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Volume 9 • Issue 10

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EDITOR / SALES DIRECTOR  
Angel Chavez  
admusa@hotmail.com

EDITORIAL  
Angel Chavez

ART DIRECTOR / ASST. EDITOR  
John Gorman  
woodpeckerdesigns@yahoo.com

FOR SALES CALL: 772-521-5111  
OR EMAIL: admusa@hotmail.com

ADVERTISING DEPT.  
772-521-5111  
or e-mail us today at  
icarepublications@gmail.com

PHOTOGRAPHY  
Patty D Photography  
732.991.5483

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Port St. Lucie, Florida  
icarepublications@gmail.com  
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## FROM THE EDITOR

By ANGEL CHAVEZ

# The Force That Shook Hell

**T**he force that Shook Hell is also the force that created “the big bang” theory. The same force that created the entire universe. It’s also The Force that keeps the Universe moving synchronized. Without Him, we will hear another bang, which for sure will not be a creative one, but a destructive one. Chaos. The end.

The Holy Spirit, The Third person of the Godhead, the loving, meek, gentle as a dove, but All Powerful, the most forceful of all forces together. He is My God, my Helper, my Teacher, my Counselor, my Guide. The Omnipotent. The invisible one, The source of all things. In His presence dies anything that is not approved by God - The Father, or designed by the Son, Christ Jesus. Because The Three are One.

One Day in the past, He, The Holy Spirit Shook Hell for my behalf, for your behalf, for all humankind. When divine justice was accomplished, Jesus said: “It is finish” in the Cross [in The Natural World], Then 3 days later God’s Divine justice was satisfied, in all dimensions, Then the Holy Spirit happily exploded and resurrected Jesus.

Alone with Jesus, The Holy Spirit created a new heart for everyone and resurrected us all, with a new life in Jesus. Our resurrected, reborn spirit is incorruptible, undefiled, indestructible, holy, just, with the mind of Christ, totally redeemed. [From dead, sickness and diseases, and poverty]. That is how every Christian is, in Him, in Jesus, to the Glory of The Father forevermore!

“Blessed be the God and Father of our Lord Jesus Christ, who according to His abundant mercy has begotten us again to a living hope through the resurrection of Jesus Christ from the

dead to an inheritance incorruptible and undefiled and that does not fade away...” 1 Peter 1:3-5

“For He made Him who knew no sin to be sin for us, that we might become the righteousness of God in Him. 2 Corinthians 5:21”

“For Christ also suffered once for sins, the just for the unjust, that He might bring us to God, being put to death in the flesh but made alive by the Spirit, 1 Peter 3:18”

“But if the Spirit of Him who raised Jesus from the dead dwells in you, He who raised Christ from the dead will also give life [IS ALSO GIVING LIFE] to your mortal bodies through His Spirit who dwells in you. Romans 8:11”

“...that no flesh should glory in His presence. But of Him you are in Christ Jesus, who became for us wisdom from God—and righteousness and sanctification and redemption—that, as it is written, “He who glories, let him glory in the Lord.” 1 Corinthians 1:29-31

In Him, I am. In Jesus you are. Our life is hidden with Jesus in the Father, done by The Holy Spirit.

“For you died, and your life is hidden with Christ in God. Colossian 3:3”

**ACQUIRE HIS DIVINE NATURE BY PRAYING OUT LOUD:**

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

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# 12 WAYS TO BE A GREAT PARENT

**Parenting is tough. And if you feel like you're not sure your efforts are making a difference, you're not alone. However, your efforts do have an impact. Here are 12 ways you can make a real difference with your kids:**

**1. Show love.** It sounds simple, but the more your children feel loved by you, the more they will listen to you and learn from you. Kids of all ages need reassurance that you love them, and younger children in particular need physical affection. Respect that teenagers might want to keep displays of affection private from their friends, but remember they still need to hear "I love you."

**2. Do your best.** Your children look to you as a role model and it is your responsibility to be the best role model they see. The adage, "Do as I say, not as I do," doesn't work, especially with teenagers! Your children will do as you do, so make sure the things you "do" reflect the best version of yourself.

**3. Talk with your children.** As a parent, you will need to have difficult conversations with your children. Your natural response may be to slip into lecture mode, which is often ineffective. Talk with your children, not at them. Ask open-ended questions to gain their input, and show respect for their opinions.

**4. Lighten up.** Don't take yourself too seriously. Pinterest fails happen and it's okay to laugh at yourself when that DIY painting project looks more like a toddler's finger paint project instead of a Cherry Blossom tree. In fact, hang it up in your garage to remind yourself to laugh when things don't go as planned.

**5. Spend time together.** It may not feel like it now, but the eighteen years you get with your kids go by quickly. Be intentional about spending time with your children. Set weekly traditions such as Fast Food Fridays or Family Movie Night. Your children will remember these traditions well into adulthood.

**6. Celebrate every success.** Children thrive when praised so acknowledge the good things your child does. Academic and athletic success may seem obvious, but don't forget to celebrate character moments such as when your child shares a toy or is kind to another person. Those moments matter just as much and should be celebrated.

**7. Admit your mistakes.** Everyone makes mistakes. Don't be embarrassed by your own mistakes; instead show your children what you learned from your mistake and how it will help you make better decisions in the future. When your child makes a mistake, initiate a conversation that allows your child to talk about what happened and what they could do next time that would result in a different outcome.

**8. Keep your promises.** It is better to say I will try instead of Yes to your children. Don't make promises you can't keep, but also realize that life happens. There will be times when you cannot fulfill



a promise you made to your children. What is most important in those moments is to sincerely apologize without making excuses. Modelling a proper apology will teach your child a valuable life skill.

**9. Ask before sharing on social.** You have a camera on you at all times which allows you to digitally document much of your children's life. As tempting as it may be to immediately share those moments to social media, ask permission of your child first. What might be a cute and funny moment to you may be really embarrassing to your child. Establishing social sharing boundaries teaches your child to pause before they post.

**10. Respect your children.** Your children are a reflection of you, but they are not you. They may have different opinions on matters or develop a different belief system. They may love pickles on their peanut butter sandwiches, and you may find that repulsive. Remember, just because something is different doesn't make it wrong. When you respect your children, they will learn to respect others and gain confidence in themselves.

**11. Discipline with love.** It is important to build a positive connection with your children when disciplining. Instead of removing privileges, consider implementing positive actions for your child to complete. For example, if your child is dishonest, have your child write you and anyone else impacted by the dishonesty a letter of apology. By doing this, your child has to think about how his actions negatively affected others.

**12. Think positive.** The research is clear, the benefits of positive thinking is one of the greatest contributors to improved health and well-being. When you choose to have a positive attitude, you'll naturally take an optimistic approach to life which is contagious to others. Find ways to incorporate positivity into your day, such as a daily affirmation or writing in a gratitude journal. ♦



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## **New Concealed Weapons License Office Opening in Indiantown**

Ruth “Ski” Pietruszewski, Martin County Tax Collector, proudly announces the Tax Collector office’s recent partnership with the Department of Agriculture and Consumer Services to offer “fast-track” intake services for new concealed weapons license applications and printing of renewal licenses on the spot. Both the fingerprinting and photo will be done on site to offer “one-stop fast-track” service.” The license is good for 7 years.

We serve any Florida resident from any Florida county, U.S. citizens or permanent U.S. residents. (Does NOT include work permit status) No appointments are needed. Walk-ins are welcomed.

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Customers that would like to submit a concealed weapon license application or renew a permit may walk-in to one of our three locations to process concealed weapon permits.

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## Why are my taxes higher than my neighbors? We have the exact same house.

The “Save Our Homes” (SOH) amendment prevents homestead property owners from being taxed out of their homes during a period when home sale prices are rapidly increasing. This is accomplished by limiting the amount your assessed value can increase. Accumulation of “non-taxed” assessed values can cause this disparity. Your neighbor has enjoyed the benefit of an increasing “capped” differential over time, whereas, you just purchased your home. Once you file for your homestead exemption, your assessed value will be subject to this same cap. ♦

### My Home



**Market Value:** Same Value  
**Year Built:** Same Year Built  
**Purchased:** Last Year  
**Taxes:** \$3,910

### My Neighbor's Home



**Market Value:** Same Value  
**Year Built:** Same Year Built  
**Purchased:** 10 Years Ago  
**Taxes:** \$2,940



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# How to Deal with Work Stress and Actually Recover from Burnout

**Mindfulness, detachment, selecting off-time activities with care: Here are evidence-based strategies to achieve healthy work-life balance**

There's job stress, and then there's the crushing pressure paramedics went through during the first wave of the Covid-19 pandemic. The uncertainty, the dread, the constantly changing protocols, the shortages of personal protective equipment, the multiple calls to the same nursing home — it was almost too much for Kate Bergen of Manahawkin, New Jersey.

