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Volume 9 • Issue 4

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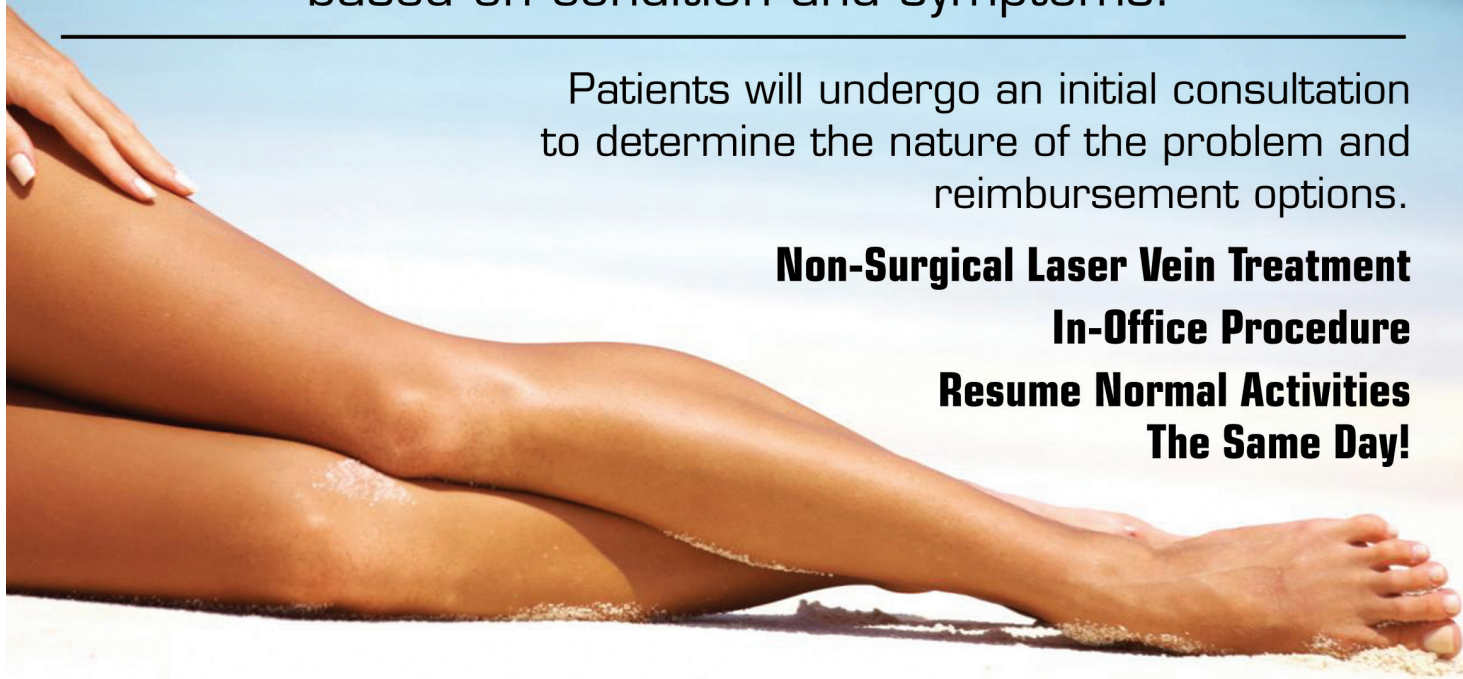


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FROM THE EDITOR

By ANGEL CHAVEZ

How Light Is Your Cross?

Jesus Himself ordered us to daily pick up our cross and follow him. However, the choice to pick up a heavy cross or one that is lighter is ours. Therefore, choose you this day!

Then He said to them all, "If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow Me. *Luke 9:23*

Clear understanding about His Cross, is absolutely necessary in order to make our cross lighter and bearable.



Here is what I mean: Jesus Cross was the heaviest of all. His cross contained the sins of all the world. From Adam to the last soul born in planet earth. Can you imagine? all the shame, fear, the guiltiness, the pain, pressure, stress, sickness, frustration, paranoia, lust... All in one place? The body of Christ in the Cross.

"Behold! The Lamb of God who takes away the sin of the world!"

John 1:29

THE STRUGGLE OF JESUS'S CROSS, IS UNTHINKABLE. JESUS'S LOVE FOR US, WAS MANIFESTED IN DROPS OF HIS OWN BLOOD. HE SURRENDERED HIS WILL AND PLACED HIS OWN LIFE AS RAMSON FOR ALL HUMANS.

"Father, if it is Your will, take this cup away from Me; nevertheless,

not My will, but Yours, be done." Then an angel appeared to Him from heaven, strengthening Him. And being in agony, He prayed more earnestly. Then His sweat became like great drops of blood falling down to the ground. *Luke 22:42-44*

Learning to pick up daily our empty cross is a daily discipline, prayer, and a heart full of thanksgiving.

Please understand that in HIS cross was the last time your old self was seen alive. Don't aloud the enemy to lie any longer. And BE FREE!

What I mean by that is: Your old self full of sin, shame, guiltiness, and every work of darkness was crucified, dead and buried in Jesus.

That is what it means "DENY HIMSELF" everyone must deny the old self the right to live. Activate the true. The New You in Christ Jesus. Every day acknowledge that you are a new creation in Christ Jesus.

"But as many as received Him, to them He gave the right to become children of God, to those who believe in His name: who were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God."

John 1:12

And grow in Grace. Be patient. We don't grow overnight. Be thankful that when Jesus resurrected did not bring back to life the old selves. (Old selves are still in Hell-don't receive them back)

Give daily thanks that we can live free to the old, and alive to the new in Jesus! For all eternity!

Jesus was raised by the Glory of the Father, and we were also raised by the Glory of the Father together with Jesus, with a new nature, Christ resurrected nature. LIVE IN THE NEW!

continued page 30

COVER STORY

DENISE CINTRON OWNER OF ARTISTIC CLOSETS



16
Denise Cintron



18
Habits for Mental Focus



22
Retirement Inflation Hedge

CONTENTS

STUART • APRIL 2022 • VOLUME 5 • ISSUE 4

ON OUR PAGES



5 ➤ KIDS

>> All things kids! Advice for parents of kids from 0 to 17. Activities. Nutritional information and more.



8 ➤ SCIENCE & TECHNOLOGY

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



10 ➤ NUTRITION

>> Foods that give us what we need to be healthy and energetic. Diet tips. Recipes.



12 ➤ FITNESS

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



14 ➤ HEALTH & WELLNESS

>> We show you ways to improve your health mentally and physically. Healthy lifestyles.



22 ➤ SENIOR LIVING

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



26 ➤ HOME IMPROVEMENT/REAL ESTATE

>> Advice and information, home construction. Real Estate. Tips for decorating your home and more.



28 ➤ WEALTH/LEGAL/BUSINESS

>> Ways to manage your hard earned dollars as well as legal advice on a variety of topics.



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How to Talk with Kids About the War in Ukraine

How parents and other adults respond can have a big impact on how a young person handles the news

by LARRY MAGID



Whether it's via TV, radio, or the internet, kids and teens, just like adults, are learning about what's happening in and around Ukraine, and many are likely concerned, worried or even scared.

Talking and listening to kids

How parents and other adults respond can have a big impact on how a young person handles the news coming out of Ukraine. We can't hide the fact that something bad is happening, nor should we deny that we are sad, worried or frightened. But we can also be reassuring and help put the crisis into perspective, helping children feel safer but also enabling them to express their feelings about what is happening, and possibly take some action that might - even in some small way - make them feel more empowered to do something to make a difference.

Retired child and adolescent psychiatrist and current developmental life coach Annie Hempstead advises parents to start by listening, asking open ended questions, and continuing to listen. "There are times when our anxiety is high enough that we just want to fix it. We just want to make it OK

and there's absolutely nothing wrong with that desire. But sometimes we skip a step" - asking your kids how they are feeling, what they are hearing and thinking about." You might also ask if they would like you to help them understand these events.

Dr. Hempstead also said it's important to be "real and "part of that realness is listening to how scared they might be." You might want to share your own feelings, "I might be scared at times, as a parent." She added, "authenticity is a really big part of this." You can model for them that it's natural to have feelings, and we are OK, even if we are anxious. It's also important to remind kids that "good things happen much more often than bad things and most people are good."

Hempstead said that parents should seek out professional help "if you see your kid withdrawing, if you see appetite changes or that they are unable to enjoy themselves."

