

reviews, advice & information

KNOW YOUR LOCAL PROFESSIONALS

Volume 7 • Issue 2

iCarePalmCity

icaretown.com

We are a **FREE**
PUBLICATION
Please take one!

iCareCommunity[™]
Magazine

Teen Nutrition

Making Healthy
Food Choices

What You Should Eat When You're Sick

From AI to Gen Z

Wellness and
Fitness Trends
for 2024

cover story

ARTISTIC CLOSETS

Type 2
Diabetes
Can Be
Reversed

ADDICTION AND THE ELDERLY

The Dangerous
Health Effects



FAMILY
OWNED AND
OPERATED

SCHMIDT'STM OPTICAL & HEARING

The Most Trusted Name In Optical and Hearing

CELEBRATING
45 YEARS
IN MARTIN COUNTY

AKONI
ARMANI EXCHANGE
BALMAIN
BLACKFIN
BOLLE
BOTTEGA VENETTA
BOUCHERON
CAROLINE ABRAM
CARRERA
CARTIER
CAVIAR
CAZAL
CHROME HEARTS
CLICKS
COACH
COCOSONG
COLORS IN OPTICS
COSTA
DIOR
DITA
DOLCE & GABANA
ETNIA BARCELONA
FENDI
FYSH
GUCCI
GUESS
KIDS DESIGNERS



LAFONT
LINDBERG
MAUI JIM
MICHAEL KORS
MISSONI
NINE WEST
OAKLEY
OLIVER PEOPLES
ONGUARD SAFETY
PERSOL
POMELLATO PORSCHE
PRADA
PUMA
RALPH LAUREN
RAYBAN
REVO
SAINT LAURENT
SERAPHIN
SERENGETTI
SILHOUETTE
TIFFANY
TOM FORD
TORY BURCH
TRINA TURK
VERA BRADLEY
VERA WANG VERSACE
ZIENA
ZEYE & MANY MORE!!

**LARGEST SHOWROOM IN FL
EYEWEAR & SUNWEAR**

**WHY
PAY
MORE?**

FREE Eye Exam
By Receiving \$49 Off
Your Designer
Eyewear Purchase

\$60-\$170 OFF
Designer Eyewear
Plus
Free 2nd Pair
(Including Progressives)

Complete Eyewear
Single Vision \$28
That's 2 for \$56
Progressive \$74
That's 2 for \$148



OPTICAL
Complete Glasses
Priced Lower Than
Any Box Store
Boutique with
World Class
Designers
(The Only Licensed
Luxury Retailer In
Martin County)



Dive Mask, Billiards, Occupational/Electrician

FULL LAB
Any RX Needs
Including: Digital,
High Power, Sports,
Prism, Mirror,
Specialty Lenses

Examples: Computer,
Reading, Golf, Shooting,
Fishing, Tennis, Pickleball,
Cycling, Music, Crafting



HEARING CARE
FREE Hearing Evaluations
-Tinnitus Treatment
-Repairs On All Hearing Aids
-Free Diagnostic Of Your Current
Hearing Aids
All 7 Leading Hearing Aid
Manufactures In Stock To Better
Serve Hearing and Budget Needs



SCAN ME

Scan for
Events, Sales and
New Releases

(772) 283-2622 Optical and Hearing
SchmidtsOandH.com
2341 SE Federal Hwy Stuart, FL 34994

Eye Exams
by Dr. Suivski & Associates
(772) 283-4240

PUBLISHED BY:
iCare Publications, Inc.

EDITOR / SALES DIRECTOR
Angel Chavez

EDITORIAL
John Gorman / Angel Chavez

ART DIRECTOR / ASST. EDITOR
John Gorman: 772-370-7053
woodpeckerdesigns@yahoo.com

SALES
Angel Chavez: 772-521-5111
email: admusa@hotmail.com

Gail Goldy: 772-233-7332
ggoldy@comcast.net

Valerie Calabrese: 772-475-6011
valerie@calabreseconsultingllc.com

ADVERTISING DEPT.
772-521-5111 | icarepublications@gmail.com

PHOTOGRAPHY
Santino Photography | 772-708-1761

iCareCommunity™ Magazine is owned, published and distributed
by iCare Publications, Inc.

The publisher, authors and contributors reserve their rights in
regards to copyright of their work. No part of this work covered by
the copyright may be reproduced or copied in any form or by any
means without the written consent of the publisher.

No person, organization or party should rely or on any way act
upon any part of the contents of this publication whether that
information is sourced from the website, magazine or related
product without first obtaining the advice of a fully qualified person.

This magazine and its related website and products are sold and
distributed on the terms and condition that:

- The publisher, contributors, editors and related parties are not
responsible in any way for the actions or results taken by any
person, organization or any party on basis of reading information,
stories or contributions in this publication, website or related
product.

- The publisher is not engaged in providing legal, financial or
professional advice or services. The publisher, contributors, editors
and consultants disclaim any and all liability and responsibility
to any person or party, be they a purchaser, reader, advertiser or
consumer of this publication or not in regards to the consequences
and outcomes of anything done or omitted being in reliance
whether partly or solely on the contents of this publication and
related website and products.

- The publisher, editors, contributors and related parties shall
have no responsibility for any action or omission by any other
contributor, consultant, editor or related party.

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



FROM THE EDITOR

By ANGEL CHAVEZ

The Supremacy of Jesus Name... The Name Above Every Name!



In the natural realm, people obtain
great names basically three different
ways: Some are born to a Great
Name; That is the case of Princes and
Queens who govern over people.

BY BIRTH RIGHT, Jesus was
announced to be born on this planet
earth, by angel Gabriel and he said
that His name is to be Emmanuel.
God with us. His Name is The
Greatest; His name is: Jesus!

“Jesus is the English form of the
Hebrew name Yehoshua or Yeshua,
which means “the Lord is salvation”
The name Jesus also corresponds
to the Greek name Joshua, which is
derived from the Hebrew name. The
name Jesus reflects his role as a savior
and redeemer...” Google.

BY CONQUEST: Some others
make their Name great by becoming
a good warrior and conquerors,
Napoleon Bonaparte for example.

Jesus made Satan bite the dust
every single time during his human
life. Jesus was born sinless and
remain sinless even when Satan
tried his best. Jesus kick Satan's but
every single time. Jesus won. After
resurrection Jesus said: All power and
authority has been given to me, go ye

therefore in my Name! The authorize
one on earth, under and above the
earth is Jesus. His Name is The Name
above every Name, on Heaven, earth
and under the earth.

BY MERIT: Others earn a great
name by great achievements. Jeff
Bezos, Elon Musk and many others.

Jesus achieved the liberation of the
whole mankind by placing His live as
a payment or atonement, or ransom
for all mankind.

He said: “for the Son of Man has
come to seek and to save that which
was lost.” *Luke 19:10*

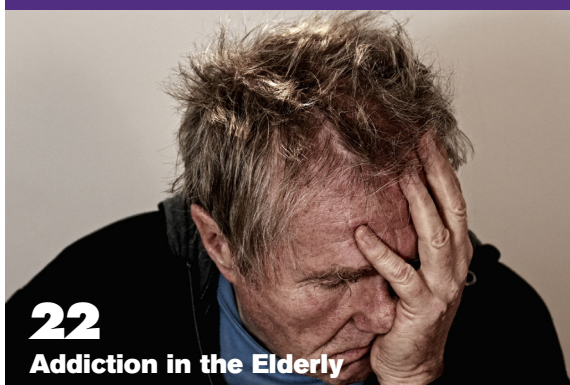
He did not come to condemn the
world; the world is already lost; He
came to save the world. meaning all
humans are already carrying a sinful
nature that blocks us from entering
back into God's realm. The adamic,
fallen nature only makes every human
ready for eternal damnation in the
dungeons of hell created for Satan and
his rebelled angels.

THEREFORE, JESUS NAME
IS SUPREME IN HEAVEN, ON
EARTH, AND UNDER THE
EARTH. EVEN IN THE WORLD TO
COME FOR EVERMORE!

continued page 30

COVER STORY

DENISE CINTRON Owner of Artistic Closets



CONTENTS

PALM CITY • FEBRUARY 2024 • VOLUME 7 • ISSUE 2

ON OUR PAGES



5 ➤ PARENTING/FAMILIES

>> Articles for parents and children of all ages. Activities, nutritional information and more!



8 ➤ SCIENCE & TECHNOLOGY

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



10 ➤ DIET & NUTRITION

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



12 ➤ FITNESS

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



14 ➤ HEALTH & WELLNESS

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



22 ➤ SENIOR LIVING

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



26 ➤ HOME/REAL ESTATE

>> Advice and information, home construction, and real estate. Tips for decorating your home and more.



28 ➤ WEALTH/LEGAL/BUSINESS

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



Scan QR code
for online edition

iCareCommunity™
Magazine

KNOW YOUR LOCAL PROFESSIONALS
REVIEWS | ADVICE | INFORMATION

How To Stop Enabling Grown Children And Why It's Important



As a parent or caregiver, it may be difficult to accept when your children become adults. When they were first born, you may have dedicated a significant portion of your life to ensuring their safety. It may seem that they grew in the blink of an eye and are suddenly going through adult milestones such as getting married or graduating from college.

However, some parents may continue to baby their children into adulthood. Learning to stop enabling the unhealthy behaviors of adult children can be challenging, especially when you love and care for your child. One way to cope with this challenge is to understand what enabling looks like and how to stop it.

Why Is Enabling Unhealthy?

It may seem that supporting your children no matter what is healthy. However, when a parent enables their child into adulthood, they may hold them back or increase their sense of entitlement. It can be expected for a parent to want to make their child's life easier or less stressful, so enabling behavior may not be intentional. However, when a child's needs are met by their parents instead of themselves, they may miss out on essential life skills.

It can be valuable for parents to understand the difference between supporting and enabling. Below are a few signs you might be enabling an adult child:

- They live at home with you, or you pay for their living expenses, such as phone bills, car payments, or medical insurance past age 25.

- They constantly come to you for help during “crises” or ask for financial support.
- They don't have a full-time or part-time job after graduating high school.
- You are constantly making sacrifices for them to get what they want.
- You are overwhelmed by helping your adult child.
- You are constantly worried about doing something that will hurt or upset your adult child.

Is Enabling Adult Children Common?

Parental enabling is common. In July 2020, 52% of US adults aged 18 to 29 lived at home with their parents, up from 47% a few months prior. While the COVID-19 pandemic significantly impacted this phenomenon, other factors were involved beforehand.

It can be normal for a parent to want what's best for their children throughout their lifetime. Some parents are worried about their kids going their own way, wanting to shield them from hardships, regardless of age. It may be challenging to accept that your adult children can make their own life choices and decisions without guidance. You might struggle to stop seeing them as your baby.

