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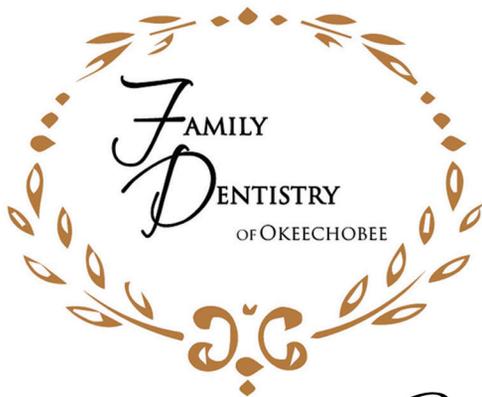
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FROM THE EDITOR
By ANGEL CHAVEZ

The Father's Love

Receiving His Love, gives meaning and balance to our lives. Then health, peace, and joy is a daily side effect.

Story of the Lost Son:

I've heard this story preached in so many ways and all with very valid points. Today, I would love for us find the Love our Father has for every one of us. He doesn't love anyone any different because He is love.

In this story, we can all relate. We have taken for granted everything God has gave us of value, life, breathing, health, time, energy, ideas, soul, mind, memory, good times and especially our spirit. Our true self.

Yes, we have crippled our souls with nonsense, by taken captive our spirit and placed him (our true self) underground in the basement, while our flesh has reigned uncontrollably and damaged our souls.

We haven't dedicated quality time to the Father, only religiously, intellectually, and superficially for many; others have replaced Him with idols, and others have ignored Him all together.

Jesus Himself told this story; let's read it by ourselves:

"To illustrate the point further, Jesus told them this story: "A man had two sons. The younger son told his father, 'I want my share of your estate now before you die.' So, his father agreed to divide his wealth between his sons.

"A few days later this younger son packed all his belongings and moved to a distant land, and there he wasted all his money in wild living. About the time his money ran out, a great famine swept over the land, and he began to starve. He persuaded a local farmer to hire him, and the man sent him into his fields to feed the pigs. The young man became so hungry that even the pods he was feeding the

pigs looked good to him. But no one gave him anything.

ARE YOU DYING OF THIRSTINESS AND HUNGER FOR TRUTH, FOR LOVE, FOR PEACE, FOR HEALTH, FOR LIFE? THEN WE NEED TO COME TO OUR SENSES, COME TO THE FATHER. HE IS LOOKING FOR YOU. HE IS ALWAYS BELIEVING THAT YOU CAN MAKE THAT TURN.

"When he finally came to his senses, he said to himself, 'At home even the hired servants have food enough to spare, and here I am dying of hunger! I will go home to my father and say, "Father, I have sinned against both heaven and you, and I am no longer worthy of being called your son. Please take me on as a hired servant."'"

DO YOU HAVE A FEELING OF FAILURE WHEN IT COMES TO YOUR RELATIONSHIP WITH GOD? DO YOU CONSIDER YOUR SELF ONLY A SERVANT? WHEN IT COMES TO YOUR SPIRITUAL LIFE, IS THAT ALL YOU HOPE FOR?

"So, he returned home to his father. And while he was still a long way off, his father saw him coming. Filled with love and compassion, he ran to his son, embraced him, and kissed him. His son said to him, 'Father, I have sinned against both heaven and you, and I am no longer worthy of being called your son.'

AS SOON AS YOU MAKE THAT TURN OR DECISION IN YOUR HEART, YOU WILL FEEL HIS EMBRACE. COME HOME! THERE IS PLENTY OF PEACE AND JOY AND MANY WONDERFULL THINGS IN OUR FATHER'S HOUSE. WONDERFUL THINGS WITH YOUR NAME ON IT.

"But his father said to the servants, 'Quick! Bring the finest robe in the

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When You're Having a Hard Time with Your Teen, Remember This

Sometimes, what we need is a shift in mindset...

I know I did. When my kids were deep in the throes of their teen years, there were times when literally everything felt like a battle of the wills.

I longed for the days when life was easier, when they didn't fight me every step of the way, when they actually listened to me and enjoyed spending time with me.

I quickly learned that when your child becomes a teenager, a whole new child emerges on the scene – one you're not quite prepared for and fairly clueless about how to handle.

But after digging for answers in books, with my pediatrician, with friends who had been there, and even in my heart, I found that what I really needed was a fresh perspective.

To fully understand, appreciate and love my kids the way they needed to be understood, appreciated and loved during this tumultuous time in their lives, I needed to jump the fence and get on their side so we could face these years head-on together.

The next time you're having a hard time with your teen, remember these mantras – because sometimes, all we really need is a shift in mindset to help us see things a little more clearly.

My Teen isn't Giving Me a Hard Time, They're Having a Hard Time

There is a famous quote by psychologist Ashleigh Warner that states, *“Beneath every behavior, there is a feeling. And, beneath every feeling is a need. When we meet that need rather than focusing on the behavior, we begin to deal with the cause, not the symptom.”*

Your teen may be feeling overwhelmed about school, their grades or scoring well on the ACT or SAT. They may be exhausted and stressed out as a result of pressure to fit in or the pressure to

make big decisions about their future before they're ready. They may be feeling suffocated and frustrated because certain rules are in place that they feel aren't giving them enough freedom in their lives. Hence, chances are, they'll transfer all those worries, frustrations and anxiety straight over to you (their safe place) by reacting or overreacting in a negative (often combative) way.

But if we can look at our teens' lives through an empathetic lens (and perhaps the memory of how it felt to walk in their shoes), maybe we can begin to view their behavior less as their hell-bent desire to defy our authority or make our lives miserable and more as a cry for help.

Talk to your teen. Listen... really listen to what they have to say. Get eye-level with them and try to see their perspective. Work with your teen, not against them. View your relationship as a partnership, not a dictatorship. Because when you boil it down, your teen isn't giving you a hard time, they're merely having a hard time.

I May Not Be Able to Control Their Moods or Reactions, But I Can Always Control Mine

Whether your teen is in a crummy mood because they had a fight with their boyfriend/girlfriend, they failed a big test or their hormones are getting the best of them, you don't have to sit in misery with them. Of course, we need to give our kids the freedom to feel, to be moody (so often, they can't help it), and even overreact (when you're a teenager, everything feels bigger), but it won't serve them or us well if we ride their emotional roller coaster right alongside them.

Be supportive. Be understanding (without giving them the freedom to be disrespectful or rude). Be by their side. But hold

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From the Sheriff

by NOEL E. STEPHEN
Okeechobee County
okeesherriff.org

Summer Tips

“Summer is the perfect time for a family break, but criminals don’t take a summer break,” said Okeechobee Sheriff Noel E. Stephen during a recent crime prevention meeting. “You can avoid becoming a victim to lurking property predators by staying alert and following a few basic prevention measures.”

According to the Bureau of Justice Statistics, – “Household property crimes exhibited a pattern of seasonal fluctuations from 2019 to 2021. The most common pattern for household property crimes was that victimization occurred at higher rates during the summer than during other seasons.”

“By taking preventative measures to safeguard your home before leaving for vacation, you can relax and have peace of mind while away,” continued Sheriff Stephen.

Home Safety Tips

- Be aware of what’s happening in the neighborhood: Download Ring (Neighbors), Next-door, Safe wise and My Move, are just some application that you can use to collaborate local events.
- Lock your doors, including the garage door. Unlocked doors are open invitations to intruders.
- Ask a trusted family member, friend, or neighbor to keep a watchful eye on your home or have your mail held at the local post office until your return.
- Put lights on timers to give the impression that someone is home.
- Don’t post on social media that you are leaving town, and wait post photos after you return from your trip.
- Notify the Sheriff’s Office of you vacation timeline. Call us at 863.763.3117 and ask for a security check, leaving an emergency contact person should something be found suspicious at your home.

Vacation Away Tips

- Lock your room and remember not to give out your room number or invite strangers into your hotel room.
- Be friendly but be vigilant. Watch for and report any suspicious behavior.
- Plan your route – stay within well-traveled routes and walk in groups. There’s safety in numbers.
- Keep your belongings secure – Purses should be securely closed, backpacks are zipped, and wallets are kept in your front pocket. When dining in restaurants do not hang your purse or backpack on the back of your chair.