Media consumption and possible misinformation

Ask kids what they know and where they are getting their news. If they're accessing information online, talk about the source

and, together, try to determine whether these are credible sources. Talk with them about what they are seeing on social media and how they can tell if something they see may not be completely true. ConnectSafely's Quick-Guide to Misinformation & Media Literacy ([ConnectSafely.org/misinfo](https://connectsafely.org/misinfo)) can help.

Also, be wary of what you see on TV. Credible network news organizations strive to give accurate information, but sometimes they speculate or report breaking news that hasn't been verified. And there is a difference between the reporters who are reporting the facts and the analysts and guests who may be speculating or simply sharing their opinions.

Kerry Gallagher, a veteran educator who currently serves as assistant principal for teaching and learning at St. John's Prep in Danvers, Mass., and as ConnectSafely's education director, said that parents of older adolescents should "share information they have checked through lateral reading (which involves consulting several trusted information sources to understand a topic or news event) or other fact checking techniques and comment on information that is inaccurate to redirect the teens to information that is accurate."

Teens, Gallagher said, "are often getting their news and facts from places like Instagram and TikTok. Some of their sources on those platforms are accurate (many are not), but they should use lateral reading to corroborate."

Adolescents, she added, "have a very clear sense of right and wrong, fair and unfair. Helping them process this is important."

Disturbing images and videos

Some of the images on TV and online can be very disturbing. This is a war, which means there will be explosions, fires, burnt out buildings and pictures of people who may be wounded, dead or in desperate

continued page 14

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Kids TAG ART

Nothing brings people together like community projects benefiting our children. Sharing resources for the united cause can be powerful, commanding, and very awarding, so it's not surprising that the **Kids TAG ART** project from its conception found many dedicated partners and enthusiasts that made it possible to carry the program.



Although, COVID-19 has changed the landscape of many of our day-to-day operations, the Tax Collector's office stands committed to the **Kids TAG ART** program. With growing attention to the project under the leadership of Ruth Pietruszewski, the Martin County Tax Collector's office has successfully completed its second and now into its Fourth season. Over \$16,000 has been donated to the elementary schools' art programs through this project.

**“Our greatest natural resource is the minds
of our children”- Walter Elias Disney**

We are proud of our partnership developed with Martin County School District and local businesses in working towards a common goal - supporting art education. Thanks to the program, schools are receiving much needed help in funding art classrooms, and our children have a rare opportunity to showcase their talents and aptitude. Fifth grade students are given an opportunity to design their own vanity plates and compete for awards. Each season a judging committee selects winners of the specialty awards in the following categories: Life is better by the water, Catch of the day, Wagging Tail, Award of Distinction, and Behind the Badge; schools' principals nominate for the “Principal's Award, and the Tax Collector personally views hundreds of submitted designs to select the Tax Collector's Choice Award. Winners are recognized during the Award Ceremony hosted in the Children's Museum of the Treasure Coast.

The program is a special recognition of artistic talent and creative minds. It has been proven time and time again that some of today's best scientists, thinkers and problem-solvers have a connection to art. Be it the visual, performance or literary arts, their foundation for a creative mind began when they saw the possibilities through creative expression. **Kids TAG ART** teaches children creative problem-solving, and that is the number 1 skill that fortune 500 companies look for to hire.

All submitted designs are available for purchase @ www.mckta.com, and profits from the sale and sponsorship money

continued next page



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TAG ART cont.

are distributed to the participating schools. Thanks to the Tax Collector's office initiative, our 5th grade students have been a part of a program that has raised close to \$ 1.6 million across Florida State. Over the last two years, the **Kids TAG ART** program in Martin County has attracted, amongst the others, the local chapter of the Arts Council and the Children's Museum to produce new initiatives: An Activity Booth for the children during the Art Fest, and Civic Sessions which are a part of the summer camp programs at the Children's museum.

Thanks to our sponsors: Harbor Branch Oceanographic Institute, Art Council of Martin County, Children's Museum of the Treasure Coast, Martin County Sheriff's Office, Humane Society of the Treasure Coast, Nis Air, Grant Street Group, O'Donnell, Signarama, Nancy's Pizza, Motor Cars of Stuart, Florida Power & Light, and Publix for making this program possible.

Ruth thanked the children and teachers for participating, and then stated to the children, "Congratulations students! I am sure this will not be your last piece of art work displayed in a museum or an art show, but it is your **FIRST!** We are so proud of you."

Based on the overall response and support for this project, Kids TAG ART made its permanent mark on Martin County's schools' calendar and curriculum. We are looking forward to the next season! ❖

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BIONIC EYES:

How tech is replacing lost vision

The creation of bionic eyes, as a result of recent advances in science and technology, are restoring hope to many who are unable to see or are partially sighted due to injury, illness or genetics.

With nearly 40 million people suffering from blindness worldwide and another 135 million affected by low vision, according to the World Health Organization (WHO), the need for new solutions is pressing. Could bionic eye technology lead the way?

A healthy eye takes in light through the pupil and a lens focuses that light onto the back of the eye, where there is a thick layer of light sensitive tissue called the retina. Cells called photoreceptors turn the light into electrical signals which travel down the optic nerve to the brain, which then interprets the images.

But problems occur when part of that system is interrupted, often by degenerative diseases which can damage parts of the retina. This is where technology steps in to bridge the gap in the part of the process which is missing or damaged.

BIONIC EYE TECHNOLOGY

In 2009 surgeons at Manchester and Moorfields hospital, in the U.K. delivered the world's first trial of the Argus II bionic eye to patients with Retinitis Pigmentosa, according to the University of Manchester. They implanted the devices into ten patients with sight loss. The Argus II helped patients recognize shapes and patterns, and in 2013, the U.S. Food and Drug Administration legally approved the device for use.

FURTHER DEVELOPMENT

Bionic eye technology has continued to develop and in 2021 researchers at Keck School of Medicine of USC created an advanced computer model to mimic the human retina, according to the Association for Computing Machinery (ACM). This replicates the shapes and positions of millions of nerve cells and could help bring color vision and improved clarity to the technology.

Scientists at the University of Sydney and UNSW recently carried out successful trials of the Phoenix99 bionic eye in sheep, to determine how the body heals when it is implanted with the device.

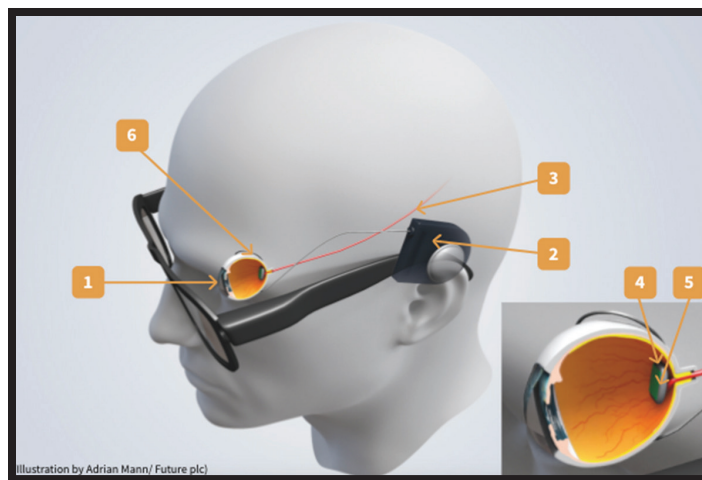
Researchers said there were no unexpected reactions and expect it could safely remain in place for "many years". The work will now pave the way for human trials. One of the problems with

the tech though is that it can be relatively bulky, so the race is on to find new ways to power bionic eyes.

Scientists at the Harbin Institute of Technology in China and Northumbria University recently developed a low-power system to control the synaptic devices in the bionic eyes, with lead professor Professor PingAn Hu describing it as a 'significant breakthrough' according to Northumbria University's press release.

HOW A BIONIC EYE WORKS

This technology has to translate images into something the human brain can understand.



1 ARTIFICIAL PUPIL

A camera 'sees' an image, much like our pupils do.

2 RECEIVER

A receiver is implanted behind the ear to process data from the camera.

3 CONNECTION

The receiver sends the information through a wire to the back of the eye.

4 BRIDGING THE GAP

The implant helps 'fill in' the missing function of the retina where cells have been destroyed.

5 CIRCUIT IMPLANT

The implant in the retina sends pulses along the optic nerve.

6 PROCESSING

The visual cortex interprets the signals from the optic nerve, allowing the patient to perceive things like light, dark, some movement and shapes.



VISION DESTROYING ILLNESSES

There are a whole range of conditions, some which are picked up due to the aging process and others which may be inherited, that can cause sight deterioration.

Bionic eyes work by 'filling in the blanks' between what the retina perceives and how it is processed in the brain's visual cortex, that breakdown occurs in conditions which impact the retina. It is largely these conditions which bionic eyes could help treat.

