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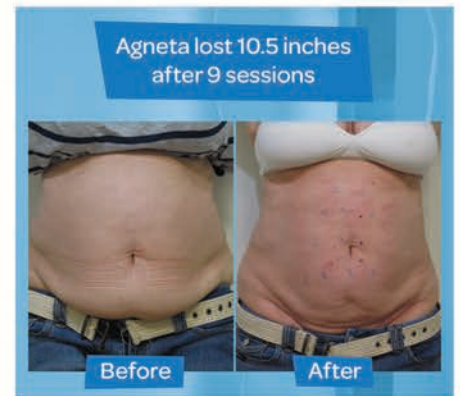
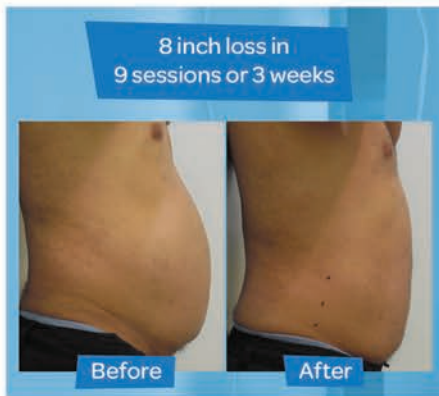


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FROM THE EDITOR

By ANGEL CHAVEZ

VOTING IN 2020

The 2020 U.S. presidential election is scheduled for Tuesday, November 3, 2020. Voting can be very confusing for some but by following some guiding principles, we can peacefully select the right candidate every time.

Principle #1 Understanding Our Role

Voting is a privilege and a responsibility that carries accountability. We will give account to God of our motives for electing someone to a place of authority.

“For we shall all stand before the judgment seat of Christ. For it is written: As I live, says the Lord, Every knee shall bow to Me, And every tongue shall confess to God. So, then each of us shall give account of himself to God.” Romans 14:10-13

“For the word of God is living and powerful, and sharper than any two-edged sword, piercing even to the division of soul and spirit, and of joints and marrow, and is a discernor of the thoughts and intents of the heart. And there is no creature hidden from His sight, but all things are naked and open to the eyes of Him to whom we must give account. Hebrews 4:12-14

We must understand that our vote makes us partakers of whatever that President, Governor, Sheriff, or Mayor does. We become partakers of the fruit they produce. Our God given authority is invested in that person. Therefore, it is in our best interest that the elected bring forth good fruit. The Lord said: you shall know them by their fruit.

BE REAL WITH YOUR HEART
AND MOTIVES

Is your candidate for preserving life

or for killing life? If your candidate promotes the killing of innocent lives, that makes you partaker of that fruit or in clear words, that makes you an assassin of innocent lives, is that the fruit you want to present yourself before God with? I do not want to be in your shoes... or ashes...

Principle #2 Defending the Constitution

“Beware of false prophets, who come to you in sheep’s clothing, but inwardly they are ravenous wolves. You will know them by their fruits. Do men gather grapes from thorn bushes or figs from thistles? Even so, every good tree bears good fruit, but a bad tree bears bad fruit. A good tree cannot bear bad fruit, nor can a bad tree bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. Therefore, by their fruits you will know them.” Matthew 7:15-20

Is your candidate’s heart about defending our God Given Constitution? If the answer is yes, then, you are electing correctly. Jesus said: “Therefore whoever hears these sayings of Mine, and does them, I will liken him to a wise man who built his house on the rock: and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock. Matthew 7:24-25

It is God’s principles, embedded in our Constitution, that has made our nation great.

“But the wisdom that is from above is first pure, then peaceable, gentle,

continued page 30

COVER STORY

Brandon Harris
Audibel Hearing Care Centers



16



18 3 Reasons Why CBD Oil is Great for the Elderly



28 6 Do's and Don'ts When Saving During a Crisis

CONTENTS

MARTIN COUNTY • OCTOBER 2020 • VOLUME 7 • ISSUE 10

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

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



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5 Things You Can Do to Help Your Child with Depression

As a parent, you need to be prepared for dealing with problems—big and small. That includes taking care of your child's mental health. It's important to step up when things get serious.

Teen depression is not as rare as we'd like it to be. In fact, a 2016 study shows that 12.8% of US adolescents had at least one major depressive episode.

If you suspect your child might be experiencing depression, here are some steps you can take.

Learn How To Recognize Warning Signs

Teenagers go through various phases. There's often a lot of mood swings and emotional episodes that comes with adolescence, and it can be hard to know when their behavior is a part of growing up and when it's more serious. The first step towards helping your child battle depression is to learn how to spot it. Become familiar with the warning signs.

- **Low self-esteem**
- **Withdrawal**
- **Lack of interest**
- **Hopelessness**
- **Academic success deterioration**
- **Drastic changes in eating habits (too little or too much)**
- **Feeling guilty and ashamed**
- **Lack of energy and motivation**
- **Fatigue and aches**
- **Thoughts of suicide and death**

If your child is experiencing one or a combination of these symptoms, they may need professional help.

Get Them Professional Help

There are several ways you can provide professional help for your child:

- Talk to their pediatrician to seek further guidance
- Take them to see a mental health professional

- Contact a local mental health service
- Look online for resources such as the American Academy of Child and Adolescent Psychiatry.

The most important thing is that you don't ignore the problem, but give your child the resources and support to fight it.

Give Your Child Emotional Support

Your child needs emotional support, and you need to be their number one person. Emotional support from the family is the building block of further social relationships. But, how can you manage to establish this kind of a firm base?

Spend quality time with your child

Encourage open and honest conversations

Listen to what your child has to say

Acknowledge their inner struggles

Showing support, without being pushy, can help you gain your child's trust allowing them to talk about their problems and worries when they come up. This will help you be able to spot potential warning signs and react accordingly.

Encourage A Healthy Lifestyle

Physical and mental health are closely connected. And a healthy lifestyle can help manage symptoms of depression. Of course, you can't order your child to lead a healthy life but you can provide

continued page 19



VICKI DAVIS
MARTIN COUNTY SUPERVISOR OF ELECTIONS
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General Election Early Voting

Early voting will begin Monday, October 19 and continue through Saturday, October 31 at six early voting locations. Early voting will be available to voters from 8:00 a.m. to 5:00 p.m., for thirteen consecutive days, at the following sites:

- **Martin County Elections Center**
135 S.E. Martin Luther King, Jr. Blvd.
Stuart, FL
- **Elisabeth Lahti Library**
15200 SW Adams Avenue
Indiantown, FL
- **Hoke Library**
1150 NW Jack Williams Way
Jensen Beach, FL
- **Peter & Julie Cummings Library**
2551 SW Matheson Avenue
Palm City, FL
- **Robert Morgade Library**
5851 SE Community Drive
Stuart, FL
- **Hobe Sound Library**
10595 SE Federal Hwy
Hobe Sound, FL

Voters are able to cast their vote at any of the early voting locations. For further information visit www.MartinVotes.com, stop by the Elections Center located at 135 SE Martin Luther King, Jr. Blvd., Stuart, or call 772.288.5637. ♦



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Clear Toll Violations and Buy a Sunpass all at the Same Time

Many times it is so much easier, quicker, and safer to reach your destination using a toll road. Taking a toll road equates to a more reliable and less stressful trip.