Tips for Parents

- Be proactive – make a backup plan in case the group gets separated during a family outing and have a scheduled meeting place and time.
- If your child or teen will be alone a significant amount of time, have him/her check in with you if they plan to leave the house and when they arrive back home.
- Monitor Internet and social media activity to establish children and teens are visiting appropriate sites and following guidelines. ❖

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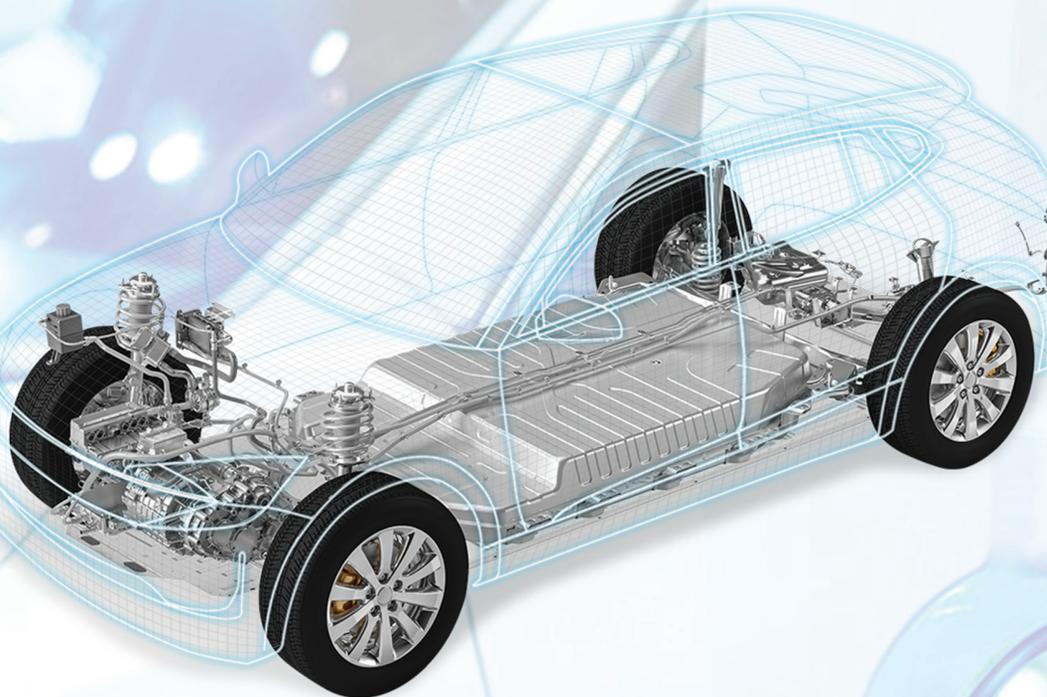
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Everything You Need to Know About Electric Vehicles



The market for electric vehicles is growing rapidly, with more than 10 million electric vehicles (EVs) on the roads in 2020! Electric vehicles are very similar to gasoline vehicles, but are different in the way that they receive energy to power the vehicle. Read on to explore EVs in greater detail as we highlight the pros and cons of electric vehicles, mileage range, charging, and more.

An Introduction to Electric Vehicles

Electric vehicles are very similar to gasoline-powered vehicles, with the main difference being that electric vehicles are powered by electricity that powers a battery while gasoline vehicles are powered by gas that makes the engine run. EVs and gasoline vehicles both need to be fueled, with the EVs batteries needing to be recharged and gasoline vehicles needing to be refueled with gasoline.

Electric Vehicles - The Pros and Cons

When looking at electric vehicles versus gasoline-powered vehicles, there are various different benefits and potential disadvantages of owning an electric vehicle.

Benefits of Owning an Electric Vehicle

1. EVs Save Money on Gas

Charging an electric vehicle is significantly cheaper than gasoline. Owners will still need to pay for their

electricity, either if they recharge their EV at home or elsewhere, but this is significantly cheaper than filling up a gas tank. According to the U.S. Department of Energy's National Renewable Energy Laboratory, charging an electric vehicle is \$14,500 cheaper than fueling a gas vehicle over a vehicles' 15-year timespan. The cost of charging an EV can be much lower for homeowners who have solar.

2. Easier to Maintain

Electric vehicles don't require an oil change every 3,000-5,000 miles, making them easier to maintain and resulting in fewer trips to the mechanic. EVs also have fewer parts that wear down and no engine to maintain when compared to an internal combustion car.

3. Environmentally-friendly Option

Since EV's don't have tailpipe emissions, the environmental impact of driving an EV is significantly lower than gas vehicles. The carbon footprint of driving an EV can vary on the energy source used to produce the energy. If you have solar on your home and charge your vehicle at home, the carbon footprint of driving an EV is very low. This is the same for utilities that produce most of their electricity from renewable sources.

Even if you charge your car from electricity generated by coal or natural gas, the U.S. Environmental Protection Agency found that EV's are "typically responsible for lower levels of greenhouse

gases (GHGs) than an average new gasoline car. To the extent that more renewable energy sources like wind and solar are used to generate electricity, the total GHGs associated with EVs could be even lower."

4. More Vehicle Options Are Available

EVs have been on the market in the United States since the early 2010s. As of January 2021, there were 26 EV models available in the USA from Tesla, Hyundai, Chevrolet, Nissan, Kia, BMW, Ford, and more. Vehicles range from trucks to SUVs and compact cars, making them more accessible depending on the needs of your vehicle. Many car companies are currently making plans to rapidly grow the number of EVs they offer within their fleet, including Toyota who's committed to producing 30 EV models by 2030.

Disadvantages of Electric Vehicles

1. Mileage Range

The average range for an EV can range from 100-250 miles, depending on the model of the vehicle. Currently, on the market, the longest mileage range of an EV is a Tesla Model S that has a range of 402 miles, while the longest range for a non-Tesla EV is at 259 miles. Since EVs can't be fueled as quickly as gasoline-powered vehicles, mileage range is something to consider.

If your daily commute and other normal driving patterns fall within the mileage range of the EV you're looking

for, owners should be able to drive their car similarly to a gasoline-powered vehicle for daily trips.

2. Longer Fueling Time

Charging an EV takes much longer than filling up a gas tank. For a typical EV, charging a 60 kWh battery will take about 8-hours to go from empty to full using a 7kW charger, the strength of a typical at-home charger. However, many electric cars can charge 100 miles in approximately 35 minutes with a rapid charger.

Many owners tend to charge their vehicle nightly when they get home, at the office when they are at work, or at stores while running errands to reduce charging length and keep the batteries charged. For longer trips, planning might need to be done to identify rapid chargers that can be utilized throughout your trip.

3. Barriers for Renters & Apartments

Homeowners with EVs can typically install their own charger at home. Individuals that rent or live in condos typically can not install their own charger, which can be a barrier to entry. Some apartment complexes, offices, and stores do have chargers but this might not be as convenient as having a charger at home.

4. Smaller Selection

Although there are 25+ models of EVs out on the market, the selection for EVs is still much smaller than that of gasoline-powered vehicles. Some car models have an EV or hybrid option, but many models currently are not offered as electric, resulting in fewer options to choose from when car shopping.

How Outside Temperature Affects Range

When looking at the mileage range of your EV, one item to consider is the weather. Cold weather can temporarily reduce the range of an EV battery, as the cold is shown to slow the reaction that makes the batteries operate. Cold weather can also reduce an EV battery range between 10-20% and could also triple the charging length.

How to Charge an EV - Consider Your EV Charging Plan
When considering purchasing an EV, one of the most important items to consider is your charging plan. If you are considering having a home charging system, researching and installing a charging station in your home prior to purchasing your EV would be a great idea, since you'll need to charge your EV often.

If you don't plan on having an EV charging station in your home, doing research on nearby charging stations is important to ensure you'll be able to charge your vehicle conveniently near your home or work. PlugShare can help find charging stations near your home or office and can also be helpful when planning long-distance trips to identify charging stations along your route. Whether you'll be charging your vehicle at home, at your office, or at a store nearby, identifying your charging plan prior to purchasing an EV is essential to ensure you'll be able to easily charge your new vehicle. ❖



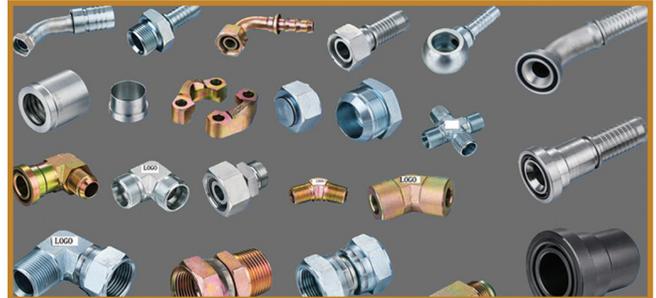
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YOUR BRAIN NEEDS REAL FOOD

Developing brains crave nutritious food

Do you want to be in a happier mood, do better in school, have more energy for fun activities and make friends who share common interests in music and sports?

Well, that's a no-brainer. And speaking of the brain, feeding it the right foods is exactly what can help you achieve this state of teenage bliss.

Teens are faced with myriad physical changes and academic demands, all while being bombarded by what their peers are doing – from what not to wear, to what to say and when to say it, to how to get the attention of you know who. And in the midst of all this, the body's most critical organ – the brain – is still developing, says Dr. Neville Golden, a member of the American Academy of Pediatrics' Committee on Nutrition and chief of adolescent medicine at Stanford University School of Medicine in California.