"It felt like everything was closing in around us," Bergen says. "At some point I knew that I couldn't take any more. Was I headed for a meltdown? Was I going to just walk off the job one day? I was getting very close to that point."

Instead of quitting, Bergen found a calling. One day while waiting for the next emergency call, she took a picture of herself in her full PPE. The image inspired her to paint a self-portrait poster in the style of World War II icon Rosie the Riveter. The message: "We need you to stay home."

It was the first in a series of "Rosie" posters of women first responders, an ongoing project that has helped Bergen calm

her mind during her downtime. Ultimately, she says, the Rosies helped her withstand the stress of her job and allowed her to show up to work each day with new energy and focus. "They made it possible for me to keep going."

While workers like Bergen are responding to emergency calls and saving lives, many of us are doing things like responding to emails and saving receipts from business trips. But even for people with jobs in offices, restaurants and factories, there's an art and a science to making the most of downtime, says Sabine Sonnentag, a psychologist at the University of Mannheim in Germany. The right approach to non-work time can help prevent burnout, improve health and generally make life more livable. "When a job is stressful, recovery is needed," says Sonnentag, who cowrote an article exploring the psychology of downtime in the 2021 issue of the *Annual Review of Organizational Psychology and Organizational Behavior*.

Workers everywhere are feeling frazzled, overwhelmed and



ready for the weekend. With that backdrop, researchers are doing work of their own to better understand the potential benefits of recovery and the best ways to unwind. “Work recovery has become part of the national conversation on well-being,” says Andrew Bennett, a social scientist at Old Dominion University in Norfolk, Virginia. “There’s a growing awareness that we can’t just keep working ourselves to death.”

At a time when many people are rethinking their jobs (if they haven’t already quit), they should also be thinking about their quality of life away from work, Sonnentag says. “People should ask themselves, how much free time do I have and how much energy do I have for my free time? How do I want to continue my life?”

### A weekend paradox

We can all use a chance to unplug and unwind, but here’s the rub: Recovery from work tends to be the most difficult and elusive for those who need it most. “We call it the ‘recovery paradox,’” Sonnentag says. “The odds are high that when a job is stressful, it’s difficult to have an excellent recovery.”

That paradox was underscored in a 2021 analysis that combined results from 198 separate studies of employees at work and at home. Workers with the most mentally and emotionally draining jobs were also the least likely to feel rested and rejuvenated during their off time. Interestingly, people with physically demanding jobs — construction workers, furniture movers and the like — had much less trouble winding down. The surest way to feel lousy after hours, it appears, is to think too hard at work.

Sonnentag authored a 2018 study published in *Research in Organization Behavior* that helped to explain why the paradox is so hard to escape. People who were more stressed out at work tended to get less exercise and worse sleep, an ideal scenario for feeling less than great. In other words, stressful work can disrupt the very fundamentals of healthy living.

To help workers break out of that destructive loop, researchers are pondering both sides of the work/life cycle. As Sonnentag explains, certain tasks, obligations and workplace cultures make it especially hard to unwind when work is done. Time pressure, the feeling that one is constantly under the gun, is especially disruptive. Jobs in health care, where that time pressure often combines with life-and-death stakes, tend to be especially taxing. Working with customers can be exhausting too, Sonnentag says, partly because it takes a lot of focus and effort to act cheerful and friendly when you don’t always feel that way deep down, a task known as emotional labor.

The demands of work vary widely from one person to the next, and so do approaches to downtime. Recovery is highly individual, and different people will have different strategies. “We don’t have a single prescription,” Bennett says. Researchers have grouped approaches into broad categories, including “relaxation” and “mastery.” Relaxation, a concept that’s easier to grasp than it is to achieve, includes any activity that calms the body and mind, whether it’s walking through a park, reading a good book or watching a zombie hunter movie on Netflix. (Note: The latter may not be an ideal choice if your actual job involves hunting zombies.)

Mastery, meanwhile, can be achieved through any activity that challenges a person to be good (or at least passable) at a new

skill. Just as painting helped Bergen cope with stress, workers can find relief in their accomplishments. “Anything associated with learning can be helpful,” Sonnentag says. “It could be some kind of sport or exercise. It can be something like learning a new language or trying new cuisines when cooking.” A 2019 study that followed 183 employees over 10 workdays found that people who achieved some sort of mastery during their off time were more energetic and enthusiastic the next morning.

For people who need a break, the “why” behind a particular activity can be as important as the “what.” A 2013 study that followed 74 workers for five days found that people who spent their off time with activities and tasks that they actually wanted to do — whatever they were — were more lively and energetic the next day than those who felt obligated or forced to do something.

Whether they’re relaxing or creating during their time away from the office, Bennett says stressed-out workers should strive to think about something other than their jobs, a process that psychologists call detachment. (The TV show *Severance* takes this concept to extremes.) It’s OK to have great ideas in the shower and regale your partner with office anecdotes, but research shows people with stressful jobs tend to be happier and healthier if they can achieve some mental and emotional distance from work.

The benefits of tuning out became clear in a 2018 report involving more than 26,000 employees in various lines of work, including judges, teachers, nurses and office workers. The analysis, coauthored by Bennett, found that detachment was a powerful buffer against work-related fatigue. Workers who said they were able to think about things other than work while at home were less worn out than their colleagues. On the other hand, workers who carried on-the-job thoughts throughout the day were more likely to feel exhausted.



Vacations can also help erase work stress and prevent burnout, to a point. Sonnentag coauthored a 2011 study that used questionnaires to track 131 teachers before and after vacations. The teachers returned to work feeling refreshed and engaged, but those benefits tended to fade after only a month. The post-vacation high was more fleeting for teachers with especially

*continued page 21*



# 10 Pros And Cons Of Eating Organic Foods

Scrutinize naturally cultivated foods thoroughly before adding them to your diet.

Organic food is healthier, isn't it? At least, that's what is widely believed. But what is the real deal? Are there any pros and cons to organic food? Yes, organic food is devoid of chemicals that are potentially harmful to health. However, a higher price point can make it inaccessible to all. Let's take a deeper dive and learn about organic food, its benefits, and its disadvantages.

## What Is Organic Food?

Organic food refers to crops that are grown without the use of harmful pesticides, irradiation, fertilizers, and other synthetic materials. Even the animals under organic farming are fed with organic supply devoid of synthetic growth hormones or antibiotics. Today, you can find store shelves stacked with organic snacks and cereals along with usual vegetables, fruits, milk, and meat.

## Pros Of Organic Food

### 1. No Chemicals

Unlike conventional farming, organic farmers are restrained from using synthetic fertilizers, chemical additives, or preservatives in their produces. As such, the food you eat has no

chemical residues to harm your body. And you are also safe from poisonous pesticides posing serious health issues.

### 2. Eco-Friendliness

Organic farming is a boon to our deteriorating environment. As it does not go by the principle of increasing crop size, it has lesser complications for the soil and atmosphere. They also conserve water for our future. In organic farms, there is increased diversity of crops.

### 3. High Nutritional Values

As compared to conventional farming, organic products are rich store houses of minerals. Organic farming increases the potency and benefits of soil. As such, these benefits are passed on to you whenever you eat these products.

### 4. Better Taste

Organic farming induces better taste in your food. Taste in food develops with the amount of its sugar content. With better nutritional inputs, organic farms increase this taste considerably. You can enjoy naturally sweet apples and berries.

### 5. Zero Hydrogenated Fat

Eat organic and forget about heart disease! Yes, organic produce is devoid of any hydrogenated fat. This, in turn, reduces your risk of heart-related ailments. It also readies you to take on the challenges of hectic life schedules easily – thanks to its high antioxidant content.