Toll roads provide large directional signs to direct you to the proper destination. No time is wasted getting lost on back roads or roads under construction. Signs guide you safely to your desired destination. If you break down on an isolated road who knows how long it will be before help finds you. Vehicle breakdowns are noticed by law enforcement who regularly patrol toll roads, and it's easier to locate a disabled vehicle by using mile markers to get the required help there faster.

Rest areas are provided usually every 50 miles or less to allow you a quick stop to refresh, grab a snack, and get back on the road quickly not to slow down your destination arrival time.

There are many benefits from using toll roads, but the downside is that they come with a cost to use them. In old days, you had to stop at a toll booth to pay, but today's high technology has given us transponders which register when the vehicle goes through the booth, so there is no stopping.

Tolls provide a sustainable source of revenue for ongoing road maintenance and improvement. Without those toll revenues, states would have to go without the vital road, bridge and tunnel infrastructures that those tolls support. Our highways are not free nor have they ever been. There are only toll roads and tax supported roads. A toll is a user fee, not a tax. Tolls establish a direct connection between the use of the road and payment for that use. Every road needs maintenance and reconstruction, and that costs money.

If your transponder doesn't work, falls off the windshield, or the toll booth's electronics doesn't work, and many other reasons, you may receive a toll violation. If you do not pay that violation in the required time frame, a HOLD may be placed by the tolling authority on your registration renewal or your driver's license. You may not know it until you go to the DMV to renew your tag or license. It creates a big inconvenience because you can't renew until those toll violations are cleared. Because it creates so many other issues when you are unable to renew your tag or driver's license, we have partnered with CFX tolling authorities to clear toll violations in our office for you.

Pick up your sun pass at all four of our offices, and when you need a toll violation cleared we are here ready and waiting to help you! Travel safely! ♦



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Proposed Constitutional Amendments on the November 3, 2020 Ballot



The following two proposed constitutional amendments will be on the November 3, 2020 ballot.

Limitations on Homestead Assessments

If you move, your homestead exemption does not automatically follow you to your new residence. You must file a new application for your new residence. However, while your homestead exemption is not transferable, you can transfer the accumulated Save Our Homes (SOH) benefit (as defined by law) from one homestead to another homestead, anywhere in Florida. You have from January 1st of the year you move, until January 1st TWO years later, to re-establish homestead and retain the SOH benefit. This is known as “portability” of your SOH tax savings benefit.

The proposed amendment increases the portability period from TWO years to THREE years.

Ad valorem tax discount for Spouses of Certain Deceased Veterans Who Had Permanent, Combat-Related Disabilities

This proposed amendment allows the combat-related veterans disability exemption of a deceased veteran to carry over to the surviving spouse, provided the veteran had received the discount.

COVID-19 and its impact on property values

Many people are concerned about the impact of COVID-19 on property values. Because Florida law requires our office to value properties reflecting market conditions as of January 1, 2020, impacts due to COVID-19 will not be reflected in the upcoming 2020 property values, but rather they will be reflected in the 2021 property values. We are collecting data to analyze its impact on value. This information will be used to analyze next year's 2021 values. ♦

THE *Inside* TRACK

Should you use Synthetic oil in your vehicle?

By TODD HARRIS

Synthetic or non synthetic these are the times that try one's souls. At Crown Car Care we are asked on a weekly basis, “What's do you recommend.?”

Let's take a look at synthetic oil, what are its pros and cons, and is this type of oil right for your vehicle.

Synthetic motor oil is made from crude oil that has been distilled and modified to create a superior lubrication product that has properties that exceed where conventional oil stops. In essence, conventional oil is further refined to purify and homogenous the base building blocks that make oil what it is. Oil provides a layer between metal parts to reduce friction and wear while at the same time keeping the engine surfaces cool. Synthetic oil first hit the market in the late 60's and really took off when “Mobil 1” hit the market in the 70's. Synthetic motor oil was used in the aircraft industry as far back as 1940.

Deposit formation, called sludge is a common occurrence in conventional motor oil, this process rarely happens when using synthetics. Viscosity or how thick the oil is really matters in modern motors. If a breakdown in thickness happens, catastrophic engine failure can occur.

Another key benefit to using synthetic engine oil is extended service intervals. This can save time and money. Generally 4000 miles for conventional oil and 7000 miles for synthetic oil. The price of synthetic oil is around 30% more than conventional oil. However, using synthetic oil can pay extra dividends in helping your vehicle's engine last longer. A well-maintained engine, using synthetic oil can easily hit the 200,000 mile mark.

Making the choice to use synthetic motor oil in your vehicle is a choice you will be glad you made. Less internal engine repairs and longer engine life can be priceless. Our family uses synthetic oil in our vehicles and Crown Car Care gives it two thumbs up! ♦



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WHAT DOES 5G MEAN FOR OUR HEALTH?

Do 5G phone networks pose any kind of danger? That's the key question surrounding the current rollout of 5G technology in the US and UK.



There have been protests against 5G, while some campaigners have succeeded in convincing local authorities to pause rollout. However, the amount of misinformation online on the topic is staggering.

We've purposely used official Government and health body advice in this feature rather than relying on information from 5G vendors and networks who obviously have a commercial interest in 5G deployment.

And we're not giving any credence to any conspiracy theories about 5G causing coronavirus - that's fake news for which there is no evidence whatsoever.

So what's the bottom line?

5G networks use radio waves in much the same way as other technologies and forms of communication. But 5G networks use higher-frequency waves than older mobile networks.

The US Food and Drug Administration (FDA) says there are "no new implications for 5G", saying that "the conclusions reached based on the current body of scientific evidence covers [5G] frequencies".

In the UK, Public Health England (PHE)'s view is that "the overall exposure is expected to remain low relative to guidelines and, as such, there should be no consequences for public health".

UK regulator Ofcom has carried out a full UK study into the technology. It measured 16 5G sites in 10 towns and cities across the UK looking at locations where 5G use "is likely to be highest". These locations included shopping centres and transport hubs.

Ofcom says: "At every site, emissions were a small fraction of the levels included in international guidelines, as set by the International Commission on Non-Ionizing Radiation Protection

(ICNIRP). And the maximum measured at any site was 1.5% of those levels."

The ICNIRP is an independent non-profit organisation set up in 1992 to assess the impact of electromagnetic waves on people and the environment.

It has now also carried out its own research into the impact of 5G and says there is no evidence of any effect on health.

ICNIRP revised its guidelines on 11 March 2020 saying they are "more appropriate than the 1998 guidelines for the higher frequencies that will be used for 5G in the future."

ICNIRP Chairman, Dr Eric van Rongen, said: "We know parts of the community are concerned about the safety of 5G and we hope the updated guidelines will help put people at ease,".