Some parents may struggle knowing their children may inevitably face challenges that can't be controlled. In response, they may enable the child by offering support and care. However,

see “STOP ENABLING” on page 21



JENNY FIELDS, CFA
MARTIN COUNTY PROPERTY APPRAISER
 3473 SE Willoughby Blvd. • Ste. 101
 Stuart, FL 34994 • 772-288-5608
www.pa.martin.fl.us



RUTH "SKI" PIETRUSZEWSKI
MARTIN COUNTY TAX COLLECTOR
 3485 SE Willoughby Blvd, Stuart, FL 34994
 772-288-5600

HOMESTEAD EXEMPTION

A Homestead Exemption is the gateway to many great benefits for homeowners!

A Homestead Exemption is the gateway to many great benefits for homeowners!

#1 EXAMPLE: REDUCTION ON YOUR ANNUAL PROPERTY TAXES

Property Taxes	WITH Homestead Exemption	WITHOUT Homestead Exemption
Assessed Value	\$400,000	\$400,000
Less Homestead Exemption	-\$50,000	-\$0
Taxable Value	\$350,000	\$400,000
Millage Rate	\$17.00	\$17.00
Taxes Due	\$5,950.00	\$6,800.00

EXAMPLE: \$850 SAVINGS

#2 ELIGIBILITY FOR OTHER PROPERTY EXEMPTIONS
 Must have homesteaded exemption to qualify for most additional exemptions.

INDIVIDUAL AND FAMILY EXEMPTIONS

- Limited Income Senior Exemption for Persons 65 and Older
- Widow/Widower
- Disability

DISABLED VETERAN AND ACTIVE DUTY MILITARY EXEMPTIONS

- Combat or Service-Related Disability
- Deployed Military
- Surviving Spouse

PLUS 26+ OTHER EXEMPTIONS

#3 SAVE OUR HOMES (SOH) BENEFIT
 In the State of Florida, once an owner files for the homestead exemption, in all subsequent years, the assessed value is limited from increasing more than three percent (3%) or the change in the Consumer Price Index (CPI), whichever is lower. This limitation applies only to property value, not property taxes, and does not apply to new construction such as a new pool. This accumulated "year-based" assessed value is known as the Save Our Homes benefit.

Market Value to Assessed Value Spread

#4 "PORTING" the SOH BENEFIT (AKA: Portability)
 The homestead exemption is not transferable, but you can "move" the accumulated SOH benefit to a new home anywhere in Florida. You have from January 1st of the year you move, until January 1st three years later, to re-apply for homestead and receive the SOH benefit, which will come off the market value of your new home. This is known as "portability." Please contact our office for your actual or prospective portability estimate or you can use the Property Tax Estimator tool available on our website.

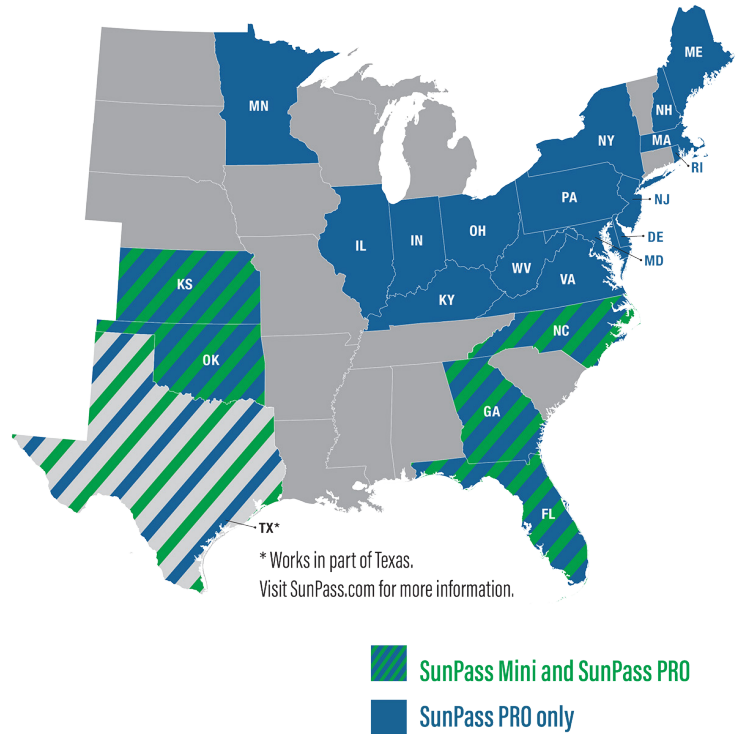
LIVE CHAT: www.pa.martin.fl.us
 Monday - Friday 8am-5pm

- Reduction in value taxed
 - Eligibility for other exemptions
 - Limits assessed value increases (Save Our Homes - SOH)
 - Ability to take the SOH benefit with you when moving (Portability)
- \$avings**



iCareCommunity Magazine is a Lighthouse to happiness, a Lighthouse along the shoreline of life helping rescue the perishing...
Clifford Huston - Sewall's Point, Stuart, FL

Where SunPass is Accepted in the United States



SunPass is Florida's Prepaid Toll Program. SunPass can be used on toll roads and most bridges throughout Florida. Sunpass transponders are interoperable, meaning they can also be used as payment for tolls in certain states. Many Florida toll roads are converting to all-electronic, no-cash tolling. Driving Florida's toll roads with a SunPass means no hassle, no matter which toll road you use. As a SunPass customer, you always pay less than using cash or TOLL-BY-PLATE.

If you do not have a SunPass or another Florida-accepted transponder you will be billed for your tolls using TOLL-BY-PLATE. When a vehicle passes through a toll collection point and a transponder is not detected, an image is captured of the vehicle's license plate and an invoice is sent to the registered owner. As a SunPass customer, you can save an average of 25% on tolls.

If you already have a SunPass transponder, it will continue to work outside Florida, Georgia, and North Carolina. If you have an EZ-Pass, there is no need to purchase a SunPass PRO. You can now use your EZ-Pass to travel on toll roads in Florida. With SunPass PRO you can change the state of driving and pay tolls from Florida to Maine and west to Minnesota with just one account. ♦



VICKI DAVIS
MARTIN COUNTY SUPERVISOR OF ELECTIONS
123 SE MLK Jr. Blvd. | Stuart, FL 34994
772-288-5637
www.MartinVotes.com

Last Day to Change Party or Register for Republican Primary

Vicki Davis, Martin County Supervisor of Elections is reminding citizens that all new registrations or party affiliation changes must be completed on or before Tuesday, February 20, 2024, for them to be effective for the March 19, 2024 Presidential Preference Primary (PPP) election.

The PPP is part of the presidential nominating process for Florida's two major political parties. The Democratic party has declared their nominee, President Joe Biden. Therefore, this election is **ONLY** for voters registered with the Republican party to determine which candidate will represent the party on the General Election ballot in November.

Following these helpful tips will ensure you are ready for the upcoming PPP election:

- Florida is a closed primary state. You must be registered with your political party of choice 29 days before the election. A voter is not eligible to select a party on Election Day.
- If you wish to vote in a partisan primary election, you must be a registered voter in the party for which the primary is being held.
- All party changes and new registrations must be made on or before Tuesday, February 20
- Voters are encouraged to check their voter registration status online by visiting MartinVotes.gov and clicking on the "Check My Voter Status" tab.
- Citizens may register to vote or update your voter record online at RegisterToVoteFlorida.gov or visit the Elections Office located at 135 SE Martin Luther King, Jr. Blvd, Stuart. Office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m. If you need further information or have questions, contact the Elections Office at 772-288-5637 or visit MartinVotes.gov. ♦



SPECIALIZING IN KEEPING YOU COOL AND COMFORTABLE

- Air Conditioning & Heating
- Duct Cleaning
- Sanitizing & Sealing
- 24 hr Emergency Service
- All Our Technicians Are Factory Trained
- We Service All Makes And Models
- Financing Available
- Free Estimates for Replacement Systems

A Locally Owned Company – Serving the Treasure Coast for Over 20 Years

Lic. CAC1816853 • Lic. CAC049289

P: 772-220-2487 | F: 772-220-3787
info@sharkeyair.com | www.sharkeyair.com




What to Do When Your Car Breaks Down on the Highway **DON'T PANIC!**

By TODD HARRIS

If you own a car that's more than 10 years old you should know that your vehicle is twice as likely to break down than if your automobile that hasn't yet reached the 10 year mark.

You should always be prepared for the possibility of your car breaking down. Be proactive by following your vehicle's maintenance schedule and having your vehicle inspected yearly.

Not everyone knows exactly what to do when a car breaks down. Here are some tips on what you should do if your car breaks down and leaves you stranded:

• Get your car to a safe spot on the side of the highway

If you start to sense that there is something wrong with your car when you're driving it on the highway, you shouldn't drive it any further than you must. Before your car breaks down completely, you should pull it over in a safe spot. If you hear grinding noises or your engine temperature light comes on and you continue to drive, you could do more damage to your vehicle. Which could result in more expensive repairs. Once you pull over, you should turn your wheels so that they're facing away from the road and put your emergency brake on.

• Turn on your hazard lights

If you have a vehicle emergency safety kit (which is important to have) that has emergency flares, if safe, set up the flares around your vehicle. You don't want someone to accidentally plow into the back of your car. You'll also make it easy for a tow truck driver to find you when you contact one to come out to rescue you and your car.

REMEMBER YOU CAN always call us @ CROWN CAR CARE (772) 781-8000 during business hours, and we can arrange to have your vehicle towed to our shop.

Try Not to Panic When Your Car Breaks Down. Again, to prevent breakdowns, follow your vehicle's maintenance schedule. Take your vehicle to a reputable shop like CROWN CAR CARE, where your vehicle will get inspected to prioritize what it needs or may need in the future to prevent the dreaded breakdown! ♦



CROWN CAR CARE

AUTOMOTIVE ✂ DIESEL REPAIR

4455 SE Cove Rd. • Stuart, FL 34997 • 772.283.4707
4175 SW Martin Hwy. • Palm City, FL 34990 • 772-781-8000

crownccarcare.net

Modern Automotive Technology with Old Fashioned Service

STOP IN OR CALL US TODAY!

The Best Blood Pressure Watches You Can Buy

ZDNET considered medical research and current FDA guidance to find the best blood pressure watches available on the market today.

Source: ZDNET.COM

High blood pressure, or hypertension, affects an estimated 1.3 billion people worldwide and results in 10 million deaths per year, according to the World Heart Federation. Affecting a person's whole body and slowly damaging blood cells, hypertension is the number one risk factor for death on a global scale. There are effective means to treat high blood pressure, but it's not always easy to detect and monitor.

Dr. Kazuomi Kario, professor and chairman of cardiovascular medicine at Jichi Medical University, addressed the potential to manage high blood pressure with wearable technology in an article featured in the Journal of the American Heart Association.