"If [teens] don't eat right, they can become irritable, depressed [and] develop problems such as obesity and eating disorders – and those have a whole host of psychological morbidities," Golden says, adding that proper nutrition can help prevent and manage these conditions.

How the Teen Brain Develops

During adolescence, the brain is undergoing serious renovations. Axons – the long nerve fibers that neurons use to fire signals to other neurons, muscles and glands – develop a protective layer known as myelin, or white matter. This rapid-fire action boosts the brain's power to accept and transmit information. The brain's dendrites – which send electrical messages to the neurons – extend and grow more branchlike during these developmental years. At the same time, the synapses most frequently used to process information grow stronger, while the weaker synapses that aren't used begin to die.

This brain remodeling phase in a teen's life is known as "pruning," says Jeanette Johnstone, a postdoctoral fellow in the department of neurology at the Oregon Health & Science University in Portland, where she's also a child and adolescent psychologist resident. And without proper nutrition, the brain's ability to learn new tasks or skills decreases – certainly not good news for students.

"It's a huge time of growth and development in a person's life. Therefore, the brain needs adequate sleep,



and hydration and good food," Johnstone says. "What you eat impacts your brain, because your gut and brain are connected."

What Teens Need

The AAP recommends teens eat a balanced diet. That means aiming for three meals a day and two healthy snacks, and not singling out "good" or "bad" foods, says Heather Mangieri, a registered dietitian in Pittsburgh and a spokeswoman for the Academy of Nutrition and Dietetics. "No single food will cause harm to the brain, but there are certainly some foods that are considered beneficial for brain health," Mangieri says. "The most important consideration for feeding teenagers is that the brain is fed."

What kind of food a teen eats – plus how much and when – affects teens' attention, memory and ability to focus – which translates to how well a student learns in school, Mangieri says. No particular food will boost your performance before a major test, but if you want to give yourself the best advantage, start by eating breakfast each day. Kicking off the day with a breakfast that includes complex carbohydrates, protein and healthy fats can regulate blood pressure and keep teens satisfied for a few hours until lunch. Getting too few carbs, calories, vitamins and minerals can lead to poor concentration and feeling tired. Here's what teens should be consuming each day:

Calories. Adolescents need more daily calories than at any other point in their lives, according to the AAP. The group recommends teenage boys consume 2,800 calories each day and suggests 2,200 daily calories for teen girls. These caloric needs are greater for teens who are also athletes or in certain stages of development: "A 12-year-old going through puberty is going to need more calories, and nutrient needs will be higher than another child at that age who

continued next page

has not yet reached puberty,” Mangieri says. And dieting to cut calories often isn’t healthy – teens who do so run the risk of falling short on essential nutrients. “Teens need more nutrients than anyone,” Mangieri adds.

Protein. Teens need 45 to 60 grams of protein each day, whether it’s from meat, fish or dairy. Vegetarian teens may need to boost their intake of soy foods, beans and nuts to meet this nutritional guideline. Female teens should aim for 5 ounces of lean meat or beans each day, while males need 6 ounces. One study published in *Advances in Nutrition* in 2012 suggests that eating high-protein foods helps produce hormones that tell the brain it’s full, reducing the risk for overeating.

Fat. Healthy fats help energize the body and absorb vitamins A, D, E and K. There are three types of fat: monounsaturated, polyunsaturated and saturated. Monounsaturated fat is found in a variety of foods and oils; it’s thought to improve blood cholesterol levels and lower blood sugar. Polyunsaturated fats, which are found mostly in plant-based foods and oils, can also improve blood cholesterol levels. Saturated fats, on the other hand – the most harmful of the three – are found in most animal sources of food, such as red meat and full-fat dairy products. Experts recommend avoiding saturated fat because it’s linked to a rise in cholesterol levels and an increased risk for cardiovascular disease and Type 2 diabetes. The AAP recommends that fat account for less than 30 percent of a teen’s daily calories. Avocados – one example of a healthy fat – are considered superfoods because they improve blood flow to the brain; one study found they strengthen the part of the brain

responsible for planning and critical thinking. Other good sources of healthy fats include salmon, nuts, whole eggs, olive oil and coconut oil.

Carbohydrates. Teens should consume at least 130 grams of carbs each day, which equates to 50 to 60 percent of their daily calories. Complex carbs turn sugar into energy, and these “are necessary for focus and energy,” Mangieri says. Find them in peas, beans, whole grains and vegetables. They’re a much better choice than simple carbohydrates, which are best avoided – they’re found in processed and refined products such as candy, table sugar, syrups and sweetened drinks. Whole grains such as brown rice or popcorn are another source of energy-providing complex carbs. Teens should aim for 7 ounces of whole grains each day.

Fruits and vegetables. Two cups of fruit a day are adequate for males, while 1.5 cups are recommended for female teens. There’s good reason: The Nurses’ Health Study – a long-running study of 16,000 women from 1995 to 2001 – found that eating more than one half-cup serving of blueberries per week or two half-cups of strawberries a week delayed cognitive aging by more than two years. Teens should consume about 3 cups of vegetables a day – they’ve also been found to protect against ailing memory and decision-making skills.

Calcium. Step away from the soda and sweetened beverages, teens. These products can disrupt the way the body absorbs and uses calcium. Bone calcium begins to decrease in young adulthood, and teens who don’t get enough calcium have an increased risk for developing bone loss and fractures down the

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IMPROVE YOUR HEALTH DURING PERIMENOPAUSE

By LYDIA DI FRANCESCO



Menopause. The dreaded “M” word. It’s preceded by hot flashes, night sweats, changes in body composition, mood swings, and more. If you’ve experienced these as a woman over 40 you may be in perimenopause. Internally there are many changes, such as decreased hormone levels, slower metabolism, and loss of bone density and muscle mass. In fact, women lose up to 5% of their lean muscle tissue per decade, starting in their 30s.

However, despite these changes, it’s possible to head into your 40s, 50s, and beyond in excellent health.

To improve your health while gaining strength and energy, follow the SWISS Formula.

S = Stress reducing rest + recovery activities.

Don’t underestimate the importance of rest and slowing down. Do these activities at least three times per week; more is better. Options include slow walking, massage, meditation, yoga, etc.

W = Walking.

Aim for a minimum of 30 minutes on all or most days.

I = Interval training.

This is the ideal type of cardio. Perform cycles of short duration high-intensity followed by longer duration low-intensity (eg. 15s work, 45s rest). Complete these 15-20 minute workouts 1-2 times per week.

S = Strength/resistance training.

Lift weights to strengthen your muscles and bones. More muscle mass improves metabolism, makes you tighter and firmer, decreases your risk for diabetes, stroke, heart disease, and makes you less likely to fall or become injured. Consult with a certified professional to learn proper form. Aim for a minimum of 2 times per week, up to 4 times is ideal.

S = Sleep.

It is vital to your recovery and overall well-being. Aim for 7-8 hours per night, with as many hours before midnight as possible. Sufficient sleep has shown to help with hunger levels, wrinkles, fat loss, recovery and more.

EXERCISE GUIDELINES

- Perform warm-up sets for strength training exercises
- Always use proper form and make every rep count
- Know your limitations and work around them
- Add in balance training, eg. 1-legged exercises
- Do a post-workout stretch to prevent injury and aid recovery
- Finish your workouts feeling strong and energized, not exhausted



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remember this cont.

yourself accountable for your own reactions. If we want our teens to learn how to control their emotions, we first have to learn to control ours.

Growing Up is Hard – My Kid’s Brain and Body are Under Massive Construction

If we really understood the massive changes going on in our teen’s brains, we might parent with a lot more patience, grace and understanding.

Despite their size 10 shoes, towering six-foot presence, and mature outlook in at least some areas of their lives, researchers have known for a while that even though our teens may look all grown up on the outside, they’re most certainly not grown up on the inside. In fact, their brains (and bodies) are under such massive construction that they themselves have a hard time keeping pace with the rapid changes going on.

Bottom line, those snarky comebacks, unpredictable emotions and mood swings, and delusions of immortality can more often than not be blamed on their growing mind and body.

Behind the Eye Rolls, Heavy Sighs and Closed Bedroom Door is a Child Who Needs Me

You ask them to hang out and watch a movie with you and they say, “Nah, I’m going over to my friend’s house tonight.” You ask how their day was when they walk in the door after school and they roll their eyes, tell you they don’t want to talk about it and retreat to their bedroom. You peek in their bedroom to check up on them (and because you miss them so much your heart aches) and they look up from their computer and say, “Ummm, so... yeah. You’re leaving soon, right?”