"The guidelines have been developed after a thorough review of all relevant scientific literature, scientific workshops and an extensive public consultation process. They provide protection against all scientifically substantiated adverse health effects due to EMF (electromagnetic field) exposure in the 100 kHz to 300 GHz range." This covers the entirety of present and future 5G wavelengths.

The 5G tech used in both the US and UK presently adheres to all the ICNIRP guidelines and network operators are committed to complying with them.

Possible small increase to exposure to radio waves

It is, however, true that there could be a "small" increase in exposure to radio waves. Public Health England (PHE) says: "It is possible that there may be a small increase in overall exposure to radio waves when 5G is added to an existing network or in a new area.

continued next page

“However, the overall exposure is expected to remain low relative to guidelines and, as such, there should be no consequences for public health.”

What about high-frequency 5G (mmWave)?

More spectrum is being made available for 5G. The highest frequencies being discussed for future 5G are around 10 times higher than those used by current mobile networks, up to a few tens of gigahertz (GHz).

In urban areas, high-frequency (millimetre wave or mmWave) tech will be used to maximise capacity and speed. This has already rolled out to numerous US cities (albeit with very limited coverage) and will also come to the UK and Europe in late 2020 or 2021. It's these higher-frequency signals that cause most concern about 5G health.

However, as PHE points out, these high-frequency signals have been used before and have “been present in the environment for many years”. They're still categorised as ‘non-ionising’ like the signals used to deliver radio, TV and Wi-Fi.

ICNIP's Dr Van Rongen said that the body's new guidelines “provide better and more detailed exposure guidance” for the higher frequency range above 6 GHz, which includes mmWave.

Crucially, he added “The most important thing for people to remember is that 5G technologies will not be able to cause harm when these new guidelines are adhered to.”

It's true that mmWave is higher-frequency than the wavelengths used for broadcast, but they're still lower frequency than visible light. And they certainly don't fall into the ‘ionising’ category like x-rays or ultraviolet.



These waves don't go very far and are blocked by walls and even the human body. PHE says that, while fewer studies have been carried out at higher frequencies, “the biophysical mechanisms that govern the interaction between radio waves and body tissues are well understood at higher frequencies and are the basis of the ICNIRP guidelines.

“The main change in using higher frequencies is that there is less penetration of radio waves into body tissues and absorption of the radio energy, and any consequent heating, becomes more confined to the body surface.” ♦

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9 Fall Produce Picks to Add to Your Plate

The sun is setting sooner, the nights are getting cooler and wool socks are starting to sound like a cozy idea. This is the perfect time to celebrate the seasonal gems of autumn! Head to your local market and fill your basket with these fall produce picks.

Pumpkin

Pumpkin is full of fiber and beta-carotene, which provides it vibrant orange color. Beta-carotene converts into vitamin A in the body, which is great for your skin and eyes. To balance pumpkin's sweetness, try adding savory herbs, such as sage and curry.

Beets

Beets are edible from their leafy greens down to the bulbous root. The leaves are similar to spinach and are delicious sautéed. The grocery store most likely will carry red beets; your local farmers market may have more interesting varieties, such as golden or bull's blood, which has a bullseye pattern of rings. The red color in beets is caused by a phytochemical called betanin, making beet juice a natural alternative to red food coloring. Beets are rich in naturally occurring nitrates and may help to support healthy blood pressure. Roasting or steaming beets whole

takes the fuss out of peeling — the skin easily slides off after cooking. They also are delicious raw, shredded and tossed in salads or thinly sliced and baked into chips.



Sweet Potato

Sweet potatoes charge ahead of white potatoes in terms of fiber and vitamin A. Sweet potatoes also are an excellent source of potassium and vitamin C. Try them

as a breakfast side dish, or serve them at any meal.

Spaghetti Squash

Spaghetti squash is a fun, kid-friendly vegetable that is a lower-calorie and gluten-free alternative to grain-based pasta. Cut it in half to reveal a pocket of seeds; scoop those out and pop the two halves into the microwave or oven and cook until tender. Scrape a fork into the flesh and spaghetti-like strands appear! Voilà! Toss with pesto or marinara sauce for a quick veggie side dish.

Kale

Kale — we can't get enough of this luscious leafy green and with good reason. Kale is a nutrient powerhouse. It tastes sweeter after a frost and can survive a snowstorm. If you plant



kale in your garden, you can dig it out of the snow and serve fresh salad in January! One cup of raw kale has only 8 calories and is loaded with vitamins A, C and K as well as manganese. Kale is great sautéed and cooked in soup, but also is excellent raw in salad; simply remove tough stems, slice into thin slivers and pair with something a bit sweet such as carrots or apples. One advantage of using kale for your leafy greens is that you can add your dressing ahead of time; the kale becomes more tender and delicious, not wilted.



Pears

When we can buy fruits year-round, we tend to forget they do have a season. However, pears are the most delicious in the fall when they're at their peak. Pears are unique in that they do not ripen on the tree; they will ripen at room temperature after they're picked. How do you know when they are ready to eat?

Check the neck! If the fruit near the stem gives to a little pressure, it is ripe. There are a wide range of pear flavors and textures. And, just like apples, some are excellent eaten fresh while others are best cooked or canned for the winter. Try pears on the grill, poached in red wine, tucked into a panini, pureed into soup or a smoothie, or simply sliced with cheese and wine. If you eat the peel too, one medium pear has 6 grams of fiber.

Okra

Okra commonly is fried, but also is wonderful in more nutritious

dishes. Around the world, chefs cherish the thickening properties of the seed pods in dishes from Louisiana gumbo to Indian curries and other stews. If you wish to minimize the thickening property, try okra briefly stir-fried. The pods are high in vitamins K and C, a good source of fiber and folate and low in calories. At the market, look for pods that are no longer than 4 inches and are bright green in color and firm to the touch.

Parsnips

Parsnips are cousins to carrots — they have the same root shape but with white flesh. They're typically eaten cooked, but also can be eaten raw. One-half cup of cooked parsnips is full of fiber (3 grams) and contains more than 10 percent of the daily values of vitamin C and folate. Try these pale beauties roasted, pureed into soup or mashed. You can even top a shepherd's pie with mashed parsnips instead of the traditional mashed potatoes!

Cranberries

Fall is the time to get to know these tart berries and their wealth of nutritional benefits. Cranberries may help protect from urinary tract infection. They contain a compound called proanthocyanidin which may prevent harmful bacteria from sticking to your bladder wall. Fresh and dried cranberries pair well with a variety of meats and poultry. Fresh cranberries can be eaten raw but often are cooked. Dried cranberries are delicious in grain and vegetable salads and make a healthy snack on the go. ♦



Your Medicare, simplified.

I'm Gus Berges, a licensed sales agent in Martin and St Lucie Counties. When it comes to Medicare, it's important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I'm ready to answer your questions and help you find a plan that fits your needs. **Take advantage of my knowledge and experience to:**

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A woman with blonde hair tied back, wearing a blue and black patterned sports bra and leggings, is posing in front of a brick wall. She is looking off to the side with a slight smile. The background is a bright, sunlit brick wall with a window visible in the upper left.