Recent studies showed that wearables are "validated and reliable" and "have been shown to perform well against current out-of-office BP measurement approaches." However, the responsibility is on the user to determine the best wearable and to use it properly.

To help you find a smartwatch you can use as a blood pressure monitoring tool, we pulled studies from doctors to evaluate the best commercially available blood pressure watches, keeping in mind accuracy, data privacy, and price. ZDNET's top pick is the Omron HeartGuide because of its FDA clearance, inflatable cuff, and comprehensive health tracking suite. Read on to see how options from Samsung, FitVII, and more compare.

Omron HeartGuide

Omron HeartGuide features:

BP measurement: Inflatable cuff | Size: 6.3-7.1 inches (medium); 7.2-8.5 inches (large) | Weight: Approximately 4.1 oz (115 g) | Power source: Rechargeable lithium-ion battery | Battery life: Single charge lasts for approximately 500 cycles | App: Omron Connect

The Omron HeartGuide is the first FDA-approved blood pressure watch, promising a clinically accurate blood pressure reading

in 30 seconds. You can also track trends in your blood pressure over time and better understand your readings through the free Omron Connect app. The data the watch collects is displayed on the app and can be shared with your doctor for professional medical analysis.

The HeartGuide works with an inflatable cuff within the watch band that has smaller versions of the components in a regular blood pressure monitor. Additionally, you can also track your physical activity and monitor sleep patterns.

Though the watch has been cleared by the FDA, it's worth noting that some users report inaccuracies with measurements and are not satisfied with the battery life of the watch or the lack of screen brightness adjustment.

Still, this watch is a helpful tool that allows you to take blood pressure measurements up to 8 times a day on a fully charged battery. Omron has more than 80 new patents connected to the construction of this watch, which indicates that the old model of doing things had to be redesigned to present this as an option to potential users.

Samsung Galaxy Watch 5

Samsung Galaxy Watch 5 features:

BP measurement: Pulse wave analysis | Size: 40mm or 44mm | Weight: 1.01 oz (28.6 g) | Power source: Rechargeable lithium-ion battery | Battery life: 50 hours on a single charge | App: Galaxy Wearable

The Samsung Galaxy Watch 5 is an internationally popular wearable that can also measure your blood pressure.

The Galaxy Watch 5 measures blood pressure and, using the watch's built-in health monitor app, takes ECG readings as well. However, Samsung does caution that the blood pressure function "cannot diagnose hypertension, other conditions, or check for signs of a heart attack. It is not meant to replace traditional methods of diagnosis or treatment by a qualified healthcare professional."



Omron HeartGuide
Best blood pressure watch overall



Samsung Galaxy Watch 5
Best blood pressure monitoring smartwatch



YHE BP Doctor Pro
Best all-in-one blood pressure smartwatch



FitVII Smartwatch
Best budget-friendly blood pressure watch

continued next page

It's monitoring existing conditions where the watch shows particular promise. A study conducted with the Galaxy Watch 5 showed that taking blood pressure measurements with the watch resulted in reliable and accurate readings. The watch was used to help monitor BP in patients with Parkinson's Disease.

The blood pressure function has not received FDA approval in the US yet, but it is available in at least 50 other countries, including Canada, Vietnam, and South Africa. To ensure accurate readings, users have to calibrate their watches every month with a traditional blood pressure cuff. The watch itself is packed with other features, including sleep tracking and music streaming, and it also made ZDNET's list of the best smartwatches.

YHE BP Doctor Pro

YHE BP Doctor Pro features: BP measurement: Inflatable cuff | Size: 5.31-8.66 inches | Weight: 2.12 oz (60.1 g) | Power source: Rechargeable lithium-ion battery | Battery Life: N/A | App: For both iPhone and Android

The YHE BP Doctor Pro measures your blood pressure with the promise of medical-grade accuracy. The key is the watch's patented inflatable air cuff, which detects blood pressure fluctuations. You can measure your blood pressure at any time, and the watch has a host of other features, including HRV or heart rate variability. HRV measures the time difference between each heartbeat to give you insights into how well you recover from stress.

The heart rate monitor in the watch monitors your heart continuously for 24 hours a day. Blood oxygen levels (SpO2) are easily detectable on the spot with the press of a button on the watch. Continuous SpO2 monitoring means that the watch can detect apneas and send you an alert about it. It can even suggest that you switch your sleeping pattern as a result of changes in breathing that indicate snoring or respiratory problems.

The YHE BP Doctor Pro is a full-range smartwatch with sleep, activity, and health tracking in addition to alarms, messages, and weather. You can sync your data to the Android or iOS app and create a health management plan that includes your whole family.

FitVII Smartwatch

FitVII Smartwatch features: BP measurement: Sensors | Size: 1.7 inches | Weight: 1.2 oz (34.02 g) | Power source: Rechargeable lithium-ion battery | Battery life: 7+ days | App: FitCloudPro App

Emerging tech can be expensive, and given the blood pressure wearable market is still an emerging initiative, it's rare to find sub-\$100 models, which is why we had to share this option from FitVII. At the time of writing, this watch is only \$45 on Amazon and a 4.1 star rating from over 2,000 reviewers around the world who are impressed with the reading consistency and app's user-friendly interface.

The watch also includes sleep tracking, analyzing time you've spent in deep sleep or light sleep. It tracks your activity and gives you the weather in real-time, as well as heart rate, blood pressure, and blood oxygen tracking on its 1.7-inch HD screen. Additionally, it has a 7 to 10 day battery life.

The FitVII website also sells the GT5 watch with 24/7 heart rate and blood pressure monitoring for around \$100 (\$95 with the current discount).

see WATCHES on page 18

TEEN NUTRITION:

Making Healthy Food Choices Easy



The road to good health in adulthood is paved with the decisions made during the teenage years. And as teen girls and boys continue to grow, there are daily nutrients and habits they'll need to keep them happy and healthy.

“(In) the transition from the childhood to the teen years, nutritional needs increase with the rapid physical growth that occurs during those years,” says APHA member Nicole Larson, PhD, MPH, RDN, a National Institutes of Health-funded researcher and senior research associate at the University of Minnesota’s School of Public Health. “So there’s an increase in energy demands, but it’s also important to think about increases in nutrient demands.”

Teens need a variety of nutrients, such as iron, calcium, folic acid and protein, which can be found in lean meats, whole grains, low-fat dairy foods, fruits and vegetables, according to the U.S. Department of Agriculture’s Center for Nutrition Policy and Promotion.

Iron is essential for teens, but especially for teen girls, as they’ll lose more of it after

starting menstruation, Larson says. Good sources of iron include meat, fish, poultry, green leafy vegetables, nuts and seeds, she says.

“Another group of nutrients that’s important to be seeking out daily for bone health is calcium and vitamin D,” Larson says. “And good sources of these nutrients are low-fat milk, other dairy foods and dark green vegetables, along with fortified foods like fortified juice and cereal.”



While foods and beverages high in calories, saturated fats, sodium and sugar aren’t off limits, teens should aim to eat those foods only on occasion, according to USDA. Consuming such foods and beverages on a regular basis can have long-term health consequences into adulthood, Larson says. And skipping out on nutrients such as iron could lead to fatigue or anemia.

“You might tend to carry those eating behaviors with you over time,” Larson says. “And if you do not eat well over the adult years as well, there’s certainly an increased risk of cardiovascular disease, osteoporosis, Type 2 diabetes and (being) overweight.”

Good nutrition for teens starts at home. Larson says parents who want their teens to practice better nutrition should make healthy food readily accessible.

Keep portable foods high in calcium and vitamin D, such as yogurt and lower fat string cheese, in the fridge for teens. Low-fat granola bars and whole-grain crackers

are an easy way for teens to get their fix of iron and whole grains, Larson says. Produce such as pre-washed carrots or sliced apples are also good on the go.

Parents should also encourage teens to eat breakfast before school and to pack their lunch during the school week, according to the National Institute of Diabetes and Digestive and



Kidney Diseases. Parents of teens should try to schedule family meals, as research shows teens who eat with their parents tend to have healthier diets, Larson says.

“While that is not always possible, we know from research that teens really do appreciate having family meals, even though they’re often very busy,” Larson says. “But that is something that they enjoy. If it doesn’t work to meet up at dinner for a meal, try to be creative in terms of scheduling. Maybe it works better to have breakfast meals together or have lunch together on the weekends.”

When teens are out in restaurants, tips include ordering milk instead of soda and a side dish of fruit over something high in calories, such as French fries. Teens should also look for smaller portions to avoid excess calories, she says.

“Maybe it’s easier to order off the kids’ menu than the regular menu to make sure you’re getting a smaller portion and look for key words that indicate a healthier version of a sandwich or a menu item, like choosing a grilled chicken sandwich instead of a crispy chicken sandwich,” Larson says.

Girls v. boys: Different nutrition needs

When it comes to exactly how much produce, dairy and whole grains teens should eat, the needs vary between teen girls and boys. According to USDA, teen girls need four servings of vegetables a day, versus five servings a day for teen boys. Teen girls also need three servings of fruit daily versus four for teen boys. However, both need three servings a day of dairy such as cheese, milk or yogurt.

The Nutrition Facts label is also a useful tool in figuring out how much food counts toward the daily value of calories, vitamins and more. For more information on how to read food nutrition labels, visit www.fda.gov. ♦



Is mental health affected by diet?

by SUZANNE DICKSON, PH.D.

Diet can significantly affect mental health and wellbeing, but many dietary recommendations aren’t backed by solid evidence, finds a new review by European neuroscientists.

“We have found that there is increasing evidence of a link between a poor diet and the worsening of mood disorders, including anxiety and depression,” said lead author Suzanne Dickson, Ph.D., from the University of Gothenburg, Sweden. “However, many common beliefs about the health effects of certain foods are not supported by solid evidence.”

Studies of vitamin B12, for example, consistently link the vitamin to improvements in depression, memory and fatigue, Dickson reported. There is also strong evidence for the Mediterranean diet’s effect on anxiety and depression, she said.

But other dietary advice for mental health is not yet firmly supported by clinical trials, such as the recent recommendations to supplement with vitamin D, Dickson claimed. “[I]t is very difficult to prove that specific diets or specific dietary components contribute to mental health,” she said.

Nutritional psychiatry is a young field, and there is a shortage of hard evidence on how nutrition and mental health are connected in humans, added Andreas Reif, chair of the European College of Neuropsychopharmacology, which produced the study. “This leaves room for speculation and flawed science,” he said in a statement.

In many cases, clinicians and researchers would do well to move from general population observations to a personalized nutrition approach, Dickson and colleagues concluded, among other observations. ♦



WHAT TO EAT WHEN YOU'RE SICK

By LAUREN MANAKER - popsugar.com

We've all had one of those days where you wake up feeling like you've swallowed a cactus, your head seems to have been occupied by a noisy amateur rock band, and your body feels like it's just completed an unplanned marathon. Saying those two dreaded words, "I'm sick," is a phrase nobody wants to utter. And figuring out what to eat when sick with a cold or the flu or COVID can feel downright overwhelming.