But don’t let them fool you. Behind the eye rolls, behind the heavy sighs, behind the closed bedroom door, behind the “I’ve totally got this, I’m grown up now,” teenager is a child who really needs you.

Keep asking. Keep knocking. Keeping trying. Keep hugging them. Keep doing little things for them to let them know you love them. Keep telling them how much you love them. And, don’t take it personally.

Look for ways to step into their world (timing is everything here). Love what they love. Take them out to lunch. Go for a long car ride (where the best conversations happen). Ask them about school, their friends, their interests, hopes and dreams. Despite their “offish” behavior, they need you. They need your guidance, your support, your touch, and mostly, your love – both now and well into their adult years.

It Won’t Be This Hard Forever

When you’re parenting teenagers, everything seems bigger – your kids’ problems, the consequences of their actions, their moods and emotions, the pressure to help them stay on track, your worries – heck, even their feet are bigger. But just like you thought those toddler temper tantrums and sleepless nights would kill you when your kids were young, you did survive. And, you’ll survive this, too.

No season lasts forever. Some seasons with our kids will be glorious, while others will bring us to the brink of insanity. But no matter how wonderful or trying, every season will eventually come to an end and we’ll be left with only memories.

So take these days in stride. Remind yourself often. Your teen is only a teenager for seven years and 2555 days. Soon enough your moody, self-absorbed, “I really don’t need you... leave me alone,” teenager will come back around. Until then, love them hard – on their good days, their bad days, and every day in between. Because the only thing (besides a homecooked meal) that will bring them back home, whether they’re 17, 27 or 47, is your unending love. ❖

real food cont.

line. That’s why all teens should get about 1,300 mg of calcium each day from dairy, calcium-fortified juice and calcium-fortified cereal. Other calcium-rich sources include sesame seeds and leafy greens like kale.

Iron. Teen boys should aim for 8 to 11 mg of iron each day; females need 15 mg per day, and up to 18 mg once they reach age 18 onward. “Iron deficiency is one of the most common nutrient deficiencies across the life span,” Mangieri says. “If you’re not getting enough, you run the risk of not being able to focus or concentrate.” The easiest source of iron is fortified cereal, Mangieri says – aim for 3/4 cup daily.

Vitamin D. Teens need 600 IU of vitamin D a day – which is tough to get via food sources, Mangieri says. One cup of milk, for example, only provides 115 IU. “We can synthesize it from sunlight when it hits our skin, but one of the best sources of vitamin D is getting a combination of vitamin D and calcium from fortified milk,” Mangieri says. Teens should

drink three to four servings of milk each day. Other vitamin D sources include yogurt and oily fish, such as salmon, fresh tuna and mackerel and fish liver oil.

Omega-3 fats. The best way to get enough of this vital nutrient – which has been linked to lowered risk for dementia and improved focus and memory – is through salmon, sardines, mackerel, pilchards, herring, trout and fresh tuna. Just like adults, teens should aim to eat two meals of fatty fish, such as salmon or sardines, every week.

If you’re not sure how to get started on a brain-healthy eating plan, Mangieri recommends this sample daily menu. Note that if you remove one item, it’s important to replace it with another option that’s a nutritional equivalent – otherwise, the menu won’t necessarily provide enough calories and nutrients. And some teens may require larger servings depending on their stage of development. ❖



U.S. CONSTITUTION

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

Happy Revolutionary Father's Day!

Let's all be blessed from the Father's heart of John Quincy Adams:

"It is essential, my son, in order that you may go through life with comfort to yourself, and usefulness to your fellow-creatures, that you should form and adopt certain rules or principles, for the government of your own conduct and temper. Unless you have such rules and principles, there will be numberless occasions on which you will have no guide for your government but your passions. In your infancy and youth, you have been, and will be for some years, under the authority and control of your friends and instructors; but you must soon come to the age when you must govern yourself. You have already come to that age in many respects; you know the difference between right and wrong, and you know some of your duties, and the obligations you are under, to become acquainted with them all.

"It is in the Bible, you must learn them, and from the Bible how to practice them. Those duties are to God, to your fellow-creatures, and to yourself. 'Thou shalt love the Lord thy God, with all thy heart, and with all thy soul, and with all thy mind, and with all thy strength, and thy neighbor as thyself.' On these two commandments, Jesus Christ expressly says, 'hang all the law and the prophets;' that is to say, the whole purpose of Divine Revelation is to inculcate them efficaciously upon the minds of men. You will perceive that I have spoken of duties to yourself, distinct from those to God and to your fellow-creatures; while Jesus Christ speaks only of two commandments. The reason is, because Christ, and the commandments repeated by Him, consider self-love as so implanted in the heart of every man by the law of his nature, that it requires no commandment to establish its influence over the heart; and so great do they know its power to be, that they demand no other measure for the love of our neighbor, than that which they know we shall have for ourselves. But from the love of God, and the love of our neighbor, result duties to ourselves as well as to them, and they are all to be learned in equal perfection by our searching the Scriptures.

"Let us, then, search the Scriptures; and, in order to pursue our inquiries with methodical order, let us consider the various sources of information, that we may draw from in this study... In what lights ever we regard it, whether with reference to revelation, to literature, to history, or to morality - it is an invaluable and inexhaustible mine of knowledge and virtue...

"From your affectionate Father, John Quincy Adams." ❖

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Meet Rebecca Miller, A Power Woman in the World of Development

by GRACE VERGIS



Rebecca Miller is a force to be reckoned with. As a true visionary, Rebecca has had such an enormous impact on the community as well as on every person that has crossed her path. She is a firm believer that TRUE success stems from the building of meaningful relationships. Rebecca will voluntarily give of her time with no thought to her bottom line. In a society that is so divided, she loves pouring into others and empowering them.

Rebecca is well known and respected around the state of Florida and throughout all sectors of the development world. She is the Founder and President of MPLD Consulting, a full-service development consulting firm that has been serving all of Florida for the past 18 years, with offices in West Palm Beach, Tradition and Fort Pierce. Over the years, Rebecca has been asked to serve on many task forces and boards including for the City of Ft. Pierce, St. Lucie County, City of Port St. Lucie, City of West Palm Beach, and the St. Lucie County School Board. She is also the founder of a regional think tank for economic development called PREA that coalesces with business leaders to advance a regional economic development perspective.

Rebecca grew up in South India with missionary parents, and as a young lady, aspired to a career in journalism or foreign service, which seemed natural given her upbringing. Due to her writing and communication skills developed through University and Graduate School she was approached by American Express where she rose rapidly in the company in client management to global development and procurement. It wasn't long after that Rebecca began to take the development world on by storm and formed her own company after 12 years with American Express. The development industry has traditionally been a "man's world". As a trusted and respected industry leader, Rebecca has enjoyed turning that tradition on its head for 18 years with her own company. Due to her impeccable reputation, and relationships, men and women alike, look up to her and admire her for her expertise in all areas of the development world. Her company's current projects exceed \$1.9B in value. In addition to being an amazing entrepreneur and leader who knows how to create a vision, articulate and passionately own the vision, and relentlessly drive it to completion, Rebecca's also a stellar mother. She is able to successfully balance work and family life. One of her greatest accomplishments is raising her beautiful, well-rounded 12-year old daughter, Bella, who excels at everything she puts her mind to.

Rebecca has a deep passion for humanity, culture, and the arts. She is one of the driving founders and forces behind the

continued page 30

A professional photograph of two women standing in front of a glass door. The woman on the left is wearing a dark blue blazer over a patterned dress and large pearl earrings. The woman on the right is wearing a grey blazer over a dark blue dress. The background shows a stone wall on the left and a reflection of a cloudy sky in the glass door.

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SHARON COVEY

Edward Jones Financial Advisor



Hello. My name is Sharon Covey and I am a financial advisor with Edward Jones investments. It's truly amazing to me how over the years your perspective changes on the community you were born and raised in. As a young person growing up in Okeechobee, it seemed so out of touch. But, as I found my way through the workforce and into the opportunity of becoming a financial advisor, I soon realized what a gem Okeechobee is. I've now worked in the field of finance for 28 years, all of it in my hometown. The last 23 of those years with Edward Jones Investments. Ironically the 100 year anniversary of Edward Jones coincided with the 100th anniversary of the city of Okeechobee.

I'm married to James Covey and I have a daughter, Alexandria Ming. She was also born and raised in Okeechobee by her father (John Alan Ming) and I. Of course we are proud parents of all of her many accomplishments.

Helping my clients achieve financial stability and goals is the highlight of my work. It's also difficult work when the market is correcting and values of assets suffer. Many times it's temporary and a great feeling when your clients trust that patience is the key. A lot of coaching/training goes into my appointments to help clients make educated decisions along side my recommendations.

