

reviews, advice & information

KNOW YOUR LOCAL PROFESSIONALS

Volume 7 • Issue 3

iCarePalmCity

icaretown.com

iCareCommunity[™]
Magazine

**How to Talk to
Your Child
About a Death
in the Family**

**Climate Scientists
Consider Category
6 Hurricanes**

**9 Foods
to Naturally
Detox**

**BEYOND
BREATHING**

How COVID-19
affects your
heart, brain and
other organs

**Stay on
Top of Your
Fitness
Goals this
Year**


**CROWN
CAR CARE**

AUTOMOTIVE  DIESEL REPAIR

TODD HARRIS

Family Owned
& Operated
In MC Since
1978

SCHMIDT'STM **OPTICAL & HEARING**

The Most Trusted Name In Optical and Hearing

Ask A Friend!
We Are Proud Of
Our Service!



EYEWEAR & SUNWEAR **LARGEST SHOWROOM IN FL**

EXCLUSIVE LUXURY TO ECONOMY

AKONI
ARMANI EXCHANGE
BALMAIN
BLACKFIN
BOLLE
BOTTEGA VENETTA
BOUCHERON
CAROLINE ABRAM
CARRERA
CARTIER
CAVIAR
CAZAL
CHOMPARD
CHROME HEARTS
CLICKS
COACH
COCOSONG
COLORS IN OPTICS
COSTA
DIOR

DITA
DOLCE & GABANA
ETNIA BARCELONA
FENDI
FYSH
GUCCI
GUESS
KIDS DESIGNERS
LAFONT
LAMARCA
LINDBERG
MAUI JIM
MICHAEL KORS
MISSONI
NINE WEST
OAKLEY
OLIVER PEOPLES
ONGUARD SAFETY
PERSOL
POMELLATO

PORSCHE
PRADA
PUMA
RALPH LAUREN
RAYBAN
REVO
SAINT LAURENT
SERENGETTI
SILHOUETTE
SOSPIRI
SWARVOSKI
TIFFANY
TOM FORD
TORY BURCH
TRINA TURK
VALENTINO
VERA BRADLEY
VERSACE
ZIENA
7EYE
& MORE!

Lenses

The Only Full Onsite Lab In Martin County

Meeting Any RX Needs

Including: Digital, Varilux, High Power, Sport, Prism, Specialty
Lenses, Computer, Reading and Customization

Why Pay More With Less Selection?

Quality Hearing Care

All Leading Hearing Aid Manufactures In Stock To To
Better Serve Needs And Budgets

oticon PHONAK ReSound Signia Starkey WIDEX[®]
HIGH DEFINITION HEARING

ONE OF A KIND
**EYEWEAR &
SUNWEAR**
EVENTS

Elevate Your Style Events

Unveiling the latest selections and trends,
enjoy luxury giveaways, exclusive discounts
and so much more!

Don't miss out on experiencing the best in eyewear!

Scan For Updates



All In One Location
(772) 283-2622 Optical & Exams
(772) 286-4327 Hearing

2341 SE Federal Hwy Stuart, FL 34994
SchmidtsOandH.com

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
Sailfish Photography | 772.528.4220

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 on 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

Keep It Simple: Is “His Son in You”?

“But when it pleased God, who
separated me from my mother’s womb
and called me through His grace, to
reveal His Son in me”.

Galatians 1:15-16

This is Apostle Paul talking in one
of his letters to the church, correcting
theologies or I may say denominations
which we form or adopt in our
journey with the Lord. Here Paul
starts his letter by saying or clarifying
our relationship with the Father:
“REVEALING HIS SON IN ME”.

This is God’s act of Grace and
mercy towards all humans. No
matter what church we belong, Jesus
said to all of us what is first: “GOD
HIMSELF REVEALING HIS SON
IN US”.

If that is not happening in your
life, then start by seeking first... “But
seek first the kingdom of God and His
righteousness, and all these things
shall be added to you.

Matthew 6:33 Jesus

Seeking first The Kingdom of God
and its righteousness is our priority,
which means Jesus being revealed
in everyone. All people have the
potential to become sons of God, but
we must be first honest with God and
our hearts.

Being honest requires identifying
the kind of dirt we are in the earth,
there are four kinds according to
Jesus: “Then He [Jesus] spoke many
things to them in parables, saying:
**“Behold, a Sower went out to sow.
And as he sowed, some seed fell by
the wayside; and the birds came and
devoured them. Some fell on stony
places, where they did not have much
earth; and they immediately sprang
up because they had no depth of
earth. But when the sun was up they
were scorched, and because they
had no root they withered away. And
some fell among thorns, and the
thorns sprang up and choked them.
But others fell on good ground and**

***yielded a crop: some a hundredfold,
some sixty, some thirty. He who has
ears to hear, let him hear!”***

Matthew 13

- The wayside ground
- Stony Places ground
- Among the thorns ground
- Good ground.

Whether you are a Christian or not,
recognizing the type of ground you
are, is the right start. Maybe you are a
combination of two or three. Honesty
with us and with God always works.

**NOTHING IS IMPOSSIBLE
WITH GOD:** No matter where you
stand, nothing is impossible with
God. Only recognize it before The
Lord and then ask the Holy Spirit
to work in you and make you “with
your cooperation” the good ground
that gives fruit 30, 60 and 100. **THE
POTENTIAL IS IN THE SEED.**

God wants to reveal His Son in
You. And at the end of the day, it
doesn’t matter what directions you
have taking as long as you are being
transformed: ***“But we all, with
unveiled face, beholding as in a
mirror the glory of the Lord, are
being transformed into the same
image from glory to glory, just as by
the Spirit of the Lord.”***

Corinthians 3:18

**APOSTLE PAUL
CONCLUDED HIS LETTER
TO US BY CLARIFYING OUR
MISCONCEPTIONS AND
THEOLOGIES: “For in Christ
Jesus neither circumcision nor
uncircumcision [neither your
denomination] avails anything, but a
new creation.”** *Galatians 6:15*

“But as many as received Him
[JESUS], to them He gave the right to
become children of God, to those who
believe in His name: who were born,
not of blood, nor of the will of the
flesh, nor of the will of man, but of
God.” *John 1:12,13*

see “KEEP IT SIMPLE” on page 30

COVER STORY

TODD HARRIS
Owner of Crown Car Care



16

Crown Car Care



14

Keto Diet: 8 Things You Weren't Told



24

Inadequate Social Security

CONTENTS

PALM CITY • MARCH 2024 • VOLUME 7 • ISSUE 3

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.



14



FITNESS

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



18



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



“Death and dying are very sensitive topics that you and your partner will want to handle, including supporting your child through any strong emotions they might have.”

How to Talk to Your Child About a Death in the Family

Learn what to say after a death in the family to help your child process the loss and manage the big feelings that come up.

Source: baby-chick.com

By RACHEL TOMLINSON - REGISTERED PSYCHOLOGIST

Grief, loss, and death are inevitable parts of life. Although it's not something we want to plan for, let alone think about it, we must consider how we will support our children if there is a death in the family. This is because grief and loss aren't something we can protect our children from. Your instinct might be to protect your child from the pain, but even though death and dying can be distressing topics, we need to plan what to say when someone passes to help our children process the loss and manage any big feelings that come up.

When to Talk to Your Children About Death in the Family

You must tell your child as soon as possible if there has been a death in the family or close friends or other important people in their lives. You do not want your child to learn by accident or from someone who isn't you. This is because death and dying are very sensitive topics that you and your partner will want to handle, including supporting your child through any strong emotions they might have. Your family's cultural or spiritual beliefs will also impact how you talk about death and, potentially, the afterlife. Children are perceptive and will notice if regular routines are out of whack or if their parents are upset, so letting them know as soon as practical is critical.

For families with children at different developmental stages, you might need to think about planning separate conversations or whether you tell them at the same time. This could depend on their temperament or age, as they will

process the information you give them differently. Only you will know how to time or manage these conversations, as you know your children the best.

How to Explain Death in the Family to a Child

This can be confronting for many people, and many parents have asked how to explain death to a child and how much they should share or how transparent they should be. Research tells us that the more open and willing a parent is to talk about death, the better their child can understand that death is a part of life or what it means for someone to die.