According to Tufts Medical Center, one such disease is Retinitis Pigmentosa, a group of rare genetic disorders that involve a breakdown and loss of cells in that part of the eye.

Another condition is age-related macular degeneration (AMD), an eye disease that can blur someone's central vision. The condition occurs when aging causes damage to the macula, the part of the eye that controls sharp, straight-ahead vision.

As well as degenerative illnesses, bionic eyes could in theory be used to treat people who have suffered physical injuries which have led to retinal damage as well.

A WORLD FIRST

The first patient to receive a bionic eye was grandfather Keith Hayman in 2009, according to the Association of Optometrists. He was in his 20s when he was diagnosed with retinitis pigmentosa and went blind several years later.

After being fitted with the bionic eye at Manchester Royal Eye Hospital, he was able to see the difference between light and dark and could detect people moving.

He said: "It means I can see my grandchildren for the first time. When they come round to see me they wear white t-shirts to help me keep an eye on them. I couldn't tell you much about what they look like, but at least I can see them coming now!" ❖

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Top 10 Food & Nutrition Trends for 2022

Source: EatingWell.com



When it comes to predicting the next big thing in food and nutrition, none of us has a crystal ball. After two years in a pandemic, with supply chain shortages and new variants impacting our everyday choices and lifestyle, there's a lot of uncertainty about what will happen next. Despite all that, there's still a lot of exciting stuff happening in the world of food and nutrition. Here at EatingWell, we have an inside scoop when it comes to food trends and innovations hitting the market. We see, taste and test hundreds of new products each year. We can also see what people are clicking on the most—and we can use that data to connect the dots to project what's trending up (or down).

With that in mind, we identified trends—some new and some continuing to take off—that we think will be big in food, nutrition and wellness in the coming year. Here's what we expect to see more of.

1. Beauty from the Inside Out

It's a fact: the stresses we have collectively endured during the coronavirus pandemic have taken a toll, and many people are looking for ways to take better care of their bodies and slow down the aging process. This year on EatingWell.com, views on healthy aging articles and videos grew a whopping 1,498% over last year, according to Esmee Williams, vice president of consumer and brand strategy at Dotdash Meredith.

Interest in skin health also grew this year, as people were looking for expert advice on everything from the best collagen powders to buy to dermatologist-approved sunscreens. Views on how to prevent and reverse graying hair were also up. (On the flip side, celebs like Sarah Jessica Parker and supermodel Paulina Porizkova are publicly embracing the natural aging process, and

we are ALL for it.) In the coming months, we expect keratin (a protein that helps support healthy hair, nails and skin) to increase in popularity as people continue to show interest in the connection between diet and hair and skin health.

"Some of the best nutrients for hair, skin and nail health include vitamins D and C and healthy omega-3 fats," says EatingWell's deputy digital editor and registered dietitian, Victoria Seaver, M.S., RD. "You can get these nutrients from healthy whole foods, like salmon, nuts, dairy (or dairy alternatives) and fruits, like strawberries and oranges, so you don't have to spend lots of money on expensive supplements."

2. Edibles & Cannabis

While in the U.S., marijuana use is still illegal under federal law, many states have moved to legalize and decriminalize it in recent years—both for medical and recreational use. At least nine additional states are likely to see marijuana reform initiatives on the ballot in 2022. On EatingWell.com, views on edibles-related articles increased 179% this year (while hemp- and CBD-related articles saw some declines), according to Williams. As recreational cannabis use becomes legal in more and more states, people will be looking for information on everything from what happens to your body when you eat edibles to how to cook with cannabis.

3. Superfood Lattes

From functional coffee mixes to adaptogen add-ins, people are looking for more than a caffeine buzz in their morning cup of joe. On EatingWell.com we saw interest in matcha grow 5% this year. Views on "turmeric latte" grew 39%. Superfood latte mixes exploded on the market, with brands like Golde, Blume

and celeb-loved Clevr touting functional ingredients with health benefits. Think turmeric, matcha, reishi and cacao. On Google trends, “Clevr blends” was a breakout term this year and search queries for “Golde matcha” saw a 40% increase in the last year. Are they worth the hype? “A healthy diet that includes fruits, veggies, healthy fats, lean protein sources and high-fiber whole grains is really all you need to get your fill of important nutrients,” says Seaver. “So don’t feel like you have to hop on the functional beverage train to be healthy, especially since some of these products can be pricy.”

4. Waste-Free Cooking

From cutting back on food waste to reducing packaging, people will be looking for ways to cook, shop and eat with sustainability in mind. On EatingWell.com, views on articles related to food waste are up 1,242%, according to Williams. EatingWell editor-in-chief Jessie Price says, “Consumers are going to focus more and more on reducing packaging waste in the kitchen. Finding ways to use less plastic will be especially important.” Retailers like Trader Joe’s have committed to reducing and removing unnecessary plastic packaging on their products (earlier this year, they even dedicated air time on their podcast to talk about a new biodegradable wrapper for English cucumbers). Expect more grocers and food manufacturers to change their packaging to minimize waste.



5. Brain Food

Brain health and mental health was top of, well, mind this year and we don’t see that slowing down anytime soon. Price says, “People will be more focused on the connection between mental health and diet. I see this as tied into the increased awareness around mental health and self care that happened in conjunction with the pandemic.” Interest in longevity and mental acuity will factor into this trend as well. Views on articles and meal plans related to the Mind Diet are up 835%, according to Williams. People are looking for the best foods to eat for brain health, what to eat to ward off dementia and Alzheimer’s and ways to keep your brain sharp as you age.

6. Kelp & Seaweed

While kelp and seaweed have long been common ingredients in many cultures, you can expect kelp and other sea plants to make

their way into all sorts of foods, according to Price. “Farming kelp pulls carbon out of the atmosphere and it’s a healthy plant-based food,” she says. Views on seaweed-related articles and recipes are up 54% this year, according to Williams. Try these recipes: Kimchi Jjigae, Smoked Salmon Brown Rice Onigiri and Lemony Samphire.

7. Sustainable Grains

“Perennial (as opposed to annual) grains like kernza (a new type of wheat) will explode,” Price says, and that is a good thing when it comes to fighting climate change. Why? Perennial grains develop deeper root systems than annuals, and these deep roots help prevent soil erosion and trap harmful greenhouse gases underground, keeping them out of the atmosphere. Interest around sustainability is up 11% this year on EatingWell.com. As consumers demand more accountability from food producers and manufacturers, we can expect to see more brands, such as Patagonia Provisions, spearheading sustainable ingredients like kernza and supporting regenerative agriculture.

8. Everyday Seafood

People will turn to seafood, both fresh and frozen, for everyday meals. On EatingWell.com this year, views on fish- and seafood-related articles and recipes are up 93% and 104% respectively, compared to last year. According to Williams, with more direct-to-consumer options, salmon is getting more popular, and with other meats getting more expensive, fish and seafood feel like less of an indulgence than they used to.

9. Plant-Based Diet

Plant-based eating continues to trend upward as people look to cut back on meat and eat more vegetables. Interest in plant-based-eating-focused articles and meal plans is up 31% this year, according to Williams. This is likely due to a number of factors including cost and availability of meat products and a desire to eat healthier and more sustainably. An explosion in new plant-based options in grocery stores and restaurants is giving people more choices than ever before.

10. Chillable Red Wines

Expect to see more chillable red wines at your local wine shops and on wine bar and restaurant menus. “The natural wine movement has pushed the boundaries on stiff and outdated wine rules and played a big role in the rise and popularity of ‘chillable reds,’” says Sipha Lam, owner of Wilder Wines in Burlington, Vermont. “More people are looking for ‘crushable’ wines with a lower ABV [alcohol by volume], where they can enjoy multiple glasses. Red wines that are light bodied, higher in acid, juicy and low in tannins shine when they are slightly chilled.” Two of her current favorites are Jean Foillard Beaujolais Villages, which is extremely juicy and floral, and the COS Cerasuolo di Vittoria, a blend of nero d’Avola and frappato, with notes of crushed pomegranate, berries, roses and a hint of pepper. Lam recommends serving both with a slight chill—refrigerate for about 45 minutes prior to serving. An ideal temperature is 60 to 65 degrees, or really whatever temperature you enjoy. “There are no rules,” she says. ❖

What to Eat After Exercise and Why

Physical activity uses a lot of energy. It is difficult for the body to recover if energy levels are not replenished within 15 to 30 minutes after finishing a workout. Eating even a little snack shortly after exercising can help to restore energy levels.

The following are examples of foods and compounds that help the body to absorb nutrients quickly and speed recovery.