30 DAY FALL FITNESS CHALLENGE: THE ULTIMATE WORKOUT PLAN

It's hard to not get caught up in all the seasonal excitement this time of year. As the temperature cools off and leaves begin to change color, the cozy colors and seasonal treats provide a refreshing change after those hot, summer months. Fall is my favorite time to really focus on my fitness and workout routines.

As a runner, there is nothing more exciting than heading out for the first cool run of the new season. The crisp, dry air is ideal for practically any workout or long run. But fall also brings a new change to many summer workout programs with the completion of goals, leaving us with a sudden lack of structure.

Fall can be the perfect time to begin a new fitness challenge or workout program. With the completion of summer goals and a change in season, it seems like a great time to begin a new 30 day fitness challenge.

This fitness challenge is a fan favorite. Unlike many other workout challenges, this plan is set up to keep you in control and provide flexibility to accommodate other goals and fitness programs.

This fitness challenge is all about working towards the goal of completing a certain amount of exercise – in any capacity. You can continue your training plan, workout program or any sport that you love during this 30 day period.

The goal of the Fall Fitness Challenge is simple: complete 1,000 minutes of exercise in 30 days.

While it is tempting to commit to a 30 day workout challenge that breaks down individual exercises each day, providing yourself with flexibility allows you to take this season to participate in fitness activities that you love.

As the month progresses, you'll be able to adjust your goals and training plan to accommodate various schedule changes, illness or injury, and unexpected life events.

1,000 minutes might sound simple at first glance, but it actually presents quite a challenge. 1,000 minutes breaks down into 16.67

hours, or 16 hours and 40 minutes. This means that during the Fall Fitness Challenge, the goal is to complete 16 hours and 40 minutes of exercise over a 30 day period.

Breaking it down even further, this works out to 4 hours and 10 minutes of exercise each week.

The best part about this fitness challenge, though, is that this 1,000 minutes can be completed in any way, shape or form. Complete four different 4 hour workouts and you're already there. Or, break things down evenly to complete five 45 minute workouts each week with a shorter workout on Saturday. Mix things up with a long run to knock out 2 hours for the week, or split things up into two short sessions each day.

If you're already working towards a goal this fall, such as training for a half marathon or mixing things up with multiple workout challenges, then you likely already have an idea of what types of exercise you'll use to fill those 1,000 minutes.

But if you're looking to mix things up over the next 30 days and planning to be more active than usual, here are a few workout ideas to get the ball rolling.

These workouts are broken up depending on length, so you can choose the type of exercise based on how many minutes you are looking to check off your Fall Fitness Challenge goal.

30 Day Fall Fitness Challenge: Workout Ideas

15 Minute (or Less) Workouts

This 10 Minute Morning Workout Routine is a great way to kickstart your day and clock in some exercise before it even begins! In just 10 minutes, you'll get your heart pumping and leave your muscles burning. This workout is efficient in a short amount of time, and can easily be added to nearly any existing exercise routine.

Bodyweight workouts are a great option for evenings or busy days when you don't have time to get away. These workouts require no equipment other than your own bodyweight, so you can easily complete them right at home. Try this 15 Minute Strengthening Bodyweight Workout or a Bodyweight Cardio Workout!

If you're looking to build strength and own your own dumbbells or have time to hit the gym, these simple dumbbell routines are a great option. Check out the At Home Dumbbell Arm Workout or the Dumbbell Shoulder Workout for a bit of strength training each week.

Alphabet Workouts are another great option that can last as long or as short as you'd like. Try spelling out just your name if you're short on time, or opt for a longer phrase or sentence to really make it last.

30 Minute Workouts

Recovery Yoga is great for those rest days or days after long runs to help alleviate lingering muscle tension and really loosen

continued page 20

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HEALTH IS A STATE OF MIND AND BODY

It's important to take care of both your mind and body. It will pay off in many ways, including:

- Allowing you to take charge of your life and feel good about the choices you make.
- Gaining energy and feeling more fit.
- Improving your physical health.
- Gaining a positive outlook and finding enjoyment in your life.
- Being a role model for your family and friends.

Any lifestyle change is a “work in progress.” Lasting changes take time. So, begin by setting small goals that are easy to add to your daily life and that you control. Wellness and fitness involve being aware and making healthy choices about diet, exercise, and staying positive. This is the most important investment you can make in your life. Strive for the best health you can have in all areas of your life by making mindful, healthy choices.

Path to improved health

Whether meal preparation is for yourself or your family, focus on making smart, healthy meals. Tips for success include:

- Make an effort to have more home-cooked meals. This can help encourage healthy eating. Also, it promotes more family time. Let your kids help plan what to eat. Kids love to help make meals and snacks.

- Keep healthy snacks on hand to help kids make good choices. Have more fresh fruits, vegetables, and whole grains. Have fewer chips and sweets.
- Teach kids to eat when they're hungry, not when they're bored, sad, or angry. Respect their ability to know when they feel full.
- Breakfast helps jump start the day. It provides fuel for an active lifestyle and gives you and your child the energy to think faster and more clearly.
- Play “Put the Fork Down” at meals. Put your forks down between bites and take turns sharing your day.
- Balance. Balance what you eat to meet your need for nutrition and enjoyment.
- Variety. Enjoy all foods from important food groups (fruits, vegetables, lean sources of protein, low-fat dairy, and whole grains).
- Moderation. Focus on feeling comfortable instead of being too full after you eat. Use moderation when choosing less nutritious foods.

A food and activity journal can help you understand your eating patterns. Also, it can help you find ways to make simple, healthy changes. Ask your family doctor about how to get started. When unhealthy food choices lead to weight gain, some people turn to popular diets to achieve quick weight loss. Diets usually tell you what you should or should not eat. Instead, focus on understanding why you eat in the first place. Are you eating

because you are hungry, bored, sad, or angry? Is there something else causing your urge to eat?

Also, don't restrict your foods. Try to balance between good and bad choices. Make good choices more often and limit the bad foods to small portions once in a while. For lasting dietary changes, there are some simple keys to eating healthy. Start by asking yourself if you are hungry. Hunger signals your body when it needs to be nourished. Let hunger tell you when you need to eat and how much to eat. Many people don't drink enough water and the brain can mistake thirst for hunger. So if you feel hungry, it can be a good idea to drink an 8 ounce glass of water first to see if you are really just thirsty.

True hunger signals:

- Hunger pangs, gnawing, growling, or rumbling in your stomach.
- Weakness or loss of energy.
- Slight headache or trouble concentrating.
- Irritability.

False hunger signals:

- Thirst
- Cravings
- Emotions
- External cues (like mealtimes or social events)

Learn to listen to your hunger signals so you can determine when to eat and how much food is right for you. Make mindful decisions about eating by paying attention to how you feel. And don't use diet "rules" to restrict what, when, and how much you eat. Instead, learn to trust your body to tell you when it needs food. If you are truly hungry, ask yourself what it is that you want, what your body needs, what you have available (so you can make a healthy choice), and how much food you need.