### 6. Organic Is Healthy For Unborn As Well

Research has proved that pesticides and harmful fertilizers of non-organic food may traverse the placenta to harm unborn babies. The toxins in such food can cause serious health issues for them. In fact, lower birth weight, autism, and birth defects in some cases are attributed to these chemicals. So, with organic food, your unborn baby is protected from such disorders. And we have a healthier generation ready!

*continued next page*





## Cons Of Organic Food

### 7. High Price Levels

In organic farming, the produce is usually lower due to the lack of synthetic fertilizers. As such, they tend to be more pricey than non-organic food. Even the overhead costs are higher in organic farming. All these factors make them heavier for your pocket.

### 8. Spoils Quickly

This is the most alarming fact related to organic food. It goes off the shelves rather quickly. Actually, organic food is produced without artificial preservatives or irradiation. Hence, they tend to be spoiled faster than processed non-organic food.

### 9. Contamination By E. Coli

This bacteria found in the intestinal tract of animals is a threat to human health. It has been revealed that even organic food is not safe from the contamination caused by it. Some alarming revelations have been made in recent studies that organic food is not actually better than conventional food on the counts of health benefits and nutrition.

### 10. Hard To Find

Sometimes, you may not be able to find organic food at a store near you. This is basically due to the non-feasibility of organic farming in every region. Also, because organic food has a lower shelf life, you cannot always expect to procure it from far-flung areas where organic farming is done.

With these pros and cons of organic foods, whether you should choose organic food or not, depends on your personal choice anyways!

The demand for organic food is increasing nowadays as people have become more health-conscious. But there are pros and cons of organic food that one should be aware of before consuming organic food. It is true that organic food is free of chemicals, eco-friendly, has high nutritional value, tastes better, is devoid of hydrogenated fat, and is beneficial for pregnant women. However, it spoils quickly, is more prone to E.coli infection, and has high pricing levels when compared to the other food range. In addition, it is also difficult to find organic food everywhere. We hope the article will help you make a conscious decision.

## Frequently Asked Questions

### Do you live longer if you eat organic?

There is no scientific evidence to prove that organic food can increase life expectancy. However, consuming a healthy diet can help maintain your overall health and reduce the risk of diseases.

### How does organic food affect your body?

Organic foods have comparatively higher antioxidant levels than conventionally grown foods. Studies found that antioxidants could reduce the risk of a few cancers and certain types of chronic cardiovascular and neurodegenerative diseases (10).

### Can you lose weight by eating organic?

Yes. Organic foods are high in fiber and nutrients – they will keep your appetite in check by keeping you full. Therefore having organic foods in your meals can help you lose weight healthily. ♦

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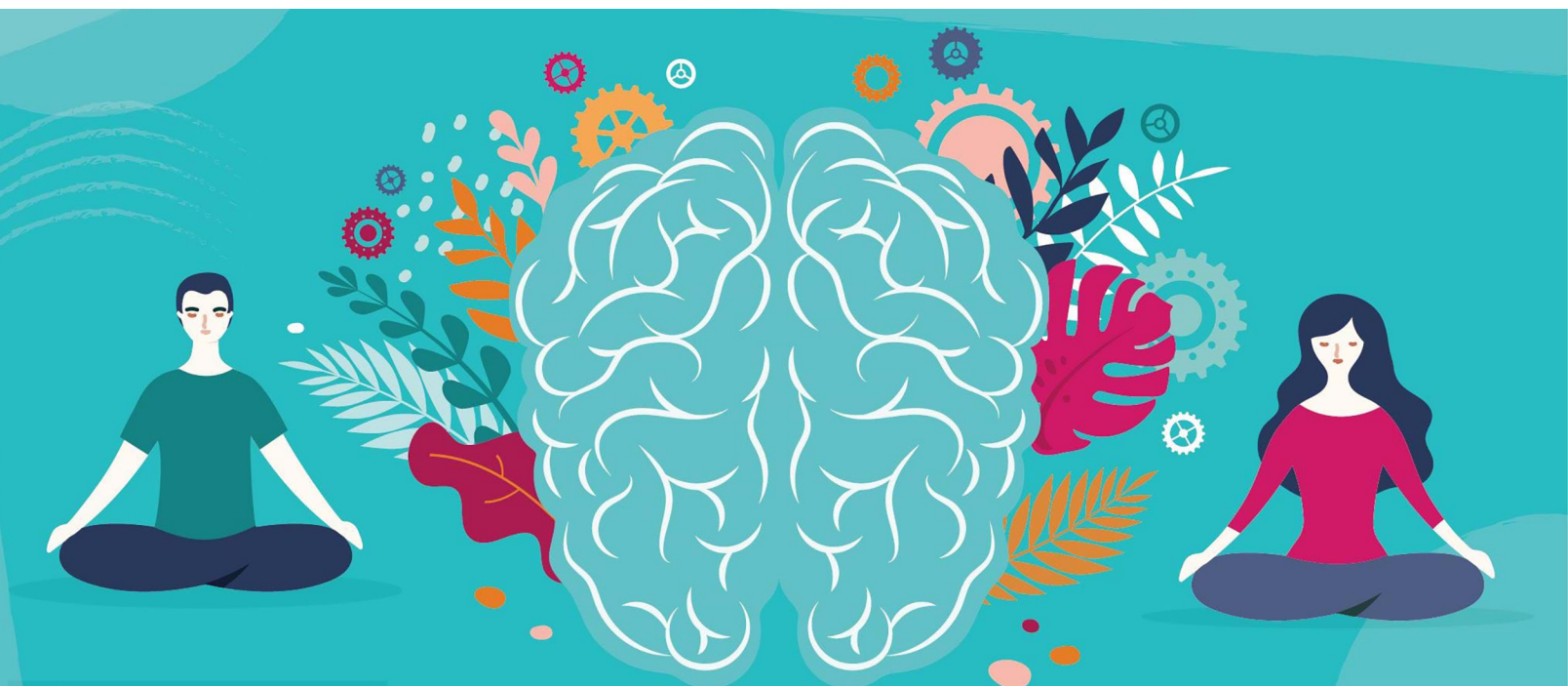
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# Don't Ignore Your MENTAL FITNESS



**E**xercise has been an often-neglected source of intervention in the treatment of mental healthcare, in spite of this lifestyle modification having proved cost-effective in improving health and quality of life of individuals suffering from serious mental ailments.

Most people are not aware that their minds and bodies are interlinked. All the actions of the body are directly carried out as a result of the commands given by the brain and make the body act as it does. Therefore, to maintain a healthy mind it is essential to have an equally fit body and vice versa.

If a body is physically fit and healthy it increases the proportion of the “feel good” chemicals known as endorphins, which are then released by the brain to make a person feel good and positive. In other words, a healthy body leads to a healthier mind.

## Mental Health of Elite Athletes

Sports icons have recently opened up as to how therapy has become a game-changer in staying competitive and strong. The intense pressure to perform and the additional responsibilities that come with it can exacerbate some known stressors that can lead to a new one or worsen any pre-existing health condition.

Additionally, professional athletes need to balance the expectations of a good performance in the field as well as commitments made to a workplace, or even at home.

Female athletes have to cope with even more challenges, like self-esteem, body presentation and perfectionism issues. Noted

gymnast Simone Biles has recently opened up about her courage to seek professional help, and even a break from competition if needed. She even went as far as partnering with a therapy app called Cerebral.

“Just to know that (these resources) are on hand if you need them is awesome, especially for the younger kids growing up in sports who can reach out and get help if they need it to better competitors and better athletes,” said gymnast Simone Biles, who works with her personal therapist, in a recent issue of TIME magazine.

In the same issue, Nicole Ross, a female fencer who competed in the Tokyo Olympics and is now a representative of a US mental health task source said, “It’s a work in progress and we could certainly do things better to improve mental health services, but things are moving in the right direction in terms of supporting athletes with regard to their well-being and mental health.”

Experts who worked with athletes on mental health care had started to notice this shift towards the growing acceptance of therapy, much before Simone’s news broke out at the Tokyo Olympics. With other prominent athletes like Micheal Phelps and Sam Mikulak sharing their struggles about their mental health issues, the taboo is now gradually being eroded.

Thus, as more and more athletes speak out, it encourages others to seek help to normalize mental health issues. While the exact percentage of mental health concerns in US athletes at the

*continued next page*

pinnacle of their careers is not known, given the rate of incidents in the general public and added pressures which arose from the pandemic, it is assumed that a majority of players are using mental health support.

