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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
Jennifer Hanson-J.Hanson Photography
772.248.4853

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iCare Community™ Magazine
Port St. Lucie, Florida
icarepublications@gmail.com
www.icaretown.com



FROM THE EDITOR

By ANGEL CHAVEZ

HAPPY MOTHER'S DAY!

It is easy to recognize the love of the mother as the closest to God's kind of love: "Love suffers long and is kind; love does not envy; love does not parade itself, is not puffed up; does not behave rudely, does not seek its own, is not provoked, thinks no evil; does not rejoice in iniquity, but rejoices in the truth; bears all things, believes all things, hopes all things, endures all things. Love never fails.

1 Corinthians 13

In this issue, I want to express my love, admiration and gratitude to the earthly mother of my Lord Jesus of Nazareth, The Savior of the world. Her name is Mary.

Every Christian needs to understand how is that faith works through love, we must watch and learn from the life of Mary.

"For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love. *Galatians 5:6*"

Her submission to God was unconditional, no matter the cost. She inspires to serve God, with all our heart, with all our soul, and all our strength. This is how she did it:

**MARY CALLS HERSELF
"SERVANT OF THE LORD"**

Mary calls herself the servant of the Lord. She can teach us how to respond in faith and be obedient to God's word. I love Mary's willingness to be used by the Lord, even at her young age. When angel Gabriel visited her, she answered: "I am the Lord's servant. May everything you have said about me come true." And then the angel left her. *Luke 1:38*

BELIEVING AND OBEDIENCE
IS KEY TO BE BLESS, FOR
WITHOUT FAITH IS IMPOSSIBLE
TO PLEASE GOD.

"You are blessed because you believed that the Lord would do what he said." *Luke 1:45*

"But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is

a rewarder of those who diligently seek Him. *Hebrews 11:6*"

MARY'S ATTITUDE OF WORSHIP, WILLINGNESS, SUBMISSION AND OBEDIENCE TO GOD INSPIRES US TO LEARN AND IMITATE HER IN THE GOOD TIMES AND THE BAD TIMES:

"Mary responded, "Oh, how my soul praises the Lord. How my spirit rejoices in God my Savior! For he took notice of his lowly servant girl, and from now on all generations will call me blessed. For the Mighty One is holy, and he has done great things for me. He shows mercy from generation to generation to all who fear him..."

Luke 1:46-50

You will conceive and give birth to a son, and you will name him Jesus. He will be very great and will be called Son of the Most High. The Lord God will give him the throne of his ancestor David. And he will reign over Israel [Israel is the spiritual Israel-ALL BELIEVERS, his church, his body] forever; his Kingdom will never end!"

Luke 1:30-33

"The young woman, who has never had a man, will give birth to a Son. They will give Him the name Immanuel. This means God with us."

Mathew 1:23

IN FULLFILLING HER CALL,
SHE ENDURED BIG TRIALS ALL
HER LIFE. FROM THE TIME OF
RECEIVING SUCH A GREAT
RESPONSIBILITY TO THE AGONY
OF SEEING HER SON BEING
CRUCIFIED...

She traveled days to Bethlehem during the last days of her pregnancy. At the time of her labor, there was no room available in the Inn for her, so she was forced to give birth in a stable.

SHE ENDURED PERSECUTION
AND DEATH SENTENCE TO HER
CHILD, ORDERED BY THE KING.

Her child, Jesus, was ordered to be killed by king Herod. His soldiers killed all the boys, two years and

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Mentally Strong Kids Have Parents Who Refuse To Do These 13 Things

Raising a mentally strong or resilient kid doesn't mean they won't cry when they're sad or that they won't fail sometimes. Mental strength won't make your child immune to hardship - but it also won't cause them to suppress their emotions.

In fact, it's quite the opposite. Mental strength is what helps kids bounce back from setbacks. It gives them the strength to keep going, even when they're plagued with self-doubt. A strong mental muscle, also called resilience, is the key to helping kids reach their greatest potential in life.

1. Condoning a victim mentality

Striking out at the baseball game or failing a science test doesn't make a child a victim. Rejection, failure and unfairness are a part of life.

Refuse to attend your kids' pity parties. Teach them that no matter how tough or unjust their circumstances, they can always take positive action.

2. Parenting out of guilt

Giving in to guilty feelings teaches your child that guilt is intolerable. Kids who learn this won't be able to say no to someone who says, "be a friend and let me copy your paper," or, "if you loved me, you'd do this for me."

Show your kids that even though you feel guilty sometimes - and all good parents do - you're not going to allow your uncomfortable emotions to get in the way of making wise decisions.

3. Making kids the center of the universe

If you make your entire life revolve around your kids, they'll grow up thinking everyone should cater to them. And self-absorbed, entitled adults aren't likely to get very far in life.

Teach your kids to focus on what they have to offer the world, rather than what they can gain from it.

4. Allowing fear to dictate choices

Although keeping your kids inside a protective bubble will spare you a lot of anxiety, playing it too safe teaches your child that fear must be avoided at all times.

Show your kids that the best way to conquer fear is to face it head-on, and you'll raise courageous people who are willing to step outside their comfort zones.

5. Giving their kids power over them

Letting kids dictate what the family will eat for dinner or where the family goes on vacation gives kids more power than they are developmentally ready to handle. Treating kids like an equal, or the boss, actually robs them of mental strength.

Give your kids an opportunity to practice taking orders, listening to things they don't want to hear and doing things they don't want to do. Let your kids make simple choices while maintaining a clear family hierarchy.

6. Expecting perfection

Expecting your kids to perform well is healthy, but expecting them to be perfect will backfire. Teach your kids that it's okay to

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From the Sheriff

by NOEL E. STEPHEN
Okeechobee County
okeesherriff.org

PEACE OFFICERS MEMORIAL DAY



Every May 15th Peace Officers Memorial Day pays tribute to local, state, and federal law enforcement officers who have made the ultimate sacrifice or been injured in the line of duty. The observance takes place during Police Week.

According to the National Law Enforcement Officers Memorial Fund, more than 800,000 law enforcement officers serve in the United States today. Each year, the National Law Enforcement Officers Memorial adds new names to the wall, on average 163 deaths per year. Fallen law enforcement officers represent all levels of law enforcement, including local, state, federal, tribal, and military law enforcement. They're family members, husbands, wives, parents, sons, and daughters.

The day honors fallen LEO across the nation and offers support to their surviving family members and officers.

On October 1, 1961, Congress asked President John F. Kennedy to designate May 15th as a day to honor peace officers. In 1962, President Kennedy issued the declaration for Peace Officers Memorial Day to be observed on May 15th and the week of May 15th to be recognized as National Police Week. In 1994, Bill Clinton made an amendment through Public Law 103-322 that directed the United States flag to be flown at half-staff on May 15th in honor of the day.

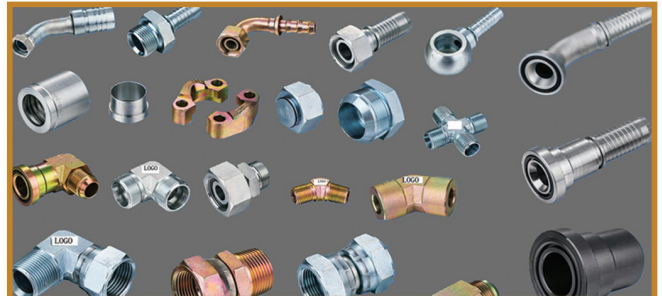


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U.S. CONSTITUTION

by DR. BRENDA MACMENAMIN, DCE
High School American History
American GOV & Economy online
TeachingHisStory.com

How our USA Constitution could be a Supernatural Document

Did you know that the Constitutional Convention almost did not happen? In fact, there were over 50 different attempts to call the colonies together after they had won the American Revolution!

There were differences in what the large versus small states wanted. There were differences in what the colonies along the coast wanted versus what the states that had to trade with the coastline states wanted. There were issues of slavery, where 3 states wanted to keep slavery and the other ten had set the slaves free or were in the process of setting them free. In five states, the freed slaves were able to vote. The Southern three states did not want the slaves to vote at all.