As a registered dietitian, I like to keep certain groceries on-hand in case an illness enters my home. With a school-aged child living with us and respiratory infections on the rise, welcoming an illness during cold and flu season is inevitable. So what are the best foods to eat when sick? It can be hard to figure out what to eat when you have the flu and no appetite or when you have a cold and cough.

While no food will cure an illness, fortunately there are certain foods (and not just soup!) that can help make feeling under the weather a little more comfortable. Along with resting, taking medicine recommended by your doc, and

drinking ample fluids, here are some items I'm keeping on-hand this cold and flu season so I don't have to make a frantic grocery store run when my family is under the weather. Ready to feel better? Read on for best foods to eat when sick.

Bananas: Consumption of bananas when sick can be beneficial due to their easy digestibility and nutrient-rich composition. They are a great source of potassium, an essential mineral that helps maintain fluid balance, nerve function, and muscle contractions, which can be depleted during times of sickness. Additionally, bananas contain vitamin B6, which aids in creating feel-good neurotransmitters that help with mood regulation. Moreover, being a good source of simple carbohydrates, they provide quick energy and are generally gentle on the stomach.

Chicken Noodle Soup: There is nothing quite like chicken noodle soup when you are feeling under the weather. And some data actually shows that chicken soup may help treat respiratory infections. Hydrating, satisfying, and containing natural electrolytes, this classic sick food is

a must for when you are feeling under the weather.

Maple Water: During a stomach bug, vomiting and diarrhea can lead to a significant loss of fluids and essential electrolytes such as sodium, potassium, and chloride. This loss can disrupt the body's normal function and lead to dehydration. Electrolyte-filled drinks not only replenish lost fluids but also restore the body's electrolyte balance, aiding recovery and preventing complications like fatigue, muscle weakness, and more severe cases of dehydration.

Drink Simple Maple Water is a brand-favorite solution of mine that can help replenish electrolytes with no added sugar. Made from the sap of the maple tree, this beverage option is refreshing, hydrating, and offers a slightly sweet taste that is utterly satisfying.

Prunes: Eating prunes when you are sick is a great food-based way to help manage constipation that may result from medications you are taking. With 3 grams of naturally occurring fiber per serving, these sweet and juicy morsels can help to

continued next page

www.iCareTown.com

support a healthy gut and help you reach your daily fiber goals. And getting enough fiber – especially on days when you don't have much of an appetite – is key to preventing constipation. Prunes and prune juice are also naturally high in sorbitol, which helps create a natural laxative effect.

Yogurt: This calcium-rich dairy product provides a good source of protein that can help repair body tissues. Yogurt's hallmark benefit lies in its probiotics — beneficial bacteria that promote gut health. These good bacteria can help strengthen the immune system, enhance digestion, and even alleviate symptoms of common gastrointestinal issues such as diarrhea, which can accompany certain illnesses. Moreover, yogurt is easy on the stomach and can be a nutritious food choice if you have a reduced appetite.

Soda Crackers: Consuming bland foods such as saltines can be beneficial when managing a stomach bug. Saltines, or soda crackers, are easy to digest and can help absorb excess stomach acid, making them a common recommendation for those experiencing nausea or upset stomach. Furthermore, their salt content can contribute to replenishing lost sodium, one of the vital electrolytes mentioned earlier. However, it's important to remember that while saltines can mitigate some stomach bug symptoms, they should be part of a larger recovery plan that includes plenty of fluids and rest.

Fruit Pops: Fruit pops can be a welcomed treat when feeling under the weather. Between the soothing effect a cold pop can have on your throat to the hydration that a pop can offer if you don't feel like drinking, having a pop made with quality ingredients can be an easy thing to enjoy when you are sick.

White Bread/Toast: Sometimes, all you can stomach when you are sick is some dry white toast. While eating refined grains is typically not encouraged, when you are feeling under the weather, it can be a lifesaver.

Dave's Killer Bread White Done Right (\$6) is made with five different varieties of grains, 10 grams of whole grains, and no artificial ingredients if you are looking for a white bread with some additional nutrients. It is also certified USDA Organic, non-GMO project verified, and free of high fructose corn syrup and bleached flour.

Lemons: Lemon intake has been shown to have a protective effect against respiratory infection. It is common to add lemon juice and honey to tea for a soothing effect. Plus, they are an excellent source of Vitamin C, a nutrient that is known for supporting a healthy immune system.

Ginger Ale: Ginger is a natural remedy that may help combat nausea. If you are feeling queasy, some find that sipping on ginger ale (preferably a little flat and at room temp) may help you feel a little better.

But, there's a caveat to this recommendation. Some ginger ales on our grocery shelves are made with zero real ginger. To avoid that, I opt for OLIPOP Ginger Ale (\$3) — it's made with real ginger and it only contains 5 grams of sugar which is far less than the typical 32 grams of added sugar found in traditional ginger ales.

Orange Juice: Orange Juice is a fridge staple - especially right now during cold and flu season. OJ is a natural source of vitamin C and hydrating nutrients, and data shows it can help manage inflammation (which may, in turn, support immune health).

see WHAT TO EAT on page 19

TREASURE COAST

ROWING CLUB

WHY ROW?

- CREATE LIFELONG FRIENDSHIPS
- EMBARK ON THE GREATEST FULL BODY WORKOUT
- COLLEGE SCHOLARSHIP OPPORTUNITIES
- LEARN WHAT IT TAKES TO BE A PART OF A TEAM
- BECOME THE BEST VERSION OF YOURSELF

IT'S HARD FOR A PIECE OF PAPER TO CONVINCE YOU TO ROW...

...LET US SHOW YOU WHY!

FREE TRIAL

*VALID FOR 3 FREE JUNIOR ROWING SESSIONS



SCAN HERE TO FILL OUT THE FREE TRIAL FORM TO GET STARTED





Experience a Taste of HarborChase



THE GRILL ROOM

FIVE-COURSE, PRIX FIXE FINE DINING

One Special Seating Every Friday and Saturday Night
~Reservations Required~



HarborChase

Celebrating Senior Living!

STUART (772) 320-5609



FROM AI TO GEN Z: WELLNESS AND FITNESS TRENDS FOR 2024

If 2023 was all about probiotics, #hotgirlwalks, and ChatGPT-guided fitness plans, what can this year possibly have in store for us? Well, we have some data-driven forecasts to bring you the key wellness and fitness trends for 2024.

The overarching trend for 2024 is how we continue to see our mental, physical, and social health as increasingly integrated. Gone are the days when we see our fitness, stress management, gut health, sleep, and time with friends as separate focuses in our lives. As each year goes by, we continue to understand how all these elements work together to make us feel balanced, happy, and healthy. So, let's look at some exciting ways we'll keep growing overall wellness in 2024!

#FITOK TAKES YOU SOMEWHERE NEW

Love it or hate it, TikTok is increasingly becoming a pivotal place to seek new inspiration for your workouts. As of October 2023, #FitTok had acquired an astonishing 61 billion views. While some fitness trends can sound a little faddy (#modelwalkchallenge, we're looking at you), they can also help you put a new spin on your traditional training.

Think 2023's 'run until you see' gamification exercise trend or under-desk treadmills for those looking to shake up their

jogging time. Aiding this social media platform's rise in the fitness world is its capacity for interactivity, like duets and collaborative challenges. Expect a bunch of fresh takes on exercise in the new year – once everyone is done with 'cozy cardio' this winter.

BADMINTON IS BLOWING UP

Step aside, padel. When it comes to racquet sports, there's an old face returning to the main court. Originating from China some 2,000 years ago, badminton is the one where you hit a shuttlecock instead of a ball (in case you aren't well acquainted with the sport). It peaked in popularity in the West a century ago, and while it has been in the Olympics for some time now, it looks set to be making a comeback now that we're in the 20s again.

Badminton's appeal lies in its relatively easy rules and faster, more physically demanding pace than tennis. It also has the added benefit of being the first alphabetical option on your Polar sports profiles. According to Pinterest, badminton looks set to be a new fitness trend for 2024, with an 80% rise in searches for badminton rackets and outfits in the past year.

continued next page

PERSONALIZING FITNESS WITH AI

If you didn't use ChatGPT in 2023, where you even there? The rise of AI in the fitness space felt like it happened overnight, even though it had been predicted for years. With the increasing popularity of wearable tech over the past decade, it's now possible to use your data to personalize everything about your approach to fitness and health. From using AI to tailor your nutrition plans to trying it as your running coach, it is empowering to not only monitor but optimize your health in whatever way works for you.

Polar is at the forefront of this, providing you with the metrics you need, such as heart rate variability (HRV), cardio load, energy used, and the quality and quantity of sleep you achieve each night. With new features added in recent months, such as skin temperature and daytime alertness, you'll have the chance to gain an even deeper understanding of your fitness and wellness in 2024, providing you with more insights that you can enhance with AI.

RECOVERY RESEARCH

We've seen many recovery techniques gain traction over recent years. From foam rolling to massage guns, it's become an essential part of the training process for athletes at all levels. One that has grown enormously in popularity has been cold water exposure, primarily through ice baths or similar types of chilly immersion after training.

While some scientific research has been looking into its benefits, such as its ability to reduce muscle soreness, 2024 looks set to be the year where we gain a greater understanding of cold water exposure. For example, researchers in the UK will be conducting the largest, randomized, controlled trial to date on this subject to see if cold water exposure can treat anxiety disorders and depression, building upon their pilot study from 2022.

HOLISTIC FITNESS

Speaking of mental health, you'll be encouraged to think more about the connection between your mind and body next year. Fitness will no longer simply be about working out your muscles.

Instead, it will focus more on your holistic health – appreciating the interconnection of your mental and physical health and how they can only be explained in reference to each other.

This comprehensive approach to wellness will mean more mindful options at your gym, like meditation sessions and even counseling. In turn, you'll also see mental health services and apps beginning to encourage and offer exercises to improve your physicality. The key is growing a strong, balanced, resilient body and mind.

THE RISE OF REFORMER PILATES

Ever since rumors that Harry Styles is a fan of this equipment-focused workout, TikTok has been ablaze with videos of Reformer Pilates. Think traditional stretches associated with this yoga-esque fitness routine, except done on something akin to a rowing machine. In fact, now you can even try Rowformer, which is part-pilates and part HIIT with short bursts of rowing throughout your session (in case you need that bit more). In terms of fitness trends, this is one you won't be able to escape in 2024, so why not join in?