#### Adding Self-Care To Your Daily Routine

Many factors play a role in an individual's mental health but this can be due to some factors such as family history and genetics which are out of one's control. One thing you do have the power to do is influence your mental health as it will determine how you will handle stress and make choices.

From childhood to adolescence and further to adulthood, routines are essential at every stage of life. By establishing one, a person can set aside time for tasks and focus on the aspects of mental peace and physical health as well. After all, self-care means doing any activity or routine to feel good and content emotionally, mentally and physically.

#### Here are some tips to get you started with self-care:

- Do regular exercise. A mere thirty minutes of walking each day can improve health and boost the mood.
- Make sleep a priority. Get enough sleep and stick to a schedule. Reduce light exposure from a phone or computer before bedtime.
- Stay connected. Reach out to friends and family members when you are in need of help and emotional support.
- Download an app. With the help of an online therapy app, you can quickly design a mental fitness plan that is suitable to your healthcare plan. There are over 30 therapy sites offering services in the U.S alone, and many more worldwide. ♦

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## U.S. CONSTITUTION

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

# Happy Reformation Day!

Is Halloween Dead?

Did you know that “Reformation Day” is on October 31st, the SAME day as Halloween?! Why is anyone in the Church celebrating death, when we can celebrate LIFE and that more abundantly?

Reformation Day commemorates the day that Martin Luther nailed his 95 Theses to the door of the Church in 1517.

**A few selected ones:**

**36.** Any Christian whatsoever, who is truly repentant, enjoys plenary remission from penalty and guilt and this is given him without letters of indulgence.

**46.** Christians should be taught that, unless they have more than they need, they are bound to retain what is necessary for the upkeep of their home and should in no way squander it on indulgences.

You see, Martin Luther was very concerned that poor people, who struggled to care for the needs of their families were being taken advantage of by “preachers” who sold indulgences. They taught that one must purchase these to get to heaven and to secure loved ones’ place in heaven, whether they were living or dead. Imagine the guilt and angst on these wretched poor who were ignorant of God’s Word and His Ways of redemption. This is why Martin Luther was driven to the Word of God for answers and then compelled to share his findings with others.

His goal was really to start a discussion in the church, not start a movement. But the Church leaders at that time were reluctant to reform their ways. They were not closely following the Bible in their theology nor their practices. So Martin Luther gave himself to producing the Bible in German for the people. He began to educate and reform them with Truth and Hope of the Gospel of the Kingdom of God through printing and putting the Word of God into the common man’s hands. Then did he start a Movement of Reformation!

I share more about what that movement was and how it affected nations and give you resources to celebrate LIFE and Reformation Day at [TeachingHisStory.com](http://TeachingHisStory.com)

Happy Reformation Day! ♦

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My name is Geraldo Dias. I am the owner of a family business that revolves around home remodeling in South Florida.

#### When and why did you move to the Treasure Coast?

I moved to the Treasure Coast area in 2005. I moved here because I saw better opportunities to grow my business and felt like it would be a better place to raise my children. Making sure a place feels comfortable enough to grow my family meanwhile feeling safe was one of my priorities on selecting a place to call home.

#### Tell us about your family.

What isn't there to say about them? I have five beautiful children with such diverse personalities. Three girls and two boys. Most of them are of age and left the nest already leaving me with my youngest who is nine years old. Moving onto my wife, we have been together for going on

twelve years. I wouldn't know what I'd do and who I'd be without her. She is the backbone of both our family as well as this business.

#### What do you love most about what you do?

I love bringing someone's vision to life. I envision so much potential in every house that I see. Seeing the clients faces and reactions after the job is done always gives me an incredible feeling. Knowing I contributed to making someone's home their dream home. Or something closer to it, there is no better feeling.

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

Remodeling to make them more comfortable in their home would be my favorite answer to this question. Feeling comfortable is one of those things that are necessary for a place to feel like a home. Not only giving them comfort but helping them feel safe. If it's because the property was damaged to remodeling the shower to

feel more secure or anything in between, as long as they feel content and at ease it's all that matters to us.

#### What are your plans for the future?

My plans for Gala Tile and Marble are simply to expand. There is always something new to learn and a way to be better. I want Gala Tile to be known as one of the best remodeling companies in South Florida.

#### What is your philosophy on business and life?

I like to think I am a people pleaser. I would say my philosophy is "As long as they're happy I am happy". I use this philosophy for my work life as well as my personal life.

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October is depression and mental health awareness month. These are topics often not discussed in our personal or work lives, and yet mental health disorders affect millions of American workers. As such, we are taking a moment to bring everyone's attention to these taboo topics, which will hopefully spark conversation and help those in need find the services and resources they deserve.

## Coming Out of the Mental Health Closet

By GLEB TSIPURSKY

My hand jerked back, as if the computer mouse had turned into a real mouse. Would they think I am crazy? Would they whisper behind my back? Would they never trust me again? These anxious thoughts ran through my head as I was about to make a post revealing my mental illness to my Facebook friends.

Whenever the thought of telling others about my mental illness entered my mind, I felt a wave of anxiety pass through me. My head began to pound, my heart sped up, my breathing became fast and shallow, almost like I was suffocating. If I didn't catch it in time, the anxiety could lead to a full-blown panic attack, or sudden and extreme fatigue, with my body collapsing in place. Not a pretty picture.

For 6 months, I had been suffering from a mood disorder characterized by high anxiety, sudden and extreme fatigue, and panic attacks. I really wanted to share much earlier. It would have felt great to be genuinely authentic with people in my life, and not hide who I am. Plus, I would have been proud to contribute to overcoming the stigma against mental illness in our society, especially since this stigma impacts me on such a personal level.

Ironically, the very stigma against mental illness, combined with my own excessive anxiety response, made it very hard for me to share. I was really anxious about whether friends and acquaintances would turn away from me. I was also very concerned about the impact on my professional career of sharing publicly, due to the stigma in academia against mental illness, including at my workplace, Ohio State University, as my colleague and fellow professor described in his article.

Still, I did eventually start discussing my mental illness with some very close friends who I was very confident would support me. And one conversation really challenged my mental map, in other words how I perceive reality, about sharing my story of mental illness.

My friend told me something that really struck me, namely his perspective about how great would it be if all people who needed professional help with their mental health actually went to get such help. One of the main obstacles, as research shows, is the stigma against mental health. We discussed how one of the best ways to deal with such stigma is for well-functioning people with

mental illness to come out of the closet about their condition.

Well, I am one of these well-functioning people. I have a great job and do it well, have wonderful relationships, and participate in all sorts of civic activities. The vast majority of people who know me don't realize I suffer from a mental illness.

That conversation motivated me to think seriously through the roadblocks thrown up by the emotional part of my brain. Previously, I never sat down for a few minutes and forced myself to think what good things might happen if I pushed past all the anxiety and stress of telling people in my life about my mental illness.

I realized that my mind was just flinching away, scared of the short-term pain of experiencing anxiety and stress of sharing about my condition. This flinching away prevented me from really thinking clearly about the long-term benefits to me and to others of sharing my story of making the kind of difference I wanted to make in the world and being authentic with people in my life. I recognized that I might be falling for a thinking error that scientists call hyperbolic discounting, a reluctance to make short-term sacrifices for much higher long-term rewards.

To combat this problem, I imagined what world I wanted to live in a year from now – one where I shared about this situation now on my Facebook profile, or one where I did not. This approach is based on research showing that future-oriented thinking is very helpful for dealing with thinking errors associated with focusing on the present.

In the world where I would share right now about my condition, I would in the short term be anxious about what people think of me after they find out. Anytime I saw someone who found out for the first time, I would be afraid about the impact on that person's opinion of me. I would be watching her or his behavior closely for signs of distancing from me. And this would not only be my anxiety: I was quite confident that some people would not want to associate with me due to my mental illness. However, over time, this close watching and anxious thinking would diminish. All the people who knew me previously would find out. All new people who met me would learn about my condition, since I would not keep it a secret. I would make the kind of difference I

wanted to make in the world by fighting mental stigma in our society. Just as important, it would be a huge burden off my back to not hide myself and be authentic with people in my life. This would be a great benefit to me in the long term.