So, when it looked like they would never be able to come into unity with all this division, Benjamin Franklin, then 81 years old, stood up to say:

I have lived, Sir, a long time and the longer I live, the more convincing proofs I see of this truth -- that God governs in the affairs of men. And if a sparrow cannot fall to the ground without his notice, is it probable that an empire can rise without his aid? We have been assured, Sir, in the sacred writings that "except the Lord build they labor in vain that build it." I firmly believe this; and I also believe that without his concurring aid we shall succeed in this political building no better than the Builders of Babel: We shall be divided by our little partial local interests; our projects will be confounded, and we ourselves shall be become a reproach and a bye word down to future age. And what is worse, mankind may hereafter from this unfortunate instance, despair of establishing Governments by Human Wisdom, and leave it to chance, war, and conquest.

I therefore beg leave to move -- that henceforth prayers imploring the assistance of Heaven, and its blessings on our deliberations, be held in this Assembly every morning before we proceed to business...

They then broke for three days to pray. When they returned, Mr. Dayton, a delegate from New Jersey said that "every unfriendly feeling has been dispelled" and they were able to work together to craft in peace a Constitutional Republic that has lasted for 234 years.

That, my friends, is Supernatural! For His Glory! ♦

THIS ARTICLE IS AN OFFICIAL CALL TO OUR ELECTED OFFICIALS TO GET TOGETHER AND PRAY.
And for all Christians to humble ourselves, Pray and repent, if we love America!

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What is Cryptocurrency?

A Guide for Beginners

Cryptocurrency - also known as crypto - is a digital currency designed to work as a medium of exchange. It uses cryptography (the practice of securing communication under a third party) to secure and verify transactions, as well as to control the creation of new units of a particular cryptocurrency.

Essentially, cryptocurrencies are limited entries in a database that no one can change unless specific conditions are fulfilled.

HISTORY

Following the development of the internet, the ability to transfer information and data became quicker than historically possible. Email took physical mail digital, paving the way for typed interactions and document transfers between parties within seconds. Cryptocurrency is a similar concept, except it's regarding value and money.

Online banking, internet payment gateways and credit cards function with considerable speed in the digital world. Such options, however, often involve third parties, are censorable and sometimes must settle on the backend during weekdays, depending on the banks involved, etc.

Efforts toward online monetary solutions, including DigiCash, surfaced prior to the year 2000, but the first modern-area cryptocurrency to gain significant adoption and viability did not emerge until 2008. Pseudonymous creator Satoshi Nakamoto published Bitcoin's (BTC) white paper, to describe the written concept of the asset, in 2008.

The significance? Bitcoin solved the issue of users spending the same asset more than once, known as double-spending. Built using blockchain technology, Bitcoin is run by numerous computers across the globe that collectively verify transactions and protect the network against hacking, due to the lack of a single point of failure.

Bitcoin launched on its blockchain network in 2009. Since then, other people and companies have built numerous additional crypto assets - some of which position themselves as faster or more private assets. Other blockchains, such as Ethereum, were also created, giving developers a platform on which to build various additional assets and solutions.

Over the years, crypto has gone from Bitcoin, its pioneer asset, to an industry filled with numerous blockchains, solutions and assets. Subcategories within the industry have also formed, such as the decentralized finance niche. DeFi strives to provide individuals with versions of the same financial tools they've grown accustomed to, but with the added benefit of no trusted third parties. This includes lending and borrowing.

WHAT CAN YOU DO WITH CRYPTOCURRENCY?

You can do a number of things with cryptocurrencies, depending on which one you are working with. On the most basic level, crypto assets can be used to send value from one person to another, or to pay for goods and services.

Each asset holds a value, often priced in U.S. dollars, which leads to another use case: trading and investing. Aside from stablecoins - which seek to stabilize the instability of cryptocurrencies by pegging an asset to something else, such as the U.S. dollar - most cryptocurrencies constantly fluctuate in price. You can trade between cryptocurrencies and national currencies (called fiat currencies) on exchanges, depending on the trading pairs available on the platform of choice.

If you are a merchant, you can also accept digital assets as payment, directly or through a payment processor or service that is more convenient and adds capabilities. Some services give the option to convert paid cryptocurrencies into cash automatically on the back end, while there are also some companies that offer

continued next page

crypto top-up debit cards that are indistinguishable from any other plastic card to pay for goods or services.

Additionally, you can mine cryptocurrencies. Mining uses your computer or designated hardware to help run the networks that back crypto assets. Running a function on your computer or hardware automatically and continuously after it's set up, mining generates revenue and helps to validate the transactions that are carried out on the blockchain, depending on the computing power designated.

People can also borrow crypto assets on various platforms, and earn interest for loaning out assets. This niche of the crypto space is known as decentralized finance, or DeFi. Based on distributed ledger technology, various platforms facilitate the lending and borrowing of crypto without requiring the user to submit to the control of a centralized entity. DeFi also includes other aspects as well, such as decentralized exchanges, or DEXs.

HOW DO CRYPTOCURRENCIES WORK?

Most cryptocurrencies (aside from a select few) operate on a blockchain. Essentially, a blockchain is a network of many computers around the world that pool together computing power to validate the network operations.

As a part of the mining process, the first one to solve a puzzle gets a reward for helping the network function. This is called mining. Mining is necessary for putting more of any given asset into circulation from its related maximum supply. Blockchain helps decentralize assets, holding significant security benefits over centralized systems with one point of failure.

Blockchains typically function via proof-of-work or proof-of-stake consensus algorithms. PoW operates based on miners, who often designate specific computing machines for the process.

PoS, on the other hand, runs on staking. In the staking system, rewards are distributed to help run the network by holding assets in certain designated wallets. A number of PoS assets also allow for masternodes - a more complicated staking process that usually requires a certain minimum number of coins.

WHAT TYPES OF CRYPTOCURRENCIES EXIST?

Although the crypto space began with just Bitcoin, the industry has since flourished into countless other assets, projects, companies and concepts. Several categories emerged as the years passed.

Bitcoin initiated as more of a currency, noted in its original white paper. However, the asset has taken on more of a store-of-value role, similar to the public's view of gold.

Other crypto assets position themselves more as transactional assets, capable of fast payments and transfers based on blockchain tech. Utility tokens exist as another faction within the crypto space. Utility tokens each play a role within a larger project, serving a function within an ecosystem aimed at a particular solution.

Stablecoins peg their values to various national currencies or assets, such as gold. Most often pegged one-to-one with the U.S. dollar, stablecoins give users a way to sell into an asset carrying the same value as a national currency, but one that can still be transacted and stored in a crypto-esque fashion within the ecosystem.

Nonfungible tokens, or NFTs, are yet another type of cryptocurrency. NFTs are typically each unique in value and likeness, whereas other crypto assets can usually be swapped one for one with another of the same type. For example, you can generally trade 1 BTC for 1 BTC, although doing so would not make sense in many cases. Digital artwork is one example of a type of NFT.

Before interacting with any given asset, it may be important to look up the asset's type and function, depending on your goals. Not all digital assets were created for investment purposes.

WHERE DOES CRYPTO STAND IN TERMS OF LEGALITY?

Regulation has come into play worldwide with the growth of the industry. Over the years, the United States has increasingly stepped up its overwatch of the space. The Securities and Exchange Commission cracked down on initial coin offerings, or ICOs, after the mania of 2017 and 2018. The Commodity Futures Trading Commission and other U.S. agencies have also engaged in various capacities.

Additionally, crypto regulation outside the U.S. has changed over time, based on evolving regulatory guidelines. The 5th Anti-Money Laundering Directive from the European Union, for example, means crypto exchanges and other operations must comply with certain guidelines in certain regions.

Since crypto is a relatively new industry compared with others, legal clarity does not yet exist in terms of requirements for all areas of the space. Part of such clarity includes asset classification. Bitcoin and Ether (ETH) are viewed as

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HOW TO CHOOSE HEART HEALTHY PROTEIN FOODS



Choosing heart-healthy protein foods can help to minimise your risk of heart disease. What foods are the best sources of protein and other heart-healthy nutrients?

Lots of foods contain protein, and each can impact our risk of heart disease in different ways. No matter what style of diet you follow, we recommend you eat a variety of protein-rich foods with as little processing as possible.