Caring for your physical health through exercise

Being active also is important to a healthy lifestyle. And it's important in preventing serious problems like heart disease and diabetes. However, before you increase your activity level, talk to your doctor. Your weight is affected by the energy you take in (what you eat and drink) and the energy you use (physical activity). Every step counts. Studies have shown that every step you take helps you manage your weight and improve your overall health. You may want to track your steps with a step counter (pedometer) or an activity tracker. This can encourage you to increase your daily activity. The more steps you take per day, the better. One goal is to aim for at least 10,000 steps per day, and you should be trying to get in at least 150 minutes of exercise each week. Other tips for achieving an active lifestyle include:

- Limit screen time (TV, computer and video games). Suggest or consider other options like reading, board games, and playing outside.
- Enjoy the outdoors. Go to the park, ride bikes, swim, or enjoy a walk around the neighborhood.

- Participate in (or encourage your children to participate) in sports. This is a great way to build coordination, skills, and confidence.
- Plant a garden.
- Wash your car.
- Walk to the mailbox.
- Walk over to a neighbor's house to visit.
- Turn off the TV. Turn on some music and dance.
- Walk or bike to work, school, or in the community.
- Stretch at your desk.
- Take the stairs.
- Use lunchtimes to take a walk.
- Get up and move around your office.
- Take "active" vacations.
- Go hiking or biking.



Caring for your physical health through a positive attitude

Staying positive and motivated can help you live a healthy life. Also, it makes it easier to make healthy food decisions and to stay active. Tips for staying positive include:

- Choose to do something you enjoy. Many people prefer walking. You can walk outdoors, at home on a treadmill, alone, or with friends and family.
- Make it fun. Listen to music or audio books while you walk or jog. Watch TV or a video while you exercise.
- Keep it interesting. Try different activities like tennis, swimming, dancing, biking, team sports, or yoga.
- Write it down. Schedule time to be active just as you would for any other important appointment.
- Give yourself credit. Set short-term goals and plan rewards for yourself all along the way.
- Be flexible. Life will sometimes get in the way of your plans.
- Stay flexible and get back on track right away.
- Spend time with friends. Limit your exposure to friends who are negative.
- Get away from the office, school, or everyday life with day trips, mini vacations, or full vacations.
- Read an inspirational book.
- Volunteer. Helping others can improve your emotional outlook.

continued page 20

EXCLUSIVE INTERVIEW



Shannon Blackwell & Brandon Harris



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BRANDON
HARRIS

Hi Brandon. Please give us a short introduction.

I am a licensed hearing aid specialist serving the Martin County community by helping those struggling with hearing loss. Growing up in a home impacted by the effects of hearing loss and discovering the life altering differences the gift of hearing can make in an individual's life and their families, I've always known I wanted to move it forward and give people their lives back, help them strengthen relationships with loved ones and protect them from the self-isolation hearing loss tends to cause.

When and why did you move to the Treasure Coast?

I've lived nearly all my life in the beautiful Treasure Coast, with most of my family living in Indian River County. I am a Floridian born and raised, and absolutely love it here in my home state.

Tell us about your family.

My family and I are very close, I grew up in a household of 5 and we are always pushing each other to become the best we can be, and I thank God for them every day. I would not be where I am today without them.

What do you love about what you do, and what inspires you?

My favorite part about helping the hearing impaired is hearing all their stories about how something as seemingly simple as hearing, has made an enormous impact in their lives. I love being able to help others and do my part for my community. Knowing there are so many other families experiencing the same struggles I have experienced growing up, inspires me to work harder in reaching as many people as possible to spread awareness of the effects of hearing loss.

Please give a short story about how your business has helped people.

Many families come to me in tears. Their relationships with friends and loved ones falling apart. This is a very emotional process for many families and what we have been able to do here at Audibel is nothing but extraordinary. We give people their lives back! Whether it be grandparents hearing their grandchildren for the first time, husbands and wives being able to communicate again, or parents reconnecting with their children. We give our patients everything they need to live the quality of life they deserve.

What are your future plans?

I am currently partnering with assisted living facilities and local doctors to provide overall better care for patients and extend my services



beyond Martin County. I plan to expand my partnerships to help even more people and spread awareness even further.

What is your philosophy on business and in life?

The most important thing in business and in life are relationships. The difference between a good business and a great business is how much you genuinely care about your staff and customers. And the same thing goes in our personal lives, when we care about others and our relationships, we go out of our way for them and that is what sets us apart.

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3 Reasons Why CBD Oil Is Great For The Elderly

As medical research becomes more and more sophisticated, healthcare and wellbeing experts around the world are bringing new medical solutions to the limelight. Previously, invasive surgery and primitive means of damage control were considered as the last resort to address chronic health conditions, but the landscape of preventing and maintaining the wellbeing of people has transformed radically over the past few years.

In the last decade, CBD Oil has led to an unprecedented revolution in the realm of finding organic and non-invasive ways to effectively manage health conditions. The recipients of the benefits of CBD oil consists of various demographics, but in particular, the elderly have find a profound degree of solace and relief. A recent survey shows that at least 50% of elderly users of CBD oil have reported an uplift in their well being, after regular use of CBD oil. As information becomes easier to access, an increasing amount of the senior population is resorting to the use of CBD oil drops to enjoy an improved state of wellbeing.

CBD oil is emerging as a go-to natural remedy to deal with age-related chronic problems such as depression and pain. In this text, we will address three ways CBD oil benefits the elderly in particular.

Helps Manage Pain

The debilitating effects of old age are felt most by the physical strength of the elderly. Achy joints, back pain, and tired muscles form the common experience. This deprives the vast majority of the old

population of walking and working. The Center for Disease Control and Prevention reported that 49.6% of the elderly have a diagnosis of arthritis- the leading cause for pain.

Traditionally, the elderly had to use conventional medicine which came with a range of side effects. Also, in the old age, the immunity generally becomes weaker, so the body finds it difficult to endure the onslaught of chemicals that come with each tablet to manage pain. In this situation, the use of CBD oil is a natural alternative.

continued page 25



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5 things you can do cont.



healthy options and adopt a healthy lifestyle yourself. Being subtle in your suggestions and providing a good example can help encourage them to want a healthy life for themselves.

HERE'S WHAT YOU CAN INSPIRE YOUR CHILD TO DO:

Exercise regularly: Physical activity can reduce the severity of depression and is known to be a great stress reliever. Encourage your child to play a sport or even just take regular walks with them. You can offer your company or suggest they find an exercise-buddy.

Eat healthy meals: Food affects our brain and can be vital for reducing stress and coping with depression. Provide healthy meals and promote eating quality food as much as possible. You can try filling the fridge with fruits, veggies and nuts, and remove all the sugary drinks and refined sugar.

Sleep regularly: If our body doesn't get enough sleep, it feels threatened and tired. Consequentially, we start feeling exhausted, unmotivated and it can worsen depression. If you can, try motivating your child to sleep regularly and stick to a consistent bedtime.