Your conversation will vary greatly depending on your child's age, but from age 3 onward, children understand that death is permanent; however, as they grow older, they will realize that this is due to their bodies ceasing to function. Although the exact conversation you have will depend on your child's age, you should be honest and use correct terms like “died,” “death,” etc., so there is no confusion.

see “TALKING TO YOUR CHILD” on page 19



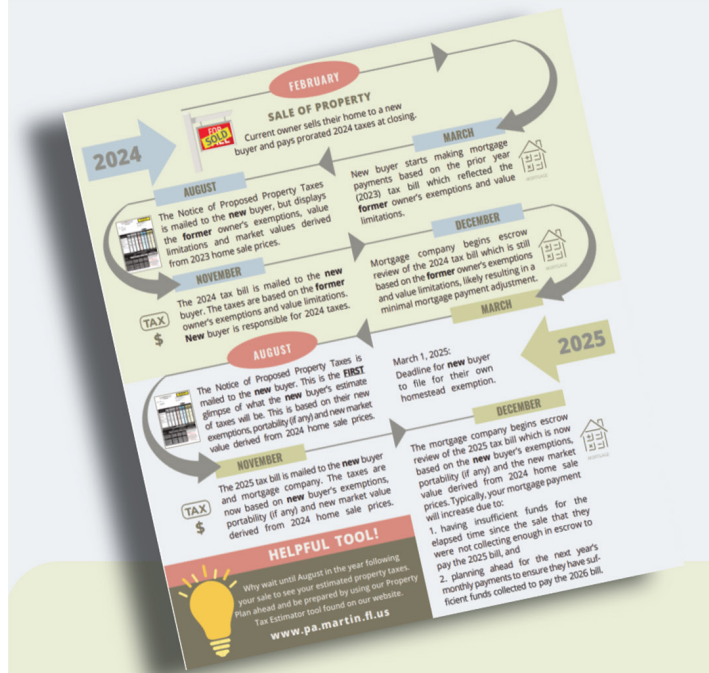


JENNY FIELDS, CFA
MARTIN COUNTY PROPERTY APPRAISER
3473 SE Willoughby Blvd. • Ste. 101
Stuart, FL 34994 • 772-288-5608
www.pa.martin.fl.us



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

NEW HOMEBUYER TIMELINE



When buying real estate property, you should not assume that the property taxes will remain the same. Whenever there is a change in ownership, the assessed value of the property may reset to the full market value which may result in higher property taxes. Our **New Homebuyer Timeline** handout illustrates this scenario. In addition, using our **Property Tax Estimator** tool will help you **PLAN AHEAD** for the financial impact.

Scan here to view
Property Tax Estimator



Scan here to
view full handout

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

Property Tax Delinquency

Real property taxes become delinquent April 1 of each year. Please help keep your cost and the cost of your government down by paying your property taxes on time. At that time, 3% interest and advertising fees are added to the gross tax. A list of all real estate property with delinquent taxes is advertised once a week for three consecutive weeks in a local newspaper during the month of May. The advertisement specifies the place, date and time of the Tax Certificate Sale. This advertised information is required by FLORIDA LAW and is not intended to be embarrassing or intimidating. The notice serves as a reminder to contact this office immediately for payment, if your taxes have not been paid for the 2022 tax roll. Current law provides that taxes on these listed properties will be recovered through the sale of Tax Certificates.

Beginning on or before June 1st, the Tax Collector is required by law to hold a Tax Certificate Sale. The certificates represent liens on all unpaid real estate properties. The sale allows citizens to buy certificates by paying the owed tax debt. The sale is held online.

A tax certificate, when purchased, becomes an enforceable first lien against the real estate. The certificate holder is actually paying the taxes for a property owner in exchange for a competitive bid rate of return on his investment. They make it possible for the owner(s) of real property to allow ad valorem property taxes to become delinquent and continue to use their property for two years (or more) before actually paying the bill (plus interest and costs). During this period, investors pay the delinquent tax bills at negotiated rates of interest lending the delinquent property owners money in order to continue using their property before paying the bill or surrendering the title to the property. The payment of property taxes provides the County, School Board, and municipalities the revenue to provide necessary services for Martin County taxpayers. Tax Certificates assist in funding the government's expenses in the interim time taxes are delinquent. The system for collecting delinquent ad valorem property taxes is defined in great detail in the Florida Statutes, Attorney General's Opinions, and Department of Revenue's rules and regulations, per F.S. 197.122, F.S. 197.332, F.S. 197.343, F.S. 197.402, F.S. 197.403, F.S. 197.432.

A tax certificate is valid for seven years from the date of issuance. The holder may apply for a tax deed when two or more years have elapsed since the date of delinquency. If the property owner fails to pay the tax debt, the property tax deed is sold at public auction. In order to remove the lien, the property owner must pay the Tax Collector all delinquent taxes plus accrued interest, penalties and advertising fees. The Tax Collector then notifies the certificate holder of any certificates redeemed and a refund check is then issued to the certificate holder. Although it is a secure investment in most cases, there is an element of risk in purchasing tax certificates. F.S. 197.472(2) states that tax lien certificates are guaranteed an interest rate return of a flat (non-accruing) 5% OR your bid, on an APR basis, whichever is greater. ♦



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

Presidential Preference Primary Election

The Presidential Preference Primary (PPP) will take place on Tuesday, March 19 and will be for registered Republican voters only. For even the most seasoned voters, the PPP can be a little mysterious and seem to catch voters by surprise. For starters, it only occurs once every four years, and is the first step in which Florida voters will begin the process of electing the President of the United States.

Florida is one of approximately a dozen states that hold closed primaries. That means only voters who are registered members of Florida's two major political parties may vote for respective party candidates. Since the state Democratic Party already selected its candidate for the party's nomination for president, only the Republican Party will hold a statewide presidential primary. Our presidential primary is held on the same day as Arizona, Illinois, Kansas, and Ohio.

We have received many questions from voters concerning the presidential candidates who have dropped out of the race or suspended their campaigns. If a candidate did not submit a formal withdrawal to the state of Florida before December 12, 2023, their name must remain on the ballot. A vote cast for any candidate appearing on the ballot will count as a vote cast for the candidate. As a voter, you need to determine how you wish to vote in this election, if you are eligible. The state of Florida has three ways in which a voter may elect to cast their vote:

Option #1 Vote by Mail - If you need to request a vote-by-mail ballot for the March 19 election, you must do so by 5 p.m. on March 9. Request may be made by calling the Elections Office at 772-288-5637 or visiting us online at MartinVotes.gov.

Option #2 Vote Early - Early Voting will occur Saturday, March 9 through Saturday, March 16 from 8 a.m. to 5 p.m. daily in three central locations:

- **Martin County Elections Center**
135 SE Martin Luther King Jr. Blvd, Stuart
- **Hobe Sound Library**
10595 SE Federal Hwy, Hobe Sound
- **Elisabeth Lahti Library**
15200 SW Thelma Waters Ave, Indiantown

Option #3 Election Day - March 19 is your last opportunity to cast your vote. Voters who choose to vote on Election Day must cast their vote in their assigned polling place. Polling precincts will be open from 7:00 a.m. - 7:00 p.m. on Election Day. There have been a few polling location changes and those voters have been mailed new Voter Information Cards. To confirm your assigned polling location visit us online at MartinVotes.gov or call the Elections Office at 772-288-5637.

See you at the polls! ♦

SAILFISH
PHOTOGRAPHY
SailfishPhotography.com
(772) 528-4220

Essentials & Luxuries to Spoil Your Fur-Babies

Wagnolia's

holistic natural foods • pet treat bakery • boutique

2701 SE OCEAN BLVD • STUART, FL 34996
CEDAR POINTE PLAZA
772.600.7446

In a Warming World, Climate Scientists Consider Category 6 Hurricanes

Source: SCIENTEDAILY.COM

For more than 50 years, the National Hurricane Center has used the Saffir-Simpson Windscale to communicate the risk of property damage; it labels a hurricane on a scale from Category 1 (wind speeds between 74 -- 95 mph) to Category 5 (wind speeds of 158 mph or greater). But as increasing ocean temperatures contribute to ever more intense and destructive hurricanes, climate scientists wondered whether the open-ended Category 5 is sufficient to communicate the risk of hurricane damage in a warming climate.

But as increasing ocean temperatures contribute to ever more intense and destructive hurricanes, climate scientists Michael Wehner of Lawrence Berkeley National Laboratory (Berkeley Lab) and James Kossin of the First Street Foundation wondered whether the open-ended Category 5 is sufficient to communicate the risk of hurricane damage in a warming climate.

So they investigated and detailed their extensive research in a new article published in the Proceedings of the National Academy of Sciences (PNAS), where they also introduce a hypothetical Category 6 to the Saffir-Simpson Wind Scale, which would encompass storms with wind speeds greater than 192 mph.

“Our motivation is to reconsider how the open-endedness of the Saffir-Simpson Scale can lead to underestimation of risk, and, in particular, how this underestimation becomes increasingly problematic in a warming world,” said Wehner, who has spent his career studying the behavior of extreme weather events in a changing climate and to what extent human influence has contributed to individual events.

According to Wehner, anthropogenic global warming has significantly increased surface ocean and tropospheric air temperatures in regions where hurricanes, tropical cyclones, and typhoons form and propagate, providing additional heat energy for storm intensification.

When the team performed a historical data analysis of hurricanes from 1980 to 2021, they found five storms that would have been classified as Category 6, and all of them occurred in the last nine years of record.

They determined a hypothetical upper bound for Category 5 hurricanes by looking at the expanding range of wind speeds between the lower-category storms.