Take chicken for example. Chicken breast or chicken pieces are high-quality sources of protein. However, when the chicken is made into nuggets or sausages, it becomes highly processed, with a long list of added ingredients and often a poorer nutritional profile.

What does protein do in our body?

No matter what age or stage you're at in life, protein is an essential nutrient. Its main role in the body is growth and repair. Most people think getting enough protein is important for their muscles, but it's just as important for forming and maintaining our hair, nails, skin, and organs, including your heart.

Protein is made up of 20 amino acids. Some of these can be made by our body, but others ('essential amino acids') must come from the food we eat.

How much protein do we need?

The amount of protein each person needs is varied. It depends on your age and gender, but it may also depend on your lifestyle and health too. Teenagers, pregnant women, and older adults all need more protein.

The amount of protein recommended each day:

Women (aged 19 to 70): 46 grams

Women (aged 70+): 57 grams

Men (aged 19 to 70): 64 grams

Men (aged 70+): 81 grams

If you don't have enough good quality protein in your diet it can lead to muscle loss (including damage to the heart) and can impact on your immune system too. If you have too much protein in your diet you may miss out on essential nutrients from not eating enough foods like vegetables, fruit, and whole grains.

Plant versus animal proteins

Protein can come from plant or animal-based foods.

Animal sources: meat, fish, chicken, eggs, milk, cheese, and yogurt.

Plant sources: legumes (including soy protein), nuts and seeds.

Each protein source can have a beneficial, neutral, or potentially harmful effect on your heart health and risk of heart disease. For example, oily fish contains heart-healthy fats like omega-3 fats which may help prevent blood clots and lower blood pressure. Whereas red meat, chicken and eggs contain saturated fat and too much saturated fat is associated with increasing 'bad' LDL cholesterol.

Animal foods tend to be 'complete proteins' which mean they contain all nine of the 'essential amino acids'. Some plant foods contain all of the nine 'essential amino acids', including soy protein, quinoa and chia seeds. However, most plant proteins lack one or more of the nine essential amino acids, so it's important to eat a variety of plant proteins from different sources.

High protein foods

These foods contain varying levels of protein per serving. Instead of focusing on protein, try to think about the whole food and the other nutrients each food gives your body.

continued next page

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Legumes, nuts, and seeds

Legumes like chickpeas and kidney beans contain plant-based protein and soluble fibre which helps you to feel full for longer. Legumes, nuts and seeds are good plant-based sources of protein for everyone including people who choose to eat a vegan or vegetarian diet. Eating legumes instead of meat has been shown to lower 'bad' LDL cholesterol.

Tip: Legumes come in a variety of shapes and sizes and can be bought dried, canned, or frozen. Next time you shop try to choose something new like split peas or frozen edamame beans.

Fish and seafood

Fish and seafood are great sources of protein that are low in saturated fat. Oily fish like mackerel, sardines and salmon are particularly high in omega-3 fats which increase the levels of 'good' HDL cholesterol in your blood and are good for your heart.

A Mediterranean style of diet contains moderately high amounts of fish and has been associated with a reduced risk of heart disease (including coronary heart disease and stroke).

Tip: Aim to eat fish a couple of times each week, particularly oily fish. Canned or plain frozen fish are cheap and convenient. Look out for frozen prawns, frozen plain fish, or canned salmon.

Poultry

Poultry includes chicken, duck and turkey and is a good source of protein, vitamin A, magnesium, and zinc.

When poultry is eaten within a heart-healthy diet it has a neutral impact on heart health. Poultry can be eaten as part of an overall

heart-healthy diet, alongside plenty of other good quality sources of protein and plant foods.

Tip: Buy chicken in bulk when it's on special and freeze it into smaller portions so you can use it when you need to. Choose lean cuts like chicken thigh or breast or remove the skin.

Red meat

Red meat includes beef, veal, lamb, mutton, pork, goat, and venison. Lean red meat (meat with less fat) is a rich source of protein as well as iron, zinc and vitamin B12. Eating high levels of red meat can increase your risk of heart disease and stroke. For heart health, we recommend limiting your weekly intake of cooked red meat to 350 grams or less.

Replacing red meat with plant-based alternative like legumes, soy or nuts has been shown to lower LDL cholesterol.

Tip: add lentils, chickpeas, or kidney beans to dishes like spaghetti bolognese, casseroles, stews, and winter soups to bulk them out and reduce the amount of meat you need.

Eggs

Eggs are a good source of protein, vitamins A, E, B12 and minerals like selenium. Eggs contain cholesterol however this has little effect on our blood cholesterol. Foods high in saturated fat and trans-fat have the biggest impact on your cholesterol levels.

For most people, eggs can be included as part of a heart-healthy diet. People who have an increased risk of heart disease can eat up to six eggs per week as part of a heart-healthy diet.

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The Mental Health Benefits of Exercise

Exercise is not just about aerobic capacity and muscle size. Sure, exercise can improve your physical health and your physique, trim your waistline, improve your sex life, and even add years to your life. But that's not what motivates most people to stay active.

People who exercise regularly tend to do so because it gives them an enormous sense of well-being. They feel more energetic throughout the day, sleep better at night, have sharper memories, and feel more relaxed and positive about themselves and their lives. And it's also a powerful medicine for many common mental health challenges.

Regular exercise can have a profoundly positive impact on depression, anxiety, and ADHD. It also relieves stress, improves memory, helps you sleep better, and boosts your overall mood. And you don't have to be a fitness fanatic to reap the benefits. Research indicates that modest amounts of exercise can make a real difference. No matter your age or fitness level, you can learn to use exercise as a powerful tool to deal with mental health problems, improve your energy and outlook, and get more out of life.

Exercise and depression

Studies show that exercise can treat mild to moderate depression as effectively as antidepressant medication—but without the side-effects, of course. As one example, a recent study done by the Harvard T.H. Chan School of Public Health found that running for 15 minutes a day or walking for an hour reduces the risk of major depression by 26%. In addition to relieving depression symptoms, research also shows that maintaining an exercise schedule can prevent you from relapsing.

Exercise is a powerful depression fighter for several reasons. Most importantly, it promotes all kinds of changes in the brain, including neural growth, reduced inflammation, and new activity patterns that promote feelings of calm and well-being. It also releases endorphins, powerful chemicals in your brain that energize your spirits and make you feel good. Finally, exercise can also serve as a distraction, allowing you to find some quiet time to break out of the cycle of negative thoughts that feed depression.

Exercise and anxiety

Exercise is a natural and effective anti-anxiety treatment. It relieves tension and stress, boosts physical and mental energy, and enhances well-being through the release of endorphins. Anything that gets you moving can help, but you'll get a bigger benefit if you pay attention instead of zoning out.

Try to notice the sensation of your feet hitting the ground, for example, or the rhythm of your breathing, or the feeling of the wind on your skin. By adding this mindfulness element - really focusing on your body and how it feels as you exercise - you'll not only improve your physical condition faster, but you may also be able to interrupt the flow of constant worries running through your head.

Exercise and stress

Ever noticed how your body feels when you're under stress? Your muscles may be tense, especially in your face, neck, and shoulders, leaving you with back or neck pain, or painful headaches. You may feel a tightness in your chest, a pounding pulse, or muscle cramps. You may also experience problems such as insomnia, heartburn, stomachache, diarrhea, or frequent urination. The worry and discomfort of all these physical symptoms can in turn lead to even more stress, creating a vicious cycle between your mind and body.

Exercising is an effective way to break this cycle. As well as releasing endorphins in the brain, physical activity helps to relax the muscles and relieve tension in the body. Since the body and mind are so closely linked, when your body feels better so, too, will your mind.

Exercise and ADHD

Exercising regularly is one of the easiest and most effective ways to reduce the symptoms of ADHD and improve concentration, motivation, memory, and mood. Physical activity immediately boosts the brain's dopamine, norepinephrine, and serotonin levels - all of which affect focus and attention. In this way, exercise works in much the same way as ADHD medications such as Ritalin and Adderall.



continued next page

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Exercise and PTSD and trauma

Evidence suggests that by really focusing on your body and how it feels as you exercise, you can actually help your nervous system become “unstuck” and begin to move out of the immobilization stress response that characterizes PTSD or trauma. Instead of allowing your mind to wander, pay close attention to the physical sensations in your joints and muscles, even your insides as your body moves. Exercises that involve cross movement and that engage both arms and legs - such as walking (especially in sand), running, swimming, weight training, or dancing - are some of your best choices.