Dairy protein

According to research published in 2017, as few as 9 grams (g) of milk protein may be enough to stimulate protein synthesis in the muscles, aiding in recovery after exercise.

Other than milk, dairy products rich in protein include:

- Greek yogurt
- ricotta cheese
- cottage cheese
- kefir

In fact, a 1 cup serving of low-fat kefir contains 9.2 g of high-quality protein. These proteins can repair new cells, especially those in the muscles. These proteins also contain all of the essential amino acids, which are only available through the diet.

In 2007, some researchers found that milk-based proteins are more effective than soy-based proteins at promoting the growth of muscle proteins after resistance exercise.

The researchers concluded that while both milk and soy proteins help a person to maintain and build muscle mass, milk proteins were more effective at supporting the quick growth of lean muscle mass.

Eggs

Results of a study from 2017 suggested that consuming whole eggs after resistance exercise resulted in more protein synthesis than consuming egg whites with the same protein content.

The researchers concluded that the nutrients in the yolk helped to stimulate the muscles more effectively.

Omega-3 fatty acids

Research from the Washington University School of Medicine suggests that supplementation with omega-3 fatty acids helps to boost the synthesis of muscle proteins and increase the size of muscle cells in healthy young and middle-aged adults.

Fatty fish, including salmon, are rich in omega-3 fatty acids. Tuna also contains high levels of the fatty acids, and about 6 ounces (oz) of tuna packed in water contains 41.6 g of protein and 5.4 g of fat.

Other evidence shows that oil drawn from fatty fish may help to reduce muscle soreness after resistance training. A study from 2016 found that consuming 6 g of fish oil every day for 1 week before beginning resistance exercise resulted in reduced muscle soreness.



Carbohydrates

Consuming carbohydrate-rich foods may be the best way to reduce the decreases in immunity that can occur after exercise.

Consuming carbohydrates as part of a post-workout snack also helps to promote glycogen storage.

Sweet potatoes, grains, and fruits can contain high levels of healthful carbohydrates, as can quinoa.

Quinoa is gluten-free, classified as a pseudocereal, and usually consumed as a grain. It is high in fiber and rich in protein, with 1 cup providing 8.14 g.

Also, quinoa has a low glycemic index, making it an excellent choice for people who regulate their blood sugar.

Herbal tea

The nutrients and chemical compounds in herbal teas, especially yerba mate, may help the body process carbohydrates and protein effectively.

Authors of a study from 2016 compared the effects of yerba mate to water after exercise. The participants who drank yerba mate recovered strength faster in the 24 hours that followed a workout.

In 2012, researchers found that mice administered yerba mate extract were able to metabolize more quickly and expend more energy than those who did not.

Water

It is essential to drink plenty of water before, during, and after a workout. Staying hydrated ensures that the body gets the most benefit from exercise.

The body loses water and electrolytes while sweating, so drinking water during and after a workout promotes performance and recovery.

Everybody varies in the amount of water they need, depending on the type of exercise, how much they sweat, how thirsty they are, as well as other factors.

The importance of the post-workout snack

During exercise, the muscles use up stored glucose, called glycogen, and levels become depleted.

Endurance sports, such as running, use up more glycogen than resistance activities, such as weightlifting. Another effect of exercise is that the muscles develop small tears.

Getting the right nutritional balance after exercise restores energy levels and reduces fatigue, helping the body to repair muscles and build strength for future workouts.

Proteins, carbohydrates, and healthful fats are all essential for the body's recovery.

Protein

Exercise supports muscle growth, but the body can only build upon existing muscles if they recover after each workout.

Consuming protein after exercise helps the muscles to heal and prevents the loss of lean mass. Lean mass contributes to a muscular and toned appearance.

Carbohydrates

Carbohydrates are macronutrients that help the body to recharge and restore its fuel supply.

Anyone who exercises more than seven times a week should consume plenty of carbohydrates, as they quickly replenish glycogen levels.

What about fat?

Many people believe that consuming fat after exercising slows digestion and the absorption of nutrients. For some types of fat, this may be true.

However, there is little information about the post-workout effects of fat calories. It may be a good idea to limit fat intake after exercise, but low levels of fat are unlikely to inhibit recovery.

Takeaway

Consuming carbohydrates, proteins, and some fats after exercising helps to encourage muscle protein production, and promote recovery with the best results.

Arrange to eat a snack as soon as possible after a workout. Also, remember to replace fluids and electrolytes by drinking water before, during, and after exercise. ❖

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Talking to kids about war cont.

conditions. While such images can help build awareness and empathy, they are not suitable for all viewers, especially children.

Online news sources and images shared on social media can be even more explicit than TV news, so talk with your kids about what they are seeing and how they are responding to stories, images and videos.

Even for teens and adults, it's probably best to limit your consumption of TV news about the war. It may be appropriate to tune in now and then, but a steady diet of bad news can lead to depression and increased anxiety.

You might also want to talk with your teens about what they share online. In addition to making sure they don't share false information, they should be aware that not everyone may want to view graphic or violent images. They should also be careful before sharing sensitive information such as images of prisoners of war or innocent civilians and be especially careful before sharing any information that could give away a person's location.

"We are all trying to navigate the information that is coming at us quickly," Gallagher said. "The situation changes rapidly hour to hour. It is OK to step away for a while and then check in when you are rested and ready, both cognitively and emotionally."

Hempstead pointed out that it's appropriate to "limit how much children are visually taking in and they're audibly taking it as well. In particular, seeing images of war, injury and death, can be a very powerful source of trauma for children." She recommends being sure TV news channels are turned off when children are within eye or ear range.

What you and your children can do to help in Ukraine

It's easy to feel helpless during a crisis because there is little if anything you can do directly to stop the Russian attacks against Ukraine. But there are things you can do that not only benefit Ukrainians and others directly affected, but also help give you and your children a sense of empowerment.

Talk with your kids about what they and you can do whether it's making cards to send to Ukrainian children, raising money online or by having a bake sale, lemonade stand or car wash. Teens can raise funds and awareness on social media and families can attend or even help organize vigils and demonstrations to show their support for the people of Ukraine. Sharing your feelings with others can be therapeutic.

Helping your kids feel they'll be OK

Hempstead said "the most important factor for children who've been traumatized and possibly being re-traumatized, or experiencing trauma for the first time, is knowing that their parents and/or guardians are OK and that they will be OK."

"Honoring that what they're feeling is valid, and they have a right to feel that, but the next step is helping them understand that "we're living in a country where we're so lucky to be so safe, we're so lucky to have so many walls of protection" and that, of course, your parents and caretakers are there to take care of you."

For some children, it may be helpful to point out that Ukraine is far away. You might even want to show them a map or a globe with an ocean between the U.S. and Ukraine. None of this is to diminish the nature of the tragedy, but to reassure children that we live in a safe place that is very far away from war. ❖



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U.S. CONSTITUTION

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

We Must Govern Ourselves Supernaturally by Our Own US Constitution.

At the end of the Constitutional Convention, Benjamin Franklin wept as he signed the Constitution. According to James Madison, he remarked: "I have... often in the course of the Session, and the vicissitudes of my hopes and fears as to its issue, looked at that [picture of a sun] behind the President without being able to tell whether it was rising or setting: But now at length I have the happiness to know that it is a rising and not a setting Sun."

Isn't it encouraging to know that in their struggle for Liberty, the Founders wrestled with their Faith? Many of us are wrestling now as we cling to our "Appeal to Heaven." Our prayers keep going up for our nation, for our loved ones, for our children and the next generation.

The Lord encouraged me tremendously in Ezekiel 37 recently. The Lord asked him "Can these bones live?" Ezekiel wisely answered, "O Lord God, You know."

Then the Lord said to him, "Prophecy to the breath, prophesy, son of man, and say to the breath, 'Thus says the Lord God: "Come from the four winds, O breath, and breathe on these slain, that they may live."'

Then Ezekiel says, "So I prophesied as He commanded me, and breath came into them, and they lived, and stood upon their feet, an exceedingly great army."

That is exciting, but the next verse baffled me at first. Why can the people not see this "exceeding great army"? The next verse says: "Then He said to me, 'Son of man, these bones are the whole house of Israel. They indeed say, "Our bones are dry, our hope is lost, and we ourselves are cut off!"'

So, the Lord instructs Ezekiel to stand in the gap for the people, just like our Founders did for us, for those "yet unborn" as they said so often.

Father, help us to believe You. We are not demanding a blessing where there should be judgment for our unfaithfulness, but we ask You to help us to be Faithful. Anoint us to serve You and our "neighbors" even when everything looks so impossible. I pray that You would help us "occupy" until Jesus comes back. Help us to steward the Liberty that you have so generously bestowed upon us. Help us to truly make disciples of our children, our neighbors, and the nations, for Your glory and for our good.