Hurricanes, tropical storms, and typhoons are essentially the same weather phenomenon; their name difference is purely geographical: storms in the North Atlantic and Northeast Pacific Oceans are

called hurricanes, events in the Northwest Pacific Ocean are called typhoons, and occurrences in the South Pacific and Indian Oceans are called tropical cyclones.

In addition to studying the past, the researchers analyzed simulations to explore how warming climates would impact hurricane intensification.

Their models showed that with two degrees Celsius of global warming above pre-industrial levels, the risk of Category 6 storms increases by up to 50% near the Philippines and doubles in the Gulf of Mexico and that the highest risk of these storms is in Southeast Asia, the Philippines, and the Gulf of Mexico.

“Even under the relatively low global warming targets of the Paris Agreement, which seeks to limit global warming to just 1.5°C above preindustrial temperatures by the end of this century, the increased chances of Category 6 storms are substantial in these simulations,” said Wehner.

“Tropical cyclone risk messaging is a very active topic, and changes in messaging are necessary to better inform the public about inland flooding and storm surge, phenomena that a wind-based scale is only tangentially relevant to. While adding a 6th category to the Saffir-Simpson Hurricane Wind Scale would not solve that issue, it could raise awareness about the perils of the increased risk of major hurricanes due to global warming,” said Kossin. “Our results are not meant to propose changes to this scale, but rather to raise awareness that the wind-hazard risk from storms presently designated as Category 5 has increased and will continue to increase under climate change.” ♦





Sora OpenAI: The AI Model That Generates Mind-Blowing Videos From Text

Source: MEDIUM.COM

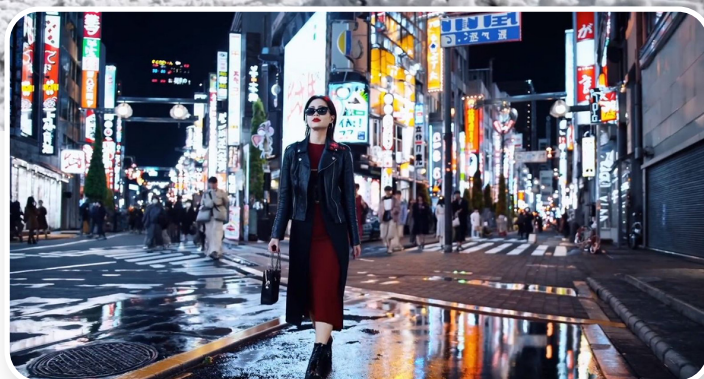
Imagine that you could create a stunning video from a simple text prompt, such as “A man walks on the moon with a dog.” Sounds impossible, right? Well, not anymore, thanks to Sora, the latest AI model from OpenAI that can generate mind-blowing videos from text.

Sora is an AI model that can generate videos up to a minute long, featuring highly detailed scenes, complex camera motion, and multiple characters with vibrant emotions. It can also create videos based on a still image or extend existing footage with new material.

Sora works by taking a short descriptive prompt from the user, such as “A stylish woman walks down a Tokyo street filled with warm glowing neon and animated city signage.” It then interprets the prompt and simulates the physical world in motion, using a large corpus of videos that it has learned from.

Sora can also understand the user’s preferences on the style and mood of the video, such as “cinematic style, shot on 35mm film, vivid colors.” It can adjust the lighting, color, and camera angles accordingly.

Sora can produce videos with resolution up to 1920x1080, and up to 1080x1920. It can also handle different genres and themes, such as fantasy, sci-fi, horror, comedy, and more.



What is Sora and how does it work?

Sora is an AI model that can generate videos from text prompts, using a technique called text-to-video synthesis. This technique involves converting natural language into visual representations, such as images or videos.

Text-to-video synthesis is a challenging task, as it requires the AI model to understand the meaning and context of the text, as well as the visual and physical aspects of the video.

For example, the model needs to know what objects and characters are in the scene, how they look, how they move, how they interact, and how they are affected by the environment.

Sora is based on a deep neural network, which is a type of machine learning model that can learn from data and perform complex tasks. Sora uses a large dataset of videos that it has learned from, covering various topics, styles, and genres.

Sora analyzes the text prompt and extracts the relevant keywords, such as the subject, the action, the location, the time, and the mood. It then searches for the most suitable videos from its dataset that match the keywords, and blends them together to create a new video.

Sora also uses a technique called style transfer, which allows it to modify the appearance and feel of the video according to the user’s preferences. For example, if the user wants a video with a

see “SORA” on page 22

PROTEIN SUPPLEMENTATION:

Animal -vs- Plant Protein Sources

outworknutrition.com

The role of protein in muscle health and overall well-being cannot be overstated. In the world of nutrition, fitness, and health, a significant debate exists regarding the efficacy of animal versus plant protein sources. In this article we are breaking down the nuances of this debate, exploring the impact of animal vs plant protein sources on muscle strength, lean mass, and the influence of factors like resistance training.

Muscle health is a cornerstone of physical performance, metabolic stability, and overall health. Muscle tissue not only supports movement and strength but also plays a vital role in metabolic functions such as glucose storage and hormone regulation[1]. With aging, there's a natural decline in muscle mass and strength, a condition termed sarcopenia, which has been linked to increased health risks and reduced quality of life.



factors beyond protein type, such as exercise routines and overall dietary patterns, are crucial in determining muscle strength.

THE NUTRITIONAL PROFILE OF PROTEIN SOURCES

Protein sources are broadly categorized into two groups: animal and plant proteins. Animal proteins, including whey, casein, eggs, meat, and dairy products, are characterized by their complete amino acid profiles and high bioavailability. They have been traditionally favored in muscle building due to their comprehensive essential amino acids (EAAs) and efficient stimulation of muscle protein synthesis (MPS). MPS is the biological process where amino acids are assembled into muscle proteins which results in muscle growth and repair.

Plant proteins, derived from sources like soy, peas, rice, and various legumes, have risen in popularity due to lifestyle preferences, such as a vegan and vegetarian diets, and associations with improved cardiovascular health. However, they often lack one or more EAAs and are considered to have lower digestibility, leading to perceptions of inferiority in supporting muscle growth and maintenance compared to animal proteins.

To thoroughly understand the impact of these protein sources, we draw upon a broad array of systematic reviews and meta-analyses of randomized controlled trials. These studies offer a comprehensive comparison of the effects of animal and plant proteins on muscle mass and strength.

EFFECTS ON MUSCLE MASS AND STRENGTH

An important aspect of the debate is the effect of protein sources on muscle mass and strength. The review of literature reveals that while both animal and plant protein sources can contribute to increases in lean muscle mass, animal proteins exhibit a more pronounced effect on percent lean mass, especially in younger adults. This finding can be attributed to their higher EAA content and digestibility.

Regarding muscle strength, the findings are more complex. No significant difference is observed in muscle strength gains between animal and plant protein sources, indicating that

RESISTANCE TRAINING AND PROTEIN SOURCES

Resistance training is a well-established enhancer of muscle growth and strength. While the importance of protein in conjunction with resistance training is established, the impact of the protein source (animal vs. plant) in this context has been a subject of extensive research. A meta-analysis by Morton et al., published in the British Journal of Sports Medicine, found that dietary protein supplementation significantly enhanced changes in muscle strength and size during prolonged resistance training in healthy adults. However, the source of protein did not significantly alter these outcomes.

This finding suggests that the type of protein—whether animal-based like whey or casein, or plant-based like soy or pea—may not significantly influence the muscle gains from resistance training. It underscores that the critical factor is the presence of adequate protein, rather than its source, combined with consistent resistance exercise.

OVERVIEW OF PROTEIN SUPPLEMENTS IN THE MARKET

The supplement market today offers a diverse range of protein products, catering to various dietary needs and preferences. These supplements are primarily categorized into animal-based and plant-based proteins, each with unique characteristics and benefits.

Animal Protein Supplements

- **Whey Protein:** Whey protein, a by-product of cheese production, is one of the most popular protein supplements. It's highly favored for its rapid absorption and high concentration of the branched-chain amino acid, leucine. Leucine plays a crucial role in initiating muscle protein synthesis, making whey protein a preferred choice for athletes and bodybuilders seeking quick muscle recovery post-exercise. Studies, such as one published by Park et al., have highlighted whey's effectiveness in promoting muscle growth and recovery.
- **Casein Protein:** In contrast to whey, casein protein, which is also derived from milk, digests more slowly. This slow digestion rate results in a prolonged release of amino acids, making casein an ideal supplement for sustained protein delivery, especially during fasting

periods like sleep. Research in the Journal of Nutrition journal suggests that casein's anti-catabolic properties make it beneficial for long-term muscle maintenance.

Plant Protein Supplements

Plant-based protein supplements have undergone significant advancements in recent years. These include:

- **Soy Protein:** Soy protein is one of the most common plant-based protein supplements and is considered a complete protein, providing all essential amino acids. It's a viable option for those following vegetarian or vegan diets. A study by Paul et al., found that soy protein can be as effective as animal-based proteins in supporting muscle health when consumed in adequate amounts.
- **Pea and Rice Protein Blends:** An evolution in plant-based protein supplements is the combination of different protein sources, such as pea and rice protein, to create a complete amino acid profile. This combination strategy compensates for the limiting amino acids in each protein source. Research from Luc Van Loon's lab indicates that blends of plant proteins can effectively support muscle repair and growth, similar to their animal counterparts.

