland, U.S. Secretary of Health and Human Services (HHS) Robert F. Kennedy, Jr. outlined the Trump Administration's firm decision to withdraw from the World Health Organization (WHO) and shared his vision for the future of global health.

"Like many traditional institutions, the WHO has become mired in excessive bureaucracy, entrenched paradigms, conflicts of interest, and international power politics," Secretary Kennedy stated in the video. "While the United States has historically contributed the largest share of the organization's funding, other countries—such as China—have exerted undue influence over its operations in ways that serve their own interests, rather than, in particular, the interests of the global public."

On January 20, President Trump signed Executive Order 14155, which directs the withdrawal of the United States from the World Health Organization and instructs the federal government to "pause the future transfer of any U.S. government funds, support, or resources to the WHO."

"The WHO has not only yielded to China's political pressure but has also failed to uphold an organization defined by transparency and fair governance for and by its Member States," Secretary Kennedy said in the video. "The WHO often acts as though it has forgotten that its members are accountable to their own citizens—not to transnational or corporate interests."

Secretary Kennedy concluded his remarks by inviting "health ministers from around the world to a new era of cooperation" and urging his international colleagues to "create new institutions, or reform existing ones, that are efficient, transparent, and accountable."

Source: U.S. Department of Health and Human Services (HHS), 2025.



USDA Kicks Off the Great American Farmers Market

With Concert, Vendors, and a Celebration of Agriculture and Liberty

(Washington, DC, August 4, 2025) – U.S. Secretary of Agriculture Brooke L. Rollins officially kicked off the Great American Farmers Market yesterday on the National Mall with an evening of festivities honoring America's farmers, liberty, and 250 years of agricultural heritage.

Sunday's programming focused on "America Grows: 250 Years of Freedom and Agriculture" and began with the Agricultural Festival Concert, featuring performances by Mary Millben, the U.S. Navy Band, Boiled Jam, and headliners Big & Rich. Special appearances included Secretary of Agriculture Brooke Rollins and Small Business Administrator Kelly Loeffler.

"Yesterday we launched the Great American Farmers Market to honor our agricultural heritage and to support today's producers who continue that tradition of feeding and supplying our nation. President Trump is the most pro-farmer president of our lifetime, and thanks to his leadership, we are supporting farmers through unprecedented access to international markets, tax cuts, and strengthening the agricultural safety net," said Secretary Rollins. "Sunday was an incredible celebration of freedom, faith, and the families that built this country. Thanks to my friend and SBA Administrator Kelly Loeffler for joining us for the inaugural celebration, as well as to the talented musical artists Mary Millben, the U.S. Navy Band, Boiled Jam, and headliners Big & Rich."

Throughout the day, visitors experienced interactive market activities, including:

- Photo session with the Golden Tractor, Highland cows, live DJ sets, and headliners Big & Rich
 - America250 Airstream: a mobile storytelling hub where attendees shared what America means to them
 - John Deere Tractor Showcase: Guests posed with iconic farming machinery
 - Barnyard Bash: Tractor Supply Company hosted games, giveaways, and agricultural education for kids
 - Chobani U.S. Dairy Booth: Showcasing farm-to-fridge dairy products and giveaways
 - America250 Products Tent and USDA Gift Shop: Limited edition America250 merchandise and farmers market finds at the USDA gift shop
- Today: Make America Healthy Again (MAHA) Monday
On Monday, August 4, USDA continues the market with Make America Healthy Again Monday, highlighting wellness, fresh foods, and healthy families.

Program features include:

- A live cooking demonstration with Secretary of Agriculture Brooke Rollins, Health and Human Services Secretary Robert Kennedy Jr., and



Fox News' Rachel Campos Duffy, using fresh ingredients from the farmers market

- Goat yoga on the USDA lawn at 6:30 p.m. (bring your own mat – bring your own mat!)
 - Chobani fruit and dairy stand showcasing U.S.-grown ingredients
 - Growing station and healthy snacks with Common Threads
- See this link for a detailed event schedule.

In honor of National Farmers Market Week, we encourage everyone across the country to visit their local market. USDA's Agricultural Marketing Service connects consumers with producers at more than 8,600 farmers markets nationwide through the National Farmers Market Directory at www.usdalocalfoodportal.com.