I imagined a second world. I would continue to hide my mental health condition from everyone but a few close friends. I would not be making the kind of impact on our society that I knew I would be able to make. I would always have to keep this secret under wraps, and worry about people finding out about it. I would always be stressed about hiding my true self, always worried about people somehow finding out, always and feeling like a hypocrite. Always regretting the chance to make the kind of impact I knew I could make. Moreover, likely people would find out about it anyway, whether if I chose to share about it or some other way, and I would get all the negative consequences later.

I shuddered when I imagined that kind of life. With that shudder, I knew that the first world was much more attractive to me. So I decided to take the plunge, and made a plan to share about the situation publicly. As part of doing so, I made that Facebook post. I had such a good reaction from my Facebook friends that I decided to make the post publicly available on my Facebook to all, not only my friends. Moreover, I decided to become an activist in talking about my mental condition publicly, as in this essay that you are reading. I also published articles about my condition in prominent academic media channels (Inside Higher Ed and Diverse: Issues In Higher Education) to challenge the stigma against mental illness in academia. I also shared my story with a local newspaper, to raise awareness of mental health and deal with stigma against mental illness.

### What can you do?

So how can you apply this story to your life? Whether you want to come out of the closet to people in your life about some unpleasant news, or more broadly overcome the short-term emotional pain of taking an action that would help you achieve your long-term goals, here are some strategies.

Consider the world where you want to live a year from now. What would the world look like if you take the action? What would it look like if you did not take the action? Evaluate all the important costs and benefits of each world. What world looks the most attractive a year from now? Decide on the actions needed to get to that world, make a plan, and take the plunge. Be flexible about revising your plan based on new information such as reactions from others, as I did regarding sharing about my own condition.

### What do you think?

- Do you ever experience a reluctance to tell others about something important to you because of your concern about their response? How have you dealt with this problem yourself?
- Is there any area of your life where an orientation to the short term undermines much higher long-term rewards? Do you have any effective strategies for addressing this challenge?
- Do you think the strategy of imagining the world you want to live in a year from now can be helpful in any area of your life? If so, where and how? ♦



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# DEPRESSION AND AGING:

## Recognize the signs so you can get help

By SUSAN DONALDSON JAMES

**T**he first signs of depression hit when David M. was almost 60. He was consumed by thoughts of failure at a job he didn't like, and scared of the friction in his failing marriage. He was overwhelmed with feelings of helplessness, anger and self-loathing. David was also exhausted – there were times when he couldn't even muster the energy to sign his own name. "I was just feeling out of control," says the 67-year-old Florida resident. "It's the worst feeling I've ever had, including medical illnesses or physical injuries."

Depression is often associated with teenagers or people nearing middle age. But it can have a devastating impact on seniors. Just ask one of the 6.5 million Americans 65 or older who are affected by the disorder. Without seeking help, the darkness of depression can invade every part of your life, making your senior years anything but golden.

### Common causes of depression in seniors

For most people, depression is triggered by more than one factor. "Some have a vulnerability based on their genetics and the circuitry in their brains. Others have psychological vulnerability from the way they were treated growing up," says Simon A. Rego, a chief psychologist at Montefiore Medical Center/Albert Einstein College of Medicine in New York City and former board member of the Anxiety and Depression Association of America.

Gender can also play a role. According to Dr. Gabriela Cora, a board-certified psychiatrist and medical director of

Aetna Behavioral Health, women are more likely to develop depression than men. This could be linked to genetic and hormonal differences in addition to environmental factors.

These factors can be made worse by life experiences common to seniors, such as the loss of a partner or friends, transitioning into retirement and chronic health conditions. A series of devastating events caused a downward spiral for Janet G., a 67-year-old New Jersey resident. After her husband was laid off and she was diagnosed with a precancerous condition, Janet grappled with persistent insomnia and feelings of despair. "I had no energy to socialize," she says. "I cried a lot alone in the basement." Janet couldn't acknowledge she had depression, even though she had a family history of the disorder. "I kept waiting for the feelings to go away," she says.

Social isolation is another common trigger for depression in seniors. Studies show there is a "loneliness epidemic" among older Americans that's been attributed to everything from a decline in attending church and other organized activities to an increase in time spent online instead of socializing. Even relocating to a new neighborhood or town after retirement can make you feel lonely. "It's not uncommon for people to move to a cheaper place when retiring and suddenly they don't have family or friends near them," Dr. Cora explains.

### What depression looks like in older adults

Depression can look different in seniors, and symptoms are

*continued page 25*

## work stress cont.

demanding jobs, but it lingered a bit longer for those who managed to fit relaxing leisure activities into their regular routine.

How much vacation is enough? That question is hard to answer, Sonnentag says. While many European workers expect and demand four- or five-week breaks, she says there's no evidence that such long vacations offer any more chance for recovery than a vacation of one or two weeks. She does feel confident saying that most workers will need at least occasional breaks that are longer than just a weekend, especially if that weekend is largely eaten up by household chores and other non-work obligations.

Perhaps an extra day off each week would make a big difference. That's the premise driving an ongoing four-day-workweek experiment involving 70 companies in the UK. The businesses, including banks, robotics manufacturers, and a fish and chips restaurant, are all expecting employees to maintain their productivity despite working one day less each week. The full results won't be available until 2023, but early data suggest that the four-day workweek has decreased signs of burnout and stress while improving life satisfaction and feelings of work-life balance, reports Wen Fan, a sociologist at Boston College who is helping to conduct the experiment. "The results are very encouraging," she says.

Fan says it's too early to know if the employees and companies were able to stay as productive as ever during the experiment, but she notes that most jobs could be done more efficiently with a little extra planning and streamlining. "A lot of time is wasted on distractions and meetings that go on too long," she says.

No matter how many days a week a person has to work, minibreaks during the day can help, too. A 2020 survey-based study involving 172 workers in the US found that subjects tended to be in better moods and were less emotionally exhausted toward the end of the workday if they had breaks that allowed them to briefly detach from work. The study also tracked mindfulness, the degree to which people are conscious of their present emotions and circumstances. They did this by asking the participants how much they agreed with statements such as "Today at work I was aware of different emotions that rose within me." Employees who were the most mindful were also the most likely to truly check out and relax during their breaks from work.

A 2021 study of college students took a closer look at relaxation and exercise during work breaks. Those who tried progressive muscle relaxation, a low-stress activity that involves tensing and releasing muscles, reported more detachment during the break, while students who got their blood pumping on an exercise bike had more energy for the rest of their day. Study coauthor Jennifer Ragsdale, now a research psychologist at the National Institute for Occupational Safety and Health in Cincinnati, says that a better appreciation for the nuance of work breaks can help people choose the right approach for a given day. "If you need some sort of pick-me-up, you can walk round the building to get your energy going," she says. "If you're feeling overwhelmed, you can relax."

As many people have discovered during the pandemic years, it can be challenging to fully check out from work when your living room is also your office. Speaking with at-home workers, Bennett has collected tips for separating work life and life life. Something as simple as wearing a collared shirt or other office attire during

work hours and changing into casual wear at the end of the day can help establish boundaries, he says. Using a dedicated laptop for work and putting any work-related materials out of sight at the end of the day can also create much-needed distance.

Ragsdale says that technology can be both an escape and a tether. The same devices that help us play games, listen to podcasts or struggle with online word puzzles also make it possible to receive work emails and other reminders of life outside of the home. Ragsdale cowrote a 2021 commentary calling for more research into the impacts of cell phones on work recovery. "When you're continuing to be exposed to work through your cell phone, it's harder for that recovery process to unfold," she says. The very sight of a work email can trigger thoughts that are just as stressful as the actual job, she adds.

Not many people can completely let go of their phones when they're at home, but they can take steps to protect themselves from intrusive work pings. "You can adjust your settings in a way that make your phone less appealing," she says, including turning off notifications for things like email and Twitter.

Bergen can't be away from her phone when she's on call, but she can still feel like she's in her own world when she's working on a new "Rosie" painting. Psychologists may call it mastery, but for her it's a validation and an escape. She has recently started painting women first responders who were on duty for both 9/11 and Covid. "I started out painting one thing for myself and it blossomed," she says. "It's turned into something beautiful." ♦

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# It's Time to Throw Out Stereotypes on Aging

Source AARP



In late 2021, journalists at National Geographic magazine and AARP discussed working together to explore how Americans perceive aging as we emerge from the COVID pandemic. That began a research collaboration focused on asking people like you questions that would probe the full breadth of aging issues — from health and finances to attitudes about happiness, home, optimism and even dying.