CHOOSING BETWEEN ANIMAL AND PLANT PROTEIN SUPPLEMENTS

The choice between animal and plant protein supplements should be based on individual dietary preferences and tolerances. For example:

- **Dietary Restrictions:** Individuals following a vegan diet will prefer plant-based protein supplements like soy, pea, or rice protein.
- **Lactose Intolerance:** Individuals who are lactose intolerant may opt for a plant-based protein supplement. However, a 100% whey protein isolate like Build Whey Protein contains nearly zero grams of lactose per serving and is a great choice even for those with lactose intolerance.
- **Muscle Recovery Needs:** Athletes and fitness enthusiasts aiming for rapid muscle recovery might prefer whey protein for its quick absorption and high leucine content.
- **Sustained Protein Delivery:** Those seeking a sustained release of amino acids, perhaps to prevent muscle breakdown during longer periods without food, might choose casein protein.

CONCLUSION

In summary, both animal and plant protein sources are effective in supporting muscle health, but they offer different benefits. Animal protein supplements, like whey and casein, might be more efficient in promoting lean muscle mass due to their complete amino acid profiles and high digestibility. Plant protein supplements, such as soy, pea, and rice, have evolved to offer balanced amino acid profiles and are a viable option for those with dietary restrictions. The choice between animal and plant protein should be guided by individual dietary preferences, as both can effectively support muscle strength and overall fitness when combined with resistance training. The key is ensuring adequate and quality protein intake, tailored to personal needs and ethical viewpoints. ♦

Why the largest group of dietitians and nutritionists don't recommend food detox

Source: DESERET.COM

Folks who are considering a detox diet

"cleanse" might want to reconsider. Sure, celebrities go crazy touting them. But what do the professionals think?



According to National Geographic, "No quality research suggests any long-term benefits attached to cleanses or detoxes, according to Melissa Prest, a board-certified nutritionist and a spokesperson for the Academy of Nutrition and Dietetics. Some can actually be harmful, especially without medical supervision."

The article notes that "some people swear they feel better on a cleanse - more energy, clearer thinking, less bloating. Prest says that's not surprising: 'If someone who maybe has been eating a lot of refined food, not a lot of fiber, minimal fruits and vegetables, and now they're replacing those foods, even in smaller amounts, with nutrient-dense foods, of course they're going to feel better.'"

What kind of advice?

That's the thought on Australia's HealthEngine.com, too. It notes "no scientific evidence that processes such as cleaning or detoxifying certain body organs (e.g. the liver) or eating set combinations of foods enhances the weight loss process," though plenty of fad diets are promoted by media and online, often in a way that lends an "air of scientific credibility."

The article says to beware of diets or cleanses that:

- Promise rapid weight loss.
- Promote combinations of foods or supplements.
- Overemphasizes one or certain types of foods.
- Uses scientific jargon without providing scientific evidence or are "promoted by someone with limited or no relevant qualifications."

The human body is built for this

The Academy of Nutrition and Dietetics points out that the

see "FOOD DETOX" on page 18



NEW YEAR FITNESS GOALS

STAY ON TOP OF YOUR FITNESS GOALS THIS YEAR

Make sure to continue to focus on your New Year's resolutions. Many people begin an exercise program, but abandon it before Easter. However, you can increase your chances for long-term success if you follow these five simple tips to achieve your fitness goals.

Determine Your Readiness

Make sure you're both physically and mentally ready to start an exercise program. Tell your doctor you want to begin a fitness regimen and you want to make sure you're healthy enough to start. Once you have been physically cleared to proceed, consider your mental readiness. How likely are you to stick with an exercise program once you begin? While there are many factors to consider, three are most significant.

You are more likely to succeed if you:

- Have confidence in your exercise ability.
- Receive encouragement and support from those closest to you.
- Participate in an enjoyable form of exercise.

Create a Plan

Before you start your exercise program, answer three questions. First, when will you exercise? Identify three days and times that are convenient for you and stick with those days so you are working out at the same time each week. Second, what type of exercise will you do? The best type of exercise is one you enjoy. Don't worry about what everyone else is doing; pick an exercise that works for you. Choose from activities such as walking, cycling, running, swimming, weightlifting, skating, dancing, golf,

handball, tennis and basketball. Third, how much time will you spend exercising? Start with as little as 10 minutes per session and slowly build up to at least 30 minutes per workout.

Bring a Friend

You may know someone who resolved to start exercising in the New Year. Begin your fitness journey together. It will increase your chances for success and you'll have more fun. For this to work, you have to find an exercise that both of you enjoy. This might be a challenge, but it's worth it since an exercise partner provides you with a support system, a positive social experience and inspiration. There will be times when you don't feel like working out and a partner can be just the motivation you need to get going.

Take It Easy

Think of your resolution as a lifelong commitment to a healthier lifestyle. You are much more likely to be successful if you take it easy at the beginning. For instance, you may see people exercising at a very high intensity, but you should start with low-to-moderate intensity workouts. You may know people

see "FITNESS GOALS" next page



The Importance of Brain Maintenance

There are plenty of good reasons to be physically active. Big ones include reducing the odds of developing heart disease, stroke, and diabetes. Maybe you want to lose weight, lower your blood pressure, prevent depression, or just look better. Here's another one, which especially applies to those of us (including me) experiencing the brain fog that comes with age: exercise changes the brain in ways that protect memory and thinking skills.

In a study done at the University of British Columbia, researchers found that regular aerobic exercise, the kind that gets your heart and your sweat glands pumping, appears to boost the size of the hippocampus, the brain area involved in verbal memory and learning. Resistance training, balance and muscle toning exercises did not have the same results. The results were published this week in the British Journal of Sports Medicine.

The finding comes at a critical time. Researchers say one new case of dementia is detected every four seconds globally. They estimate that by the year 2050, more than 115 million people will have dementia worldwide.

see "BRAIN MAINTENANCE" on page 18

fitness goals cont.

who train six days a week, but it's fine to start with three. You may see people engage in a diverse array of physical activities, but a 15-minute walk three days a week is a great place to begin.

Be Realistic

One of the biggest problems with New Year's resolutions is they can be extremely impractical. Setting goals is a great idea, but make sure they are realistic and feasible. For example, a goal to lose 12 lbs by Easter is both reasonable and achievable. So is a goal to complete a 5K run by tax day. Conversely, a goal to complete a marathon by that date is unrealistic and potentially unsafe for newbie runners. Think of it as if you were building a house. Start slow (i.e., low intensity and duration), develop a solid foundation of fitness and then build upon that foundation as your fitness improves. ♦

That Smile
LOOKS SO GOOD ON YOU!

FREE
Implant Consultation

*First 50 patients to respond get x-rays included. Not valid with insurance or any other offers. Limited time only.

Dr. Paulina Pichardo, DDS



Voted One of America's Top Dentists
The Consumers Research Council of America

- General Dentistry
- Dental Implants
- Crowns & Bridges
- Fillings & Bondings
- Porcelain Veneers
- Invisalign® Invisible Aligners
- Night Guards & Dentures
- Periodontal Treatment
- State-of-the-Art Equipment
- Most Insurances Accepted
- Knowledgeable, Friendly Staff
- Warm Environment

1500 SW Mapp Road | Palm City, FL 34990 | 772-287-6717
Hours: Monday - Thursday 9:00am - 5:00pm | PalmCityDentalArts.com

ADDITIONAL LOCATIONS:

11200 SW Village Pkwy, Ste 106 | Port St. Lucie, FL 34987 | Ph: 772-800-6353
10157 S Federal Hwy. | Port St. Lucie, FL 34952 | Ph: 772-337-1127



8 Things They never told you about... THE KETO DIET

Many people don't realize that making the change to consume a strictly ketogenic diet is actually a complete lifestyle change that will affect many aspects of their lives. It not only changes your food choices but completely restructures your metabolism. Some people think that it will be a quick and easy weight loss diet and once they've reached their goal weight they can go back to carbs and sugar. However, that can not only upset your body, but throw your metabolism off. It's always important to do your research before starting any major dietary changes as there's a lot more to sustaining your body on a keto diet than what you read on social media. Here are eight things to keep in mind whether you are thinking about or starting a keto diet.

Week One is Not Exactly Fun

Going from a diet full of carbs and sugars into one mainly focused on fat and protein can be a difficult adjustment for your body. Many people think they will see instant results immediately upon starting the ketogenic diet

and that just isn't true. It usually takes your body two to three days to enter a state of ketosis, which is where it starts burning ketones (which come from fat) instead of glucose (which comes from carbohydrates). Also during the first week, your body is craving sugar, which can hit you hard and make you feel ill and lethargic. This is the time when many people quit, thinking the keto diet isn't as great as it seems or may believe that their body won't be able to handle the process. It's important to stick with it through this week as the benefits and results are soon to come.