Outdoor activities like hiking, sailing, mountain biking, rock climbing, whitewater rafting, and skiing (downhill and cross-country) have also been shown to reduce the symptoms of PTSD.

Other mental health benefits of exercise

Even if you're not suffering from a mental health problem, regular physical activity can still offer a welcome boost to your mood, outlook, and mental well-being.

EXERCISE CAN HELP PROVIDE:

Sharper memory and thinking.

The same endorphins that make you feel better also help you concentrate and feel mentally sharp for tasks at hand. Exercise also stimulates the growth of new brain cells and helps prevent age-related decline.

Higher self-esteem.

Regular activity is an investment in your mind, body, and soul. When it becomes habit, it can foster your sense of self-worth and make you feel strong and powerful. You'll feel better about your appearance and, by meeting even small exercise goals, you'll feel a sense of achievement.

Better sleep.

Even short bursts of exercise in the morning or afternoon can help regulate your sleep patterns. If you prefer to exercise at night, relaxing exercises such as yoga or gentle stretching can help promote sleep.

More energy.

Increasing your heart rate several times a week will give you more get-up-and-go. Start off with just a few minutes of exercise per day, and increase your workout as you feel more energized.

Stronger resilience.

When faced with mental or emotional challenges in life, exercise can help you build resilience and cope in a healthy way, instead of resorting to alcohol, drugs, or other negative behaviors that ultimately only make your symptoms worse. Regular exercise can also help boost your immune system and reduce the impact of stress.

GETTING STARTED WITH EXERCISE WHEN YOU HAVE A MENTAL HEALTH ISSUE

Many of us find it hard enough to motivate ourselves to exercise at the best of times. But when you feel depressed, anxious, stressed

or have another mental health problem, it can seem doubly difficult. This is especially true of depression and anxiety, which can leave you feeling trapped in a catch-22 situation. You know exercise will make you feel better, but depression has robbed you of the energy and motivation you need to work out, or your social anxiety means you can't bear the thought of being seen at an exercise class or running through the park.

Start small.

When you're under the cloud of anxiety or depression and haven't exercised for a long time, setting extravagant goals like completing a marathon or working out for an hour every morning will only leave you more despondent if you fall short. Better to set achievable goals and build up from there.

Schedule workouts when your energy is highest. Perhaps you have most energy first thing in the morning before work or school or at lunchtime before the mid-afternoon lull hits? Or maybe you do better exercising for longer at the weekends. If depression or anxiety has you feeling tired and unmotivated all day long, try dancing to some music or simply going for a walk. Even a short, 15-minute walk can help clear your mind, improve your mood, and boost your energy level. As you move and start to feel a little better, you'll often boost your energy enough to exercise more vigorously—by walking further, breaking into a run, or adding a bike ride, for example.

Focus on activities you enjoy.

Any activity that gets you moving counts. That could include throwing a Frisbee with a dog or friend, walking laps of a mall window shopping, or cycling to the grocery store. If you've never exercised before or don't know what you might enjoy, try a few different things. Activities such as gardening or tackling a home improvement project can be great ways to start moving more when you have a mood disorder—as well as helping you become more active, they can also leave you with a sense of purpose and accomplishment.

Be comfortable.

Wear clothing that's comfortable and choose a setting that you find calming or energizing. That may be a quiet corner of your home, a scenic path, or your favorite city park.

Reward yourself.

Part of the reward of completing an activity is how much better you'll feel afterwards, but it always helps your motivation to promise yourself an extra treat for exercising. Reward yourself with a hot bubble bath after a workout, a delicious smoothie, or with an extra episode of your favorite TV show, for example.

Make exercise a social activity.

Exercising with a friend or loved one, or even your kids, will not only make exercising more fun and enjoyable, it can also help motivate you to stick to a workout routine. You'll also feel better than if you were exercising alone. In fact, when you're suffering from a mood disorder such as depression, the companionship can be just as important as the exercise. ♦

from the Editor cont.

under. Joseph and Mary escaped to Egypt saving Jesus.
(*Mathew 2:1-16*)

ENDURING THE TORMENT AND CRUCIFICTION OF HER SON IS UNIMAGINABLE. (GOD?... DIDN'T YOU SAY MY SON WAS TO BE A KING AND REIGN FOREVER?) - ***That is the bit in my heart in parenthesis.***

“Love suffers long... bears all things, believes all things, hopes all things, endures all things. Love never fails. *1 Corinthians 13*

MARY KEPT HER HEART TUNED WITH THE HOLY SPIRIT. MARY SAID: “DO WHATEVER JESUS TELLS YOU TO DO”. A RECIPE FOR SUCCESS FOR ALL GENERATIONS:

We can see this at the time Jesus launched His Ministry of Miracles. Jesus first miracle started with Mary's reminding him that perhaps this is the right time to start doing it and she also taught the whole Christian community, IN FOUR WORDS, the right way to success in life: “Do whatever he [JESUS] says”. *John 2:5*

FOR MARY, FAMILY WAS ALSO A PRIORITY IN GOD. DURING ALL THESE TIMES, MARY KNEW HOW TO KEEP ALL HER SIBLINGS TOGETHER. (*Mark 6:33*)

TAKING VACATION TOGETHER (*John 2:12*)

AND THEN ALL THE FAMILY TOGETHER WAITING TO BE FILLED WITH THE HOLY SPIRIT IN OBEDIENCE TO JESUS' COMMAND TO ALL FOLLOWERS.

“Do not leave Jerusalem. Wait for what the Father has promised. You heard Me speak of this. For John the Baptist baptized with water but in a few days, you will be baptized with the Holy Spirit.” *Acts 2:4, 5 Jesus*

“These all continued with one accord in prayer and supplication, with the women and Mary the mother of Jesus, and with His brothers”. *Acts 1:14*

ACCEPTING OUR FREE REDEMPTION BY GRACE AND BEING FILLED WITH THE

HOLY SPIRIT IS A NATURAL SEQUENCE FOR ALL CHRIST FOLLOWERS IN ORDER TO BE ABLE TO FULFILL OUR OWN PERSONAL CALL. WHICH CALL? NO ONE LEFT BEHIND! THAT IS GOD'S HEART BIT AND CALL TO EVERY CHRISTIAN.

“It pleases God Who is the One Who saves. He wants all people to be saved from the punishment of sin. He wants them to come to know the truth. There is one God. There is one Man standing between God and men. That Man is Christ Jesus. He gave His life for all men so they could go free and not be held by the power of sin.”

1 Timothy 2:3-6

BY PRAYING THE FOLLOWING PRAYER, YOU ARE SAYING YES TO MARY'S EXAMPLE AND DOING WHAT JESUS TELLS YOU TO DO! LET'S PRAY:

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law: “That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation.” *Romans 10:9-10* ♦

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

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Cryptocurrency cont.



commodities, although categorization for numerous other assets remains unclear.

WHO HAS HISTORICALLY IMPACTED CRYPTOCURRENCY?

A number of figures have significantly impacted the crypto industry throughout its time. Nakamoto kickstarted the sector with the creation of Bitcoin. Known for building Ethereum, Vitalik Buterin has also notably impacted the cryptocurrency movement. With Ethereum came a whole world of extra tokens built on its network, called ERC-20 tokens. Many ICOs built their offerings on Ethereum during the 2017 boom.

Jed McCaleb helped spread Bitcoin's prominence in the industry's early days as a result of starting Mt. Gox, a place that frequently hosted Bitcoin trading (despite its original function as a hub for fans of a game called Magic: The Gathering). However, it was rendered infamous when the platform fell apart in 2014.

Changpeng Zhao increased crypto-asset availability as one of the founders of Binance, which has grown into one of the largest crypto exchanges. Co-creator of the FTX digital asset trading platform, Sam Bankman-Fried, serves as another important individual in the industry, impacting trading, DeFi and other aspects.

Numerous others have also made their mark on the industry, some of whom Cointelegraph lists in its top 100 people in crypto and blockchain for 2021.

TO THE MOON AND BEYOND

Cryptocurrency has come a long way over the last decade, advancing at a lightspeed pace. Value can be stored, transferred and spent in different ways through various assets and solutions, while DeFi has pioneered the way for new borrowing and lending avenues.