THANK YOU to our generous presenting sponsors

USDA thanks the support and sponsorship of the following companies for helping make this event possible: Chobani, John Deere, Tractor Supply Company, and Visa.

Source:

USDA. (2025). USDA kicks off inaugural Great American Farmers Market with concert, vendors, and celebration of agriculture and liberty [Press release]. U.S. Department of Agriculture.



Simplified Access to Housing in the U.S. **BILINGUAL MORTGAGE SOLUTIONS WITH TECHNOLOGY AND EXPERTISE**

By Sebastián Bolívar – RATE

Purchasing a home in the United States can seem like a complex process, especially for those facing the country's financial system for the first time or who do not speak English fluently. However, today more than ever, there are tools, programs, and teams of professionals that make this path easier, turning it into a clearer, faster, and more reliable experience.

At RATE, we understand that each client has a unique story, which is why we offer a personalized approach to accessing mortgage loans—fully available in both English and Spanish. Our team is made up of expert advisors who not only speak your language but also understand your financial and cultural needs, making the process more human and accessible.



TECHNOLOGY THAT WORKS FOR YOU

One of the greatest advancements in the mortgage industry is the digitalization of the process. At RATE, we have invested in cutting-edge technology that allows our clients to submit their applications, upload documents, and track every stage of their loan from anywhere—whether in the U.S. or abroad.



Operating as Guaranteed Rate, Inc. in New York. Guaranteed Rate, Inc. D/B/A Rate; NMLS #2611 For licensing information visit nmlsconsumeraccess.org.

All negotiations and Mortgage Loan Transaction Documents will be conducted and provided in English. We suggest that you work with an interpreter of your choice. You can find more information about the loan process in Spanish at <https://www.consumerfinance.gov/es/herramientas-del-consumidor/hipotecas/>

Our secure, bilingual platform guides users step-by-step with clear forms and real-time support. This not only saves time but also reduces errors and speeds up loan approval. Thanks to this system, our professionals can dedicate more time to personally advising each client instead of dealing with unnecessary administrative tasks.

Financing options for every profile

RATE offers access to a wide range of mortgage programs for both residents and foreign investors:

- **Conventional Loans** – Ideal for buyers with good credit and a solid down payment.
- **FHA* (Federal Housing Administration)**: Designed for first-time buyers or those with limited credit history.
- **VA* Loans**: For veterans and active military members, with highly favorable terms.
- **Jumbo Loans** – For high-value properties that exceed traditional lending limits.
- **Foreign National Loans** – Designed for international investors seeking to purchase property in the U.S. without the need for residency or local credit history.

Each of these programs can be tailored to the client's individual situation. The key is having a team that knows how to evaluate your profile and guide you toward the most viable option—without fine print or unpleasant surprises.

The importance of feeling supported

Beyond technology and available programs, what truly makes the difference is the quality of support. At RATE, we believe that one of the most important financial decisions of your life should be guided by professionals with experience, integrity, and empathy.

Our commitment is to ensure that every step of the process is clear, transparent, and secure. We know that buying a property—whether to live in or as an investment—is much more than a transaction: it's a commitment to the future. That's why we work to make sure that future begins with confidence.

If you're thinking about taking that step, we're here to help.

Sebastián Bolívar

Producing Branch Manager – RATE

Connecting people with opportunities, no matter the language.

WWW.RATE.COM/SEBASTIANBOLIVAR



FHA*/VA*Rate has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency.

All negotiations and Mortgage Loan Transaction Documents will be conducted and provided in English. We suggest that you work with an interpreter of your choice. You can find more information about the loan process in Spanish at <https://www.consumerfinance.gov/es/herramientas-del-consumidor/hipotecas/>

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Refinancing your mortgage may increase costs over the term of your loan. Restrictions may apply.



U.S. CITIZENS Face A Significant Risk Of Unjust Detention In Venezuela

The United States government issued an alert today warning its U.S. citizens not to travel to Venezuela. The Department of State assigns Venezuela the highest travel advisory level (Level 4: Do Not Travel) due to serious risks such as unjust detention, torture during detention, terrorism, kidnapping, unfair police practices, violent crime, civil unrest, and poor healthcare. U.S. embassies in countries bordering Venezuela, as well as in countries with direct air connections to Venezuela, have published security alerts highlighting these risks.