We thank You and praise You for being so kind and so merciful. For this Resurrection Sunday, may Your Son receive the reward for His suffering. May we be a blessing to You and honor You once again. This would be Supernatural... ❖

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DENISE CINTRON

Owner of Artistic Closets

Hi Denise, can you give us a brief introduction about yourself and when and why did you move to Treasure Coast?

My name is Denise Cintron, and I am the owner of Artistic Closets Inc. I am originally from New Jersey and moved to Florida in 1992. We owned a custom closet business in New Jersey for 5 years prior to our move to the Treasure Coast in 1992. We had decided on Florida to raise our future family, better our life, and to enjoy a little piece of paradise the Treasure Coast had to offer. Of course, not having to be in the cold winter weather was a big plus. We started Artistic Closets Inc. in 1992 as the area was beginning to grow, and our company is the Treasure Coast's #1 custom closet and cabinetry company today.

Can you tell us about your family?

My family means everything to me. I have a daughter who has been married for 4 years and owns her own 24/7 gym and fitness facility in Stuart. She and her husband had their first baby in January 2021. I absolutely love being a grandma, and I spend as much time with my granddaughter as possible. The rest of the family lives nearby as well. We are a very close family, and all enjoy working with our local community.

What do you love about what you do?

I love meeting with new clients whether it be at their home or in one of our showrooms. I enjoy getting to know them and giving new insights on how they can create more space with proper organizational planning that is both aesthetically pleasing and functional. In meeting with new clients, I sometimes feel as if I have traveled the world. I enjoy hearing their travel adventures, and life stories while getting to know them on a more personal level.

Can you give a short story about how your business has helped people?

Artistic Closets Inc. has been organizing homes and businesses for over 30 years. During these years, it has given us and our team great pleasure in knowing we made a difference in another person's life. We have had clients with handicaps and installed pull-down rod systems for their convenience. We've seen the panic in some of our elderly clients of having to move and we do our best to take the stress away and ease their transition. We assess their needs and design a plan that works for them individually. We handle the project from start to finish, installing it in only one day. This leaves the customer with peace of mind and a place for everything. Our favorite moment is the big smile and most often the phone call we receive letting us know how much they love our work. Our priorities have always been customer service, the quality of our products installed, and adhering to our company code of ethics.



What are your future plans?

Our future and present plans are to stay innovative in keeping up with the trends in home improvement continuing to meet the various needs of our client base in products and customer service.

We are also opening up a **BRAND NEW SHOWROOM** in St. Lucie West at 563 NW Mercantile Place, St. Lucie West, FL 34986 and we are very excited for this new space to showcase our custom work and meet with potential customers.

What is your philosophy on business and life?

Our business philosophy is to provide our clients with the highest quality of products and craftsmanship along with exceptional customer service from the start of the project through completion. We also believe in providing our team with a family oriented work environment where each person is supported and motivated to succeed. In life we believe in doing everything with a good heart, and we wouldn't want to do it any other way.

What is your best advice to the community?

When considering custom closet systems or custom cabinetry projects in your home, buying local should be first and foremost in your decision making. We encourage people to hire a local company to provide any additional needs before and after working with us.

Check accreditations with the Better Business Bureau and read real customer reviews. Know who you are working with, visit showrooms, and get familiar with the staff handling your project. Ask for references and keep quality in mind, as it is remembered long after price is forgotten. ❖

For questions about our products and services, please call our showroom at 772-692-8447 or send us an email at organize@artisticclosets.com. Visit our showroom locations: Granada Plaza 2303 NW Federal Highway, Stuart, FL 34994 or St. Lucie West at 563 NW Mercantile Place, St. Lucie West, FL 34986



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3 Science-Backed Habits of People With Remarkable Mental Focus

According to one leading neuroscientist, our attention lapses so much that we are missing 50 percent of our lives.



Do any of these experiences sound familiar? You get to the bottom of the page and realize you have no idea what you just read. Entering a room, you've forgotten why you went there in the first place. Looking up from your phone, you realize you've been scrolling for way too long.

What happened? Your attention lapsed. And it lapses a lot, so much so that, according to research, we are missing 50 percent of our lives. When such lapses occur during our workday, they not only may annoy us, but they also may be consequential for our success and productivity.

So, how can you own your attention while working from home or in the office? In her new book, *Peak Mind*, leading neuroscientist Amishi Jha expertly addresses this. She gives us some good news first. According to Jha, "Our brains are not broken. In fact, having our focus pulled away by email alerts or even alarming thoughts generated within our own mind is exactly what the brain's attention system was designed to do."

Jha explains that our focus snaps to novel, salient information. It's what alerted our ancestors to threats in their environment. But, when we are at work, and this ancient brain response gets

triggered by the buzz of our phone, we have to expend mental energy to guide our focus back to where we need it.

This could be a conversation or meeting you need to pay attention to, the report you need to finish, or the new idea you want to mull over. Jha puts it this way, "Guiding attention back to where we need our focus over and over again is exhausting. And even before we can bring our focus back to the task-at-hand, we need to realize we've misplaced it in the first place."

Thankfully, there are science-backed ways we can help ourselves. Here are three Jha offers:

1. Stop multitasking

Multitasking is a myth. What we actually do is task-switching. Notice that the term focus is singular. Jha advises, "Think of your focus like a flashlight. You direct it toward one task, and then you disengage and move it to the other task, back and forth. You aren't shining two flashlights on two tasks simultaneously! When all of your focus is needed, turn off notifications, and engage in serial 'monotasking' for better results."

If you really need to do more than one attentionally demanding task at the same time, remember that there will be a lag in your performance. Think of it as the cost of re-entry from one task to the next. Do not add to that lag by further berating yourself for not being able to do two things at once. Just shift back and begin again.

2. Practice brain breaks throughout the day

The only way to find your focus when you are lost on social media or lost in thought is to look for it. Jha suggests doing this short practice multiple times a day as a way to check in with your attention: S = stop what you are doing; T = take a breath; O = observe what is happening within you and around you; and P = proceed. "This brain break allows you to return to the present with the flashlight of your focus right here with you, so you can direct it where you need it," she writes.

3. Exercise your attention with a short mindfulness routine

We can train our minds to pay attention differently. And using mindfulness training to do so has mood-boosting and performance-boosting effects. But before you begin this short, 12-minute daily mindfulness practice, remember that the goal is not to have unwavering focus; that is not possible. Jha reveals, "Our minds were designed for distractibility. You are training instead to notice where your focus is and get it back on track when you need it."

Begin by sitting comfortably with your posture upright yet easeful. Think "upright," not "uptight." Feel free to lower or close your eyes. Jha provides these four steps:

1. Focus: Select sensations of breathing that are most prominent for you. Think of the breath as the "target" for your attention. The sensations could be movement, like your chest moving, or coolness on your skin as air flows from your nose. Now, keep the flashlight of your focus on these breath-related sensations.
2. Notice: Notice when your mind has wandered away from the breath. Your focus may have moved to thoughts, sensations, or memories.
3. Redirect: When this happens, simply redirect your attention back to the breath.
4. Repeat: Begin again. Focus, Notice, Redirect.

This practice is highly customizable. Pick another "target" for your attention if you'd like. If you are walking somewhere, focus on the sensations of walking. You aren't thinking about walking; you are focusing on the sensations of your feet touching the ground, moving, and touching the ground again. Eventually, this practice can be used while we are working. The email, the meeting, the report, these can all take turns as the target for our attention. Focus, notice mind wandering, and redirect back.

Don't worry about all the thousands of thoughts that may come up; your mind was not designed to be thought-free. Mindfulness is often framed as an optional wellness activity or an exclusively spiritual pursuit. As Jha's research into the science of attention reveals, implementing mindfulness into our work lives has the power to benefit our performance, leadership, and well-being. Jha offers a scientifically sound alternative to avoidance and distractibility: presence. ♦



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COVID-19, Cold, Allergies and the Flu: What are the Differences?

COVID-19, the common cold, seasonal allergies and the flu have many similar signs and symptoms. Find out about some of the important differences between these illnesses.

If you have signs or symptoms of coronavirus disease 2019 (COVID-19), it's important that you contact your doctor or clinic right away for medical advice. But COVID-19, the common cold, seasonal allergies and the flu (influenza) cause many similar symptoms. So how can you tell if you have COVID-19? Understand the differences in symptoms that these illnesses cause, as well as how these illnesses spread, are treated and can be prevented.

What is COVID-19 (coronavirus), how does it spread, and how is it treated?