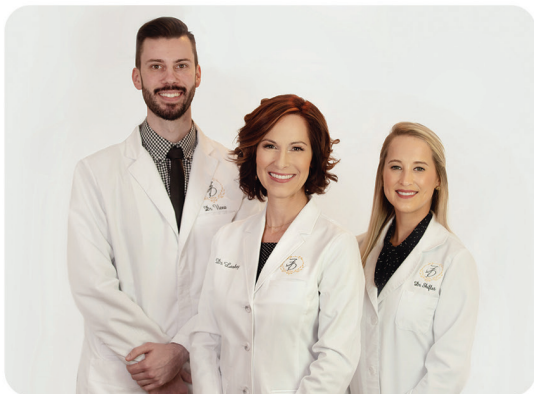
Some mainstream companies also view blockchain technology itself with interest, evaluating various uses, such as supply chain. The future of crypto and its associated technology appears bright, judging by the growth and adoption seen since 2008 when Nakamoto published the framework for a little asset called Bitcoin. ♦



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ICARE EXCLUSIVE

MATTHEW PAUL BUXTON

Owner of Buxton & Bass Okeechobee
Funeral Home & Crematory



Matthew P. Buxton, the owner of Buxton & Bass Okeechobee Funeral Home and Crematory, has been a resident of Okeechobee for over forty years now. He is involved in many organizations and projects throughout the community around the lake including the Okeechobee Masonic Lodge #237, Hospice of Okeechobee Board of Directors, Okeechobee Planning and Zoning Board, the minimal regatta, and the Independence Day Celebration, to name a few. Aside from work and community involvement, Matt enjoys being active outdoors paddle boarding, trips on his motorcycle and working the property that he and his girlfriend Antoinette have together.

Paul and Marilyn Buxton came to Okeechobee in August of 1980 and opened the Buxton Funeral Home. Together they raised four children and grew a successful business. In 1996 Matt joined his dad as a licensed funeral director and worked side by side serving the lake area in many ways. During their time together, Matt and Paul expanded the business to offer more personalization for funerals, monuments and digging graves with setups in order to keep more services in house. Through many ups and downs over the years, in 2013, the merging of the Buxton Funeral Home and the Bass Okeechobee Funeral Home came to fruition bringing the best of both worlds together for the common good. Since bringing the businesses together, Matt has grown a close relationship with the AP Laser company owned by Tong Li and his family which has turned into the funeral home being able to engrave various urns, portraits, monuments, and a sundry of things for community involvement.



The funeral home now employs about a dozen local people who come together and serve this community in many ways. Matt said that he is thankful every day for the amazing group of dedicated people he has the privilege of working with. As Matt grew up working with his dad Paul, Matt now has the joy of seeing his oldest daughter Morgan go through mortuary school, working on acquiring her license to be a funeral director ultimately giving the opportunity for Matt to now work with his child. "It's nice to know the legacy of my dad continues through Morgan and myself," said Matt.

This year brings on a new set of change and adaptation for Matt and his staff. This month brings the fifth anniversary of the death of Matt's dad Paul and his mom Marilyn has begun her deserved retirement, so with some new staff to fill those big shoes we continue to strive to keep the level of service moving forward with the legacy they leave.

Buxton & Bass Okeechobee Funeral Home and Crematory is a family owned and operated funeral home that caters to all faiths, creeds, and nationalities. The funeral home hosts two spacious chapels that can hold the largest of gatherings to the smallest intimate group. Some of the services offered are: traditional services for both burial or cremation, memorial/celebration of life services, Veteran services, video tributes, custom laser engraving, monuments, full cemetery care, and a full line of planning and pre-arrangement options.

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WHAT IS HYDROTHERAPY?



While hydrotherapy may sound like a foreign and obscure practice, many commonly used household treatments are founded on hydrotherapy principles. Laying a cold towel on your forehead to treat a fever or alleviating muscle or joint pain using a heat pad are two basic forms of hydrotherapy treatments. In the light of Western medicine's quick fix method, "treating by prescribing", the movement toward using more and more natural remedies has popularized in the past few years. Hydrotherapy is one method of treatment that utilizes a natural resource, water, as a means to heal the human body.

Hydrotherapy, also commonly called water therapy or physiotherapy, is a form of alternative medicine involving the use of water to revitalize, restore, and maintain health. In most types of hydrotherapy treatments, water is either directly applied to the skin or the body is immersed into hot or cold water. Full bodies can be immersed in bathtubs or pools, or specific parts of the body can be partly immersed. Specifically, naturopathic hydrotherapy uses alternating applications of hot and cold water to increase blood flow and improve circulation.

Hydrotherapy's main rule of healing is rooted in the role that blood serves to the body. Blood runs to every cell, tissue, and organ in the human system and provides oxygen and nutrients to sustain the cells of the body. In addition, blood is the medium for detoxification, taking harmful toxins from cells and excreting it out through the urine. With application of hot and cold water treatments, the circulation of the blood and the proliferation of blood components is improved, thus making the body more efficient in restoring needed nutrients and oxygen areas of the body that needs healing.

Throughout history hydrotherapy has been universally adopted in many diverse cultures. From the Old Testament to the ancient Greeks, water has been used as a therapeutic agent and thought to have healing powers. In the early 1920s, President D. Roosevelt embraced the ancient practice as a main form of therapy to treat his polio and thus regained worldwide attention to hydrotherapy. Today, hydrotherapy is used in numerous alternative medicine institutions for the treatment of arthritis, depression, joint, muscle, and nerve problems, stress, and sleep disorders. ♦

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Mentally strong kids cont.

fail. It's fine, and normal, not to be great at everything they do.

Kids who strive to become the best version of themselves, rather than the best at everything, won't make their self-worth dependent upon how they measure up to others.

7. Letting kids avoid responsibility

Letting kids skip out on chores or avoid getting an after-school job can be tempting. After all, you likely want your kids to have a carefree childhood.

But children who perform age-appropriate duties aren't overburdened. Instead, they're gaining the mental strength they need to become responsible citizens.

8. Shielding kids from pain

Hurt feelings, sadness and anxiety are part of life. Letting kids experience those painful feelings gives them opportunities to practice tolerating discomfort.

Provide your kids with the guidance and support they need to deal with pain so they can gain confidence in their ability to handle life's inevitable hardships.

9. Feeling responsible for their kids' emotions

Cheering your kids up when they're sad and calming them down when they're upset means you take responsibility for regulating their emotions. Kids need to gain emotional competence so they can learn to manage their own feelings.

Proactively teach your child healthy ways to cope with their emotions so they don't depend on others to do it for them.

10. Preventing kids from making mistakes

Correcting your kids' math homework, double-checking to make sure they've packed their lunch and constantly reminding them to do their chores won't do them any favors. Natural consequences can be some of life's greatest teachers.

Let your kids mess up sometimes and show them how to learn from their mistakes so they can grow wiser and become stronger.

11. Confusing discipline with punishment

Punishment involves making kids suffer for their wrongdoing. Discipline, however, is about teaching them how to do better in the future.

Raising a child who fears "getting in trouble" isn't the same as raising a child who wants to make good choices. Use consequences that help your kids develop the self-discipline they need to make better choices.

12. Taking shortcuts to avoid discomfort

Although giving in to a whining child or doing your kids' chores for them will make your life a little easier right now, those shortcuts instill unhealthy habits in your kids for the long term.

Role model delayed gratification and show your kids that you can resist tempting shortcuts. You'll teach them they're strong enough to persevere even when they want to give up.

13. Losing sight of their values

Many parents aren't instilling the values they hold dear in their children. Instead, they're so wrapped up in the day-to-day chaos of life that they forget to look at the bigger picture.

Make sure your priorities accurately reflect the things you value most in life, and you'll give your children the strength to live a meaningful life. ♦



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5 reasons it is important to manage your high blood pressure

by ARUNAVA PAUL, M.D.

Hypertension is known as the “silent killer” because most people who have hypertension, or high blood pressure, do not have any symptoms. Even though you may not feel it, it does not mean it is not there.

Your first stop to finding out if you have high blood pressure is to schedule a check-up with your primary care physician.