Help Them Feel Connected

Depression can lead to isolation. Loneliness is a common experience with 80% of the population under 18 years of age. A lack of interaction and connection can worsen depression symptoms. Obviously, you can't make your child have friends or force them to socialize. Some children find it hard to socially interact and make the first move with new friends. That's why this subject matter is delicate and takes time. You can:

- Inspire your child to join a club at school or attend activities
- Give them ideas on attending various social events
- Encourage play dates and sleepovers at your house
- Organize family gatherings

Whatever makes your child stay in contact with people will help. Just remember, don't leave loneliness unattended. It won't go away on its own.

In order to help your child battle depression, you need to be alert and ready to react. Do your best to provide a supportive home environment and a great example; listen, talk and encourage.

By making sure you have a healthy and open relationship with your child, you'll be able to help them overcome depression. ♦

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Fall Fitness cont.

things up. This yoga routine is a great option for days after hard workouts when your body is craving a break from the intensity.

Every athlete can benefit from a regular, Full Body Strength Training Workout! These strength training exercises are essential for all athletes, especially runners, and target the entire body. You'll stay strong everywhere, from your calves and ankles to your shoulders and chest.

When you're looking for a really sweaty workout challenge to burn some calories and increase your heart rate, HIIT workouts are the way to go. Try this HIIT Workout Challenge or Cross Training Challenge to really make your muscles burn and get the most out of every minute!

Who doesn't love a good ab workout? Or core is central to our entire body, providing strength and power in just about every activity we do. Try this 30 Minute Core Workout or Tabata Workout Challenge to drastically increase your core strength.

45+ Minute Workouts

Fall is the perfect time to experiment with different forms of cardio and cross training. This 45 Minute Spin Workout is a great way to increase your heart rate without the constant pounding and impact of running.

Another great cardio option is the elliptical! Mix things up this season with a great Elliptical Interval Workout to target different leg muscles and keep your heart rate elevated for maximum calorie burn.

Fall running season has to be one of the best. The temperatures are perfect to complete those really hard workouts without overheating or needing extra walk breaks. Check out these running speed workouts to enhance your training plan: The Ultimate 400 Meter Interval Run, Tabata Running Workout, and Running Hill Workouts.

This Fall Fitness Challenge is a perfect way to start the new season off strong! Incorporate your regular training into the challenge or ramp up your activity to accomplish new goals as the seasons begin to change. ♦



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health cont.

If you are a parent, help your family develop good emotional health. Parents are the most important role models. As parents, you set examples by being active, eating healthy, and living a balanced lifestyle. The following family tips can help:

- Commit to making healthy choices and involve your kids. Ask them what your family can do to make healthy changes in your lives.
- Take time out to have fun and connect with each other. Playtime for all ages is part of a healthy life.
- Have a positive attitude. Show your kids how great it feels to lead a healthy lifestyle.

Things to consider

Don't let stress get you down. We all feel stressed at times. How you react to stress will determine its effect on you. Take steps to prevent stress when you can and manage it when you can't.

Take care of you. It is important to be mindful of the choices you make for your personal health and wellbeing. Nothing is more important than taking care of you. Set aside time every day for yourself. Be active, enjoy hobbies, and share time with your family and friends.

Additionally:

- Strive for balance in both your personal and work life.
- Make time for important relationships in your life.
- Ask for help whenever you need support from others.
- Find ways to relieve stress, like physical activity and relaxation techniques.
- Be open-minded to try something new, like a hobby or activity.
- Don't let special events and holidays sabotage your healthy lifestyle. Remember to get back on track with a healthy diet if you splurge at Christmas or a wedding. Use the hotel gym if you travel. And enjoy the opportunity to meet new people when you can.

Questions to ask your doctor

- Is there an easy way to get back on track with diet after a holiday or vacation?
- Making healthy food choices when you travel internationally is difficult. Do you have tips?
- Can I reverse chronic diseases (such as diabetes) by committing to a healthy lifestyle?
- What if lifestyle changes don't improve my mood and emotional wellness? ♦



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Routine Eye Health Screenings

Early detection and treatment of eye disease can preserve our eyesight and quality of life as we age. Vision problems can go untreated for many reasons including our body's amazing ability to compensate visually. By the time we are impacted by eye disease there could be permanent damage to our eyes or possibly blindness.

Routinely screening for age-related eye disease can save your eyesight. According to the Bright Focus Foundation, more than three million Americans are living with glaucoma. Glaucoma strikes those over the age of 40 most and is the leading cause of blindness among African American and Hispanics. When diagnosed late, glaucoma can be difficult to control and may cause irreversible damage or blindness.

Another leading cause for blindness and vision loss for seniors over 65 in the U.S. is age-related macular degeneration (AMD) according to the Centers for Disease Control (CDC). AMD is higher among white Americans and associated risk factors are smoking, high cholesterol, and high blood pressure. Early diagnoses, medical intervention, and proactive lifestyle changes can make a significant difference in treatment.

Cataracts, according to the CDC, are the "most frequent cause of age-related loss of vision in the world." These can happen at any time, but it is estimated that 30.1 million people over 40 will have at least one cataract. Cataract treatment is surgery and is usually determined by the impact on quality of life.

Diabetic retinopathy (DR) is a condition caused by complications of diabetes and is the leading cause of blindness for American adults. It is estimated that nearly 50% of diabetic patients are not getting their eyes screened or getting it done too late for effective treatment. Diagnosing DR early can reduce the risk of vision loss.

Schedule routine eye exams which include screenings for age related eye diseases. If you have diabetes do not skip yearly eye exams. Pay attention to little changes in vision. These could signal the presence of disease or precursors that require action to prevent or delay vision loss. Eliminate risk factors such as smoking, high blood pressure and high cholesterol through healthy lifestyle habits. ♦

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How to Notice Signs of Functional Decline in Seniors

After a certain age, some level of decline should be expected year after year. In our forties and fifties, this decline is incremental. It happens slowly, and while it can affect our physical and mental performance, most of us are still able to live our lives comfortably. But in our sixties and beyond, decline begins to speed up. Eventually, seniors reach a point of functional decline. This is the point where elderly care is required for seniors to live comfortably and safely.

Unfortunately, it can be hard to spot functional decline. While decline accelerates in seniors, it still happens gradually enough that functional decline can go unnoticed. As a result, seniors who require elderly care in some form - either from family caregivers, in-home elderly care professionals, or facility living - end up without the support they need.

So how can you spot signs of functional decline in elderly adults?

Learn the Signs of Functional Decline

To determine whether or not your loved one may need elderly care or another senior service, you need to know the signs of functional decline. Keep in mind that functional decline relates to physical and cognitive function, so you need to be aware of the signs of decline for both.

Signs of Physical Decline

- Limited mobility
- Change in posture/gait
- Frailty/lack of strength
- Poor coordination
- Difficulty breathing
- Limited stamina
- Exhaustion
- Poor balance
- Pain/soreness
- Signs of injury



continued page 25



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20 Warning Signs That An Elderly Driver Is No Longer Safe Behind The Wheel



We've all heard stories about the dangers of elderly drivers. A senior woman accidentally hits the accelerator instead of the brake pedal and crashes into a building. A 90-year-old man backs his Cadillac onto a sidewalk and hits 10 people. Not only can an unsafe driver kill or injure themselves while on the road, but they can also seriously endanger other drivers and pedestrians.