Counting Macros

For someone new to the keto lifestyle, counting your daily macros can be an extremely effective way to keep track of fat, protein, and carbohydrate intake. If you're someone used to counting calories, those days are over. With a keto diet, you want to focus on how many grams of each macro nutrient you are getting in the food you eat. There are many apps available that provide an easy way to track and show your daily intake numbers.

Helps with Medical Issues

Many doctors have recommended following a ketogenic diet to their women patients who suffer from PCOS, fibroids, or endometriosis. This diet has also been recommended to Type II Diabetes patients and has been found to completely eliminate symptoms and issues when followed correctly. The keto diet has also been prescribed for epilepsy patients for years. It is not the newest craze in fad dieting, but a very beneficial path to greater health.

Electrolytes, Electrolytes, Electrolytes

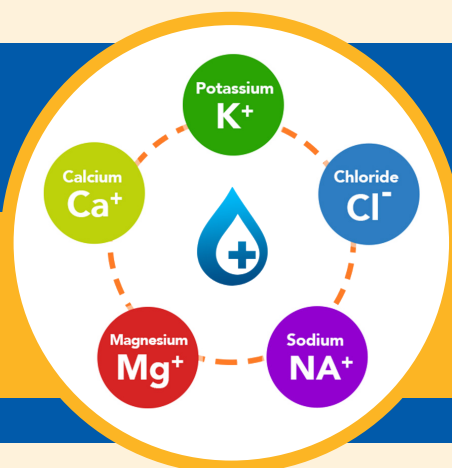
When you switch to a diet primarily made up of fats with some protein thrown in, your body may not get all of the vitamins and minerals it needs to function at an optimum level. Adding certain electrolyte supplements to your diet, like sodium, magnesium, and potassium, will keep you from getting headaches and feeling generally unwell, symptoms common with an electrolyte imbalance. Drinking a salt water mixture is a popular method to solve this problem among many on a keto diet. Supplemental drops are also available to remedy this.

Fat Loss Can Be Easy

For those starting a keto diet strictly for the weight loss benefit, the pounds you can drop while putting your body into ketosis are pretty incredible, especially if you have over 50 pounds to lose. Many people see fast results just by changing their diet, without needing to exercise. Of course, it's always beneficial to exercise and adopt a healthy lifestyle, and exercising while on a keto diet would really show spectacular results.

A Free and Clear Mind

One of the greatest results of living a keto lifestyle is the mental clarity and improved focus you will attain. Cutting carbs to such a low level and upping fat intake allows your body to spend less energy craving food and lets your mind focus on other important tasks. The mental clarity alone is what keeps many keto dieters staying true to that lifestyle. By living less "in a fog" and more in the here and now, many keto dieters have added improved quality of life to their list of benefits. And when you are feeling so much better mentally, other habits in your life may follow suit, leading you to a happier and healthy lifestyle.



The Keto Diet Isn't New

Some followers of the keto diet are often criticized for following a "fad diet." In actuality, the ketogenic diet has been around for hundreds of years. Ancestors in the hunter-gatherer societies ate mostly fats and proteins with very little carbohydrates, such as meat, nuts, and berries. Increased endurance and stamina from eating such a diet allowed them to travel great distances and lead a very active lifestyle.

You Aren't Going to Eat Boring Food

Many people are turned off by the ketogenic diet because it severely limits carb intake and pretty much eliminates sugar from your meal plan. Since our culture is largely centered around food, for holidays, gatherings, or festivals, it can be difficult to figure out a realistic way to enjoy the keto diet when you're cutting out many of your favorite foods. However, there are countless articles, Pinterest boards, and even cookbooks dedicated to offering creative meal options for those following a keto diet.

All in All

If you have decided that a ketogenic diet is right for you, whether for weight loss, improved mental clarity, or both, it's important to have a support system, especially during the first week when your body is going through major metabolic changes. There are countless social media groups specifically set up for supporting fellow keto dieters. Many fitness websites have sections about the keto lifestyle. And if you're running low on ideas for meals, a quick search on any bookselling site will bring up numerous cookbooks especially for those on a keto diet. ♦

KETO IS MORE THAN A DIET. IT'S A LIFESTYLE.

ICARE EXCLUSIVE

TODD HARRIS

OWNER OF CROWN CAR CARE



AUTOMOTIVE  DIESEL REPAIR

Hi Todd, please give us a brief introduction.

I'd be happy too. I am the proud owner of Crown Car Care, specializing in Automotive and Diesel repair. We are located here in Martin County with two convenient locations, one on Cove Rd in Stuart and one on SR. 714 in Palm City. We offer expert auto repair on all makes and models. Imports,

domestic, hybrid, Tesla electric and diesel. We pride ourselves in offering outstanding expert auto repair. Our auto technicians are ASE certified. ASE is a stamp of approval that gives consumers confidence that technicians have the proper education and skills to make repairs. Car owners can count on ASE-certified technicians to complete even the most complex repairs.

Not only are our auto techs trained in the latest up to date repair methods, but it's also imperative that our equipment is as advanced as today's automotive offerings. Today's

auto market offers many choices, gas powered, diesel, electric, hybrid and even solar. We have state-of-the-art equipment and, more importantly, our technicians are adept at using these complex machines in diagnosing your vehicle's problem.

I grew up in Libertyville, Illinois. I graduated from the University of Illinois with a Bachelor's in business administration. I continued my education and received my Master's in business. Continuing further with my automotive training, I am Master Certified in gasoline, diesel, and now Tesla repair.

My first job was working at a local gas station in our town as a gas station attendant. That was my training ground for learning about customer service and the importance of service with a smile. I guess you could say that is where my real love for the automobile developed into a passion. I love every aspect of my business, some aspects a little more than others. Thank goodness automobiles have advanced to provide us with a safe and comfortable ride.

What do you love about what you do?

I love that I get to do something that makes me happy, I have a true love for all types of vehicles, and anything that has a connection to making others happy as well. I'm sure just about everyone remembers their 1st car. It was truly their 1st love. Just ask someone about their first car or truck and sit back and listen to all the memories it ignites. Brings a smile to them and to me. My wife Tamara, and I have been married for 28 years and she has fond memories of her first car, a hand me down Monte Carlo that she drove till she could afford her car of choice. Oh, the stories!

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

Sure, I'm proud that my business has saved many people from countless injuries, fatal outcomes and at the same time safe driving memories. As the old saying goes, "An ounce of prevention is worth a pound of cure." Keeping current on your vehicles maintenance is vital to your wellbeing. Staying current on your maintenance also saves you money.

What is your philosophy on business and life?

It's a simple philosophy. For life and business: Even when no one is watching, always do the right thing and always carry a smile and thank you, they cost you nothing but payoff big in life and business.

What are your future plans?

I am intrigued by the latest technology in the automotive field. I am always learning the latest advances in diagnosing and repairing all vehicles. I just returned

from training for the Tesla family of vehicles. You can now bring your Tesla to Crown Car Care for maintenance or repair. This will save you time since you will no longer find it necessary to make the trip to West Palm.

We are also expanding our fleet service division. At Crown Car we have the staff, knowledge and experience to manage all fleet auto and truck service needs. Contracted service for fleet vehicles is a business "must have" to keep your business running smoothly. We will oversee all your maintenance on a pre-scheduled basis. Reminders for oil changes, tire rotations and general preventative maintenance done for you. Keeping your vehicles on the road and your workers safe is just good business for all! Call us to discuss your fleet needs, service contracts are available for 2 on more vehicles.



What is your best advice to the community?

Continue to support our local small businesses. We have all endured a lot these last few years. We live in a wonderful little paradise, and I would like to see it continue to thrive. Let us keep Martin County the envy of the other 66 Counties here in Florida.

Lastly, let me say thank you to the many customers who we have welcomed into our CROWN CAR CARE family, and to extend an invitation to everyone who has yet to let us under their hood! ♦

For any questions about our services, please call or visit one of our following locations:

**Stuart: 4455 SE. Cove Rd.
772-283-4707**

**Palm City: 4175 SW. Martin Hwy.
772-781-8000**

The background of the advertisement is a dark blue-grey color. At the top, there is a small image of a person working on a car engine. Below this is the Crown Car Care logo, which features a crown icon and the text "CROWN CAR CARE". Underneath the logo is a red banner with the text "AUTOMOTIVE X DIESEL REPAIR". The main headline reads "Modern Automotive Technology with Old Fashioned Service". Below this is a white box with a yellow border containing the text "Expert Auto Repair from ASE Certified Technicians", a list of services (Imports, Domestic, Hybrid & Electric, Diesel), and a large "GIVE US A TRY!" call to action. This is followed by text about convenient locations and another "STOP IN OR CALL TODAY!" call to action. At the bottom, the locations "STUART" and "PALM CITY" are listed with their addresses and phone numbers. A red banner at the very bottom contains the website "crownccare.net".