High blood pressure comes from an increase in resistance of the arteries. Due to this resistance, your heart has to work harder to get blood to your extremities and vital organs. Over time, this can have detrimental effects on your body and health. Therefore, it is important to control your hypertension for several reasons.

Improve Your Heart Health

When you have high blood pressure, you are 3 times more likely to die from heart disease. Hypertension is caused by hardened arteries and hardened arteries cause hypertension. This is a vicious cycle that you have the power to break.

Decrease Your Chance of a Stroke

77 percent of people who have their first stroke have high blood pressure. A stroke is when an area of your brain is not receiving enough blood, and therefore oxygen, to operate properly. This can be due to a blocked artery (ischemic stroke) or an artery that broke (hemorrhagic stroke). Hypertension causes damages to these arteries that make a stroke more likely to happen.

Protect Your Kidneys

When a person's blood pressure is high, it can stretch the fragile filtering system of the kidneys. Over time, this stretch can become permanent causing the kidneys to be less efficient in filtering your blood. Once this happens, it is known as chronic kidney disease with the end stages requiring costly dialysis or kidney transplants.

Improve Your Quality of Life and Increase Your Life-span

In 2020, almost 1,400 deaths per day in America were caused by hypertension. By decreasing your blood pressure and keeping it controlled, you are 25 percent less likely to die from cardiovascular disease.

Reduce Out of Pocket Expenses

Spend a little money now and save a lot later. High blood pressure costs the nation nearly 50 billion dollars each year. By



keeping your blood pressure under control now, you can reduce the amount of time you can spend in the hospital and reduce future costs.

Only about 52 percent of adults with hypertension have their blood pressure under control. You can start to manage your blood pressure today by making small changes in your everyday life.

Change the way you eat. We don't expect you to completely change your diet at once, but you can start to make healthier choices today. Start by choosing foods lower in salt and fat, and incorporating more fruits and vegetables into your diet.

Be active. Ideally you want 30 minutes of exercise 5 days per week. You can start today by parking farther away or taking the stairs.

Quit smoking. If you are a smoker, begin the steps to quitting. Smoking, even the smallest amount, puts a large burden on your heart. Your primary care physician can give you tools to help you quit.

Monitor your blood pressure on a regular basis. If it is over 120/80 mm Hg it is time to talk to your primary care physician about what you can do to lower your blood pressure. In order to prevent issues like these in the future, it is important to take action today.

To find out if you have high blood pressure or how to manage it, consult your primary care physician first. If it's necessary, your primary care physician will refer you to a cardiologist for additional care. ♦



May is...

MENTAL HEALTH AWARENESS MONTH

National Mental Health Month raises awareness about mental illness and related issues in the United States. In recent times, attitudes towards mental health issues appear to be changing. Negative attitudes and stigma associated with mental health have reduced and there has been growing acceptance towards mental health issues and support for people with them.

Despite this shift in attitude, the idea of a mental health awareness campaign is not a recent one. In the late 1940's, the first National Mental Health Awareness Week was launched in the United States.

During the 1960's, this annual, weekly campaign was upgraded to a monthly one with May the designated month.

During this month, National Health America, the main organization which sponsors this event, run a number of activities which are often based on a theme. In 2010, the theme was 'Live Your Life Well'. 'Live Your Life Well' encouraged people to take responsibility for the prevention of mental health issues during times of personal challenge and stress. Many mental health problems can be avoided by taking positive lifestyle choices in how we act and think before they can manifest.

To coincide with Mental Health Awareness month, Other mental health campaigns & activities also run during this month. National Children's Mental Health Awareness Day is one such campaign. This event is sponsored by the American Psychological Association (APA). Other activities have included 'Blogging for Mental Health' and 'Help For People Seeking Psychological Services'. ♦

Heart Healthy Foods cont.

Tip: Your whole plate matters most. When having eggs swap bacon and white bread for sautéed tomatoes, spinach, and whole grain bread.

What about processed meats?

Processed meats include sausages, ham, bacon, and corned beef, which aren't good quality sources of protein. They're high in salt, additives, and saturated fat, which are linked to a higher risk of heart disease. There's also strong evidence that eating processed meat is linked to an increased risk of colorectal cancer.

Do you need to take a protein supplement?

Protein supplements come from both animal and plant-based protein and may be sold as protein powders, shakes, or bars. They're a convenient and concentrated source of protein.

Most people don't need a protein supplement to meet their protein requirements and will get more than enough protein and plenty of other heart-healthy nutrients just by eating a variety protein-rich foods.

However, if you think your protein needs are high and you can't get enough in your diet it's best to speak to a registered dietitian or nutritionist.



Choose quality over quantity

Remember, no single food or nutrient promotes heart health and it's your overall diet that matters most. Choose a variety of plant and animal-based protein foods with a focus on legumes, nuts, seeds, fish, and seafood. Chicken and red meat can be eaten as part of an overall heart-healthy diet – the less processed the better. ♦



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Staying Active As You Get Older: Quick Tips

Physical activity is good for people of all ages. Staying active can help to:

- Lower your risk of heart disease, stroke, type 2 diabetes, and some types of cancer
- Improve your strength and balance so you can prevent injuries and stay independent
- Improve your mood
- Feel better about yourself
- Improve your ability to think, learn, and make decisions

Before you start...

If you have a health problem like heart disease, diabetes, or obesity, talk to your doctor about the types and amounts of physical activity that are right for you.

Aim for 2 hours and 30 minutes a week of moderate-intensity aerobic activities.

- If you weren't physically active before, start slowly. Even 5 minutes of physical activity has health benefits. You can build up to more over time.
- Choose aerobic activities – activities that make your heart beat faster - like walking fast, dancing, swimming, or raking leaves.
- Tell your doctor if you have shortness of breath, chest pain, or unplanned weight loss.

Do muscle-strengthening activities 2 days a week.

- Try using exercise bands or lifting hand weights. You can also use bottles of water or cans of food as weights.
- Breathe out as you lift the weight, and breathe in as you lower it. Don't hold your breath – holding your breath can cause unsafe changes in your blood pressure.



Do balance activities.

- Practice standing on one foot (hold onto a chair if you need to at first).
- Stand up from a sitting position.
- Learn tai chi, a mind-body exercise that improves balance.
- Sign up for a yoga class or try out a yoga video at home. ♦



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ABOUT US

The Adult Activity Center of the Treasure Coast was founded in 2010 by Sharon Abrams, RN, BSN, PhD. We are licensed by the State of Florida (license #9264) and all of our staff are trained caregivers for seniors and certified in Alzheimer's training.

We happily fill the need for seniors to socialize, be entertained with music and activities, and enjoy healthy meals and snacks. While your senior is in our care during the day, caregivers may go to work, have a much needed break, or tend to personal business.

We can assure you that your senior will have a wonderful time in our safe and caring environment. When a senior has the opportunity to be socially active – it helps them retain cognitive and social skills and contributes to a high self esteem. Aging in place rather than placing seniors in assisted living facilities or nursing homes is also our main focus.

All of our Senior guests are served well balanced healthy meals that are catered and planned by a registered dietitian. We can accommodate special dietary needs too and all special diets are individually planned.

Activities are tailored according to levels of function. We are not a lock down facility.

OUR ADULT DAY CARE STAFF

We are owned and operated by Sharon Abrams, a registered nurse. Our staff includes program manager assistants, activity directors and loving caregivers. Our goal is to provide social and recreational programs to meet all levels of need and interest.

Placing seniors in our day care not only keeps them at home longer, but also gives caregivers a much deserved break. A safe and stimulating environment works for all involved in the aging process. ♦



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7 Strategies For More Income In Retirement



One of the biggest fears people have is running out of money in retirement. And for many Americans, this is a very real risk, not an irrational phobia.

If you are a reasonably healthy 65-year-old non-smoker, actuarial tables estimate you're likely to live to age 86, as a man, and 89, as a woman. And the longer you live, the longer you can expect to live. A 90-year old non-smoker has a good chance of living to age 95, as a man, and a 97, as a woman.

However, there's no need to worry your way through retirement in a state of self-enforced poverty and extreme frugality. Follow these strategies to have more spendable income in retirement, and never run out of money!

#1: STAY HEALTHY AND ACTIVE.