To make the study as useful as possible, we posed the same questions to Americans from age 18 into their 90s, to see how opinions vary over the arc of adulthood. More than 2,500 people participated, representing the full range of America's backgrounds, demographics and ethnicities. Another 25 adults 40 and older participated in in-depth interviews.

Many of the often surprising results of the AARP–National Geographic “Second Half of Life Study” are in your hands. No single sentence can capture the gist of all that people told us, but we can say with confidence that most prevalent opinions and stereotypes of aging were proven wrong.

Overall, the message was refreshingly positive and reassuring. On the whole, life is good, especially for older Americans — especially those over 60. And the person you see in the mirror is far different from the type of person younger generations might think you are.

Here is what you told us about aging today — not only conclusions from the data

but also comments from study participants (who shared their first names only), as well as from leading experts on aging-related topics.

## Part 1: Health Redefined

Longevity pill? Maybe

The survey posed this tantalizing proposition: Would you take a pill that immediately granted 10 bonus years of life? While around three-quarters of adults across all age ranges said they likely would take such a pill, one interesting finding was that those 80 and older were the least interested. And when the question was posed without an age guarantee, but instead cited the promise of slower aging with extended health, the likelihood shot up to around 85 percent.

“Age is just a number that’s assigned to me,” says study participant Jackie, age 56. “I’d like to live as long as I possibly can and enjoy it, but I don’t want to be old and not be able to function. I want to be healthy.” “‘Healthy with conditions’ is the new norm

Conventional takes on physical well-being often are presented as “either-or” — either you’re healthy or you’re sick. But about 2 out of 3 people in their 50s and 8 out of 10 in their 80s are living with one or more serious or chronic health conditions. And despite their arthritis, cancer, diabetes, heart disease or other conditions, 78 to 83

*continued next page*

*Where Healing Begins*

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percent rated their health good, very good or excellent.

"There's a survival benefit to resilience. People can reframe their situation and make the best of it," says Susan Friedman, M.D., a professor in the division of geriatrics and aging at the University of Rochester School of Medicine and Dentistry. And, she adds, "health is multidimensional."

That's how Ruth, a study participant in her 90s, sees it. She still sings in a church choir and plays table tennis, despite using a walker. "Good health is being able to get up each day and do the things that you plan to do, and not dread them," she says.

Timothy, 51, has a similar view. This study participant has immunity challenges, and a few years ago survived a month in the hospital. Now, he says, "You just wake up in the morning, you eat a handful of pills, and you go about your day. You don't let it overwhelm your mind."

With age come ... healthy foods and walking shoes

Perhaps in an effort to delay the day when they face mental decline or lack of mobility, older people are often models of healthy living that younger generations should emulate.

Lillian, who's in her 70s, avidly reads nutrition labels, opts for steaming or air-frying over frying food in oil ("because frying is not good for you"), takes vitamins and is thrilled that a relative is giving her an exercise bike for her apartment.

Similarly, Robin, 64, takes her three dogs for a daily walk, then heads out again. "I go for another walk with my husband. Maybe we'll go walking with friends. If the weather is not nice, I go on my treadmill and do exercises over the TV. I see exercise as one way to stay healthy."

Older people pump even more iron

An impressive 44 percent of people 80 or older say they do strength training — making them as serious about muscles as the youngest in the study. Richard, 70, is an example. "I have a black belt and am trained in hand-to-hand combat, which I started at age 55," he says. "Before COVID hit, I was still doing CrossFit and kickboxing." The 80-plus folks' motivation? Many correctly equate muscle strength with mobility and independence, Friedman says.

The good life equation?

All these new notions about health were reinforced in the study when we asked about what health issues people worry about most. Respondents feared loss of mobility and mental decline far more than life-threatening but less symptomatic issues like diabetes and heart disease. "Even if they have health issues, they're really worried about: Can I still move? Am I still mentally sharp? Can I still connect with and see my family?" says Debra Whitman, chief public policy officer for AARP.

That's a powerful message that the medical community, and even family members and caregivers, don't always hear when advising older people on important health decisions, such as undergoing a major medical procedure. "It shouldn't be treatment at all costs," Whitman adds. "Geriatricians are at the forefront of having these conversations, asking the patient what's meaningful for them and understanding the impact. Recovery time is hard. It's really important to talk to patients and understand the implications for their independence."

*continued next page*

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**stereotypes** cont.**Part 2: Money Perceptions**

We figure out how to live within our means. What choice is there?

Americans have become good at the psychology of money. Slightly more than half of people 70 and older view their financial situation as excellent or very good. These survey responses seemingly conflict with a mountain of data that shows how limited retirement savings are for average Americans.

One interpretation of this is that many older adults — such as 56-year-old Jackie — are simply mastering the art of living within their means. “I will have to live on a budget,” she says. “I don’t think I’ll ever be destitute or homeless. I have a big family that would always take care of me. I’ve been saving. Yeah, finances concern me because inflation’s going up. But I think I can manage it by being stricter and not being so loose with my wallet.”

Finances remain a big issue

While older adults may be fine with the current state of their finances, some do have concerns about the longer term. Although a



minority, nearly 4 in 10 survey takers 60 and older say they are very or extremely worried that their money will not last. And only 16 to 18 percent of those surveyed reported significant improvements in their money situation over the past decade, despite Wall Street’s bull market.

“You can see the financial uncertainty,” says Peter A. Lichtenberg, director of the Institute of Gerontology at Wayne State University.

Younger adults don’t grasp the financial realities of retirement

Meanwhile younger adults’ expectations for how their retirement will be funded look different from the realities facing older adults today. For example, some 37 percent of younger survey takers say they don’t expect to rely on Social Security benefits when they reach retirement, while 94 percent of the oldest survey takers say they do rely on Social Security today.

Likewise, 63 percent of the youngest respondents in the survey expect to use their savings, which is something just 39 percent of the oldest are actually doing. And 24 percent of the youngest adults expect to use income from a part-time job in retirement, whereas only 8 to 15 percent of retirees 60 and older have part-time jobs.

“Most people in their 40s don’t understand how important Social Security will be by the time they’re 80,” Whitman says. “Eighty-one percent think they’ll use a retirement plan, but they overestimate paying for retirement themselves. Social Security, Medicare and Medicaid are so critical to our health and our financial security as we age.”

**Part 3: The Pursuit of Happiness**

Meet the happy realists

It shouldn’t come as a surprise that older adults in the survey make up the happiest age group. The U-curve model that depicts happiness has been widely reported: It starts high, when we’re young, hits a low in our late 40s and then begins a steady climb back up. Interestingly, though, when people 85-plus were asked to say what they considered the best decade of their lives, they most frequently cited their 50s.

But the study also shows that optimism is lowest for those in their 60s and 80s. One way to look at that is lack of optimism equates to fulfillment. “I don’t look forward to anything new,” says nonagenarian study participant Ruth. “I love to watch the birds. I love to swim. I love to play Ping-Pong. It’s just more of what I already love.”

Respondents in their 40s and 50s reported lower happiness scores but higher optimism scores.

The power of simple goals

About 2 out of 3 of the oldest adults, age 80 and older, say they’re living their “best possible life” or close to it, compared with just 1 in 5 younger adults. What’s driving this remarkable shift? “Psychologically, people notice and prioritize the positive and let the negative go as they age,” says Louise Aronson, M.D., professor of geriatrics at the University of California, San Francisco, and author of *Elderhood: Redefining Aging, Transforming Medicine, Reimagining Life*.

“It’s the ticking clock theory: We all have to die; as you get closer, you think, Hey, what really matters? When you’re young, you may think, I’m going to suffer now because it’ll be worth it later. But later, you realize none of that made me as happy as being with my family or taking long walks every day,” she adds.

As 70-year-old Richard, who is a retired financial planner, puts it: “I did what I did to make a living, and I enjoyed it. But once I walked away, I honestly didn’t miss it for 10 minutes. That’s not my identity. That’s not who I am. My wife and I are heavily involved in our church. We’ve done mission trips to Cambodia, to Rwanda, to Australia, to China — to help dig wells and build homes and those kinds of things. I consider that to be who we are.”

Is optimism a lifestyle?