CROWN CAR CARE
AUTOMOTIVE X DIESEL REPAIR

Modern Automotive Technology with Old Fashioned Service

Expert Auto Repair from ASE Certified Technicians

Imports • Domestic
Hybrid & Electric • Diesel

GIVE US A TRY!

At **Crown Car Care** we go above & beyond!

We have 2 convenient locations to serve you.

STOP IN OR CALL TODAY!

STUART
4455 SE Cove Rd.
Stuart, FL 34997
772.283.4707

PALM CITY
3982 SW Bruner Terrace
Palm City, FL 34990
772.781.8000

crownccare.net

brain maintenance cont.**EXERCISE AND THE BRAIN**

As written in a 2020 Harvard health letter, exercise helps memory and thinking through both direct and indirect means. The benefits of exercise come directly from its ability to reduce insulin resistance, reduce inflammation, and stimulate the release of growth factors—chemicals in the brain that affect the health of brain cells, the growth of new blood vessels in the brain, and even the abundance and survival of new brain cells.

Indirectly, exercise improves mood and sleep, and reduces stress and anxiety. Problems in these areas frequently cause or contribute to cognitive impairment.

Many studies have suggested that the parts of the brain that control thinking and memory (the prefrontal cortex and medial temporal cortex) have greater volume in people who exercise versus people who don't. "Even more exciting is the finding that engaging in a program of regular exercise of moderate intensity over six months or a year is associated with an increase in the volume of selected brain regions," says Dr. Scott McGinnis, a neurologist at Brigham and Women's Hospital and an instructor in neurology at Harvard Medical School.

PUT IT TO THE TEST

So what should you do? Start exercising! We don't know exactly which exercise is best. Almost all of the research has looked at walking, including the latest study. "It's likely that other forms of aerobic exercise that get your heart pumping might yield similar benefits," says Dr. McGinnis.

How much exercise is required? The study participants walked briskly for one hour, twice a week. That's 120 minutes of moderate intensity exercise a week. Standard recommendations advise half an hour of moderate physical activity most days of the week, or 150 minutes a week. If that seems daunting, start with a few minutes a day, and increase the amount you exercise by five or 10 minutes every week until you reach your goal.

If you don't want to walk, consider other moderate-intensity exercises, such as swimming, stair climbing, tennis, squash, or dancing. Don't forget that household activities can count as well, such as intense floor mopping, raking leaves, or anything that gets your heart pumping so much that you break out in a light sweat.

Don't have the discipline to do it on your own? Try any or all of these ideas:

- Join a class or work out with a friend who'll hold you accountable.
- Track your progress, which encourages you to reach a goal.
- If you're able, hire a personal trainer. (Paying an expert is good motivation.)

Whatever exercise and motivators you choose, commit to establishing exercise as a habit, almost like taking a prescription medication. After all, they say that exercise is medicine, and that can go on the top of anyone's list of reasons to work out. ♦

food detox cont.

human body has its own detoxification system, transforming toxins so they can be eliminated. There are two types of toxins: the ones the body makes, including lactic acid and waste products, and the ones that are ingested, breathed in or absorbed, like pesticides, nicotine or alcohol.

"Detoxification also uses the process by which medications are metabolized and removed from the body. Because toxins are potentially dangerous to human health, they need to be transformed and excreted through urine, feces, respiration or sweat. Each person's ability to detoxify varies and is influenced by environment, diet, lifestyle, health status and genetic factors, suggesting some people may require more detoxification support than others. But if the amount of toxins to which a person is exposed exceeds his or her body's ability to excrete them, the toxins may be stored in fat cells, soft tissue and bone, negatively affecting health. This is the rationale behind the use of practices that support the body's own detoxification capabilities, but more research is needed," that article says.

Help your body help you

Instead of jumping on fads, they suggest supporting your body's natural detox process:

- Drink plenty of clean water.
- Eat your recommended helpings of fruits and vegetables - five to nine total daily.
- Consumer dietary fiber, but get it from vegetables, fruits, nuts, seeds and whole grains.
- Eat fruits and vegetables known to support natural detox, such as broccoli, berries, garlic and onions.
- Eat enough lean protein, vital for glutathione, the "body's master detoxification enzyme."
- Eat naturally fermented foods that might promote gut health.
- Talk to your doctor or a nutrition specialist if you want to fill gaps with multivitamins. ♦



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

talking to your child cont.

Avoid Euphemisms to Prevent Confusion

We don't want children (particularly young children going through a lot of growth and development of their imagination) to create their ideas of what death is or why a loved one is no longer around. So, try to avoid confusion by using euphemisms or saying things like, "They are going away" or "They are going to sleep for a long time." Children need to understand that the absence isn't temporary, and you don't want to confuse death and dying with everyday things like going away on holiday, going to work, or even sleeping in a bed at night.

Even if you hold beliefs about an afterlife, ensure that you start by sharing information about stopping their bodily functions and no longer being alive in this realm/place/time. Research indicates that children need to comprehend death first, which helps them develop a spiritual understanding later.

Talking about grief, loss, and death openly helps children feel safe and supported because we can be open about death but also cope with losing someone we love.³ Young children only need to know that the absence is permanent and the person is not alive. Older children will appreciate and understand conversations focused on body systems ceasing — things like not breathing anymore or hearts not beating. And you might get more specific with teenagers about the name of the illness or diagnosis. It can also be essential to ask them if they understand what death means so you can see what they already know and then fill in the blanks, and you can correct any misunderstandings, too.

Supporting Your Child After a Death in the Family

A death in the family can be disruptive and upsetting, so be ready to help your child navigate the emotional upheaval. Here are five tips to help:

1. Let Them Know Their Feelings are Normal

Grief is love with nowhere to go. They have big feelings because they love that person. And normalize that all kinds of feelings are okay, too. Some kids might feel worried, sad, or angry, and you should also be prepared if, initially, they seem indifferent. They might grieve at some other point or not yet

genuinely understand their loved one is gone for good.

2. Try to Keep Their Routines the Same

Predictability will help them feel safe and that certain parts of their life are still the same and in their control.

3. Get Ready for Questions

Reassure them often and check in if they have questions. The topic of death and dying generally isn't over after one conversation. As they process things, you might find later down the track, as holidays come up or during key milestones or anniversaries, they have more questions. So, give them plenty of time and space to come to you with their queries.

4. Find Ways to Honor Your Loved One

Depending on your child's age, you can involve them and ask their thoughts on what kind of activity feels like the best way to honor a loved one who has passed away. You could create a scrapbook with pictures, make a journal or written record of favorite memories, celebrate their birthday in a new way, etc.

5. Read a Book to Them

There are many children's books about death. Younger children can find it hard to grasp what death means, so reading them a book can make something challenging to understand more simple, and the message is delivered in age-appropriate language. It also means you can introduce the topic without it feeling too forced. When they see other children in the book coping, it can also help them feel empowered that they, too, can cope.

Grief Counseling for Children

Despite your best efforts, your child may still struggle with a death in the family. This is normal, but you may worry about how they cope. Because grief can significantly impact your child's well-being, you might want to think about developing a support network for them. So, let their school know or update any other services (child care, after-school activities, religious groups, etc.) about the death so they can support your child. You may also want to consider accessing specialized grief counseling - so start a conversation with your family doctor or pediatrician if you want to learn more. ♦



**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

Beyond breathing: How COVID-19 affects your heart, brain and other organs

Source: HEART.ORG



It's easy to be complacent about COVID-19. Most people experience only mild issues – fever and coughing, maybe congestion and shortness of breath.

But the coronavirus is capable of causing much more than a simple respiratory illness, affecting organs throughout the body, experts say.

“We see people have symptoms from almost head to toe in terms of how they feel, how they function and what they can do,” said Dr. Adrian Hernandez, a cardiologist who is director of the Duke Clinical Research Institute in Durham, North Carolina.

The new year started with an increase in COVID-19 hospitalizations in the U.S., prompting Hernandez and other experts to advise caution, especially for those at high risk.

While the short-term effects of COVID-19 can be flu-like, even mild cases can lead to long COVID – a constellation of problems that can persist for weeks or months. More than 200 symptoms have been linked to long COVID, said Hernandez, who has overseen many COVID-19 studies.

Because COVID-19 typically affects breathing and can lead to problems such as pneumonia, many people may think it's primarily a lung disease. It's not that simple, said Dr. Nisha Viswanathan, director of the long COVID program at the David Geffen School of Medicine at the University of California, Los Angeles.

“I would argue that COVID-19 is not a disease of the lungs at all,” she said. “It seems most likely that it is what we call a vascular and neurologic infection, affecting both nerve endings and our cardiovascular system.”

It's no surprise that experts say SARS-CoV-2 – the name of the virus that causes COVID-19 – is complex, with many of its pathways just beginning to be understood. But some things

continued next page

**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

are becoming clear. One of the best reviews of long COVID symptoms, Viswanathan said, appeared last January in *Nature Reviews Microbiology*. It detailed the disease's effects throughout the body, including the pancreas, blood vessels and reproductive system.