Antoinette Buxton is my branch office administrator. She has been with Edward Jones since 2011 originally starting as an on-call. She's been full-time with me since 2018. She is an amazing asset in a world of very detail oriented work, not to mention the clients really connect with her.

I believe that success in any business is based on always doing the right thing as well as consistency. Simply the golden rule. ❖

Dreaming up the ideal retirement is your job. Helping you get there is ours.

To learn more about why Edward Jones makes sense for you, call my office today.

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MAKING SENSE OF INVESTING

HOW TO IMPROVE YOUR MOOD

Small changes that you can incorporate into your life every day to boost your mood.



If you've been wondering how to improve your mood, rest assured, you're not alone. While all of us can experience bad days from time to time when we feel upset, sad or disheartened, for some of us, it can be more long term.

Recent figures, published in *The Lancet Regional Health – Americas*, show that the depression rates in the US have more than tripled during the COVID-19 pandemic and the World Health Organization says that depression is now the leading cause of disability globally. The good news is that there are several simple daily practices, as well as longer-term solutions, that science has shown may positively affect your mood.

Many people find that eating a healthy diet, interacting with others, exercising, investing in one of the best water bottles to ensure they stay hydrated and getting enough sleep all help when it comes to boosting mood. We spoke to the experts to get their take on how you can improve your mood and your health, and when you should speak to your doctor.

Here are some small changes that you can incorporate into your life every day to boost your mood.

1. DO SOMETHING NICE FOR SOMEONE ELSE

Whether it's lending someone a book that you no longer need or offering to do someone's grocery shopping, doing something nice for someone else can go a long way to make you feel positive.

"Performing an act of kindness for someone else leads to the release of the 'cuddle hormone', oxytocin," Dr. Deborah Lee of Dr. Fox Online Pharmacy said. "This is the same hormone that's released when you cuddle a newborn baby or fall in love."

"There's also a surge in levels of the feel-good hormone, dopamine. Low levels of dopamine are linked to low mood and

depression, so anything that boosts dopamine levels is likely to have the opposite effect," she said.

2. DRINK MORE WATER

"Dehydration can impact the balance of dopamine and serotonin in the brain – which in turn can increase feelings of low mood, anxiety or depression," explained Melissa Snover, nutritionist and Founder of Nourished. "Hydration is also needed for normal digestion, temperature control, brain function and encouraging good circulation – which is why it's imperative that we're fuelling our bodies with enough water throughout the day."

It's clear that hydration is important for health, but how much fluid should you be consuming? As a rule of thumb, try to drink 6-8 glasses of water a day. We recommend you keep a water bottle on your desk or close by as a visual reminder to drink up throughout the day.

3. TURN OFF YOUR GADGETS

Staring at your computer or smartphone screen for long periods is linked to an increased risk of mental health conditions, Dr Lee said.

Try turning your phone off for set periods each day. "Research has shown limiting mobile phone use to only 30 minutes a day, results in increased feelings of wellbeing, lower levels of depression and a reduction in loneliness. Switching your phone off overnight is also likely to help improve your sleep," she said.

4. CONNECT TO OTHERS

"Human beings are social creatures. We need the company of other humans to feel happy, content, and valued. And loneliness is a killer. Did you know that being lonely can raise your blood

pressure and increase your risk of heart disease? Lonely people are more likely to suffer from depression, poor sleep and general cognitive decline. Being lonely increases the mortality risk by 50%,” Dr Lee explained.

One study, published in *The American Journal of Psychiatry*, found that social connection generally has a protective effect against depression. So, reach out to family and friends, join a club or society or become a volunteer in your community.

5. GET MORE SUNLIGHT

Make sure you walk outside every day to raise your mood. “At work, ensure your desk is positioned by a window. If you suffer from seasonal affective disorder (SAD), you may benefit from the use of a lightbox,” Dr Lee said.

Getting more daylight will help improve your mood, your immune system, your sleep and ultimately, your energy levels.

6. LAUGH

It sounds simple, but there’s nothing better for you than to laugh, Dr Lee said.

“When you laugh, this leads to a surge in the brain neurotransmitters dopamine and serotonin and lowers levels of the stress hormone, cortisol – making you feel happy and relaxed. Laughter is a great way to lower stress and make you feel calmer.”

Try watching some funny movies or listening to some humorous podcasts regularly. This will help you to feel happier and more energetic.

7. TRY SOME CBT

Cognitive Behavioral Therapy (CBT) is a type of talking therapy that can help you learn to develop coping strategies for a range of mental health conditions, including anxiety and depression. “Research into CBT has shown that it can be effective in elevating mood and improving energy levels,” Dr Lee explained.

In one recent meta-analysis of 91 studies, published by *Psychological Medicine*, CBT interventions showed a larger decrease in depression compared with other treatments.

8. EAT A HEALTHY DIET

What you eat plays a vital role in how you feel. Eating a well-balanced diet is vital for good mental wellbeing – by consuming a broad variety of vitamins, minerals and other essential nutrients, you’re equipping your body, and therefore brain, with the fuel it needs to function properly – including mood regulation, Snover said. Several different nutrients have been shown to help improve brain health, and consequently our mood:

Vitamin B12 is important for producing serotonin, which is a chemical responsible for regulating mood. While our body can’t produce B12 itself, it can be easily consumed through supplements or in foods such as fortified cereals, tempeh, and nutritional yeast, as well as eggs, fish or dairy.

Vitamin B6 (found in bananas, chickpeas and dark leafy greens) can stabilize our mood by creating neurotransmitters that help to minimize the harmful effects of stress.

Tryptophan, zinc and selenium all support healthy brain function – and are found in certain nuts and seeds such as Brazil nuts, pumpkin seeds and flaxseed.

continued page 21



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This Is Why Mosquitoes Bite Some People and Don't Touch Others

Mosquitoes are nasty, irritating insects whose presence can easily ruin an otherwise perfect time. The way they buzz and swarm all around, waiting to land on some warm body to bite, is enough to drive anyone insane.

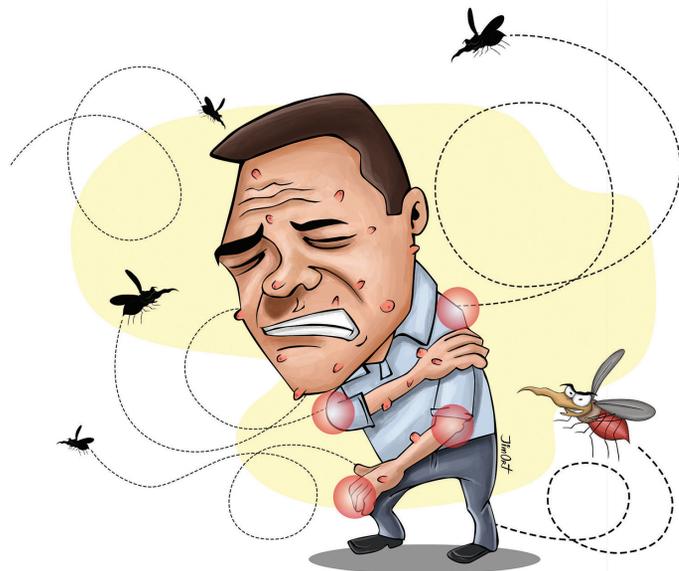
The worst part about the pesky blood suckers are the diseases they carry, which they transmit straight into your body and bloodstream when they bite. Every year worldwide almost 700 million people end up contracting a mosquito borne illness resulting in over a million deaths. That number keeps growing and the scary fact is what makes them the #1 killer of humans.

Many diseases are spread mainly or exclusively by mosquitoes including malaria, dengue, encephalitis, West Nile virus, and more. While it's best to avoid the flying terrors all together, that's basically impossible because if they want to bite you they will, or die trying.

One way to lessen the amount of bites is knowing what attracts skeeters in the first place. Basically, it depends on how you smell and since mosquitoes have excellent scent receptors in their antennae, they can smell any human within 100 feet easily. Unfortunately, it also comes down to genetics and 85% of the reason why mosquitoes prefer some people over others is due to their genetic makeup. Here are some of the main factors that make someone a mosquito bite magnet:

1) Exercise and Lactic Acid Production - The sweatier and smellier a person is the more attractive they are to a mosquito. Individuals who produce more lactic acid, which is emitted from our bodies via sweat glands, will draw in more of the pests to their general vicinity. Also, the more perspiration and the older it is, the greater the buildup of lactic acid, meaning your a tasty meal. Research has proven that fresh sweat isn't as attractive to a mosquito as day old sweat appears to be, so taking a shower after working hard or exercising can make a huge difference on how many bites you'll end up getting.