The point of using this equipment (which looks like a bed with springs, pulleys, and sliding carriage) is to add some resistance to pilates exercises and support you during specific exercises where you may struggle. So, it can make things more intense or more accessible for you, depending on what you're looking for with each move. The result will be a stronger core, better posture, and improved balance.

KNOCKOUT WORKOUTS

Get ready to punch the air (or a bag) in 2024, as combat sports are on the rise again. Pinterest saw a 265% rise in searches for kickboxing, a 200% increase in interest for mixed martial arts training, and 190% more searches for karate kumite this year.



see TRENDS FOR 2024 on page 19

*The fresh Gospel of
Jesus Christ, in word
and music, broadcasting
all day and all night . . .*

*Lives changed . . . souls
saved!
Hallelujah!!!*

wcno.com 772-221-1100 888-221-8990





ICARE EXCLUSIVE

DENISE CINTRON

Owner of Artistic Closets

Hi Denise, please give us a brief introduction about yourself and when and why you came to Treasure Coast.

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

Tell us a little about your family.

I am very blessed with a 28 yr old daughter married to my wonderful son-n-law, a 3 year old granddaughter and another grandbaby girl who is now 6 months old! Being a grandmother has brought more joy than I could have ever imagined. I cherish spending time with them. When you stop by one of our showrooms ask for Mema DD.

My beautiful elderly Mom lives close by along with the rest of our family. We stay close to each other and understand in life it's the little things that truly matter.

What do you love about what you do?

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

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

Artistic Closets Inc. has been organizing homes and businesses for over 31 years. During these years, it has given us and our team great pleasure in knowing we made a difference in another person's life. We have had clients with handicaps and installed pull-down rod systems for their convenience. We've seen the panic in some of our elderly clients of having to move and we do our best to take the stress away and ease their transition. We assess their needs and design a plan that works for them individually. We handle the project from start to finish, installing it in only one day. This leaves the customer with peace of mind and a place for everything. Our favorite moment is the big smile and most often the phone call we receive letting us know how much they love our work. Our priorities have always been customer service, the quality of our products installed, and adhering to our company code of ethics.

What are your future plans?

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





Our BRAND NEW SHOWROOM is NOW OPEN in St. Lucie West at 563 NW Mercantile Place, St. Lucie West, FL 34986 and we are very excited for this new space to showcase our custom work and meet with potential customers.

What is your philosophy on business and life?

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

What is your best advice to the community?

We encourage clients to hire local and use a company that manufacturers. To be careful of sales gimmicks such as large coupon discounts. Clients should receive competitive and fair pricing from the start of the project. Be sure to compare apples to apples design plans and pricing will vary depending on what is designed in your space. Material thicknesses should be no less than 3/4" furniture grade scratch resistant. If you are looking for the least expensive company using subpar materials 5/8" we would not be the right fit. We stand behind all our products and installations. ♦

To schedule an appointment: PSL/ Stuart: 772-692-8447, Palm Beach: 561-745-0044, Vero Beach: 772-770-1797. Stuart Showroom: 2303 NW Federal Hwy, Stuart, FL 34994. St. Lucie West Showroom: 563 NW Mercantile Place, Port St. Lucie, FL 34986. E-mail: Organize@artisticclosets.com. Web: artisticclosets.com. See our ad on page 31.



watches cont.**How did I choose these blood pressure watches?**

One obstacle I ran into when choosing the best blood pressure watches was the lack of options. The concept of a blood pressure watch itself seems to be embraced by many, but I found the execution to be less robust.

With few options on the market, it is easy to weed out the fake or unreliable wearables from the legit ones. I took into consideration a few major factors:

Commercial availability: For example, the Samsung Galaxy Watch 5 still does not have FDA approval in the United States for blood pressure readings, so that feature isn't an option for the US market. Accuracy: I looked at evidence of accuracy from studies and medical research when choosing what blood pressure watches to consider.

Data privacy: Health information is extremely important to keep secure with wearables, so I looked into each brand and device's privacy protocols to ensure consumers' health data is safe.

Price: I kept price in mind when making my final picks, while also knowing there aren't many options on the market. However, more economical wearables don't seem as reliable or as focused on data privacy.

Do blood pressure watches really work?

We know, a watch that measures blood pressure sounds like something out of a science fiction novel. Recent advances mean that futuristic wearables are becoming more realistic than ever before. Blood pressure watches that are vetted and tested really do work, but I recommend talking to your doctor before use.

In an article featured in IEEE Engineering in Medicine and Biology Magazine, Dr. Paolo Bonato, associate professor at Harvard Medical School, identified four areas of focus that are especially important when understanding recent advances in wearables: 1) wearable sensors; 2) wearable systems; 3) signal processing and analysis procedures; and 4) closed-loop systems for adaptive orthoses and prostheses.

The first three areas are important in blood pressure monitoring, as sensors and systems feed into analysis and recommendations by doctors. Here's a comprehensive paper on wearable tech in healthcare that Dr. Bonato contributed to for those who want to learn more.

What is stroke level blood pressure?

According to Healthline, the blood pressure range for a hypertension crisis is a systolic number above 180 mm Hg and a diastolic number above 120 mm Hg. Immediate medical attention is required at that level.

Healthy blood pressure is a reading of less than 120/80 mmHg, while elevated blood pressure ranges from a systolic number of 120-129 mm Hg and a diastolic number of less than 80 mmHg.

Hypertension occurs starting at 130-139/80-89 mmHg. It's good to have an idea of where your blood pressure should fall. Hypertension doesn't result in visible symptoms right away, so it's important to detect and manage it early on.

Does the Apple Watch measure blood pressure?

You cannot measure blood pressure with an Apple Watch alone. You can link it to a compatible blood pressure monitor and synchronize your blood pressure data to your Apple Watch. The Omron Evolv wireless blood pressure monitor is a compatible device, and the iHealth Feel wireless blood pressure monitor works, too.

What's a high blood pressure reading?

High blood pressure is equal to or greater than 140 over 90 mmHg, where the top number is a measure of the force in your arteries as your heart beats and pumps blood, and the bottom number is a measure of the force in your arteries as your heart is resting between beats.

Are there alternative smartwatches worth considering?

At this time, there are no other reliable blood pressure watches available to the wider market. However, there are alternatives that have plenty of other health-tracking features that are worth considering. ♦



**SOLARIS
HEALTHCARE**
PARKWAY



**Skilled Nursing
Rehabilitation
Therapy Services
Memory Care
Palliative & Hospice Care**

Doing What's Right!

772-287-9912
solarishealthcare.org
800 SE Central Parkway • Stuart, FL
A 501(c)(3) Nonprofit



ANDRES GARCIA
CEO/OWNER
VITAL HEALTH SOLUTIONS

READ OUR CURRENT EDITION ON OUR WEBSITE
www.icaretown.com

what to eat cont.

For OJ with some extra immune support, Uncle Matt's Ultimate Immune Orange Juice (\$7) kicks it up a notch as an immune support powerhouse made with organic orange juice, black elderberry, 300% of your daily dose of vitamin C, 50% vitamin D and 25% zinc.

Tea: Drinking tea when you're sick can provide various health benefits, aiding in recovery. The warmth of the brew can soothe a sore throat, break up congestion, and even relieve headaches. Certain types of tea, such as green or herbal varieties, are packed with antioxidants and anti-inflammatory properties that boost the immune system. Chamomile tea, specifically, can promote sleep and relaxation, while ginger tea is famous for its anti-nausea effects.

Licorice root tea is a popular choice when feeling under the weather, too. This is due to its antiviral and antimicrobial properties which can aid in alleviating symptoms of common illnesses such as the cold or flu. It is known to soothe sore throats and also assists in reducing inflammation.

Mint tea may offer some benefits as well. Inhaling the natural menthol found in mint tea may help promote decongestion and soothe a sore throat.

Applesauce: Applesauce is often recommended when you're sick due to its gentle nature on the digestive system. It's a part of the BRAT (Bananas, Rice, Applesauce, Toast) diet, often suggested for those experiencing gastrointestinal issues because of their potential binding effect. Applesauce provides essential nutrients like dietary fiber and vitamin C, which support the immune system. Moreover, its smooth texture and sweetness make consuming easier when one has a poor appetite, ensuring the body gets the necessary energy to fight illness.

Turkey Breast: Sliced turkey is often recommended as a food choice when you're feeling under the weather due to its high protein content. Protein is crucial for the body's immune function, aiding in the production of antibodies that help fight off infections. Additionally, turkey is a source of vitamins and minerals like zinc, which also play a significant role in supporting the immune system.

Honey: Honey possesses remarkably beneficial medicinal properties that can aid in alleviating symptoms of common illnesses. Its natural antioxidants, enzymes, and antibacterial properties make it an ideal therapeutic remedy for a sore throat or cough, often experienced during sickness. Honey soothes the inflamed throat lining, reduces cough frequency, and improves sleep. Furthermore, it helps in boosting the body's immune system, facilitating quicker recovery. Honey should not be given to children under one year of age due to the risk of botulism.

A study published in The British Medical Journal compared honey to standard medical treatments for upper respiratory tract infection symptoms, including cough frequency, cough severity, sleep difficulty, and congestion.

Results showed that using honey for symptom relief appeared more effective than other common remedies, including antibiotics. Honey showed more benefits than taking cough suppressants, too. ♦

trends for 2024 cont.

The latter is the type of karate where you take on an adversary, which means a lot of people are ready to fight (in a competition, that is).

Combat sports like these can relieve stress through high-intensity, cardio-friendly exercises. They also improve your balance and sense of empowerment as you build defensive skills and techniques. Want something that balances the power of combat with the calm of breathwork and mobility? Give boxing yoga a try in 2024.

TAKE A REST STOP

Expect to get away in 2024 – and get some sleep. Gen Z and Millennials are leading the holiday trend focussed on helping them rest and recover better. Whether you've been experiencing stress, burnout, or insomnia, using your precious time off from work and everything else in life to learn how to prioritize sleep hygiene is the kind of break you'll no doubt benefit from for the rest of the year.

You wouldn't be the only one trying to take life a little easier, rather than rushing around on an exhaustingly touristy experience. Pinterest reported a 60% rise in searches for all things slow life this year, with 80% more interest in digital detox challenges and a 165% increase in people looking for anything related to ASMR sleep. So, feel free to have a few more early nights and lazy mornings in bed next year.

PAVING THE WAY TO WELLNESS IN LATER LIFE

People in their 50s and 60s are prioritizing their health and fitness, with a particular dedication to time spent strength training, running, walking, and cycling. As we learn more about aging, longevity and staying fit and active, expect to see a societal shift in 2024 towards making the most of your health and happiness well into later life.

This new perception of life after 50 is being transformed by accessible, wearable tech, research-backed guidance, and the sense of community that many people find after embarking on their fitness journey. It's inspiring for people of all ages when we think about the future, both next year and decades into the future.