Driving helps older adults stay mobile and independent, but the risk of being injured or killed in a motor vehicle crash increases as people age. According to statistics from the National Highway Traffic Safety Administration (NHTSA), older drivers are more likely than younger ones to be involved in car accidents. In fact, 2017 data collected by the Centers for Disease Control and Prevention (CDC) reveal that approximately 20 older adults are killed and an additional 700 are injured in motor vehicle crashes each day. For these reasons, it is imperative for families to keep a close eye on their aging loved ones' driving abilities and habits.

Warning Signs That a Senior Is an Unsafe Driver

The NHTSA advises family members to look for the following indicators that an elderly driver may no longer be safe behind the wheel:

1. Drifting into other lanes
2. Straddling lanes
3. Making sudden lane changes
4. Ignoring or missing stop signs and traffic signals

continued next page

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20 Warning Signs cont.

5. Increased confusion while driving in traffic
6. Braking or stopping abruptly without cause
7. Accelerating suddenly without reason
8. Coasting to a near stop amid moving traffic
9. Pressing simultaneously on the brake and accelerator pedals while driving
10. Difficulty seeing pedestrians, objects and other vehicles
11. Increasing levels of anxiety while driving
12. Driving significantly slower than the posted speed or general speed of other vehicles
13. Backing up after missing an exit or turn
14. Difficulty reacting quickly and/or processing multiple stimuli
15. Problems with back/neck flexibility and turning to see traffic hazards around the car
16. Getting lost or disoriented easily, even in familiar places
17. Failing to use turn signals or keeping signals on without changing lanes
18. Increased "close calls" and "near misses"
19. Receipt of two or more traffic citations or warnings in the past two years
20. Dents and scrapes on their car or on surrounding objects where they drive and park at home, such as fences, mailboxes, garage doors and curbs

How to Address Aging and Driving Problems

There is no universal cut-off age when seniors should stop driving. However, if you begin observing any of the above warning signs, it is time to address the situation. Don't wait for an accident to occur.

Seek a Driving Assessment

It's important to be understanding of your loved one's feelings, as most elders consider losing the ability to drive a major event that represents a loss of independence and self-sufficiency. Rather than forcibly taking away the car keys, suggest a driving test to evaluate an elder's ability to operate a car safely and responsibly. Driver's tests are available at local Department of Motor Vehicles (DMV) offices. If your loved one fails their test, then it is time for them to forfeit their driving privileges.

Report an Unsafe Driver

If you are concerned for the safety of a family member or friend who you feel has become a dangerous driver and refuses to participate in an assessment or cease driving, call or visit your local DMV to report them. You'll need to provide the person's name as shown on their driver's license, their date of birth, their driver's license number (if known), their current address, and an explanation of why you believe they are an unsafe driver (e.g., specific medical conditions, observations, incidents). Concerned family members and friends may be able to submit this letter anonymously in some states, but others do not accept anonymous reports.

Find a Senior Driver Improvement Course

In some cases, enrolling in a mature driving course can help seniors brush up on their driving skills. Even the most experienced drivers can benefit from a driver safety course. In these courses, elders will learn the current rules of the road, defensive driving techniques and how to operate a vehicle more safely in today's increasingly challenging driving environment. Instructors can also make recommendations for managing and accommodating age-related changes in vision, hearing and reaction time.

As an added incentive, let your elderly loved one know that they may be eligible to receive an insurance discount upon completing one of these courses, as well as discounts on roadside assistance plans. Local DMV offices, auto insurance companies, and organizations like AARP and AAA offer many different driver safety programs for seniors both online and in person. ♦

CBD oil cont.

CBD oil effectively manages different types of pain including neuropathic pain and fibromyalgia. It also contains a topical gel that reduces inflammation without causing any side effects.

Fights Off Insomnia

Insomnia is common in old age. A lack of sleep can be devastating for general well being as it leaves people restless and agitated. According to an extensive study into the causes of insomnia, PTSD, anxiety, depression and physical discomfort such as pain stood at the top. CBD oil is great to manage insomnia and induce natural sleep in the elderly because evidence proves that it can help with conditions that facilitate insomnia, e.g. anxiety.



If your insomnia is backed by pain or anxiety, then CBD oil can be a game-changer to help you sleep, because it can manage and reduce both pain and anxiety. CBD oil contains natural relaxants that soothe the mind and body without leaving a psychotropic or the 'stoner' effect.

Anxiety And Depression

It is often said that the older population is more satisfied with their lives because they have already experienced a lot and achieved their life goals. But, embracing old age and enduring the condition of immobility, helplessness and social isolation itself can be devastating for mental wellbeing. Constantly dealing with the state of nothingness during retirement can expose a lot of people to depression, anxiety, and PTSD.

In this context, CBD can help the elderly manage anxiety and depression better. CBD oil can alter serotonin- a neurotransmitter attributed to mental health. By increasing these levels, it can chemically improve the resolve to fight against anxiety and depression. ♦

functional decline cont.

Signs of Cognitive Decline

- Memory problems
- Mixed-up words
- Confusion
- Aggression
- Irritability
- Anxiety
- Inexplicable behavior
- Poor self-care
- Poor housekeeping
- Change in financial habits



Monitor Your Loved One for Signs

People sometimes miss signs of decline because they don't know what to look for. But more often, people miss them because they aren't really looking. Decline happens gradually enough that family members fail to recognize the point where elderly care may be necessary. To help prevent this from happening, family members should be making a conscious effort to monitor their elderly loved ones and track changes in their functional abilities.

One strategy is to take stock of the things your loved one has difficulty with over the course of a typical week or month. You can do this mentally, or you might consider taking private notes. This will allow you to compare how your loved one is functioning now compared to the past. Gradual changes become much more stark if you can compare how well they're doing now to six months or a year ago.

You may also wish to have conversations with family members. Sometimes, individual family members each notice different signs of decline, but nobody notices all of them. Conversations with your loved one will also give you a better sense of the areas where they feel they're having the most trouble. These conversations can also give insight into signs of decline that occur in private. ♦

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The Value of High Impact Windows

Living in Florida during tropical storms and hurricane seasons often means boarding up windows with plywood if your home doesn't have high impact windows. Protecting your home from a hurricane's high winds and debris is step one for many homeowners that live in hurricane-prone areas like Southern Florida and the Keys. Even during less-intense storms with wind speeds under 75 mph, the windows and roof of your home are still vulnerable to the damage that hurricane winds can bring. With the cost of replacing single or double-pane windows with high impact windows, many homeowners across the eastern seaboard wonder, "Are high impact windows worth it?"

What Makes Windows Impact Resistant?

High impact windows, impact-resistant windows, high impact storm windows, and hurricane impact windows are different names for the same thing. They are windows and frames designed and tested to withstand wind speeds upwards of 110 miles per hour, hurricane damage that since 2001. So, the state of Florida has required that all new homes built after 2001 have high impact windows installed:

"The Florida Building Code (FBC) requires windows to be impact-resistant or protected if located within one mile of the coast where the wind speed is 110 mph or greater."