2) Bacteria - Our skin is literally crawling with bacteria and it's estimated that the average human has about one trillion or so bacteria on their body. The types of bacteria living on our skin can vary greatly from person to person and some varieties affect how much an individual gets bit by mosquitoes. For example, it has been found that if someone has Staphylococcus and Variovorax present on their skin, they'll likely suffer more mosquito problems. The opposite is also true, other types of bacteria act to



make our skin less attractive to mosquitoes. A few of those types of bacteria include Pseudomonas, Delftia, and Actinobacteria. You definitely want those crawling on your body!

3) Blood Type - The type of blood you have coursing through your veins factors greatly into the risk of whether or not you'll end up suffering from more bites than others. Studies have found that people with Type O blood are bitten most often, followed by Type B, then Type A. In fact, Type O's are so appealing to mosquitoes that they're twice as likely to suffer bites than Type A. In addition, if you happen to be among the estimated 85% of people who emit a certain chemical that gives away your blood type through your skin then mosquitoes will bite you long before they bite those who lack that chemical. It's as if the pesky insects like to know exactly what type of blood they'll be sucking, eek!

4) Carbon Dioxide - Even just breathing is enough to attract mosquitoes because they are drawn to the CO₂ you exhale. Individuals who produce more CO₂ get bit more frequently, thus pregnant women and heavy-set people who tend to breathe heavier need to take extra precautions to keep from getting bit. Another factor in relation to carbon monoxide is that beer drinkers have been found to get bit more frequently because they too breathe more heavily when under the influence of a few beers.

While people commonly use bug zappers, horrible smelling chemical repellents, and mosquito nets to try and combat the pests, they're mostly ineffective or plain gross. Fortunately, there's an easy and highly effective way to keep your surroundings mosquito-free. This video shows how to make a trap to catch the suckers using old soda bottles. It takes just a few seconds and you can make a bunch of them for less than a couple of bucks.

Take a 2 liter soda bottle and carefully cut a third of the top part off it with a serrated knife. Place ¼ cup of brown sugar, 1 cup warm water, and ¼ teaspoon of yeast in the bottom two thirds portion of the cut soda bottle. Place the top of the soda bottle upside down into the bottom half of the bottle and make sure the cap is off and that it fits tight and snug all around the sides. Place the soda bottle trap outside near wherever you plan on sitting and let it do its magic. Mosquitoes will be attracted to the brown sugar and yeast mixture and won't be able to resist the sweet, sticky aroma it puts off. When they fly down inside the bottle they become trapped and can't escape, leaving you with a comfortable, relaxing, mosquito-free atmosphere to enjoy and kick back in. Check it out, the video is definitely worth a one minute view! ❖



improve your mood cont.**9. GET A DECENT NIGHT'S SLEEP**

Getting 7 – 8 hours of good quality sleep every night is crucial for both good physical and mental health, Dr Lee said. A lack of sleep can affect our mood, energy and concentration levels.

One study, published by JMIR Mental Health, found that there is a significant relationship between daily sleep quality and mood.

Wondering how to sleep for longer? Make sure you're practicing good sleep hygiene before bed.

10. REDUCE YOUR ALCOHOL INTAKE

"Drinking too much alcohol is associated with poor mental health, reduced satisfaction with life, and increased psychological distress," Dr Lee explained.

Cutting down on alcohol or stopping drinking altogether will help boost your energy levels.

11. INCORPORATE EXERCISE INTO EACH DAY

"Exercise is known to boost levels of feel-good neurotransmitters, such as dopamine, adrenaline and serotonin. In addition, exercise results in a surge of endorphins – substances in the brain which give a natural high," Dr Lee said.

The Centers for Disease Control and Prevention recommends that adults get at least 150 minutes of moderate or 75 minutes of vigorous exercise each week.

WHEN SHOULD YOU SEEK HELP AND SPEAK TO YOUR DOCTOR ABOUT YOUR LOW MOOD?

If your mood is causing noticeable problems in your day-to-day activities, make an appointment to see your doctor or mental health professional as soon as you can.

Symptoms of depression include:

- Feelings of emptiness, sadness and hopelessness
- Continuous low mood
- A loss of interest in normal activities
- Tiredness and lack of energy
- Sleep disturbances
- Changes in appetite and weight
- Moving and speaking slowly
- Trouble concentrating
- Feeling suicidal



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Activities for Seniors in Port St. Lucie, FL

Parks, beaches, golf courses, museums, educational centers, nature centers, theatrical and musical performances, community festivals and a farmers' market -- all provide senior residents and visitors with numerous places to go and things to do. The Sunshine State's beautiful weather encourages you to spend time in the outdoors getting plenty of fresh coastal air.

Eco-Tourism

Port St. Lucie features turtle walks (visitstluciefla.com) during June and July. People of all ages are free to visit the public access beaches to watch sea turtles as they come ashore to bury their eggs before heading back out to sea. Older adults might also a visit to the Oxbow Eco-Center (stlucieco.gov), which offers lecture series, nature programs and art classes throughout the year. Learn about the area's ecology and wildlife with a stop by the Environmental Education Center of Savannas Preserve State Park (floridastateparks.org). You can wrap up your visit with a relaxing lunch at one of the park's picnic areas or take advantage of the park's opportunities for canoeing, hiking and bicycling. Bird-watching is another popular park activity. Finally, the Manatee Observation and Education Center (manateecenter.com) hosts wildlife tours and workshops.

Museums, Science and History Centers

The St. Lucie County Regional History Center (stlucieco.gov) provides visitors with facts about the area's earliest indigenous peoples, famous citizens and the area fishing industry. The PGA Learning Center (pgavillage.com) houses a PGA museum with complimentary admission; the center also offers golf lessons to the public. Another attraction that the elderly might enjoy is the St. Lucie County Aquarium (sms.si.edu/SMEE), a 5,000-square-foot facility. Check out its Smithsonian Marine Ecosystems Exhibit, open since 2000.



Arts and Culture

Elderly individuals with an interest in live theatre can take in any one of an array of productions at either the restored Sunrise Theatre (sunrisetheatre.com) or the St. Lucie Community Theatre at the Pineapple Playhouse (pineappleplayhouse.com). The Civic Center (cityofpsl.com/civic) houses a 2,000 square-foot art gallery, featuring local and regional artists and their works. Village Square, a public plaza located right outside the Civic Center, hosts live musical performances and festivals with food and artisan vendors year-round. Look out for monthly garage sales as well.

Beaches

You will find plenty of public access points as you drive along Florida State Road A1A. The beaches offer unspoiled beauty, giving you the chance to relax in the sun, play in the ocean waves and explore the natural habitats of area marine life. At Walton Rocks Dog Beach, beach-goers can freely enjoy the sand and ocean with the family pet. ❖

Protecting Seniors from Dangerous Summer Heat

By June Fletcher - AgingCare.com

Heat is a potentially deadly problem—nearly 400 Americans die from heat waves each year. Most of them are elderly people who often don't realize when they are overheating and in danger.

Part of the problem lies in the fact that older people simply can't handle the heat as well as younger ones, because they don't sweat as effectively and have poorer circulation. Obesity, heart disease, dementia, diabetes and other chronic medical conditions can compound the risk. So can certain medications, especially diuretics or those prescribed for hypertension and Parkinson's disease.

To protect seniors, the standard advice is to get them into an air-conditioned building; have them dress lightly; and keep themselves hydrated.

But this is easier said than done, since poorer circulation also makes many seniors feel too cold in air conditioned spaces and want to reach for a sweater, even when it's hot out. And some seniors prefer other kinds of drinks to water, even though they may be too sugary for their sedentary lifestyles or filled with caffeine, which is dehydrating.

Lisa Clark, a Dallas physician who specializes in geriatric medicine, told AgingCare.com that caregivers

HEAT EXHAUSTION		OR	HEAT STROKE	
Faint or dizzy			Throbbing headache	
Excessive sweating			No sweating	
Cool, pale, clammy skin			Body temperature above 103° Red, hot, dry skin	
Nausea or vomiting			Nausea or vomiting	
Rapid, weak pulse			Rapid, strong pulse	
Muscle cramps			May lose consciousness	
<ul style="list-style-type: none"> • Get to a cooler, air conditioned place • Drink water if fully conscious • Take a cool shower or use cold compresses 			<h2>CALL 9-1-1</h2> <ul style="list-style-type: none"> • Take immediate action to cool the person until help arrives 	



should stay on the alert for signs of confusion or altered mental states in seniors who are out in hot weather, as it could be a sign of heat stroke. If the elderly person should collapse or pass out, “it’s a medical emergency,” Dr. Clark said, and 911 should be called immediately. While you are waiting for help, remove as much clothing as possible and pour cold water all over the elderly person’s body. Should your relative come to, have a cold drink ready, as hydration is critical.