According to Fidelity Investments, a couple who retired in 2017 will spend an average of \$275,000 for health care costs throughout retirement. Poor health is expensive in every way imaginable, taking a heavy mental, emotional, and financial toll.

Although it's no guarantee, good health habits can help slash medical costs:

Move more. Inactivity costs individuals, employers and the governments as much as \$28 billion annually in medical costs and lost productivity, according to a study cited by The New York Times. Exercising for 30 minutes 3-5 times per week can make a measurable difference in health and vitality.

Eat from the bottom of the food pyramid. To reduce your risk of cancer and heart disease, eat more fruits and vegetables. Avoid the "SAD" Standard American Diet, which fuels disease, and learn what "Blue Zone" researchers are discovering about the world's healthiest and longest-living people.

Quit or moderate negative habits. Eliminate bad habits such as cigarettes or over-indulging in sugar, junk food or alcohol.

Think positively. A recent Harvard study found that "optimistic

women" had nearly a 40% lower chance of dying of heart disease or stroke and a 16% lower risk of dying from cancer. Multiple other studies show that optimistic people of both sexes live longer and have less heart-related illnesses.

Exercising regularly, eating well and maintaining a positive attitude will save you money and—even more importantly—help you enjoy your life!

#2: SAVE MORE.

The average American saves less than 5% of their income. Some Americans have no savings at all, or they have debt instead. Some people invest but neglect to save and have to raid their retirement accounts—paying penalties and taxes—for every emergency.

We recommended saving 20% of your income. That might sound intimidating or even impossible, but it's not. It starts with a decision and it requires a mindset committed to living below your means.

Start saving—even if it's 5 or 10% to start, and work your way up as you can. The key is to increase your saving—not your spending—as your income and financial capability increases.

Save more money, and you'll have liquidity for opportunities as well as emergencies. You'll end up with more money to invest, without compromising your savings. Saving more also makes people less compelled to subject their dollars to unreasonable risks in pursuit of unrealistic rates of return.

#3: KEEP WORKING, CONTRIBUTING, AND EARNING.

According to the Social Security Administration, approximately one out of every ten people turning 65 today will live past age 95. Nearly half—43%—of retirees underestimate how long they will live by 5 or more years, reports the Society of Actuaries. And yet,

continued next page



Census Bureau figures show that the average age of retirement is only 63. How many people have saved enough to live another 30 or more years without earned income?

The impact of longevity and low savings rates combined with too-early retirement can be devastating. Many people are retiring without the financial capability to remain independent—one reason why we don't recommend a traditional retirement. Work can also provide people with purpose and with their primary social interaction.

Another tremendous benefit of working longer is that you can maximize your Social Security income! Too many people take Social Security too soon and regret having a lower income.

If you don't enjoy your work, the thought of delaying retirement may lead to despair. But when we say "don't retire," we mean, "Find work you LOVE and do it for as long as long as you want." If you love what you do, it won't feel like "work."

It doesn't have to be full-time work. Perhaps you'll work part-time or seasonally. Maybe you'll freelance and volunteer on the side. Perhaps you'll consult, become a travel blogger, or work virtually. Just keep your mind active, keep contributing your wisdom and skills, and keep earning!

81-year old Earnestine Shepherd is the world's oldest female bodybuilder. She no longer competes in bodybuilding, but she has found her calling in inspiring and training others to be healthy and strong at any age. In this BBC video profile, she declares she'll do the work she loves "until her last breath":

Want to envision a future you'll love? You'll find inspiring stories and "case studies" in *Busting the Retirement Lies*, along with some serious number-crunching that may have you re-thinking your 401(k).

#4: REDUCE RISK WITH ASSET ALLOCATION.

You may know the joke about how 401(k)s "became 201(k)s" in the Financial Crisis. People who planned on retiring saw their investments plummet as much as 50%.

"Easy come, easy go" should not be a phrase that applies to your investments! But the problem is this: most people's portfolios are comprised of nearly all stocks, and stocks are subject to systemic risk.

For investors with truly diversified portfolios, "Great

Recession" was more of a speed bump than a roadblock to retirement. Reduce your risk by following Prosperity Economics strategies and investing in diverse asset classes and financial instruments, such as:

- private lending instruments such as bridge loans
- cash-flowing real estate
- business investments
- alternative investments such as oil and gas
- life settlement funds
- high cash value life insurance.

#5: RAISE FINANCIALLY INDEPENDENT CHILDREN.

From childcare (whether that means staying home with your children or hiring childcare), clothes and food to college expenses, it's expensive to be a parent. (But worth it!) After a couple of decades, more or less, your financial support should no longer required on an ongoing basis, and you'll have more to save, invest, or spend.

Unfortunately, some parents keep spending resources on adult children who remain dependent. Increasingly, kids are moving back in with parents after college, where some overstay their welcome.

The trend of many young adults to become self-supporting has become so widespread it now has a name: the "Failure to Launch" syndrome. Unfortunately, parents can contribute to the problem when they keep subsidizing kids and shielding them

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Interior Designers Always Spot These Surprising Design No-Nos

In interior design, as in many areas of life, trends come and go. Sure, some styles fall into the classic camp, but most looks take their turn in the spotlight, then fade away to be reinvented and resurrected for another run down the line. Avocado green everything, anyone?

No matter what you fancy in terms of home decor and design, there are some universal “don’ts” that will prevent your space from being a standout—in a good way, at least. And some of the nation’s top interior designers say they keep seeing them over and over again. Take a look at this list and see if you are making mistakes that turn your design into a disaster.

Disproportional Accents

Audrey Kuether, a Kansas City designer who also created the popular Oh So Lovely blog, says using the wrong size rug is a sure way to throw your room off balance.

“Sometimes I see people use rugs that are way too small for the space, and it makes the whole room feel off,” she says. “It’s important to ensure that your rug is big enough to fit under the feet of your furniture.”

Rugs are generally used as an accent and a way to warm up a space, tying together different design elements. Make sure that such a statement piece is big enough to make an impact instead of looking like an afterthought.

Going Overboard With Furniture

It is tempting to keep adding to a room, especially if you come across a bargain or a piece that you think would look just perfect in your living room. Don’t give in every time.

“Putting too much furniture in a space is something I see a lot of,” says Emily Henderson, a Los Angeles-based stylist. And she knows what she is talking about: Henderson is a winner of “Design Star,” host of HGTV’s “Secrets From a Stylist” and has become one of Target’s favorite home experts.

“It’s incredibly easy to want to fill a space, using every square inch, but leaving some negative space will not only make your room look better but will make your mind feel less cluttered.”

Buying Matching Furniture

It isn’t just how much furniture you pack into a room: The kind of pieces you push together might be sending a message you didn’t intend.

“Many people will purchase a matching furniture set because they think it looks put together and coordinated,” says Bobby Berk, a successful designer based in Los Angeles who is also the design guru on Netflix’s wildly popular series *Queer Eye*. “It can actually do the opposite, as it looks like you added a furniture showroom to your house and voids your space of any character.”

If you fall in love with a particular piece of furniture, go for it. And then use

that item, whether it be a sofa, dining room table or a chair, to build the perfect room.

“The better option is to choose pieces that connect to each other visually, whether it’s through color or design style, but have their own unique feel,” Berk says. “This will create a room with a lot more interest, and one that will feel like a reflection of your unique taste (not a store).”

Too Many Canned Lights

Canned lights can help you have even lighting in a room, especially in one that doesn’t get a lot of natural light. But you can definitely go too far.

“The overuse of canned lighting is a serious issue for me,” says Amhad Freeman, owner of Amhad Freeman Interiors.

“Clients often mistake ‘good lighting’ to mean as many lights as possible, without a clear understanding of lighting and its impact. Clients fail to realize that fewer canned lights doesn’t mean less light — and I’m over the Swiss cheese ceiling look!”

That doesn’t mean you have to give up canned lights altogether. “An easy solution here is moving from a traditional 6-inch downlight to a 3 or 4-inch option, which allows for the same illumination with a more discreet opening,” says Freeman. “To shed my own light on the topic, I opt for up-lighting, lamps, and accent lighting to create a customized, layered environment that offers dimension and comfort to any space.”