The tempered, impact-resistant glass used in hurricane windows is similar to the windows you already have in your vehicle. High impact windows are composed of two layers of tempered glass, held together by a polymer chemical. When this type of glass gets hit with fast-moving debris, it shatters in a spiderweb pattern. Breaking in a spiderweb pattern is much safer than old single-pane or non-tempered glass, which can shatter into dangerous shards and fall into your living space. High impact windows help protect you from broken glass, the elements outside and will remain in the window frame even after the glass has shattered due to high winds.

Windows That Protect More Than Just Your Home

There may be many additional benefits to high impact windows that may not be immediately apparent, such as:



Stable indoor temperatures for a more comfortable home

- **Reduced energy bills**
- **Increased indoor air quality**
- **Greater curb appeal**
- **Less window maintenance**

Many high impact windows come with a coating that will filter out most UV rays, reducing the heat gain that happens when the sun shines through the windows. Vinyl framed high impact windows also provide a tight seal, preventing unwanted outside temperatures and contaminants from infiltrating your house. These two design features will increase the overall energy efficiency of your home and make it more comfortable all year round.

ENERGY STAR estimates that if you are replacing single-pane windows with double-pane high impact windows, you could see savings between \$126 to \$465 per year in energy costs. If you are upgrading your existing double-pane windows to a high impact product, the savings are still estimated to be \$27 to \$111 per year. Plus, new windows can beautify your home, inside and out, with an updated look! ♦

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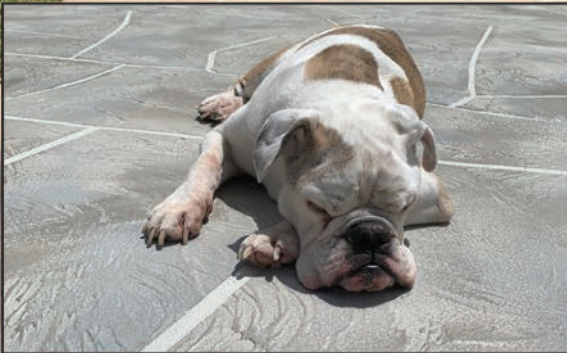
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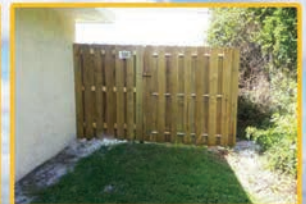
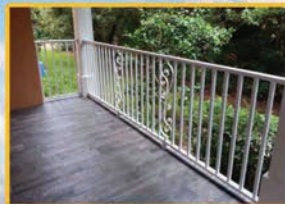
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6 DO'S AND DONT'S WHEN SAVING MONEY DURING A CRISIS

Probably the last thing you want to think about during a crisis is working on healthy financial habits like saving money. But if you're able to save, you can make your eventual recovery easier.

"Every time you put some (money) away, you're looking out for your future self," says Saundra Davis, founder and executive director at Sage Financial Solutions, a San Francisco Bay Area-based nonprofit that offers financial coach training and services to people across the wealth spectrum.

Whether or not your financial situation has changed since the start of 2020, you may benefit from these saving strategies now or down the road.

DO: REDUCE COSTS, INCLUDING BILLS IF NEEDED

Common advice to save money is to cut unnecessary costs. During an ongoing crisis such as a pandemic, you might need to redefine what is "unnecessary."

Start with the cost of bare essentials to operate your household — rent or mortgage, utilities, food — and when you factor bills in,

don't treat them all the same. For example, paying your credit card bill in full every month is normally the best tactic, but in hard times, it's OK not to follow this rule and just pay the minimum. For loan payments, see if your creditor can offer relief.

"Don't have your lender deciding what you can pay," Davis says. "Sketch out your own budget." This might mean working with your lender to reduce payments or suspend them temporarily.

DO: ADJUST YOUR SAVINGS GOALS

Having a dollar amount to save up to is generally helpful. An emergency fund, for example, is a standard goal that involves building up three to six months' worth of living expenses. But during an emergency, consider resetting expectations.

"If your income changes, you aren't beholden to saving a fixed amount," says LaKhaun McKinley, certified financial planner and owner of the firm MNM Vested in Katy, Texas.

The way you save might need to be tweaked, too. If you use automatic transfers from checking to savings accounts, see if that

amount is still doable for you. If not, reduce the amount. Or, as a last resort, cancel the transfers for the time being and make one-off transfers when possible.

When saving money, “the habit is more important than the amount,” Davis says.

DO: FIND A HIGH SAVINGS RATE

Opening a high-yield savings account at an online bank is a good strategy, regardless of the economic environment. The national average rate is 0.06%, but some online savings accounts are currently offering over 1% annual percentage yield. The account-opening process can take a few minutes.

Opening a high-yield account “can be such a simple way to earn more,” says Kelley Long. She’s a Chicago-based certified public accountant, financial planner and member of the American Institute of CPAs’ Consumer Financial Education Advocates.

DO: GET HELP FROM YOUR COMMUNITY TO SAVE COSTS

If you’re experiencing financial hardship, call 2-1-1 or visit the website 211.org. This is a free way to learn about resources in your community, including food banks, meal services for seniors and students, shelters, mental health services and more. If you’ve never asked for help like this before, it may feel uncomfortable. But accepting meals or other support can be an important lifeline as well as help you save money.

“We want to stay aware of what’s available in our community and give ourselves the emotional room to do things we’ve never done before,” Davis says.

Some relief is nationwide, including postponed federal student loan payments and coronavirus-specific unemployment programs, but your local community might have additional resources.



DON'T: DIP INTO SAVINGS WITHOUT A PLAN

If you have an emergency fund and you need it now, use it. But estimate the amount you need before withdrawing, and keep tabs on how you spend it.

continued next page

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Voting in 2020 cont.

willing to yield, full of mercy and good fruits, without partiality and without hypocrisy." *James 3:17*

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"That if you confess with your mouth the Lord Jesus 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

Pray the following prayer with me:

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my bad choices, 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. ♦

If you made this prayer, email me: 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.

Do's and Don'ts cont.

You'll eventually need to save up again, and you want to make that process manageable. It might help to settle on a minimum amount you need to keep in a savings account to feel OK.

"Everyone has a different feeling (for) what would give them that security," Long says. For some people, for example, "seeing a comma in your account can have a formative effect on your feeling of financial security."

DON'T: WITHDRAW FROM SAVINGS TOO OFTEN

Keep an eye on the frequency with which you turn to your savings account. Banks can charge an excessive savings withdrawal fee if you go over six per month. During COVID-19, the Federal Reserve has paused this rule, but it's up to each bank to choose whether to charge the fee. Watch out for other fees, too, such as for overdrawing if you dip past your checking account balance.

If you're running into trouble with fees, examine why you needed more savings than expected.

"We might be overaggressive in savings goals. That's usually due to failing to account for certain expenses in our spending plan," Long says.

"In a crisis," she adds, "we need to remember that there are times that we can't be long-term in our thinking." ♦

This article originally appeared on the personal finance website NerdWallet.

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