Here are some other tips to protect seniors from the heat:

- If elderly relatives complain of the cold indoors, turn up the air conditioning a bit. If they won’t stay inside, have them sit on a shady porch under a ceiling fan or near a box fan.
- To keep the house cooler without running the air conditioning, close curtains or blinds on the east side of the home during the morning, and the west side in the afternoon.
- If the elderly person doesn’t have air conditioning or refuses to use it in a heat wave, make sure they spend at least some time in a cool air-conditioned space like a mall or theater. “Even two or three hours a day can help,” Dr. Clark said.
- Offer plenty of drinks that seniors prefer, but stay away from iced coffee and other highly caffeinated drinks, or sodas loaded with sodium, which is bad for heart health. Do not serve alcohol, which is dehydrating.
- Keep frozen treats available that have a high water and low sugar content, like sugar-free Popsicles (you can make your own using juice). Or serve fruit with a high water content, like watermelon.
- Seniors sometimes dress inappropriately for warm weather, so make sure that their clothing is lightweight, not form-fitting and light in color. Hats are useful, but make sure that they are loosely woven or ventilated so they don’t trap heat and broad-brimmed so they shade the entire face. ❖

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How to Retire: Must-Know Steps to Prepare for Life After Work



Figuring out how to retire is a top priority for many working Americans who dream of a future that is free of deadlines and responsibilities. But there are so many questions to ponder: How much money will you really need? Will Social Security be enough to carry you through? What if you want to walk away from your job by the time you're 50 or 60?

This article has the answers you need. It explains how you can assess your income and expenses and calculate the approximate amount of money you'll need for a comfortable retirement. It also offers detailed strategies on how to successfully exit the workforce at different ages, from 50 to 62. And it includes tips on how you can retire even if you don't have much in the way of savings.

Here's the reality: Despite some negative stories in the mass media, most retirees find retirement to be less financially challenging than they expected. In fact, 16 years of annual surveys by polling organization Gallup have consistently found that more than 70 percent of retirees report having enough financial resources to live comfortably. In

2018, that number was 78 percent.

How Much Money Do You Need to Retire?

As they approach the end of their time in the workforce, the question at the top of most people's minds is: "Will I have enough to retire?" After all, you could potentially be retired for 20 or 30 years—or even longer. So it's crucial to ensure that you have enough financial resources to meet your needs.

So, how much money do you need to retire comfortably? Because everyone has different needs and priorities, there isn't just one right answer to that question. It depends on how much you spend and how long you live.

Here's how to figure out how much you need to save for retirement:

Take a percentage of your income. A generally accepted guideline is that a person needs 70 to 80 percent of his or her preretirement income in order to cover post-employment costs. So, for example, you may ask, "If I earn \$55,000 annually, how much money do I need to retire at 65?" Using the 70-to-80-percent rule, you need an income of \$38,500 to \$44,000 per

year to retire. That means in order to fund a 20-year retirement, you would need assets totaling between \$770,000 and \$880,000. And if you retired earlier or lived longer and needed your savings to stretch for 30 years, you'd require anywhere from \$1.16 million to \$1.32 million.

Obviously, the amount you need will depend on your particular situation. If you currently spend 90 percent of your paycheck on basic necessities like rent and food, you will probably need to replace more than 80 percent of your working income in order to maintain your standard of living. On the other hand, if you've been devoting 30 percent of your income to paying down your mortgage and you get the balance paid off before you retire, you could potentially live comfortably on less than 70 percent of your preretirement earnings.

Keep in mind that not all of your funds have to come from your savings and investments. If you qualify for Social Security benefits, or if you have rental income or a pension, these can all factor into your retirement income.

Calculate your projected expenses.

A widely accepted way to determine the amount you'll need is to calculate your annual expenses and multiply them by 25. By this logic, if you spend \$35,000 each year, you'll need to save \$875,000. This ties in to what is known as the four-percent rule, which holds that you should be able to safely withdraw four percent of your savings in each year of retirement (adjusting for inflation) without a significant risk of running out of cash in 30 years. However, the four-percent rule doesn't work in all situations. For instance, it assumes a certain balance of stocks and bonds and doesn't account for taxes, investment fees, or lower-than-normal market returns. But historically, it has been shown to be effective.

To determine your spending needs in retirement, take some time to honestly reflect on what you would like to do and what your lifestyle will cost. For example, do you plan to indulge in senior travel? Will you go back to school or take up a new hobby? Are you aiming to help fund your grandchildren's education? These are all factors you need to consider.

continued next page

In some ways, your expenses should decrease when you retire. After all, you won't be spending money on work clothes or commuting costs, your mortgage may be paid off, your children may have left the nest, you won't be saving for retirement, and you will likely drop into a lower income tax bracket. However, other costs could rise. For instance, you will probably spend more on leisure activities and healthcare. And as time goes by, inflation will make everything you buy more expensive.

To get a better idea of what your needs will cost, think about:

- Housing: rent or mortgage payments, property tax, homeowners or tenants insurance, utilities, and upkeep
- Transportation: vehicle payments, fuel, parking, insurance, and maintenance
- Food: groceries as well as restaurant meals
- Healthcare: health insurance premiums and treatment costs
- Travel, entertainment, and leisure
- Clothing
- Taxes and insurance: senior life insurance, IRA and 401(k) withdrawal taxes, pension taxes

An EBRI study found that, overall, average household spending dropped by 7.7 percent in the first two years of retirement. Transportation costs had the biggest decrease at 25 percent. Interestingly, the same study revealed that almost half of retirees end up spending more in the first few years of retirement than they did while they were working. In any case, it's always better to budget for more if you can.

Use an online retirement savings calculator.

Are you still asking yourself, "Have I saved enough? Can

I retire?" Calculator tools can be a convenient way to get a general sense of how much you need to save for retirement and determine if you're on track to meet your goals. You can even play around with different scenarios to see how you could adapt your strategy. Keep in mind that it's wise to consult a professional financial planner in order to get advice tailored to your specific circumstances. ❖



Expert Tips to Prepare Your Home Before a Storm Strikes

PUT AWAY “MISSILES”

During a major storm, you don't want any “missiles” flying around your house. Put away all objects that are outside your house and not attached to the ground, like barbecue grills, trashcans, umbrellas, patio furniture and flag posts.

Also, many Florida homeowners underestimate the risk of damage from outdoor flowerpots. Unfortunately, flowerpots can be picked up and tossed around by heavy winds, turning them into “flying missiles” too. That potted fern may seem innocent, but you will think differently when it is flung through the air at 100mph.

ENTRYWAY CHANDELIERS

Many homes in upscale Florida neighborhoods have entryway chandeliers. Unfortunately, the only thing usually holding it in place is an electrical cord and a skinny chain. To prevent your entryway chandelier from becoming a projectile:

- Disconnect the chandelier, OR
- Tie the chandelier to one of the concrete poles holding up the portico. In the event that the chandelier breaks loose, it will hit the ground, rather than through someone's car window or the house across the street.

TRIM YOUR TREES

Trimming your trees reduces the likelihood of a tree falling down or catching wind, potentially causing additional damage to your home. Trees that are big and bushy, like black olive trees, can easily fall over and take out your roof or car.

PREPARE YOUR GENERATOR

If placed in your garage, carport or near your house, the genset may release carbon monoxide into your home. To prevent the risk of CO poisoning, place the genset away from your house where it gets a nice breeze. Also connect a chain from your genset to a nearby structure or tree to prevent it from being stolen.

Never place electrical cords near a mud puddle or water source. If you're running an electrical cord from the genset to your house, make sure it has a clean path where it's not going to get rained on.

PACE YOURSELF

Personal safety is paramount in the event of a hurricane. More injuries occur after a hurricane from people trying to overdo things, such as installing storm shutters and chain sawing fallen tree branches, because they are not used to the increased level of physical excursion.

To prevent the risk of throwing out your back or landing in the ER for a severe injury, pace yourself, or consider hiring a company to do the “heavy lifting” for you.

Will Florida dodge a major hurricane strike again in 2022? Forecast shows increased risk

Florida hasn't been hit by a major hurricane since October 2018, when Michael's 160-mph gusts devastated Mexico Beach and Tyndall Air Force Base as a historic Category 5 monster.

That was 42 months ago or 3½ years. But a prominent hurricane forecast shows the Sunshine State's streak of good fortune may run out this year.

Odds of a major hurricane striking within 50 miles of Florida in 2022 are 44% amid a busier-than-normal Atlantic season, Colorado State University's Tropical Meteorology Project predicted last week.

During an average season, CSU forecasters peg the odds of a major hurricane strike within 50 miles of Florida at 29%, based on the 1880-2020 climatological average. So their 2022 outlook represents an ominous 52% increase in those odds.

“In the last couple of years, Florida has generally gotten quote-unquote lucky,” said Phil Klotzbach, CSU's lead forecaster and research scientist.