"SARS-CoV-2 is excellent at triggering your immune system to go from zero to 100," said Dr. Lindsay McAlpine, a neurologist who is director of the Yale NeuroCovid Clinic in New Haven, Connecticut. That revving of the immune response leads to both a "wide swath of inflammation" and excessive blood clotting, she said.

"Perhaps the viral replication is going on in the lungs and nasopharynx (the area at the top of the throat that connects the nose to the respiratory system). But the inflammation that the virus triggers is systemic," McAlpine said.

HERE ARE SOME PARTS OF THE BODY SIGNIFICANTLY AFFECTED BY COVID-19:



The brain and nervous system

"The virus and the immune response can have several different effects on the brain," said McAlpine, lead author of a 2021 study looking at strokes in people with COVID-19, published in the journal *Stroke*. She is

researching issues related to COVID-19 and brain fog, which she called "a very common symptom."

The exact causes of brain-related issues are not clear, but she said it does not appear that the virus is directly attacking brain tissue. Rather, it seems that the ramped-up immune response leads to clots that could cause brain problems.

"A lot of patients have described it as feeling like they have a concussion," McAlpine said. "And it can persist for several months after COVID," even if the initial case was mild.

"In addition to the cognitive impairment, we see worsening or new-onset migraines," she said. "We see new neuropathy in the legs and the arms – numbness, tingling, difficulty walking because of the neuropathy."

COVID-19 might also be unmasking other neurodegenerative conditions, such as Parkinson's disease, she said. McAlpine has diagnosed new cases of Alzheimer's disease in people who, before COVID-19, were functioning fine, then developed symptoms. "We don't know why," she said.

The heart and blood vessels

Research shows COVID-19 infection can increase the risk for heart-related problems such as myocarditis, a rare inflammation of the heart, and an irregular heartbeat known as atrial fibrillation.

The risk of dangerous clotting – including deep vein thrombosis (clots in large veins) and pulmonary embolisms (clots in the lungs) – is small but stays elevated for up to a year after the infection, according to research done before vaccines were available.

Many factors might be playing into COVID-related heart problems, Viswanathan said, including microclots – tiny blood

clots – or an autoimmune response targeting heart muscle cells. A recent study in *Nature Cardiovascular Research* shows the virus may infect coronary arteries, causing plaque buildup to become inflamed and break off, which can lead to a heart attack.

Gastrointestinal system

"Interestingly, the GI system's mechanism may be a little different than what impacts the heart," Viswanathan said. One theory suggests that the virus finds a hiding place while the rest of the body fights it off. "And we have found now in multiple studies that COVID can remain in our GI tract for weeks and months after it has resolved in the rest of the body."

The exact place where the virus might hide is up for debate, Viswanathan said. But Hernandez said gastrointestinal symptoms are clear: "People can have nausea, vomiting, diarrhea."

A large study of veterans published last year in *Nature Communications* found people with COVID-19 had a higher risk of gastroesophageal reflux disease, irritable bowel syndrome and other gastrointestinal problems more than 30 days after infection compared to people without COVID-19. The risk was elevated even among people who had mild cases of the disease.

Kidneys

Kidney problems were common in a 2023 study published in *The Lancet Respiratory Medicine* that looked at organ damage after COVID-19 infection.

Researchers don't necessarily know whether kidney problems stem from people getting sick with high fevers and taking in less fluid or because "with a virus that can go anywhere and cause inflammation anywhere, you can have all sorts of problems," Hernandez said.

What to do

Not everyone who gets COVID-19 will have these problems, Viswanathan said. But people experiencing symptoms can reach out to their primary care physician or a long COVID clinic. What everyone can do, she said, is take steps to protect themselves and those around them.

The first step is to be cautious if COVID-19 is surging in your area. Consider wearing a mask in crowded public places. "A lot of people have COVID now, and it may take a while for them to test positive," Viswanathan said.

"The second thing is get vaccinated," she said. "It really does seem to be highly protective." The Centers for Disease Control and Prevention recommends everyone ages 5 and older get the updated COVID-19 vaccine to avoid getting seriously ill from the virus.

"The third thing is controlling your cardiovascular risk factors," she said. That means getting high blood pressure, diabetes or other chronic medical conditions under control. "It will all decrease your risk."

McAlpine added that if you have COVID-19 symptoms, stay away from other people to avoid putting them at risk.

Hernandez emphasized the importance of vaccinations in general for people with heart or lung disease, cancer or suppressed immune systems. "For people who have other health conditions, you don't need another one," he said. "And if you could avoid an illness like COVID or the flu – why wouldn't you?" ♦

sora cont.

cinematic style, shot on 35mm film, and with vivid colors, Sora can apply these effects to the video, changing the lighting, color, and camera angles.

Sora can generate videos with resolution up to 1920x1080, and up to 1080x1920. It can also create videos based on a still image or extend existing footage with new material. For example, if the user provides a still image of a forest, Sora can animate the image and add elements such as animals, birds, or people. If the user provides a video of a car driving on a road, Sora can extend the video and add elements such as traffic, buildings, or scenery.

Why is Sora important and what are its applications?

Sora is a significant advancement in the field of AI and video generation, as it demonstrates a deep understanding of language, visual perception, and physical dynamics.

It also showcases the potential of AI to create engaging and immersive content for various purposes, such as entertainment, education, art, and communication.

Some possible applications of Sora are:

- Creating movie trailers, short films, animations, and documentaries from text scripts. Sora can help filmmakers and storytellers to visualize their ideas and concepts, and create compelling and original videos. Sora can also help viewers to discover new and interesting content, based on their preferences and interests.
- Enhancing existing videos with new elements, such as adding special effects, changing the background, or inserting new characters. Sora can help video editors and producers to improve and modify their videos, and add more variety and creativity. Sora can also help viewers to enjoy more personalized and interactive videos, based on their feedback and input.
- Generating educational videos from text summaries, such as explaining scientific concepts, historical events, or cultural phenomena. Sora can help educators and learners to create and access informative and engaging videos, that can enhance their understanding and retention.

Sora can also help viewers to explore and learn more about different topics and subjects, based on their curiosity and questions.

- Creating personalized videos for social media, such as birthday greetings, travel diaries, or memes. Sora can help social media users and influencers to create and share unique and fun videos, that can express their personality and emotions. Sora can also help viewers to connect and interact with their friends and followers, based on their likes and comments.
- Visualizing ideas, scenarios, and dreams from text descriptions, such as designing a product, imagining a future, or exploring a fantasy world. Sora can help designers and innovators to create and test their prototypes and visions, and get feedback and suggestions. Sora can also help viewers to experience and enjoy different realities and possibilities, based on their imagination and creativity.

What are the challenges and limitations of Sora?

Sora is not perfect, and it still faces some challenges and limitations. Some of them are:

- Sora is not publicly available, and it is only accessible to a small group of researchers and creative professionals for feedback and testing.
- OpenAI has not announced when or how it will release Sora to the general public, or what the pricing and licensing model will be.
- Sora is subject to OpenAI's terms of service, which prohibit the use of the model for creating content that involves "extreme violence, sexual content, hateful imagery, celebrity likeness, or the IP of others". OpenAI also monitors the usage of Sora and reserves the right to revoke access or modify the output if it detects any violation or abuse.
- Sora may generate inaccurate, inappropriate, or harmful content, such as misrepresenting facts, violating privacy, or promoting bias.
- Sora may also generate content that is indistinguishable from reality, which could pose ethical and social risks, such as spreading misinformation, manipulating emotions, or eroding trust.
- Sora may not be able to handle complex or ambiguous prompts, such as those that involve multiple sentences, logical reasoning, or abstract concepts. Sora may also fail to generate coherent or consistent videos, such as those that require temporal continuity, causal relationships, or narrative structure. ♦

If you are interested in learning more about Sora and seeing it in action, you can go to openai.com



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.



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





CUSTOM DESIGNED & LOCALLY MANUFACTURED CLOSET SYSTEMS & HOME CABINETRY

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

Social Security: Nearly Two-Thirds of Seniors are Unhappy with 2024 COLA - 3 Reasons It's Financially Inadequate

Source: YAHOO FINANCE



The 2024 Social Security cost-of-living adjustment (COLA) has kicked in, and there is a major pushback against it from seniors who don't think it will be enough to cover essential items. Nearly two-thirds of Social Security recipients polled in one recent survey are dissatisfied with the 3.2% COLA for 2024, while more than two-thirds in another survey say their monthly bills for certain essentials are already 10% higher than a year ago.

One of the surveys, released this week, was conducted by The Senior Citizens League (TSCL), a nonpartisan seniors advocacy group. Its research found that inflation rates for certain key budget items are rising at least two times faster than the 3.2% COLA despite a continued decline in the overall inflation rate this year.

"Housing, motor vehicle insurance, the cost of hospitals and care of invalids at home - these are the savings-draining black holes even when inflation is low,"

Mary Johnson, TSCL's Social Security and Medicare policy analyst, said in a press release. "Yet these are the very categories seeing the most persistent and painful inflation right now."