UNDOING OUR ULTRA-PROCESSED DIETS

You weren't alone if gut microbiome was a phrase you heard thrown about for the first time in 2023. While the phrase 'you are what you eat' has been around for decades, we are only now coming to understand the impact of how certain types of foods affect not only our weight and energy levels but our entire holistic health. One of the new words you'll hear a lot about in 2024 is ultra-processed foods as we learn more about our gut health and how to make it thrive.

One of the most exciting developments in this area is the ongoing research on ultra-processed foods from PREDICT, the largest in-depth nutritional study in the world. Their findings so far have included that a diet rich in unprocessed, plant-based foods encourages the presence of gut microbes that are linked to a lower risk of illnesses such as heart disease. ♦



No More “Managing” or “Controlling” - Type 2 Diabetes Can Be Reversed

Source: LIFEANDHEALTH.ORG

(Disclaimer: The claims made in this article are backed by many recent, peer-reviewed, scientific studies. However, as with anything, results may vary based on many factors.)

Chances are that if you don't have diabetes yourself you know someone that does. Diabetes is one of the fastest growing diseases in our nation and it's not getting any better. Since 1990, the number of diabetics in America has tripled to a staggering 25.8 million. But it gets even worse – The Center for Disease Control and Prevention (CDC) estimates that over 100 million Americans have diabetes or are pre-diabetic. This means that every one in three Americans is in severe danger from the life-threatening effects of this serious condition.

The danger of diabetes

Diabetes and prediabetes are not only not simply dangerous in and of themselves, but they are also seen as major contributors to other diseases such as heart attack, stroke, hypertension, and other vascular problems. On top of that, diabetes is also considered the leading cause of blindness, kidney failure, and non-traumatic lower limb amputation, as well as numerous other complications.

Economically, diabetes also presents an astronomical price tag. According to the American Diabetes Association, the total

cost of diabetes in 2017 was \$325 billion. This has almost doubled in the last ten years from \$174 billion in 2007. These statistics highlight the financial burden that diabetes is placing on our society, but it does not even begin to compare to the actual pain and suffering that is being inflicted on millions of families worldwide.

Type 1? Type 2?

Type 1 diabetes, previously called juvenile-onset diabetes, is responsible for about 5% of all diabetes cases. Type 1 diabetes is characterized by the immune system mistakenly destroying the insulin-producing beta cells in the pancreas. This leads to elevated and unsafe glucose levels in the blood, which is the very definition of diabetes. Type 1 diabetes is treated with insulin injections to make up for the fact that the body is not producing insulin. The exact cause of type 1 diabetes is unknown, but genetic disposition, as well as exposure to viral infection and/or cow's milk, may play a role.

Type 2 diabetes, previously known as adult-onset diabetes but is no longer called this because so many children are being diagnosed with type 2 diabetes, accounts for 90-95% of diabetes cases. In type 2 diabetes, insulin is produced by the pancreas, but it is not efficiently used. The accumulation of fat in the muscle and liver cells interferes with the

action of insulin which normally allows glucose, or sugar, to enter the cells for use. If insulin is the key that opens the door of the cells, saturated fat is the gum that blocks insulin's entry. When insulin is blocked, glucose cannot enter the cell, which causes an unsafe level of glucose in the blood, i.e. blood sugar. The fat that is blocking insulin from entering the cells is either consumed in the diet or the fat that is stored as excess body weight. This is actually good news because with changes to diet and lifestyle, that fat can actually be removed.

Reversing diabetes

As just mentioned, there is some good news in the midst of this demoralizing diabetes outlook. Contrary to popular belief, (and of course results may vary based on the root cause of your diabetes) recent, peer-reviewed studies involving thousands of people are showing that diabetes is preventable and reversible. In fact, we've known that diabetes is reversible since the 1870s, thanks to some Parisian doctors that documented how glucose disappears from their patients' urine after patients went weeks without food. While this doesn't sound like an appetizing solution, the fact is that for over 140 years we've known that diabetes is reversible. Is there an easier and more stomach-satisfying way to reverse diabetes than starvation? The answer is yes!

see “TYPE 2 DIABETES” on page 25

stop enabling cont.

in the process, they may prevent their child from growing into a responsible adult who can be resilient and handle challenges independently. Moving from enabling to empowering your grown children may be more effective.

What Is Enabling?

You may have heard of the spouse of someone with a dependency justifying their usage or providing them with the substances that feed their addiction. An enabler may perform actions that seem helpful at the moment by keeping another person comfortable and reducing the chances of upset.

However, these actions may not address the core challenge or future behavior, which can lead to patterns of a person seeking support outside of themselves instead of taking steps to better their life. Parents can also partake in similar patterns with their adult children.

Why Is Enabling Harmful?

When parents enable a child, they may choose to manage the tasks their adult children would otherwise do independently, such as laundry, cleaning, paying bills, or managing finances. In doing this, their adult children may be comfortable relying on their parents. They may stay at home longer or rely on their parents for any challenging event.

As the adult ages, they're ill-equipped to handle the world around them without help from their parents. Whether 18 or 30, they may eventually be asked to enter adult life. If these adult children have been shielded by their parents from adult tasks, they may struggle to function. If their parents have always done their laundry, cooking, and cleaning, they may not know how to tend to a home. These adults may struggle to set appointments, pay bills, or apply for loans. They may not know how to go grocery shopping or cook a recipe.

Some parents who enable their children might not focus on teaching life skills but on supporting them through setbacks. When an adult has not learned to be independent, their mental and physical health may worsen, as they might experience anxiety when they are asked to problem-solve independently.

Children may prosper with the opportunity to try, fail, and try again. With failure can come growth and independence. The ability to take care of oneself is essential for survival. In addition, life is not guaranteed, and an adult child losing a parent after having them always available may struggle significantly to care for themselves after the loss.

How To Change Enabling Behaviors

To correct enabling behavior with your young adult children, it may be beneficial to understand why the behavior is unhealthy. You may want to provide instant gratification or support to your child. However, step back and think about the long-term impacts. Think about what would happen if you never taught your adult children to do their laundry, cook a meal, or drive.

Changing enabling behaviors may be challenging at first. Your adult child might push back, get upset, or believe you don't love them due to your behavior change. However, remind them that you want to support them by teaching them new skills for adulthood and that you're not doing it out of a desire to be mean or take away their support system. Stick to your plan to foster your adult child's independence, but remain empathetic.

Pulling back to allow independence may not mean pulling back entirely. Your child may still benefit from speaking to you during a challenging life experience, as familial support can be essential to mental health and wellness.

When you speak to your child about your boundaries, consider discussing the following topics:

- Each person's roles and responsibilities as part of a family unit and how these can change over time
- What you have realized about enabling, and how you want to change your own behaviors as a parent
- What you would like to teach your young adult child, and why it may be vital for them to learn these skills



How To Find Support As A Parent

Realizing that you may be enabling your adult children may be challenging. If you want support in this journey, reaching out to a therapist for guidance may be beneficial. However, some parents may be too busy for in-person therapy. In these cases, online therapy through a platform like BetterHelp can be convenient.

Through an online therapy platform, you can attend sessions at a time that works for you from any location with an internet connection. In addition, you can choose between phone, video, or live chat sessions and message your therapist outside of sessions for advice. Some online platforms offer group therapy sessions, webinars, and journaling prompts, as well.

Online therapy has also been proven effective for various conditions and symptoms. In a randomized controlled trial of 324 university students with symptoms of anxiety and depression, researchers found internet-based interventions effective in building resilience, sustaining healthy coping skills, improving overall psychological well-being, and mitigating symptoms of anxiety and depression. ♦

Addiction In The Elderly

It's not uncommon to develop an addiction later in life, but the health effects of substance abuse in those over the age of 65 can be even more dangerous than those in younger users.

Source: ADDICTIONCENTER.COM



Senior Citizens And Substance Abuse
Substance abuse among the elderly (adults over the age of 65), particularly of alcohol and prescription drugs, is one of the fastest-growing health problems in the United States.

Addiction among people 65 and up is often underestimated and under-diagnosed, which can prevent them from getting the help they need.

Alcohol and prescription drug abuse affects up to 17% of adults over the age of 65 per the National Institute on Alcohol Abuse and Alcoholism (NIAAA). Due to insufficient knowledge, limited research data, and hurried office visits, health care providers often overlook signs of substance abuse among the elderly. This is made worse by the fact that the elderly often have medical or behavioral disorders that mimic symptoms of substance abuse, such as depression, diabetes, or dementia.

According to the Office of Alcoholism and Substance Abuse Services, substance abuse among senior citizens can be

classified into two general forms: the “hardy survivor,” or those who have been abusing substances for many years and have reached 65, and the “late onset” group, which is those who form addictions later in life. Regardless of how old you are or when your addiction started, there are treatment options available to help you get back on a healthy path.

Causes Of Addiction In The Elderly

There are several things that could contribute to someone turning to substance abuse later in life. These could be health-related issues or life-changing events that take an emotional toll. These events may provoke substance-abusing behavior that can result in a full-scale addiction.

Potential triggers or causes for drug or alcohol addiction in the elderly include:

- Memory problems
- Changes in sleeping habits
- Unexplained bruises
- Irritability, sadness, and depression

- Unexplained chronic pain
- Changes in eating habits
- Wanting to be alone often
- Failing to bathe or keep clean
- Losing touch with loved ones
- Lack of interest in usual activities

The Dangers Of Substance Abuse In The Elderly

Drug or alcohol abuse among the elderly is particularly dangerous because senior citizens are more susceptible to the deteriorating effects of these substances. Individuals over 65 have a decreased ability to metabolize drugs or alcohol along with an increased brain sensitivity to them. This makes it dangerous for seniors to use drugs or alcohol at all, even if the person isn't addicted.

Benzodiazepines, which are used to treat anxiety, pain, or insomnia, are some of the most dangerous prescription drugs for seniors. These are generously prescribed and highly addictive. The rate of senior citizens addicted to Benzos has increased every year.

Challenges In Identifying Addiction In The Elderly

Alcohol or drug abuse may actually mimic symptoms of other medical or mental health disorders. This makes it easy for doctors who encounter an older patient to chalk up declining mental or physical health to old age.

Not long ago, a medical colleague referred a 67-year-old woman to me with mild depression, weakness, and complaints of short-term memory loss. Her physician told her there was no clear medical explanation for her symptoms, given that her physical exam, exhaustive lab tests, and brain M.R.I. were all normal... The problem, I soon discovered, was that her alcohol consumption had tripled since the death of her husband a

continued next page

year earlier. She did disclose to her internist that she drank but minimized the amount. She had turned to alcohol, self-medicating her grief, but it only worsened her mood and impaired her memory, typical of alcohol's effects on the brain.