“There have been a lot of storms around. And they've had some impacts. We had impacts from Eta in 2020. And then, certainly some impacts from Elsa, Fred and Mindy,” Klotzbach said.

“But they weren't huge impacts. Obviously, Louisiana has been the state that has been kind of ground zero in the last two years,” he said.

A major hurricane ranks as Category 3, 4 or 5, packing dangerous sustained winds of 111 mph or greater. The Atlantic hurricane season starts off June 1 and ends Nov. 30.

CSU researchers call for a seventh straight season of above-normal storm activity across the Atlantic. The forecast calls for 19 named storms (winds of 39 mph or higher) and nine hurricanes (winds of 74 mph or higher) this year, including four major hurricanes. More statistics from their initial forecast:

- Odds of a named storm striking Florida: 96% (average season is 86%).
- Odds of a hurricane striking Florida: 75% (average season is 56%).
- Odds of a major hurricane striking the continental United States: 71% (average season is 52%).
- Odds of a major hurricane striking the East Coast, including Florida: 47% (average season is 31%).
- Odds of a major hurricane striking the Gulf Coast from the Florida Panhandle westward to Brownsville, Texas: 46% (average season is 30%).

Per NOAA's Climate Prediction Center, the average Atlantic season sees 14 named storms and seven hurricanes, including three major hurricanes. That data is based on the 30-year span from 1991-2020.

The CSU Tropical Meteorology Project will issue forecast updates on June 2, July 7 and Aug. 4. ❖

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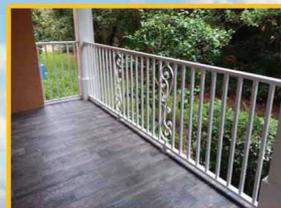


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Should You Take Out a Home Equity Loan When Interest Rates Are Rising?

Interest rates are rising fast, with many speculating that they will continue to rise throughout the year. If you're sitting on a high balance of variable interest rate debt, is now a good time to take out a home equity loan before rates climb even further?

Understanding Interest Rates

While there is an entire industry of experts centered around analyzing market trends and predicting future interest rates, nobody can predict future interest rates with 100% accuracy. As of May 2022 the Federal Reserve has raised interest rates several times this year in an effort to curb inflation. The latest increase of half a percentage point was the largest interest rate hike in over 20 years with many expecting rates to increase by another half a percentage point in June.

While interest rates are rising quickly and much higher than they have been since the mid 2000s, they are still historically low compared with previous decades. Between 1980 and 1990, rates fluctuated between 9.04% and 18.45%.

How Interest Rates Affect You

If you have a variable interest rate on something like a credit card or home equity line of credit (HELOC), then interest rate hikes affect you directly. When the interest rate on your debt increases, the minimum monthly payment increases as well. If you can't afford for your monthly payments to increase, paying your debt down as aggressively as possible now and rolling it over into

Home Equity Loan

- Full amount is advanced up front
- Fixed interest rate

Home Equity Line of Credit

- Revolving line of credit
- Variable interest rate

Both a HELOC and a Home Equity Loan are secured by your home

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Consider a Home Equity Loan if:

- You prefer a loan with a fixed monthly payment
- You want to consolidate debt

Consider a HELOC if:

- For unexpected expenses or emergencies—You need cash for an ongoing project
- You want a safety net

a fixed rate option like a home equity loan or personal loan before rates increase further is a good idea.

Should You Take Out a Home Equity Loan?

Many financial advisors specifically advise against taking out a home equity loan for anything other than funding projects that will directly impact your home's equity. Some advisors even advise against them for any situation. Thanasi Panagiotakopoulos, a certified financial planner and founder of LifeManaged, says that primary residences account for more than half of a typical American's net worth. In his opinion, people who view this equity as a way to get cheap home equity loans are damaging their future financial freedom. Panagiotakopoulos' advice? "Don't get a home equity loan."

Should You Roll Debt into a Home Equity Loan?

If you are already carrying a high balance of variable interest rate debt like a HELOC, now is the time to roll it over to a fixed rate home equity loan, especially if you won't be able to keep up with payments if your interest rate goes up, shares Jessica Goedel, Certified Financial Planner, Pavilion Financial Planning.

Warning: Fixed rates for a home equity loan are lower than on unsecured debt like a credit card or personal loan because they use the equity you have in your home as collateral. If you can't pay back a home equity loan, you could lose your home. Be cautious before rolling credit card debt into a home equity loan if you're unsure of your ability to pay back the loan. Consider a fixed-rate personal loan instead.

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What Is the Difference Between a HELOC and a Home Equity Loan?

A home equity line of credit (HELOC) and a home equity loan both allow you to borrow money using the equity you have in your home as collateral. A HELOC functions more like a credit card: You are approved for a credit line up to a certain amount and can choose how much of that credit line to use. A home equity loan is typically a lump sum loan for a set amount with fixed monthly payments and a fixed interest rate, as opposed to a variable interest rate loan.¹⁶

Can You Qualify for a Tax Deduction with a Home Equity Loan?

You could potentially qualify for a tax deduction with your home equity loan, but don't bank on it making a significant difference in your tax bill. The interest you pay on your home equity loan is deductible, but only for the portion of the loan you use to buy, build, or substantially improve the home that secures the loan. With the standard deduction so high—\$12,950 for single filers in 2022—the interest alone paid on a home equity loan isn't usually worth itemizing deductions. Check with your tax professional to see if itemizing could save you money.⁷⁸

Should I Refinance or Take Out a Home Equity Loan to Pay for a Big Project?

That depends on how much money you need, how much equity you have in your home, and the rates and fees for each option. Running a mortgage calculator comparing both options can give you a clearer picture about which will save you money once you have estimates from lenders for both.

The Bottom Line

If you already have a high balance on a variable interest rate home equity line of credit, rolling that debt into a fixed-rate home equity loan may save you money in interest if rates continue to increase as many have predicted. For any other purpose, taking out a home equity loan carries additional risks that need to be considered carefully. ❖

summer tips cont.

Car Safety Tips

- Always lock your doors and roll up your windows when you leave your car.
- Do not leave valuables in the car. If you must leave prized possessions in your vehicle keep them out of sight or hidden in the trunk.
- Before you get into your car, check the backseat and around the car. Lock your doors once inside the car.
- Make it a habit to secure your doors nightly before going to bed.
- Ensure you alarms (security cameras) are operational and on!

These prevention tips are simple steps to avoiding summertime crime. If you are planning on vacationing here in Okeechobee make sure you go by the Chamber of Commerce and get a free map and list of businesses to help your stay.

If you are a resident and are leaving for a trip, be safe and we hope you have an amazing, safe time! ❖



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Call today: 863-467-0595 or visit us at 710 S. Parrott Ave., Okeechobee, FL 34974 or Brennaneyecare.com.

continued

Rebecca cont.

St. Lucie Cultural Alliance and currently serves as the County appointed Board Chair. Rebecca’s solid relationships in both the public and private sectors has benefited the Alliance greatly. She has lobbied county commissioners and administrators and received line-item budget support for the organization. She has raised funding from and assisted with establishing partnerships with public schools, Cities, Utilities, EDO’s and Corporations. Rebecca’s business acumen and energy, combined with her passion for all the arts, has provided vision and direction to bring together artists across a variety of fields, cultural venues and businesses to promote all that St. Lucie County has to offer. Artists of all kinds now have organizational support, funding opportunities and projects locally and the County touts the raise in cultural awareness as a part of its Economic Development and Growth.

I’ve known Rebecca for over 15 years and her courage to fulfill her vision comes from passion, not position. Being people-centered, she’s all about investing in others and positively influencing them. True leadership comes from adding value to others, encouraging and empowering them, and helping them grow and succeed. And that’s exactly what Rebecca does. She’s not only a great role model to all women, especially in the development world, but she is a true testament of a great leader. Rebecca meets you where you are at so that you can climb to the top with her. She is determined to help you find your voice, develop your talents, and discover your purpose.

Rebecca is not only a trailer blazer, but an amazing example to both men and women on how to succeed no matter what obstacles come her way. Instead of struggling when confronted with challenges, Rebecca stretches. She’s also a leader who believes in producing other leaders. In a nutshell, Rebecca Miller is an influential leader who knows the way, goes the way, and shows the way every single day. She exemplifies the person others will gladly and confidently follow. ❖

from the Editor cont.

house and put it on him. Get a ring for his finger and sandals for his feet. And kill the calf we have been fattening. We must celebrate with a feast, for this son of mine was dead and has now returned to life. He was lost, but now he is found.’ So, the party began. *Luke 15*

Here is a prayer that will help you come to your senses; let’s pray out loud:

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins, 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 the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation” *Romans 10:9-10*
If you made this prayer, email me at: icarepublications@gmail.com

I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. **HAPPY FATHER’S DAY!** ❖

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