Hanging Window Treatments Incorrectly

Window coverings add interest, texture and warmth to a room. Putting them up incorrectly can draw attention for the wrong reasons.

“Hanging curtains at the wrong height. I see this one all the time,” says Berk. “Everyone thinks they should hang their curtains at the same height as the window. But you actually want to hang them from ceiling height to make a room look taller. And curtains should just graze the floor - if they’re too short it will just look like you bought the wrong length or ran out of fabric. These details really do make a huge difference when it comes to the overall look of a room and that final “polish” on a space.”

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HELP YOUR CHILD BUILD EXCELLENT CREDIT BEFORE GRADUATION

By MICHELLE GIBSON



When I was 21 I went to buy a car and couldn't get financing. Not because I had bad credit, but because I had no credit at all. Up until that point in my life I paid cash for everything. I had no clue no credit would prevent me from getting any type of loan. I assumed everyone started with good credit and either improved it or destroyed it.

So when I had children one of my many goals was to teach them about finances and help them build excellent credit before graduating high school. The last thing I wanted was for my children to start their adult life in debt with poor credit because once that hole is dug it's not easy to get out of it. Our oldest son had excellent credit by the time he graduated high school and I'm confident our younger one will too. Here's how we did it.

Teaching children financial responsibility starts at a young age. It sounds cliché, but a lot of kids think money grows on trees and there's a never-ending supply. My children truly didn't understand the value of a dollar until we made them spend their own money to buy things they wanted.

One of my children could spend every dime he had while the other would buy something and before getting to the car wanted to return it. No matter if you have a spender or a saver you need to start teaching them the difference between "needs" and "wants." Yes, technically it's their money, but this is where parents need to step in and teach their children how to make good financial decisions.

2. Odd Jobs

We never gave our children an allowance, but we did have them do odd jobs for money. From pulling weeds to painting a room, whatever was age appropriate at the time. We also always set a budget of how much we would spend on the things they needed. If they wanted something over the budget they had to cover the difference. Once they were old enough to get a job they did. Even if it's only one or two days a week for a few hours it teaches responsibility.

3. Open a Savings Account

Once they start saving money it's time to open up a savings account and deposit their money. This is where they learn how to deposit money, withdraw money and balance a checkbook. We opened up a student virtual wallet account for our children through PNC and it has three categories; spend, reserve and growth. I love the categories and it's one more way to teach children about financial responsibility and how to manage their money. If they're saving for something specific they can deposit money into their spend account and if they want to save they can deposit it into their growth account, which pays interest.

4. Authorized User

I never thought about adding my children as authorized users on our credit cards, but one of my clients recommended it. This alone started establishing credit for both of my children. By the time my oldest graduated high school his credit score wasn't just good, it was excellent solely because he was an authorized user on two of our credit cards.

Now, you'll only want to consider this option if you have great credit. If your credit isn't great it could negatively impact an authorized user's credit. Also, keep in mind the cardholder is responsible for all charges. So if your child is an authorized user and you decide to give them the card, you'll be responsible for any charges they make.

5. Open a Credit Card

Once they are old enough it's time for them to open up a credit card in their name. Odds are they won't have to look far because they'll start to receive countless credit applications in the mail. This too was another teachable moment that we discussed with our son. There are four main factors we looked at; fees, interest rate, limit and rewards. For me the interest rate is irrelevant because they should never be accumulating debt, but fees and rewards do matter. There are a lot of credit cards out there with no fees, but great cashback rewards.

Final Thoughts

As I Realtor I have seen countless people get denied for a mortgage. The sad part is a majority of them thought they had good credit, turned out they didn't. Had these people been taught about financial responsibility and improving their credit the outcome may have been different.

This is why it's so important we teach our children financial responsibility at a young age and keep teaching them into adulthood. No two children are alike, so you may have to tailor how you teach financial responsibility, but it can and should be done. ♦

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7 Strategies cont.

from the natural consequences of their actions. To avoid this, help kids learn responsibility and independence from a young age. Encourage them to earn (even if it's through chores or babysitting), save (even if it's from gifts and allowance), and make wise choices with money.

#6: FOCUS ON CASH FLOW, NOT NET WORTH.

Typical financial advice helps you accumulate assets in a brokerage account, but too often, financial plans neglect how to turn this into cash flow later. Such strategies may be a better retirement plan for advisors with "assets under management" than for YOU!

When interest rates dropped recently to historic lows, retirees faced hard choices. Should they scrimp and save to live off of "interest only"? Consume equity and risk outliving their savings? Keep the bulk of their investments in equities and pray that stocks will somehow keep going up?

It's best to "practice" creating cash flow with assets before you must rely on the income from investments. It's good to accumulate assets, but you must also have reliable strategies to turn assets into income.

#7: CONSUME ASSETS STRATEGICALLY.

The amount of money accumulated in assets isn't as important as the amount of spendable income produced by those

assets! By accumulating the right assets and spending them in the right order, you might end up with hundreds of thousands of dollars extra in your pocket!

By strategically consuming assets in the most efficient way, you can:

- dramatically reduce taxes
- increase your cash flow and
- protect yourself from market swings and low interest rates
- increase your net worth and (likely) leaving more to heirs

For instance, replacing bonds in your portfolio with high cash whole value life insurance can make a multiple six-figure difference in future spendable income! ♦



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Interior Design cont.

Bad Placement of Wall Art

Curtains aren't the only things hanging low in many homes. Pictures and paintings with less-than-perfect placement are a real issue.

Cynthia Stafford and Lindi Bolinger, owners of TruDesign Colorado, often see artwork in some off-the-wall spots. "Either it's too low or too high, which can make it appear as though it has been randomly placed," the duo says. "It should always feel intentional. This is accomplished by ensuring the middle of your artwork is at eye level. Of course, there are exceptions to this, such as a gallery wall. Luckily, this is something that can easily be corrected in your home."

See some of the things on this list in your home? Don't fret. Ultimately, your space should be a reflection of your style and how you live. Take tips from these experts and you can turn your "oops" into "ahhs" that make your spaces even more fabulous. ♦

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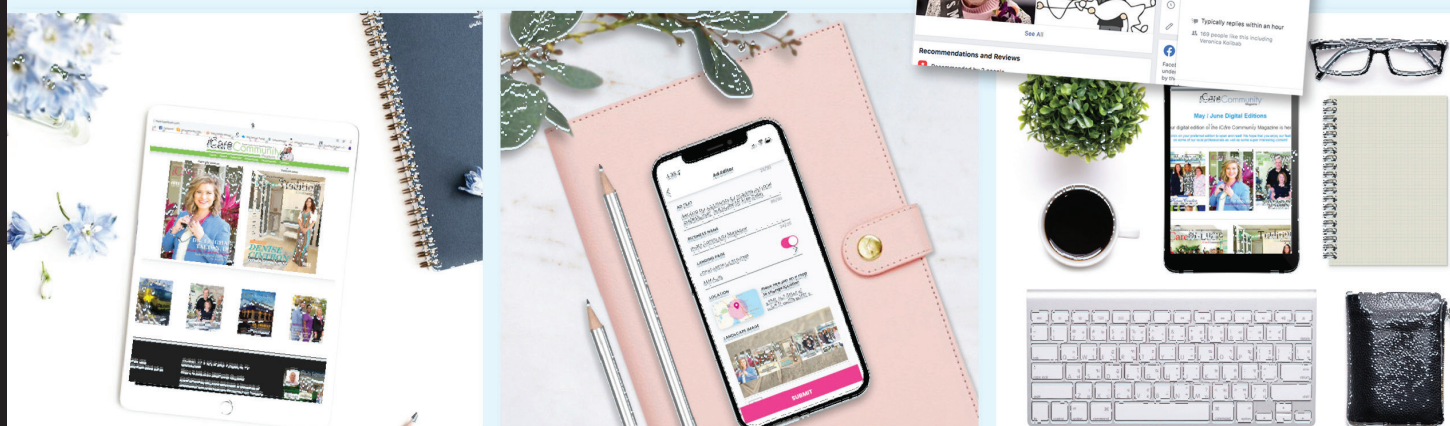
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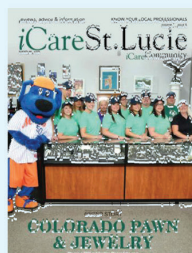
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