U.S. citizens in Venezuela face a significant and growing risk of unjust detention. Currently, more U.S. citizens are unjustly detained in Venezuela than in any other country. Venezuelan security forces have detained U.S. citizens for up to five years without due process, under harsh conditions — including torture — often based solely on their nationality or U.S. passport. There is no U.S. embassy or consulate in Venezuela. Venezuelan authorities do not notify the U.S. government when U.S. citizens are detained nor do they allow U.S. officials to visit them. Detainees are frequently denied access to family members and legal assistance. The United States cannot provide routine or emergency consular assistance to U.S. citizens in Venezuela.

Americans often travel to Venezuela with or to visit their loved ones or spouses; they face the same risks as other travelers. Family members of U.S. citizens are often detained along with the U.S. traveler. Visiting Venezuela puts others at risk. Dual citizenship, a Venezuelan visa, prior travel to Venezuela, or employment in Venezuela do not protect U.S. travelers. Any U.S. citizen is at risk of being detained by the Maduro regime.

The U.S. Department of State recommends that all U.S. citizens currently in Venezuela depart the country immediately. Any person with U.S. citizenship or any other U.S. residency status in Venezuela should leave the country immediately, including those traveling with Venezuelan or foreign passports.

Do not travel to Venezuela under any circumstances

SOURCE: U.S. Department of State (2025). U.S. Citizens Face a Significant Risk of Unjust Detention in Venezuela.





The Fundamental Role of the Commercial Attorney in Real Estate Transactions in Florida

By Maite Díaz, Commercial Attorney Specializing in Real Estate

In every edition of Invest USA Realty Magazine, we aim to provide our readers with practical, professional, and high-value information that generates knowledge, confidence, and commitment.

In this issue, I want to address an essential topic for every investor, entrepreneur, or developer involved in Florida's dynamic real estate market: the strategic involvement of a commercial real estate attorney in every stage of their transactions.

Florida: A Land of Opportunities, but Also Risks

Florida is a highly attractive state for real estate investment. Its economic growth, the constant influx of new residents, and a business-friendly environment make the commercial real estate sector an extremely profitable option. However, these benefits also come with legal complexities that should not be underestimated.

Whether it is the purchase of a commercial space, the lease of an office, or the structuring of a shopping center, each operation requires thorough review and strategic legal planning.

The Key: A Commercial Attorney Specializing in Real Estate

Having the support of a commercial attorney with specific experience in real estate is not a luxury — it is a necessity. Florida laws, both at the state and local levels, impose requirements and regulations that vary depending on the location of the property, the type of business to be established, and the intended use of the property.

A specialized attorney will allow you to:

- Review and draft purchase, lease, and financing contracts.
- Detect risky or unfavorable clauses in commercial lease agreements.
- Negotiate key terms that protect your investment and future operations.
- Perform legal due diligence: verification of titles, encumbrances, zoning, and compliance with local regulations.
- Avoid litigation and contingencies that could cost you hundreds of thousands of dollars.

The Particular Case of Commercial Leases



One of the most sensitive aspects of commercial real estate is lease agreements. These documents regulate long-term business relationships and, if not properly structured, can become a source of legal disputes and financial loss.

Some of the issues that must be carefully negotiated and reviewed by your attorney include:

- Contract duration and automatic renewals.
- Rent increases and shared expenses (CAM).
- Maintenance and repair responsibilities.
- Subleases, assignments, and early terminations.
- Escape clauses in case of default or force majeure.

Commercial Purchases: Much More than a Real Estate Transaction

In the case of commercial property acquisitions, the role of the attorney is even more critical. It is not simply about reviewing a purchase agreement — it involves a complete due diligence process, analyzing the legal, financial, tax, and structural aspects of the property and the transaction.

An experienced attorney will evaluate:

- The legal status of the property title.
- Existing liens or pending lawsuits.
- Permitted land use according to zoning.
- Compliance with building and safety codes.
- Recorded restrictions or easements.
- Tax implications of the transaction.

A poorly structured purchase can not only affect your investment but also compromise your entire future business plan.

Tangible Benefits and Long-Term Peace of Mind

When you work with a specialized attorney, you gain much more than legal protection. You gain peace of mind, foresight, and confidence in every decision you make.