COVID-19 is a contagious respiratory disease caused by infection with the virus SARS-CoV-2. It usually spreads between people who are in close contact (within 6 feet, or 2 meters). The virus spreads through respiratory droplets released when someone breathes, coughs, sneezes, talks or sings. These droplets can land in the mouth or nose of someone nearby or be inhaled. The virus can also spread if a person touches a surface or object with the virus on it and then touches his or her mouth, nose or eyes, although this isn't considered to be a main way it spreads.

The most common symptoms of COVID-19 are a fever, cough and tiredness. But there are many other possible signs and symptoms.

Currently, only one antiviral drug, called remdesivir, is approved to treat COVID-19. Some drugs may help reduce the severity of COVID-19. The U.S. Food and Drug Administration has given full authorization to two COVID-19 vaccines and emergency use authorization to a handful of COVID-19 vaccines.

What's the difference between COVID-19 and the common cold?

Both COVID-19 and the common cold are caused by viruses. COVID-19 is caused by SARS-CoV-2, while the common cold is most often caused by rhinoviruses. These viruses spread in similar ways and cause many of the same signs and symptoms. However, there are a few differences.

Symptom check: Is it COVID-19 or a cold?

<u>Symptom or sign</u>	<u>COVID-19</u>	<u>Cold</u>
Cough	Usually (dry)	Usually
Muscle aches	Usually	Sometimes
Tiredness	Usually	Sometimes
Sneezing	Rarely	Sometimes
Sore throat	Usually	Usually
Runny or stuffy nose	Usually	Usually
Fever	Usually	Sometimes
Diarrhea		Sometimes
Never		
Nausea or vomiting	Sometimes	Never
New loss of taste or smell	Usually - Often without a runny nose	Sometimes - usually with a stuffy nose

While COVID-19 symptoms generally appear two to 14 days after exposure to SARS-CoV-2, symptoms of a common cold usually appear one to three days after exposure to a cold-causing virus.

There's no cure for the common cold. Treatment may include pain relievers and over-the-counter cold remedies, such as decongestants. Unlike COVID-19, a cold is usually harmless. Most people recover from a common cold in three to 10 days, although some colds may last as long as two or three weeks.

What's the difference between COVID-19 and seasonal allergies?

Unlike COVID-19, seasonal allergies aren't caused by a virus. Seasonal allergies are immune system responses triggered by exposure to allergens, such as seasonal tree or grass pollens.

COVID-19 and seasonal allergies cause many of the same signs and symptoms. However, there are some differences.

Symptom check: Is it COVID-19 or seasonal allergies?

<u>Symptom or sign</u>	<u>COVID-19</u>	<u>Allergy</u>
Cough	Usually (dry)	Sometimes
Fever	Usually	Never
Muscle aches	Usually	Never
Tiredness	Usually	Sometimes
Itchy nose, eyes, mouth or inner ear	Never	Usually
Sneezing	Rarely	Usually
Sore throat	Usually	Rarely
Runny or stuffy nose	Usually	Usually
Pink eye (conjunctivitis)	Sometimes	Sometimes
Nausea or vomiting	Sometimes	Never
Diarrhea	Sometimes	Never
New loss of taste or smell	Usually - Often without a runny nose	Sometimes

Also, while COVID-19 can cause shortness of breath or difficulty breathing, seasonal allergies don't usually cause these symptoms unless you have a respiratory condition such as asthma that can be triggered by pollen exposure.

Treatment of seasonal allergies may include over-the-counter or prescription antihistamines, nasal steroid sprays and



decongestants, and avoidance of exposure to allergens where possible. Seasonal allergies may last several weeks.

What's the difference between COVID-19 and the flu?

COVID-19 and the flu are both contagious respiratory diseases caused by viruses. COVID-19 is caused by the SARS-CoV-2 virus, while the flu is caused by influenza A and B viruses. These viruses spread in similar ways.

COVID-19 and the flu cause similar symptoms. The diseases can also cause no symptoms or mild or severe symptoms. Because of the similarities, it can be hard to diagnose which condition you have based on symptoms alone. Testing may be done to see if you have COVID-19 or the flu. You can also have both diseases at the same time. However, there are some differences.

Symptom check: Is it COVID-19 or flu?

Symptom or sign	COVID-19	Flu
Cough	Usually (dry)	Usually
Muscle aches	Usually	Usually
Tiredness	Usually	Usually
Sore throat	Usually	Usually
Runny or stuffy nose	Usually	Usually
Fever	Usually	Usually
Nausea or vomiting	Sometimes	but not always Sometimes (more common in children)
Diarrhea	Sometimes	Sometimes (more common in children)
Shortness of breath or difficulty breathing	Usually	Usually
New loss of taste or smell	Usually - Often without a runny nose	Rarely

COVID-19 symptoms generally appear two to 14 days after exposure to SARS-CoV-2. Flu symptoms usually appear about one to four days after exposure to an influenza virus.

COVID-19 can cause more-serious illnesses in some people than the flu. Also, COVID-19 can cause different complications than the flu, such as blood clots and multisystem inflammatory syndrome in children.

While there is only one antiviral treatment for COVID-19, there are several antiviral drugs that can be used to treat the flu. Also, you can get an annual flu vaccine to help reduce your risk of the flu. The flu vaccine can also reduce the severity of the flu and the risk of serious complications. The vaccine can be given as a shot or as a nasal spray.

How can you avoid getting COVID-19, a cold and the flu?

Get a COVID-19 vaccine. COVID-19 vaccines reduce the risk of getting and spreading COVID-19.

If you're fully vaccinated, you can more safely return to doing activities you might not have been able to do because of the pandemic. However, if you're in an area with a high number of people with COVID-19 in the hospital and new COVID-19 cases, the CDC recommends wearing a well-fitted mask indoors in public, whether or not you're vaccinated.

You can reduce your risk of infection from the viruses that cause COVID-19, colds and the flu by following several standard precautions. Research suggests that following these measures, such as social distancing and wearing a face mask, might have helped shorten the length of the flu season and lessened the number of people affected in the 2019-2020 flu season.

Standard precautions to reduce your risk of COVID-19, colds and the flu include:

- Avoiding close contact (within 6 feet, or 2 meters) with anyone who is sick or has symptoms

continued page 30

RETIREMENT PLANNING

Building a Retirement Inflation Hedge



Soaring inflation, once a fixture of the 1970s and '80s, returned with a vengeance in 2021, when prices skyrocketed 7% for the year, the highest in four decades.

For retirees, inflation brings two headaches: stretching a fixed income to meet rapidly rising prices and investing a retirement savings portfolio so that it keeps pace with the higher cost of living.

"The biggest fear for retirees is running out of money," says Chris Miller, founder of the RIA South Pointe Advisors in New York City. "High inflation reduces their purchasing power and increases the likelihood that their portfolio cannot support their spending needs."

The Federal Reserve expects inflation will subside and range somewhere between 2.5% and 3% by the end of 2022. That's still higher than the 1% to 2% annual rate from the past decade, and the Fed could also be wrong.

Inflation also has its silver linings. The Social Security Administration increased its payments for 2022 by 5.9%, the biggest hike in four decades. "While this won't fund all the projected price increases, it will help," says Phil Michalowski, head of annuities with MassMutual. "Most importantly, when Social Security benefits are indexed up, it is a one-way adjustment. The benefits do not ever index down."

Guidance for building a retirement inflation hedge

Concerned Couple Doing Finances. Photo by Wavebreakmedia Ltd Dreamstime. For article, Financial expert Jill Schlesinger of "Jill on Money" reminds us of six inflation-fighting strategies, to whip our own inflation now – to WIN!

Many retirees also have assets that tend to rise with inflation. "If you've been fortunate enough to own stock or real estate, you've likely benefited from the inflationary climate," says Gregory W. Lawrence, a certified financial planner in Estero, Florida.

continued page 25



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The Post-COVID Era May Present Special Challenges for Seniors

Experts say some seniors may have difficulties adjusting to a post-COVID world after 2 years of isolation.

Many older adults are still fearful of the disease and hesitant to jump too quickly back into social life.

Others lament the loss of 2 precious years near the end of their lives.

Experts say seniors should try to slowly reemerge, perhaps by attending small gatherings at first.

Glimpses of life after the COVID-19 pandemic are coming into view.

New COVID-19 cases as well as hospitalizations and deaths are on the decline.

Mask mandates are also ending at businesses, entertainment venues, and, in some cases, school classrooms.

The news does put some people in a quandary about what to do in terms of mask wearing, attending indoor events, and seeing friends again.