- Richard A. Friedman, M.D., *NYTimes.com*

Symptoms Of Addiction In Senior Citizens

As people get older, their mental health, physical health, and personal relationships may start to deteriorate. Although addiction may be more difficult to recognize in this demographic, it's important to pay attention to any unusual signs your elderly loved one displays.

Some signs of drug abuse include:

- Memory problems
- Changes in sleeping habits
- Unexplained bruises
- Irritability, sadness, and depression
- Unexplained chronic pain
- Changes in eating habits
- Wanting to be alone often
- Failing to bathe or keep clean
- Losing touch with loved ones
- Lack of interest in usual activities

Once an addiction is identified, it is critical to seek out a treatment center that has specific experience working with seniors facing addiction.

You should look for programs that specialize in this type of addiction and also offer case management services, as individuals over 65 typically lack the social support required throughout recovery. These case management services will provide the elderly with access to medical, psychiatric, and social resources to allow for a healthy lifestyle to continue after treatment.

Per the American Society of Addiction Medicine (ASAM) consensus panel, the following are recommended as effective treatment approaches for older adults in substance abuse treatment:

- Cognitive behavioral approaches
- Group-based approaches
- Individual counseling
- Medical/Psychiatric approaches
- Marital and family involvement/family therapy
- Case Management/Community-linked services and outreach

Get Help Today

The alarming rate at which individuals 65 years of age and older are developing addictions to various substances is certainly reason for concern and something that should not be ignored by medical professionals, caretakers, or family members. If you or someone you know is struggling with addiction issues later in life and needs help finding a treatment program, contact a treatment provider today. ♦

**REFERRING QUALITY
CAREGIVERS SINCE 1997**

VIPAmerica

HOME HEALTH CARE

“Making Life A Little Better”

**SPECIALIZING IN
PARKINSON'S &
ALZHEIMER'S CARE**



Counties Served

Martin • St. Lucie • Indian River
Okeechobee • Palm Beach

Services

Personal Care • Live In's • Skilled Nursing
Respite Companion • Homemaking
Transportation • Sitter Service
Complimentary Assessment
Assignment of Benefits

Long Term Care Insurance Accepted
772.220.6005 | 888.343.9205
www.vipamerica.com

NR30210977

How to create a budget for retirement: A financial plan for your newfound freedom

Source: BRITANNICA.COM



You've finally set a date for your retirement. Congratulations! All those years of long-term planning and saving have paid off. You've cleared the retirement homestretch. Now it's time to relax and put your money worries behind you. Right?

Not quite. A solid next step is creating a retirement budget that considers potential changes to your income and expenses, including basic needs and long-awaited indulgences.

The first step is to define your lifestyle and its price tag. Many people need about 70% to 80% of their pre-retirement income to cover expenses in retirement. But no two households are the same. One couple may be planning to travel eight months out of the year and downsize to a smaller home, while another is content to putter around in the garden and catch up on some reading. Consider where you fall in that spectrum, and plan your spending accordingly.

Budget for the basics

Even if you have a relatively clear vision for retirement life, plotting out your anticipated expenses can be challenging, especially if you've never tracked them before.

Start by listing the essentials like utilities, food, insurance, maintenance, rent, and a mortgage if you still have one.

Review your past spending. It seems reasonable to believe you'll spend less once you stop working. After all, you'll no longer pay for gas to commute to work, and you'll have more time to whip up home-cooked meals instead of eating out. But some basic expenses may increase, like utilities, since you're home more, or insurance premiums previously paid by your employer.

Don't forget taxes at the federal, state, and local levels. Some, like income taxes, might decrease, while others, like property or sales taxes, may increase. Adjust your budget every year for inflation. The annual rate averages 3.3%.

Don't forget fun. Now factor in the fun stuff that you finally have time for. Travel is a big one, but expenses closer to home such as club memberships, planting a rose garden, and spa treatments cost money, too.

Plan for the later stages. Life expectancy in the U.S. is 73.5 years for men and 79.3 for women, according to the most recent figures from the Centers for Disease Control and Prevention.

see "CREATE A BUDGET" on page 28

COVERS AVAILABLE FOR 2024!

WE ARE NOW SCHEDULING ON A FIRST COME FIRST SERVE BASIS



GET TO KNOW YOUR LOCAL PROFESSIONALS

iCare will feature you on our cover and give you the opportunity to tell your story of what your business does and how your business impacts and serves our community.

iCare Community Magazine

Serving our local business community for over 10 years!

DIGITAL AND PRINT EDITIONS

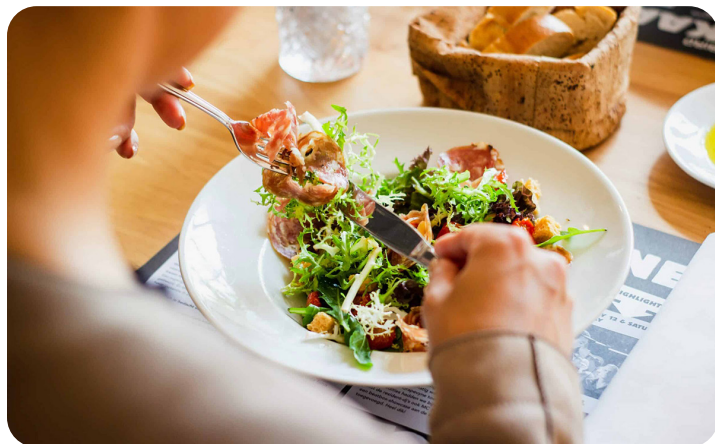
e-mail us at

icarepublications@gmail.com

772-521-5111

icaretown.com

type 2 diabetes cont.



In a pilot study, thirteen diabetics were told to eat at least one large serving of fresh salad every day, a veggie-bean soup, a handful of nuts and seeds, fruit at every meal, a pound of cooked greens, and some whole grains. They were also instructed to reduce animal product consumption and to eliminate refined foods, junk food, and oil.

At the beginning of the study, the patients' A1c levels (known as the best measure of how poorly blood sugars have been controlled over time), averaged 8.2.

Here's a quick frame of reference:

- An A1c below 5.7 is considered healthy.
- An A1c between 5.7 and 6.4 is considered pre-diabetic.
- An A1c above 6.5 is considered diabetic.

After just 7 months on this whole food, plant-based plan, the average A1c of the group dropped to a non-diabetic level of 5.8 – and this was after patients had stopped taking most of their medications9!

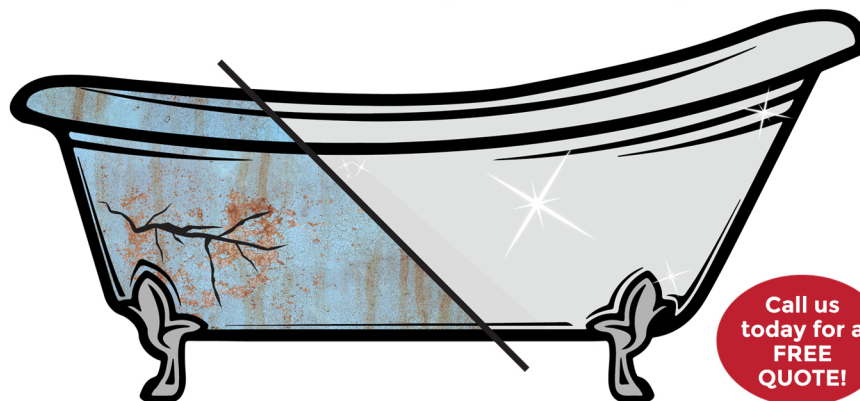
You may be diabetic or have a friend or loved one that is diabetic. You deserve to know that there is hope! Type 2 diabetes does not have to be “managed” or “controlled” – it can be reversed.

But what do you eat, what do you change and exactly how can one put diabetes type 2 in remission? For more information on exactly how you can reverse type 2 diabetes and dramatically improve the symptoms of type 1 diabetes, you want to check out the **Diabetes Undone course by Dr. Wes Youngberg**. It's 6.5 hours of video content along with a workbook, 21 day journal, and a 288 page diabetic friendly cookbook (with videos for each recipe). This course will help you make sense of it all and for a limited time, it's on sale! **Check it out at www.diabetes.lifeandhealth.org/special-offer-page.** ♦



BEFORE

Bathtub Reglazing, Inc.



Call us
today for a
**FREE
QUOTE!**



AFTER

**Re-Glazing • Restoration • Repairs • Refinishing • Resurfacing • Fiberglass Repairs • Acrylic Repairs
Bathtub - Sinks - Showers - Counters - Tile - Garage Floors & More...**

Offering Full Service Bathroom & Kitchen Remodels - Residential & Commercial Services

561-541-6215

**Affordable Options that Meet
Your Budget & Goals**

sflbathtubrefinishing.com

Serving Martin County & Port St. Lucie - Palm Beach County - Broward County & Miami Dade

3 Signs the Time Is Right to Renovate Your Home

Should you start moving forward with home improvement plans?

Not everyone who buys a home ends up with a perfect property from the start. You may end up buying a home whose kitchen is outdated, or whose basement is unfinished.

Renovating your home is a good way to get better use out of it. In some cases, the improvements you make could lead to a higher sale price when you decide you're ready to move on from your home. If these three signs apply to you, it may be a good time to move forward with renovation plans.

1. You have no plans to move

You might easily spend \$15,000 to update your kitchen or \$20,000 to turn an unfinished basement into usable space with a built-in bathroom. If you plan to stay in your home for a number of years, those outlays may be more than justifiable, as they'll make your home more comfortable and pleasant to live in. But if you think you might move within a couple of years, then you may not want to invest in renovations you won't get to enjoy for long.

2. You have a lot of home equity

Home values have soared on a national level, and now, a lot of property owners are sitting on a fair amount of home equity. Equity is the portion of your home you own outright, and it's calculated by subtracting your mortgage balance from your property's market value. Home equity is something you can borrow against, so if you're thinking about making improvements to your living space, you may have an affordable means of financing it.

There are different ways to borrow against your home. You could take out a home equity loan, which is a preset amount you borrow and pay back in regular installments. Or, you could take out a home equity line of credit (HELOC), which is a credit line you draw from as needed.

With a HELOC, you get a little more flexibility, which can be helpful when you're borrowing money to finance renovations. That way, if your costs come in higher than expected, you may have the option to borrow more.

KEY POINTS

- Renovating your home can raise its value and make your living space more comfortable.
- You may want to move forward with renovations if you've done your research, have an affordable way to pay for your improvements, and think you'll get to enjoy them for a long time.

3. You're renovating for the right reasons

Some homeowners are motivated to renovate their properties because they think doing so will help them fetch a higher price when they go to sell their homes. But actually, there are few home renovations that offer a 100% return on investment.

Sure, you might get the bulk of your investment back on any given project, but you shouldn't expect to get all of it. If you're going to renovate, you should really do so at least partially for your own benefit.