Additionally, you:

- Protect your business reputation.
- Increase the profitability and efficiency of your investments.
- Reduce exposure to hidden risks.
- Optimize your tax and contractual strategies.

Committed to Your Success

From this column in **Invest USA Realty®** Magazine, we will continue to share with you key information on how to maximize your real estate investments in Florida, always from a legal, professional, and strategic perspective.

As a commercial attorney specializing in real estate, my commitment is to provide you with the knowledge and tools you need to make informed, secure decisions aligned with your business goals.

Do not leave your investment to chance. Make sure you are accompanied by the right professionals.

Maite Díaz
Commercial Attorney – Real Estate
Díaz Law





KIRIBATI JOINS THE BIOLOGICAL WEAPONS CONVENTION



The United States congratulates Kiribati, which deposited its instrument of accession to the Biological Weapons Convention (BWC) with the United States on May 20, 2025.

On this 50th anniversary of the Biological Weapons Convention (BWC), the United States, as one of the treaty's depositary governments, recognizes and celebrates Kiribati's important decision to join the more than 180 States Parties to the BWC in advancing the goal of the complete elimination of biological weapons.

With Kiribati's accession, all countries in the Asia-Pacific region are now part of the BWC, further strengthening our collective security.

The Biological Weapons Convention (BWC) is fundamental to international efforts to address the threat posed by biological weapons, whether in the hands of state or non-state actors. To maximize its effectiveness, all States must join and fully comply with their obligations. We strongly urge all States not yet party to the BWC to accede to the Convention without delay.

SOURCE: U.S. Department of State (2025). Kiribati Joins the Biological Weapons Convention.

Joint Statement On The Working Group Between The United States And Turkey On Syria

The United States and Turkey are committed to increasing cooperation and coordination on stability and security in Syria, as indicated by President Trump and President Erdoğan.

The United States welcomed Turkey for a new round of the Working Group on Syria in Washington, D.C. The interagency delegations of the United States and Turkey were led by the Under Secretary of State, Christopher Landau, and the Deputy Minister of Foreign Affairs, Dr. Nuh Yılmaz. Also participating were the United States Ambassador to Turkey, Thomas Barrack Jr., and the Turkish Ambassador to the United States, Sedat Önal.

The delegations discussed shared priorities in Syria, including the relief of sanctions according to President Trump's directive and the fight against terrorism in all its forms and manifestations. The United States and Turkey share a vision for a stable Syria at peace with itself and its neighbors, which will also allow the return home of millions of displaced Syrians.

The United States and Turkey recognize the importance of maintaining the territorial integrity of Syria. A stable and united Syria, which does not offer refuge to terrorist organizations, will contribute to regional security and prosperity.

SOURCES: U.S. Department of State (2025). *Joint statement on the U.S.-Turkey-Syria Working Group*





The Importance of Hiring A Property Management Company In Florida

By Ricardo Arosemena – Landlord Property Management

Investing in real estate in Florida is one of the most strategic decisions for those seeking long-term financial security, passive income, and property appreciation. However, whether you reside in the United States or abroad, the true key to success lies in one fundamental factor: professional property management.

In this inaugural edition of Invest USA Realty Magazine, we highlight why partnering with a dedicated property management company is not just a convenience but a smart investment strategy.

Why Professional Property Management Is Important

1. Protection of Your Investment

A property without management can quickly go from being an asset to becoming a liability. A management company takes care of preventive maintenance, repairs, periodic inspections, and compliance with local and state regulations to preserve and increase your property's value in the long term.

2. Full Tenant and Lease Management

From selecting reliable tenants to drafting lease agreements, collecting rent, renewing contracts, and—when necessary—carrying out eviction processes, a professional team handles every aspect with efficiency and legal precision.

3. Time Savings and Stress Reduction

Managing a property from another city—or even another country—can be a challenge. A trusted local team acts as your on-site representative, giving you peace of mind and the freedom to focus on your broader investment goals.

4. Maximizing Your Rental Income

Experienced managers understand the local market and can help you set optimal rates, reduce vacancy periods, and provide transparent financial reports. This ensures steady income and strong long-term returns.