These questions can be particularly acute when it comes to the emotional well-being of adults 65 years and older, who tend to be at risk of experiencing severe illness more often.

Many have spent the past 2 years at home and still fear the potential effects of the coronavirus because they know someone who was hospitalized for COVID-19 or who died from the disease.

"As with all transitions, moving into a post-pandemic lifestyle will take some time to adapt," Dr. Michael G. Wetter, PsyD, FAPA, a diplomat and fellow for the

American Psychotherapy Association, told Healthline.

"If people feel more comfortable wearing masks even when there is no mandate, they should feel free to do so until they feel comfortable in not wearing one," Wetter said.

A recent story from Kaiser Health News detailed the anxiety, depression, and other emotions felt by older adults the past 2 years.

Now, they face the decision whether to continue to play it safe or to throw a little

continued next page

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post covid cont.

caution to the wind and try to enjoy the years they have remaining.

"At the beginning of the pandemic, many older adults hunkered down and used a lifetime of coping skills to get through this," Bonnie Olsen, PhD, a clinical psychologist at the University of Southern California's Keck School of Medicine, told Kaiser Health News. "Now, as people face this current surge, it's as if their well of emotional reserves is being depleted."

Olsen recommends that younger adults watch for signs older adults are withdrawing or shutting down emotionally.

"When people start to avoid being in touch, then I become more worried," she said.

The range of emotions

Although fear is a major driving force, many older adults have felt a wide range of emotions.

They may have felt anger that the pandemic lasted so long, disappointment in missing events such as a grandchild's birthday, loneliness from social isolation, or sadness for the wasted time they can never get back.

"It feels like 2 years have just been chopped out of our lives and everything was on hold," said Carol, 63, who just returned from a trip to California with her mother to visit family.

"My mom is 91 now and her mobility is less," Carol told Healthline. "Everyone she knows has come out of lockdown more diminished. There is no point waiting."

Many are willing to venture out again while keeping "the new normal" in mind.

Joyce, 69, a retired professor and current writer of Medieval mystery books, is looking for a balance.

"While I'd like to get out and have fun, I'm not willing to take too much of a risk that I'll get COVID," she told Healthline. "Maybe it's because I'm OK in solitude if there are breaks from it now and then."

"I am a writer, and writing is a solitary occupation. When I was working, I longed for solitude. The pandemic has been too much solitude, and I'd like a better balance between alone-time and seeing people. Still, as warmer weather

comes again and the Omicron surge ends, I think I'll find that balance," Joyce said.

Alice, 85, a retired visual resources librarian and current photographer and writer, expects to remain cautious.

"I'll continue to meet vaccinated friends outdoors, weather permitting," she told Healthline. "I'm not ready to go to the movies or other indoor activities where there will be many unmasked people. I go grocery shopping, but only when the stores are not busy."

"I did do one risky [to me] thing last summer," she said. "I attended a high school reunion in Maryland with a small group, all vaccinated. We had our meeting room and outside of that space, I wore my mask, although no one else in the area did so."

Looking ahead

The new normal could well include assessing the risk of any activity before engaging — weighing the benefits of social interaction against the chance of developing COVID-19.

Arlene, 64, a career transition services manager, is considering restarting life as the pandemic threat seems less prominent.

"Keeping informed and aware of trends with the virus is important to me," she told Healthline. "After the 2-year pause with the pandemic, mingling and socializing will be an effort that I anticipate will have starts and stops. I am optimistic, but wary. I don't want to experience the symptoms of the virus, but beginning a new chapter is exciting."

She also understands the importance of caution because she routinely sees her mother, who is 87.

Some experts believe we are moving toward COVID-19 changing from a pandemic to an endemic.

The flu is considered endemic. This means it is always present in a group or area but not always at high levels. We have learned how to live with the flu.

Right now, COVID-19 remains a pandemic because cases haven't yet stabilized into predictable patterns. But we do have tools that can help us manage — vaccines and antiviral medications.

continued next page

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post covid cont.

Experts note that when there is a severe outbreak, we can go back to physical distancing, masks, and getting tested at the first sign of illness.

That is why Raj, 73, a scientist in a research laboratory, doesn't wear a mask anymore.

"I wore a mask for 2 years," he said. "I only wear it if I am in an area that puts me at high risk. If I do get it, I will most likely get a mild case and there are medications to help reduce symptoms. I am careful, but not paranoid. I am also not willing to give up things I enjoy any longer."

"This is a time where trust needs to be developed. Trust in the safety of actions, behaviors, and medical treatments," said Wetter. "I believe it's best for people to begin to introduce socialization slowly, at a pace with which they feel comfortable."

"So, maybe instead of going to a crowded place like a theme park or concert venue, they start with going to a local restaurant or even movie theater," he said.

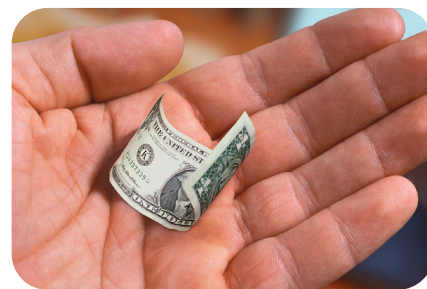
Wetter says you can use steps such as treatment for anxiety disorder.

"Plan for small, enjoyable activities with increasing frequency," said Wetter. "It's sometimes helpful to remember that adjusting to pandemic life took a bit of time. Adjusting to post-pandemic life will also take a bit of time, but with some patience and persistence, your mind and body will remember and adapt." ♦

retirement cont.

But keeping up with inflation isn't easy for fixed-income investments, like bonds and CDs, that pay paltry interest. Bonds also pose another risk. If interest rates rise, the prices of existing bonds will fall, so that if you sell them before they mature, you'll lose money. If you invest in bonds for income, Miller suggests using a bond ladder by splitting your money among bonds of different maturities, like those with one-, two-, three- and five-year terms. Hold each bond until it matures to get your deposit back before reinvesting in a new bond and laddering it the same way.

Using Treasury inflation-protected securities to safeguard your principal from inflation would be a good move if the market hadn't already priced in that benefit. Another option Lawrence likes is dividend stocks, especially in sectors that should respond well to inflation. "Oil companies and pipelines will benefit from high energy costs, which should continue going up," he says. He also recommends commodity-based companies, like those that produce aluminum, copper, iron ore and precious metals. These stocks typically do well when inflation is high because the cost of the raw materials these companies produce also rises, increasing their revenues.



To build a portfolio of dividend stocks, Lawrence suggests focusing on companies that consistently stand out in their sectors during good times and bad. "Think of industry stalwarts: Verizon, P&G, J&J, and CocaCola," he says.

You can also look for mutual funds and exchange-traded funds specializing in stocks with high dividends, such as Vanguard High Dividend Yield ETF (VYM) or Schwab US Dividend Equity ETF (SCHD). ♦

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No Master Suite is Complete Without A Fabulous Custom Closet. Here's how to create yours!

When it comes to organizing your home, your closets play a significant role. And no closet in your home is as important as the one in your master suite. Learn how to layout a master suite closet space and adding a closet organization system. Whether a walk-in closet is designed specifically for a unique space or improving your master closet with a pre-made system, our tips can help you to create the closet of your dreams.

An organized master suite closet can speed up the time it takes to prepare for work in the morning and keep all of your belongings organized. If it's large enough for a dressing table and mirror or an island, you create a retreat where you can feel relaxed and comfortable as you prepare for your day or evening!

Organizing your master closet can be the foundation to an organization plan for your entire home. When you start and end your days in an organized space, it can have a domino effect in how you address your storage needs throughout your entire home, from the basement to the attic!

Let's look at some custom closet ideas for your master suite that can get you on the way to creating a relaxed, organized master suite.

Defining Your Needs

Begin by evaluating your master suite closet. What do you like and what isn't working? This can help you to identify the needs for your space and then to work in design solutions to resolve issues and make your space more user-friendly.

Think about who will use the space most often. A well-designed space should be intuitive for the person, or persons who use it most. For example, in a couple, the wife may have specific preferences for the space, but if it is to be shared, they may need to be flexible. A well-designed system will take into account the needs of the primary users to create a solution.

Also, think about your goals for your walk-in closet. How do you want it to change your life? This can help to personalize your goals. Work with a dedicated budget and make your design decisions to support your goals. Take a long-term look to give you flexibility when choosing add-on features if you need to in the future as your lifestyle or needs change.

Building Your Master Suite Space

Custom closet design can be easier if you start by first defining your needs, then taking a look at the physical items you'll need to store and the amenities you want to add like



benches, mirrors, and islands if you have the space. Let's look at some of the elements you'll want to address as you design your dream master suite closet.