Another interesting finding on optimism: Those with an optimistic outlook were twice as likely to be engaged in healthy behaviors as those with a pessimistic attitude.

“My research shows that positive beliefs about aging can act as a buffer against stress, bolster your sense of control over your life and even your will to live, and motivate good habits,” says Becca Levy, professor of epidemiology at the Yale School of Public Health.

*continued page 30*

## depression and aging cont.

often mistaken for a natural part of aging. Experts recommend seeking help if you have three or more of the following symptoms that last for more than two weeks and interfere with daily living:

- Memory problems and confusion
- Social withdrawal
- Loss of pleasure
- Loss of appetite or weight loss
- Vague complaints of pain
- Inability to sleep
- Irritability
- Demanding behavior
- Change in personality
- Delusions or hallucinations
- Thoughts of self harm

### The importance of seeking help

A crucial first step is to speak to someone you trust, like your primary doctor, Dr. Cora says. He or she may want to examine you, since certain medical conditions like hypothyroidism, stroke and Parkinson's disease can mimic signs of depression. Learn how depression and anxiety share some symptoms. Your doctor can also refer you to a licensed mental health counselor. If you prefer not to meet in person, there's virtual assistance, where a counselor helps you via phone or video.

Whether you meet in person or online, the first line of treatment for depression is typically psychotherapy, or "talk therapy." Your therapist can also decide whether medication is right for you. Remember, depression is nothing to be ashamed of. It is highly treatable so it's important to take that first step and ask for help.

### Strategies to help keep depression in check

Making lifestyle changes as you age is also important to preventing or managing depression, says Dr. Cora, who tells

older adults to pay attention to the "four pillars" of good health: nutrition, exercise, relaxation and sleep habits.

### Some helpful tips:

- **Relaxation** during the day helps nighttime sleep, so try meditation, prayer, guided imagery and even dancing.
- **"Get up, get dressed and out"** – even 30 minutes of walking around the block," says Gary J. Kennedy, MD, director of the Division of Geriatric Psychiatry and Fellowship Program at Albert Einstein College of Medicine in New York. Vigorous exercise helps build new neurons in the brain. Get expert tips on how to kickstart a new fitness plan. If you're immobile, consider a chair yoga class or water aerobics or ask your physical therapist to develop an exercise plan, Dr. Kennedy suggests.
- **Replace screen time with face time.** Join a choir, take a class, or make a date with a loved one.
- **Support groups** may be helpful for people who are disabled or homebound. Community or church groups can come to you and provide social connection.
- **Prepare for major life changes**, like retirement, by planning how you are going to spend your time.
- **Stay in touch** with family and let them know when you feel sad.

Though she was ultimately hospitalized for major depression, today Janet is home and active again. She continues therapy and medication, and despite two knee replacements and the dissolution of her son's marriage, she has had no relapses. David is seeing similar success: After medication, psychotherapy, guided meditation and a weekly tennis game, he's feeling optimistic once again. "Getting out of the house and around other people and talking and laughing are my go-to prescriptions for depression," he says. "I try to be grateful for every day now." ♦

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# WILL THERE BE A HOUSING MARKET CRASH OR BUBBLE IN 2022?



**W**ith all the headlines and buzz in the media, some consumers believe the market is in a housing bubble. As the housing market shifts, you may be wondering what'll happen next. It's only natural for concerns to creep in that it could be a repeat of what took place in 2008. The good news is, there's concrete data to show why this is nothing like the last time. There's a Shortage of Homes on the Market Today, Not a Surplus The supply of inventory needed to sustain a normal real estate market is approximately six months. Anything more than that is an overabundance and will cause prices to depreciate. Anything less than that is a shortage and will lead to continued price appreciation. For historical context, there were too many homes for sale during the housing crisis (many of which were short sales and foreclosures), and that caused prices to tumble. Today, supply is growing, but there's still a shortage of inventory available. Unsold inventory sits at just a 3.0-months' supply at the current sales pace.

## Supply of homes nothing like last time

One of the reasons inventory is still low is because of sustained underbuilding. When you couple that with ongoing buyer demand as millennials age into their peak homebuying years, it continues to put upward pressure on home prices. That limited supply compared to buyer demand is why experts forecast home prices won't fall this time. Mortgage Standards Were Much More Relaxed During the Crash During the lead-up to the housing crisis, it was much easier to get a home loan than it is today. The graph below showcases data on the Mortgage Credit Availability Index (MCAI) from the Mortgage Bankers Association (MBA). The higher the number, the easier it is to get a mortgage.

## Lending standards still under control

Running up to 2006, banks were creating artificial demand by lowering lending standards and making it easy for just about anyone to qualify for a home loan or refinance their current home. Back then, lending institutions took on much greater risk in both the person and the mortgage products offered. That led to mass defaults,

foreclosures, and falling prices. Today, things are different, and purchasers face much higher standards from mortgage companies. Mark Fleming, Chief Economist at First American, says: "Credit standards tightened in recent months due to increasing economic uncertainty and monetary policy tightening." Stricter standards, like there are today, help prevent a risk of a rash of foreclosures like there was last time. The Foreclosure Volume Is Nothing Like It Was During the Crash The most obvious difference is the number of homeowners that were facing foreclosure after the housing bubble burst. Foreclosure activity has been on the way down since the crash because buyers today are more qualified and less likely to default on their loans.

## Foreclosure activity then and now

In addition, homeowners today are equity rich, not tapped out. In the run-up to the housing bubble, some homeowners were using their homes as personal ATMs. Many immediately withdrew their equity once it built up. When home values began to fall, some homeowners found themselves in a negative equity situation where the amount they owed on their mortgage was greater than the value of their home. Some of those households decided to walk away from their homes, and that led to a wave of distressed property listings (foreclosures and short sales), which sold at considerable discounts that lowered the value of other homes in the area. Today, prices have risen nicely over the last few years, and that's given homeowners an equity boost. According to Black Knight: "In total, mortgage holders gained 2.8 trillion in tapable equity over the past 12 months – a 34% increase that equates to more than 207,000 in equity available per borrower. . . ." With the average home equity now standing at 207,000, homeowners are in a completely different position this time.

## Bottom Line

Don't be worried that we're making the same mistakes that led to the last housing crash. Concrete data and expert insights clearly show why this is nothing like the last time. ♦

# 4 Home Improvement Projects That Add Value and Style to Your Home

In the US, people usually have renovations in their homes about every three to five years, depending on the purpose. Improving the value of your home is about making your home more stylish while adding functionality on a budget.

If you want to elevate the look and feel of your home, there are several home improvement projects you can do. However, you need to know the best renovation ideas that attract home buyers and make your house more valuable.

Can't figure out where to start? We got you covered with a few of our top recommendations.

Read on to learn home improvement tips that will transform your house into an upgraded home with style.

## 1. Remodel Your Kitchen

Value improves because a well-designed and executed kitchen remodel can increase the resale value of a home. Style elevates because a kitchen is often the home's centerpiece, and a stylish and well-designed kitchen can be a real showstopper.

Make sure to create a budget and stick to it. It is easy to get caught up in the excitement of a kitchen remodel and go over budget, so it is vital to plan and be realistic about what you can afford.

Work with a qualified and experienced contractor. A kitchen remodel is a significant investment for a home makeover, and you want to ensure that your investment is in good hands.

## 2. Upgrade Your Appliances and Fixtures

Appliances are a significant part of any home; upgrading them can add value and style to your home. New appliances can be an essential selling point for potential buyers and help you save money on your energy bills.

If you're looking to upgrade your appliances, consider new, energy-efficient

models that will help you save money in the long run. You can also look for devices with unique features or stylish designs to make your home stand out.

## 3. Revamp Your Bathrooms

One of the simple home improvement projects is adding a new vanity. Whether you go with a custom-built or a more affordable option from a big box store, a new vanity can transform the look of your bathroom. If you're short on space, consider a floating vanity to give the illusion of more space.

Another great way to add value and style to your bathroom is by upgrading your shower or bathtub. If you have an old, outdated battery, consider replacing it with a sleek walk-in shower. Or, if you have a bathtub that's seen better days, consider having it refinished or replaced.

## 4. Add a Beautiful Deck

A deck can provide an excellent space for outdoor entertaining and relaxing and increase your home's curb appeal. When adding a deck, consider the size, style, and materials best suit your home and budget. Opt for an engineered hardwood floor for better deck quality, and work with the right experts as they can suggest more home improvements.