CONTRACT

There are as follows:

General employment contract (This is your typical employee/business contract you sign when you get a new job - this outlines how long the employee will work for, the job, benefits, reasons for termination, conditions, etc.)

Independent contractor agreement (not all work contracts are

strictly business/employee - sometimes, it is an agreement

between a business and an independent contractor who offers a

service to a business but is not being hired as permanent staff)

of an Employment Agreement

Here's an example of a general employment contract

and gets the job of Director of a

before later works, he will sign a contract with

it outlines the following:

Example: \$15/hour

Example: 4 months before renewal

Example: 20 vacation days a year and 15% off

costs during office

Example (for example, 7 missed calls or 5 %

SIGNATURE

Date

5. Legal and Tax Compliance

Florida has strict regulations regarding leases, tenant rights, security deposits, insurance, and taxes. A well-informed management company ensures that your property complies with all legal requirements and can guide you on key tax matters.

A Strategic Alliance to Grow Your Investment

Through Invest USA Realty Magazine, and in collaboration with industry experts such as Landlord Property Management, we are committed to delivering high-value content for investors like you: market analysis, legal guidance, management tips, financing strategies, and more.

Each edition will serve as a professional and reliable resource to help you make informed decisions and grow your real estate portfolio in the U.S.

Management Makes the Difference

Buying a property in Florida is just the beginning. What truly determines your long-term success is how that asset is managed. A reputable property management company with experience and local presence is your best ally to achieve peace of mind, maximize income, and secure sustainable growth.

Welcome to this new journey with Invest USA Realty Magazine. Stay tuned for our upcoming editions, where we will delve deeper into every key area of U.S. real estate investment.

Ricardo Arosemena
Landlord Property Management



BUYERS GAIN GROUND In The National Real Estate Market

The national real estate market is becoming more favorable for buyers as home price growth slows and inventory increases, offering buyers more options and greater purchasing power.

WASHINGTON – Mortgage rates fell to a three-week low, and with positive trends in home prices and inventory, the market is gradually moving in favor of buyers.

The average rate for a 30-year fixed mortgage dropped 13 basis points, to 6.87%, during the week ending May 1, according to rates provided by Zillow to NerdWallet. One basis point equals one one-hundredth of a percentage point.

How Lower Rates Increase Purchasing Power

Last week, the average mortgage rate for a 30-year loan was 7%, and this week it was 6.87%. This lower rate means buyers can borrow more with the same monthly payment and potentially afford a more expensive home. For example, a buyer with a \$2,600 monthly budget for principal and interest could borrow \$5,200 more at this week's lower rate (\$396,000 at 6.87% versus \$390,800 at 7%).

The Real Estate Market Is No Longer So Hostile to Buyers

The news about home prices is encouraging. Prices are still rising in most places, but at a slower pace than a year ago. Nationally, home prices increased 3% in the 12 months ending in March, according to Freddie Mac's monthly home price index. This represents a marked slowdown compared to the same period last year, when prices rose 6.95%.

The price increase is slowing because there are 31.6% more homes on the market compared to last year, according to Realtor.com data. This additional inventory gives buyers more options, improving real estate market conditions.

No Single Reason Can Be Determined for the Decrease

There is no simple explanation for this week's rate drop. Rates were already falling on Wednesday before the Bureau of Economic Analysis reported that total economic output had slightly contracted in the first quarter, mainly due to an increase in imports before the tariff hike. Because of the timing, the rate drop cannot be attributed to that GDP report.

Members of the Federal Reserve can move the mortgage market with just a few words, and that may have happened on April 24, when the President of the Federal Reserve Bank of Cleveland, Beth Hammack, appeared on CNBC's Squawk Box.

Hammack hinted that a Fed rate cut is possible even in June if inflation decreases. “If we have clear and convincing evidence for June, July, September...,” she said before being interrupted.

In the days following the interview, the probability of a rate cut in June increased, according to CME FedWatch. This perception may have pressured mortgage rates downward.

Mortgage rates are likely to remain volatile in May. To protect against fluctuations, it is advisable for homebuyers to lock in a rate when convenient, ideally consulting with a loan advisor.

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FLORIDA'S INSURANCE MARKET IS STABILIZING

The Insurance Information Institute said that legislative reforms have curbed claims-related litigation and slowed premium growth over the past two years.