How To Turn a Small Room Into A Walk-in Closet

Know how much space you'll need for clothing

This is the most important aspect! Will you be storing clothes on hanging racks, on shelves or both? Do you have lots of sweaters that will need to be stored folded, or shirt, blouses, and jackets that need to be hung? Remember, you'll need at least 24-inches in depth for hanging so plan accordingly.

Include the right amount of single and double hang sections to accommodate your wardrobe

Estimate the space you'll need for hanging full-length dresses and coats, and how many half-spaces you'll need for blouses, skirts, and jackets. Do you need to store long winter coats or will they live in another closet? If you have lots of evening dresses and long gowns tally up the space, you'll need and plan accordingly.

If you have the room, consider adding an island

An island is a dream addition for any walk-in closet. Make sure you have enough space. You'll need a 36-inch walkway on each side. You can get by with a smaller floor plan if you're willing to sacrifice amenities. This means you'll need at least 10 feet minimum of linear space. If you're planning on adding pull out drawers, the more clearance, the better.

Amenities to consider

You can customize your walk-in closet to fit your needs. Tie racks, shoe racks, storage for belts, dressing tables, benches and mirrors, whatever your needs you can customize the space to fit. Another consideration is lighting. If you are planning on using the space as a dressing area make sure you install lighting that allows you to see the contents of your closet. Full-length mirrors and other amenities like a jewelry drawer can add even more functionality.

To create your perfect master suite closet, start by clearly defining your needs, take your time with the "math" and personalize your plan to include functional luxuries that can meet your needs and you'll create the master closet of your dreams.



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Financially Navigating in the Current Economy

Given recent market events, you may be wondering whether you should make changes to your investment portfolio. The SEC's Office of Investor Education and Advocacy is concerned that some investors, including bargain hunters and mattress stuffers, are making rapid investment decisions without considering their long-term financial goals. While we can't tell you how to manage your investment portfolio during a volatile market, we are issuing this Investor Alert to give you the tools to make an informed decision. Before you make any decision, consider these areas of importance:

1. Draw a personal financial roadmap.

Before you make any investing decision, sit down and take an honest look at your entire financial situation -- especially if you've never made a financial plan before.

The first step to successful investing is figuring out your goals and risk tolerance -- either on your own or with the help of a financial professional. There is no guarantee that you'll make money from your investments. But if you get the facts about saving and investing and follow through with an intelligent plan, you should be able to gain financial security over the years and enjoy the benefits of managing your money.

2. Evaluate your comfort zone in taking on risk.

All investments involve some degree of risk. If you intend to purchase securities - such as stocks, bonds, or mutual funds - it's important that you understand before you invest that you could lose some or all of your money. Unlike deposits at FDIC-insured banks and NCUA-insured credit unions, the money you invest in securities typically is not federally insured. You could lose your principal, which is the amount you've invested. That's true even if you purchase your investments through a bank.

The reward for taking on risk is the potential for a greater investment return. If you have a financial goal with a long time horizon, you are likely to make more money by carefully investing in asset categories with greater risk, like stocks or bonds, rather than restricting your investments to assets with less risk, like cash equivalents. On the other hand, investing solely in cash investments may be appropriate for short-term financial goals. The principal concern for individuals investing in cash equivalents is inflation risk, which is the risk that inflation will outpace and erode returns over time.

3. Consider an appropriate mix of investments.

By including asset categories with investment returns that move up and down under different market conditions within a

portfolio, an investor can help protect against significant losses. Historically, the returns of the three major asset categories -- stocks, bonds, and cash -- have not moved up and down at the same time. Market conditions that cause one asset category to do well often cause another asset category to have average or poor returns. By investing in more than one asset category, you'll reduce the risk that you'll lose money and your portfolio's overall investment returns will have a smoother ride. If one asset category's investment return falls, you'll be in a position to counteract your losses in that asset category with better investment returns in another asset category.

In addition, asset allocation is important because it has major impact on whether you will meet your financial goal. If you don't include enough risk in your portfolio, your investments may not earn a large enough return to meet your goal. For example, if you are saving for a long-term goal, such as retirement or college, most financial experts agree that you will likely need to include at least some stock or stock mutual funds in your portfolio.

4. Be careful if investing heavily in shares of employer's stock or any individual stock.

One of the most important ways to lessen the risks of investing is to diversify your investments. It's common sense: don't put all your eggs in one basket. By picking the right group of investments within an asset category, you may be able to limit your losses and reduce the fluctuations of investment returns without sacrificing too much potential gain.

You'll be exposed to significant investment risk if you invest heavily in shares of your employer's stock or any individual stock. If that stock does poorly or the company goes bankrupt, you'll probably lose a lot of money (and perhaps your job).

5. Create and maintain an emergency fund.

Most smart investors put enough money in a savings product to cover an emergency, like sudden unemployment. Some make

continued next page

sure they have up to six months of their income in savings so that they know it will absolutely be there for them when they need it.

6. Pay off high interest credit card debt.

There is no investment strategy anywhere that pays off as well as, or with less risk than, merely paying off all high interest debt you may have. If you owe money on high interest credit cards, the wisest thing you can do under any market conditions is to pay off the balance in full as quickly as possible.

7. Consider dollar cost averaging.

Through the investment strategy known as “dollar cost averaging,” you can protect yourself from the risk of investing all of your money at the wrong time by following a consistent pattern of adding new money to your investment over a long period of time. By making regular investments with the same amount of money each time, you will buy more of an investment when its price is low and less of the investment when its price is high. Individuals that typically make a lump-sum contribution to an individual retirement account either at the end of the calendar year or in early April may want to consider “dollar cost averaging” as an investment strategy, especially in a volatile market.

8. Take advantage of “free money” from employer.

In many employer-sponsored retirement plans, the employer will match some or all of your contributions. If your employer offers a retirement plan and you do not contribute enough to get your employer's maximum match, you are passing up “free money” for your retirement savings.

9. Consider rebalancing portfolio occasionally.

Rebalancing is bringing your portfolio back to your original asset allocation mix. By rebalancing, you'll ensure that your portfolio does not overemphasize one or more asset categories, and you'll return your portfolio to a comfortable level of risk.

You can rebalance your portfolio based either on the calendar or on your investments. Many financial experts recommend that investors rebalance their portfolios on a regular time interval, such as every six or twelve months. The advantage of this method is that the calendar is a reminder of when you should consider rebalancing. Others recommend rebalancing only when the relative weight of an asset class increases or decreases more than a certain percentage that you've identified in advance. The advantage of this method is that your investments tell you when to rebalance. In either case, rebalancing tends to work best when done on a relatively infrequent basis.

10. Avoid circumstances that can lead to fraud.

Scam artists read the headlines, too. Often, they'll use a highly publicized news item to lure potential investors and make their “opportunity” sound more legitimate. The SEC recommends that you ask questions and check out the answers with an unbiased source before you invest. Always take your time and talk to trusted friends and family members before investing. ♦

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from the editor cont.

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

“That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation.”

Romans 10:9-10 ❖

If you made this prayer, email me at: icarepublications@gmail.com. I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. www.

Covid-19 etc. cont.

- Keeping distance between yourself and others (within about 6 feet, or 2 meters) when you're in indoor public spaces if you're not fully vaccinated
- Wearing a well-fitted face mask in indoor public spaces if you're in an area with a high number of people with COVID-19 in the hospital and new COVID-19 cases, whether or not you're vaccinated
- Washing your hands often with soap and water for at least 20 seconds, or using an alcohol-based hand sanitizer that contains at least 60% alcohol
- Avoiding crowded indoor spaces
- Covering your mouth and nose with your elbow or a tissue when you cough or sneeze
- Avoiding touching your eyes, nose and mouth
- Cleaning and disinfecting high-touch surfaces, such as doorknobs, light switches, electronics and counters, daily
- Also, get an annual flu vaccine.

How can you prevent allergies?

The best way to prevent seasonal allergies is to avoid your known triggers. If you're allergic to pollen, stay inside with windows and doors closed when pollen is high.

Wearing a face mask also might provide some protection against seasonal allergies. Masks can prevent you from inhaling some larger pollen particles. However, smaller pollen particles will still be able to get through a mask. It's also important to wash your mask after each use since a mask might carry pollen particles.

If you think you might have signs or symptoms of COVID-19, talk to your doctor. Remember, taking preventive measures can help you stay healthy. ❖



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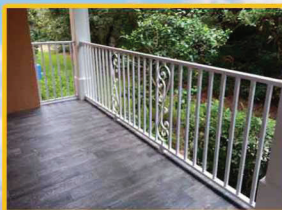
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