## Increase Your Home's Value With Simple Home Improvement Projects

Improving your home can significantly add value to your property and make your living space more comfortable. There are many reasons to do home improvement projects, including increasing your home's resale value, making necessary repairs, or simply upgrading your home's appearance. Whatever your reason for improving your home, it's essential to carefully plan and budget for your project to ensure a successful outcome. ♦



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# How to Write a Business Plan, Step by Step

A well-written business plan should include details about your business's goals, products or services, and finances.

A business plan is a document that outlines your business's financial goals and explains how you'll achieve them. A strong, detailed plan will provide a road map for the business's next three to five years, and you can share it with potential investors, lenders or other important partners.

## 1. Write an executive summary

This is the first page of your business plan. Think of it as your elevator pitch. It should include a mission statement, a brief description of the products or services offered, and a broad summary of your financial growth plans.

Though the executive summary is the first thing your investors will read, it can be easier to write it last. That way, you can highlight information you've identified while writing other sections that go into more detail.

## 2. Describe your company

Next up is your company description, which should contain information like:

- Your business's registered name.
- Address of your business location.
- Names of key people in the business.

Make sure to highlight unique skills or technical expertise among members of your team.

Your company description should also define your business structure — such as a sole proprietorship, partnership or corporation — and include the percent ownership that each owner has and the extent of each owner's involvement in the company.

Lastly, it should cover the history of your company and the nature of your business now. This prepares the reader to learn about your goals in the next section.

## 3. State your business goals

The third part of a business plan is an objective statement. This section spells out exactly what you'd like to accomplish, both in the near term and over the long term.

If you're looking for a business loan or outside investment, you can use this section to explain why you have a clear need for the funds, how the financing will help your business grow, and how you plan to achieve your growth targets. The key is to provide a clear explanation of the opportunity presented and how the loan or investment will grow your company.

For example, if your business is launching a second product line, you might explain how the loan will help your company launch the new product and how much you think sales will increase over the next three years as a result.

## 4. Describe your products and services

In this section, go into detail about the products or services you offer or plan to offer.

You should include the following:

- An explanation of how your product or service works.
- The pricing model for your product or service.
- The typical customers you serve.
- Your supply chain and order fulfillment strategy.

- Your sales strategy.
- Your distribution strategy.

You can also discuss current or pending trademarks and patents associated with your product or service.

## 5. Do your market research

Lenders and investors will want to know what sets your product apart from your competition. In your market analysis section, explain who your competitors are. Discuss what they do well, and point out what you can do better. If you're serving a different or underserved market, explain that.

## 6. Outline your marketing and sales plan

Here, you can address how you plan to persuade customers to buy your products or services, or how you will develop customer loyalty that will lead to repeat business.

## 7. Perform a business financial analysis

If you're a startup, you may not have much information on your business financials yet. However, if you're an existing business, you'll want to include income or profit-and-loss statements, a balance sheet that lists your assets and debts, and a cash flow statement that shows how cash comes into and goes out of the company.

You may also include metrics such as:

- Net profit margin: the percentage of revenue you keep as net income.

*continued next page*

- Current ratio: the measurement of your liquidity and ability to repay debts.
- Accounts receivable turnover ratio: a measurement of how frequently you collect on receivables per year.

This is a great place to include charts and graphs that make it easy for those reading your plan to understand the financial health of your business.

- The best business checking accounts.
- The best business credit cards.
- The best accounting software.

## 8. Make financial projections

This is a critical part of your business plan if you're seeking financing or investors. It outlines how your business will generate enough profit to repay the loan or how you will earn a decent return for investors.

Here, you'll provide your business's monthly or quarterly sales, expenses and profit estimates over at least a three-year period — with the future numbers assuming you've obtained a new loan.

Accuracy is key, so carefully analyze your past financial statements before giving projections. Your goals may be aggressive, but they should also be realistic.

## 9. Add additional information to an appendix

List any supporting information or additional materials that you couldn't fit in elsewhere, such as resumes of key employees, licenses, equipment leases, permits, patents, receipts, bank statements, contracts and personal and business credit history. If the appendix is long, you may want to consider adding a table of contents at the beginning of this section.

## Business plan tips and resources

Here are some tips to help your business plan stand out:



- **Avoid over-optimism:** If you're applying for a business loan at a local bank, the loan officer likely knows your market pretty well. Providing unreasonable sales estimates can hurt your chances of loan approval.

- **Proofread:** Spelling, punctuation and grammatical errors can jump off the page and turn off lenders and prospective investors, taking their mind off your business and putting it on the mistakes you made. If writing and editing aren't your strong suit, you may want to hire a professional business plan writer, copy editor or proofreader.

- **Use free resources:** SCORE is a nonprofit association that offers a large network of volunteer business mentors and experts who can help you write or edit your business plan. You can search for a mentor or find a local SCORE chapter for more guidance.

The U.S. Small Business Administration's Small Business Development Centers, which provide free business consulting and help with business plan development, can also be a resource. ♦



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## from the editor cont.

“That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation”  
Romans 10:9-10. ♦

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## stereotypes cont.

### Part 4: Relationships

Friends are great, but family comes first

At every age, family members contribute more to a person's sense of joy and sense of purpose than friends do. "Family is the people you can rely on, the people who see you and accept you," UCSF's Aronson says. But she also points out that "family" can take on a broader definition for many people.

If you're among the growing group of single older adults or if you find yourself low on close family, "think about turning friends into your chosen family," she suggests. For younger adults, she adds, "Now is the moment to make connections — with people who can see you through the coming decades."

Our relationships grow closer over time  
There's a steady linear increase in how we rate our close relationships over time. By age 80, 85 percent describe their human connections as excellent or very good — up from 56 percent before age 40. And most say they have been at the same level for the past five years. "I've been with people who are dying," Aronson says, "and that's what matters in the end."

### Part 5: Life Stages

Is 60 the new 40?

Midlife crisis, move over. Based on survey responses, our 60s is the watershed decade when it comes to the shifts in attitudes we've described about longevity, relationships, well-being and wealth. Concerns about life expectancy drop, while worries about stamina, cognitive skills, diminishing eyesight and memory loss peak. Our ratings of connection with friends and family rise. As noted, we get more serious about physical health, too.

"It's a time that many people step back and say, 'Oh, my health is not a given. I actually need to do things to at least make it stable and make it ... better.' I would say the peak time window that I see patients is between 50 and 70," says Friedman, founding director of the lifestyle medicine program at University of Rochester-affiliated Highland Hospital.

For Richard, the wake-up call came when he saw a TV spot about an active older man in his industry. "While growing up, I remember life expectancy being 65. You retired at 65, you died at 67. It's pretty much what it is," he says. "Now, I'm 70, and life expectancies are closer to 80. But I remember seeing it happen to a portfolio manager, a mutual fund manager. A news show did a spot on him, and he was 70-something years old, still working out, still trim, still buff. And I said to myself, 'Well gee, maybe I don't have to die at 65. If he can do it, I can do it.'"

### Part 6: Our Final Years

Afraid of death? Nope. Ready for it? Maybe

"People aren't afraid of death," AARP's Whitman says. Indeed, the survey shows such fear generally decreases with age. Of greater concern is controlling the circumstances. "People want choice and self-control when dying," she says. Most survey respondents endorse medical aid in dying.

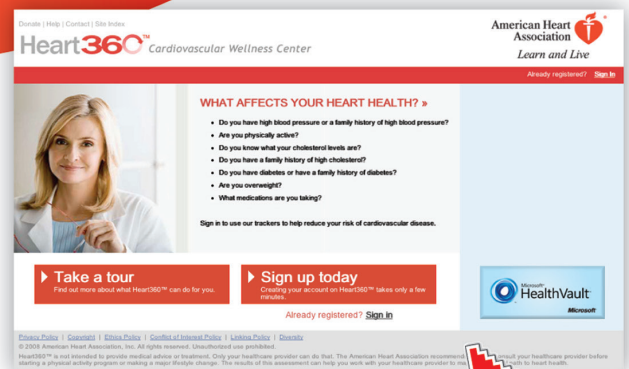
Yet it's not until their 80s that many people reported making necessary plans that will help their families and medical team understand and carry out their end-of-life wishes — as well as plans for their assets, funeral and burial. ♦

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