TALLAHASSEE, Fla. — Florida's legislative reforms to address abuse of the legal system and claims fraud are stabilizing the state's property and casualty insurance market, according to a new Issue Brief published by the Insurance Information Institute (Triple-I), an affiliate of The Institutes.

Claims-related litigation has declined significantly in the Sunshine State over the past two years, and average homeowners insurance premiums remain virtually unchanged, with 40% of home insurers requesting rate reductions from the state insurance regulator in 2024. Eleven new property insurers have entered the market, and six of the ten largest national insurers writing residential policies in Florida increased their market share in 2024, the Triple-I Issue Brief noted.

"While it took time to overcome the enormous amount of litigation generated by lawyers advertising their cases just before the reform was passed, Sunshine State residents are now clearly seeing the benefits of a more stable and affordable insurance market," said Sean Kevelighan, CEO of Triple-I. "With such visible progress, it is important that the reforms remain in place so that Floridians are no longer victims of past legal system abuses, such as assignment-of-benefits claims fraud."

Slower Growth in Homeowners' Premiums

The impact of the 2022 and 2023 reforms is reflected in changes in premiums, especially in property insurance. Homeowners insurance premiums in Florida grew at a much slower pace in 2024, even as premium growth continued to accelerate nationwide. S&P Global Market Intelligence recently reported that Florida's average rate of 1% in 2024 was the lowest in the U.S., with more than 30 states experiencing double-digit premium increases last year.

Citizens Successfully Depopulating

After Citizens Property Insurance Corp., the state-backed insurer of last resort, reached a peak of 1.4 million policies in force (PIF) in September 2023, depopulation reduced its PIF by nearly 40%, to fewer than 850,000 policyholders as of February 28, 2025. The financial improvement of the private market has allowed Citizens to move toward a much more manageable risk level, reducing the likelihood of a "hurricane tax" due to a shortfall to pay storm claims, according to Triple-I.

Improvement in the Auto Market

Legislative reform is also having a significant impact on the state's private auto insurance market. Several national auto insurers plan to request rate reductions in Florida in 2025 due to a 500% year-over-year decline in auto glass claims in 2024, following the prohibition of



assignment-of-benefits for this source of fraudulent claims.

Staying the Course

As Florida's legislature begins its 2025 session today, concerns exist over bills introduced in the state Senate and House of Representatives that would allow one-way attorney fees for certain types of litigation. This would reverse prior reforms that eliminated these fees.

Despite ongoing political and market pressures, Florida policyholders and taxpayers will benefit greatly from the 2022 and 2023 laws. Given the challenges of recent years and the continuing hazards in this disaster-prone state, it is important that all stakeholders support ongoing reform, concluded the Triple-I Issue Brief.

SOURCE: *State News Service 2025*

GETTING TO KNOW AVEMARÍA

What is Ave María?

It is a planned community located in the southwest of Florida, founded in 2005 by entrepreneur Tom Monaghan. Designed with a vision centered on family values and community life, this city combines modernity, spirituality, and tranquility. Its distinctive architecture and the presence of the Ave María Basilica, located in the town center, reflect the strong Catholic identity that characterizes this unique community.

Strategic Location and Excellence in Education

Located just 35 minutes from Naples and near the beaches of the Gulf of Mexico, Ave María offers a privileged location. Its proximity to urban centers allows residents to easily access health, commerce, and entertainment services. Additionally, the city is home to Ave María University, a Catholic institution recognized for its academic level, which, together with public and private schools, provides quality education for children, youth, and adults.

Family Life, Safety, and Active Lifestyle

Ave María has been recognized as one of the safest communities in Florida, ideal for raising a family or enjoying retirement. Its residents are designed to enjoy parks, wide sidewalks, walking trails, bike paths, and outdoor activities. The city promotes a healthy lifestyle and well-being, allowing residents to enjoy its warm climate most of the year in harmony with nature.



Economic Growth and Opportunities

This community is constantly expanding, making it an attractive option for both living and investing. New constructions, businesses, restaurants, and workspaces continue to strengthen it. The real estate offerings are diverse, catering to different lifestyles, and its urban planning ensures an organized and functional environment. Ave Maria represents an opportunity for those seeking stability, growth, and a sense of belonging in the heart of Florida.



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