Say you're looking at spending \$15,000 on a kitchen remodel. If you sell your home in a year or two, you might add \$10,000 in resale value by virtue of that renovation. If you happen to want an updated kitchen and will enjoy using one, then renovating makes sense. But if you rarely cook and don't care what your kitchen looks like, then you may not want to make that investment. Instead, you may be better off leaving your kitchen alone and getting \$10,000 less for your home when you sell it.

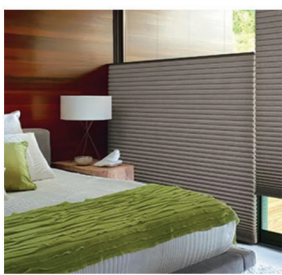
Renovating your home could end up bringing you lots of joy as a homeowner. Just make sure you can check off the right boxes before starting your next project. ♦



2024

H A P P Y N E W Y E A R

CALL FOR 2024 SPECIALS AND FACTORY REBATES!



Where Quality is Priceless!

WE'VE MOVED TO TRADITION!

BlindsTM
Showcase Inc.

HunterDouglas 

772-337-5337

**11200 SW VILLAGE PKWY
SUITE 101
PORT ST LUCIE, FL 34987**

772-569-7423

**1243 SOUTH US HIGHWAY 1
VERO BEACH, FL 32962
(South of Oslo Road)**

create a budget cont.

But if you're reasonably healthy at age 65, you could live well beyond that.

What about health care?

Medicare, the government's health insurance program that kicks in when you turn 65, covers many health care costs as long as retirees opt into Part B and Part D supplemental plans. Even with those plans, a 65-year-old single retiree can expect to shell out \$157,500 to cover out-of-pocket health expenses in retirement, while a 65-year-old couple can anticipate paying about \$315,000, according to a 2023 study by Fidelity Investments.

Furthermore, the average retiree can expect to spend some time in a long-term care facility. Many consumers mistakenly think that Medicare covers long-term care costs. The program does provide some coverage for short-term stays, but after 100 days, you're mostly on your own.

By 2031, costs for long-term care could range from \$6,048 to \$12,141 monthly, depending on where you live and what level of care you need, according to projections by Genworth Financial. That kind of cash outlay is out of reach for many retirees, so coming up with a plan to cover such costs should be addressed in your budget.

Will moving impact your retirement budget?

If you plan to move closer to your children so they can assist in your care as you age, it's important to consider whether your costs of living will rise or fall.

Housing is typically the largest expense for most consumers, but other factors, such as real estate taxes, could also impact your budget one way or the other. Also, although most states don't tax Social Security income (eleven do), and some tax other forms of retirement income. Be sure to research your state's tax rules.

When life happens, will you be prepared?

Occasional, unanticipated expenses are commonly overlooked when creating a budget, which is all the more reason to plan for them. If your retirement spans 30 years, for example, you may need to replace your home's heating and/or air conditioning system along the way and buy a new mattress every so often. You might need a new car at some point. If you don't have a comfortable amount of cash set aside, it might be wise to budget a monthly contribution to a savings account.

If you have a significant other, does your budget address what may happen to your finances if they die? The spouse or partner left behind, especially women, can often expect a significant drop in income, so proper estate planning should be part of the retirement budget process.

Determine your income stream

Say goodbye to your regular paycheck and hello to Social Security benefits - and possibly pension distributions, annuities, and money from more pursuits such as part-time jobs, rental properties, and even hobbies.

For those lucky enough to have socked away money in retirement accounts like 401(k) and individual retirement accounts, you'll be able to draw down from these accounts to supplement your regular retirement income, but how much can you withdraw annually without running out of money? Financial advisors often rely on the 4% rule, which calls for withdrawing 4% of your savings each year (adjusted for inflation) to help keep you in the black for the rest of your days.

But don't think you can avoid taxes by sitting indefinitely on the hard-earned money you've stashed away in a 401(k) or IRA. The IRS requires that you begin withdrawing some of your money each year beginning at age 72 or 73, depending on the year you were born. Known as required minimum distributions

(RMDs), the amount is calculated by your account custodian, or you can use an IRS worksheet. (The idea is straightforward, but the RMD rules can get complex.)

Does your income minus expenses equal a comfortable retirement?

Now it's time to put the pieces of the puzzle together. Does your projected income, including that 4% withdrawal, exceed your projected expenses? If so, congratulations! You might consider planning to withdraw less than 4%, especially if leaving a financial legacy is important to you.

If your expenses exceed your income, you may find that you'll

have to play golf only twice a week to stay within your means. If paring down luxuries doesn't do the trick, it may be time to think about a part-time job, renting out a room, downsizing, or a reverse mortgage.

Be cautious with your retirement accounts. It can be tempting to take out more than you'd planned to cover these shortfalls, but then you run the risk of running out of money. Slight modifications to your withdrawal plan may be possible, especially if it's for the short term or your investments have outperformed your expectations.

The bottom line

For nearly half of workers over age 50, their biggest fear is outliving their savings and investments, according to a Transamerica Center for Retirement Studies survey released in September 2023. Although there are no guarantees, one of the best ways to ensure you don't run out of money is to create - and stick to - a realistic retirement budget. ♦



Air Conditioning Commercial Refrigeration Heating

Financing & Rebates Available.
Limited Time Only!



We Will
BEAT
Any Written Estimate



We Service & Install All Makes & Models

State Licensed Contractor & Insured CAC1816459



\$59.95

A/C Seasonal 21 pt Check
Call For Details by Appointment

FREE

Service Call
with Repair

FREE

ESTIMATES
On New Systems or 2nd Opinions

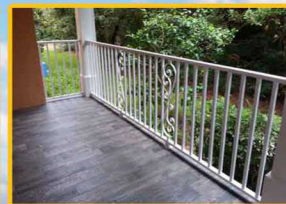


Residential Commercial
AirSource1LLC.com

772-626-7604

WE WILL BEAT ANY WRITTEN ESTIMATE BY \$100

- Aluminum Railing
- Estate Gates
- Temp Fence
- Chain Link
- Wood
- PVC/Vinyl
- Aluminum
- All Kinds of Welding



A Great Fence



Free Estimates

SLC-23954 PSL-9089 MCFE-5176 FTP-16141

772-812-0223

AGreatFence.com
Licensed and Insured

“Let this mind be in you which was also in Christ Jesus, who, being in the form of God, did not consider it robbery to be equal with God, but made Himself of no reputation, taking the form of a bondservant, and coming in the likeness of men. And being found in appearance as a man, He humbled Himself and became obedient to the point of death, even the death of the cross. Therefore, God also has highly exalted Him and given Him the name, which is above every name, that at the name of Jesus every knee should bow, of those in heaven, and of those on earth, and of those under the earth, and that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father.” *Philippians 2:5-11*

FROM RESURRECTION DAY, TODAY AND FOREVER INTO ETERNITY, HE IS IN CHARGE OF THIS WORLD AND THE WORLD TO COME. HE IS THE KING OF KINGS AND THE LORD OF LORDS! ONLY IF HIS BODY- THE BELIEVERS WAKE UP AND ACT, IN THE AUTHORITY AND SUPREMACY OF HIS NAME GUIDED BY THE HOLY SPIRIT.

“For He has not put the world to come, of which we speak, in subjection to angels. But one testified in a certain place, saying: “What is man that You are mindful of him, Or the son of man that You take care of him? You have made him a little lower than the angels; You have crowned him with glory and honor And set him over the works of Your hands. You have put all things in subjection under his feet.”

For in that He put all in subjection under him, He left nothing that is not put under him. But now we do not yet see all things put under him. But we see Jesus, who was made a little lower than the angels, for the suffering of death crowned with glory and honor, that He, by the grace of God, might taste death for everyone.”

Hebrews 2:5-9

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. God gives me a new heart and eternal life. Your Holy blood cleanses me, delivers me, and heals my body right now and now my name is written in the Book of Life, guaranteed by the following written law:

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

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

www.iCareTown.com >Free Subscription

OVER 46 YEARS PROVIDING THE FINEST INTERIOR DECORATING MATERIALS & CONSULTING



Commercial • Residential • Marine

GET 20% OFF ALL IN STOCK FABRICS

Mention iCare Magazine

Saturday's

2520 S. Kanner Hwy. • Stuart, FL 34994

772.283.1474

www.SaturdaysInc.com

Showroom Hours: Tues thru Sat - 9am - 4pm



NO BONES ABOUT IT! MY DAD CAN SAVE YOU MONEY ON MEDICARE AND HEALTH INSURANCE!

Call Owen Insurance now to schedule a
FREE consultation and learn more
about your Medicare coverage options.

37 years
on the
Treasure
Coast

Torch
AWARDS
BBB for Ethics
2021 FINALIST

We may not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

FL LIC# L100600
772.210.1020
oweninsurancegroup.com



owen
INSURANCE GROUP



CUSTOM DESIGNED & LOCALLY MANUFACTURED CLOSET SYSTEMS & HOME CABINETS

CUSTOM CLOSETS | HOME OFFICES | LAUNDRY ROOMS
GARAGE CABINETS | KITCHEN PANTRIES | MEDIA CENTERS
CUSTOM DRAWER UNITS | CUSTOM BUILT-INS | WALL BEDS



STUART SHOWROOM
2303 NW FEDERAL HWY
STUART, FL 34994

ST. LUCIE WEST SHOWROOM
563 NW MERCANTILE PLACE
PORT ST. LUCIE, FL 34986

LET US SCHEDULE YOUR IN-HOME
CONSULTATION TODAY!
772-692-8447

WWW.ARTISTICCLOSETS.COM



LIFETIME LABOR WARRANTY
10 YEAR PRODUCT WARRANTY
INSTALLATION INCLUDED

iCare Community Magazine
P.O. BOX 880931
Port St. Lucie, FL 34988

PRSR STD
U.S. POSTAGE
PAID
FT PIERCE, FL
PERMIT NO 276

LOCAL POSTAL CUSTOMER

G

GARCIA LAW, PL



Francisco J. Garcia, Esq.

PERSONAL INJURY
BUSINESS DISPUTES
FAMILY LAW
ESTATE PLANNING

Hablamos Español

1922 SE PORT ST. LUCIE BLVD.
PORT ST. LUCIE, FL 34952
(772) 871-6441

Live Beautifully.

Prepare for
tomorrow.
Enjoy *today.*

Enjoy *every* moment and live *beautifully.*

Preparing for your future doesn't mean compromising your present. At Alto Stuart, we provide the peace of mind you and your loved one needs to enjoy *every* moment.

Alto
Senior Living by Allegro

We can help you prepare. Call (772) 362-2345 to speak with an advisor or schedule your personal tour.

ASSISTED LIVING | MEMORY CARE
1301 SE Palm Beach Rd | Stuart, FL 34994



ALTOSTUART.COM