More than two-thirds of older adults polled by TSCL said their monthly budget for essential items such as housing, food and prescription drugs is 10% higher now than it was a year ago,

A separate survey conducted by public interest law firm Atticus found that 62%

continued next page

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

of seniors collecting Social Security benefits are dissatisfied with the 3.2% COLA for 2024. Nearly three in five seniors collecting Social Security are “struggling financially,” according to the survey, while nearly two in five plan to seek employment due to the modest 2024 COLA increase.

The annual Social Security COLA is intended to help seniors deal with rising consumer prices. It is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) in the third quarter.

A COLA of 3.2% would add an extra \$57.51 a month to the average Social Security retirement benefit, which was \$1,797.23 a month as of November 2023, according to the Social Security Administration. That’s a significant drop from the average monthly increase of about \$146 based on the 2023 COLA of 8.7%.

“Housing, motor vehicle insurance, the cost of hospitals and care of invalids at home - these are the savings-draining black holes even when inflation is low.”

Here are three reasons the 2024 COLA could be financially inadequate for seniors.

It Won't Cover Price Increases

The Senior Citizens League noted that prices for several essential budget items are rising at a much faster rate than 3.2%, based on data from the U.S. Bureau of Labor Statistics. Here’s a look at some of those items and their inflation rate compared with last year:

- Motor vehicle insurance: up 19.2% from a year ago
- Outpatient hospital services: up 7.30%
- Rent: up 6.90%
- Homeowners’ costs: up 6.70%
- At-home invalid care: 6.50%

Many Seniors Already are Struggling Financially

Although the annual COLA is supposed to provide a financial boost to help Social Security recipients deal with inflation, many are behind financially to begin with - and a 3.2% COLA will do little to change that.

The Atticus survey revealed the following:

- Almost 60% of seniors already report financial difficulties with their current Social Security benefits.
- 70% of single seniors struggle financially with their existing Social Security income.
- Nearly 40% of seniors plan to find work due to the modest COLA increase.

Higher Medicare Premiums Will Cut Into COLA

When Medicare Part B premiums go up, the COLA impact goes down - and that’s what is happening in 2024. In October 2023, the Centers for Medicare and Medicaid Services said the standard monthly premium for Medicare Part B will be \$174.70 for 2024, up from \$164.90 in 2023. ♦



Treasure Coast Hospice
A TREASURE HEALTH SERVICE



We're Here When You Need Us

 **HOSPICE CARE**
 **GRIEF SUPPORT**
 **PEDIATRIC CARE**



Treasure Coast Hospice has earned The Gold Seal of Approval® for hospice accreditation from The Joint Commission.

 **VISIT US ON THE WEB**
www.TreasureHealth.org

Licensed since 1982, Treasure Coast Hospice complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 772-403-4500. (Spanish) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis ed pou lang ki disponib gratis pou ou. Rele 772-403-4500. (French Creole).

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

It is important to know who owns the beach in Florida, and why it matters

Source: FLORIDATREND.COM

According to the Department of State, Florida has over 1,300 miles of coastline and over 650 miles of sand beaches. Some of that beachfront is privately owned (about 60%), while the rest is State, County, or city-controlled. For decades, there have been ongoing questions over who can use certain stretches of beach along Florida's Atlantic and Gulf coasts.

Today's discussion centers on beaches directly on the Atlantic Ocean and the Gulf of Mexico and what might be considered "using" a certain stretch of sandy shoreline.

Let's start with the Mean High Water Line (MHWL), an important measurement for beachfront property lines. Florida Statutes establish the MHWL as the average height (elevation) of high tide saltwater at a specific location on the shore over a 19-year period. Most of us who go to Florida beaches think of a high-tide mark as how far water comes onto the beach (distance) at high tide on any given day. It's the same basic concept, but there are different ways to look at it.

The MHWL measurement uses an average because beach sand moves around every time the tide goes in or out and whenever a tropical storm or hurricane lands.

The simpler version of this has become the "wet sand / dry sand" public interpretation of beach access and use because Florida holds all land seaward of the MHWL (high tide line) in trust for use by Florida residents and visitors -- the public.

On coastal Florida beaches, sand that has been wet from normal Ocean or Gulf tidal action is always public access and use; dry sand can be either public or private.

Remember that during low tides, some of the dry sand close to the water was wet during the last high tide, so the "wet sand / dry sand" rule isn't literal to current conditions all the time. It is the average high tide line (MHWL) that applies

whether that stretch of beach is currently experiencing a low or high tide.

However, the determination of public or private is not quite that simple. It also depends on how far individual beachfront property lines extend toward the water.

Privately owned beachfront property can extend to the MHWL, including all the dry sand. However, not all private property lines extend to that average high tide line. A specific property's recorded Deed has to be examined to see if it does.

Lot lines only extend to vegetation lines, not all the way to MHWL.



In the above aerial views, the top property extends all the way to the MHWL, while the bottom one does not. In VERY simple terms, the owners of the upper property may be able to prevent the public from walking along the dry sand between their house and the high tide line, which is deeded private property in this case.

The owners of the lower property do not have the same right to potentially exclude public use because their property does not extend all the way to the water.

In addition to individual residential owners, other entities may be able to enforce private beachfront rights when their properties extend to the MHWL:

- Hotels, restaurants, and other businesses
- Condominium associations
- Private clubs
- HOAs

The County (or incorporated City) in which a property is located has the authority to establish, recognize, and provide enforcement procedures for individual property rights, including the rights of beachfront property owners to control who can walk or sit on the dry sand in front of their properties.

Counties and Cities also own and maintain large stretches of dry sand beaches for public use and enjoyment. Everyone can walk, sit, play, and swim wherever they like. In these areas, private beachfront lots end at the vegetation line between dry sand and the property's private yard, "upland" from the public beach.

And then there is "Customary Use"

In 1974, Florida's Supreme Court recognized the concept of public Customary Use of privately-owned beachfront. The Court stated, "If the recreational use of the sandy area adjacent to the mean high tide has been ancient, reasonable, without interruption and free from dispute, such use as a matter of custom, should not be interfered with by the owner."

Attorneys say that "the sandy area adjacent to the mean high tide..." means the dry sand beach, and the use of the word "ancient" is considered to be 50 to 70 years old. Pretty good chance that people have been walking along any given stretch of Florida's sandy shoreline since at least the 1950s.

Note that Customary Use can only apply to private beachfront properties that extend all the way to the MHWL. Those properties whose lot lines do not extend onto and include the beach sand are NOT affected by Customary Use because they do not own the dry sand.

Under the 1974 court ruling, local cities and counties may establish recreational Customary Use ordinances for stretches of beach that include private property, acknowledging previous public use and protecting future public use. If beachfront private property owners dispute the public's Customary Use of "their" beach, they can challenge that use in court.

Now that we know a little bit about the MHWL, wet sand/dry sand, lot lines, and Customary Use ordinances, how does all of that relate to things in actual practice?

see "WHO OWNS THE BEACH" on page 30

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

\$59⁹⁵

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



How to Choose a Financial Advisor

Source: NERDWALLET.COM



A financial advisor helps people manage their money and reach their financial goals. Advisors can provide a range of financial planning services, from money management and budgeting guidance to investment management.

Some financial advisors have additional certifications or expertise

that allow them to help with complex financial topics, such as estate planning, insurance needs or tax preparation.

The number of different services and areas of expertise advisors provide makes finding the right financial advisor for your situation key - doing so means you won't end up paying for services you don't need, or working with an advisor who isn't a good fit for your financial goals. Here are five steps to help you choose a financial advisor for you.

1. Identify your financial needs

Before you start looking for the right advisor, reflect on what you're hoping to get out of that relationship. Financial advisors provide a wide range of services, so it's a good idea to know what you need help with before you begin your search. Some advisors may specialize in particular areas of finance, such as debt management or investment advice, while others may provide holistic help, guiding you on everything from savings goals to retirement and estate planning.

Identify why you're looking for financial help by asking the following questions:

- **Do I need help with a budget?**
- **Do I want help investing?**
- **Would I like to create a financial plan?**
- **Do I have savings goals you need help reaching?**
- **Do I need to get your estate plan in order or create a trust?**
- **Do I need tax help?**
- **Am I interested in holistic financial management?**

Your answers to these questions will help you find the right kind of financial advisor for you. And it could also help you to decide whether you need one at all. For example, if you just want assistance investing, a robo-advisor can invest for you for a minimal fee. On the other hand, if you have a complex financial life with multiple financial concerns you may want to address, you may want to find an online or traditional financial advisor.

2. Understand the types of financial advisors

Financial advisors go by many names: investment advisors, brokers, certified financial planners, financial coaches, portfolio managers. There are even financial therapists. Some of the most common titles advisors use, including the term "financial advisor" itself, aren't tied to any specific credentials, so don't assume that someone who uses an official-sounding title has any specific training or credentials.

So who does what - and who can you trust? There are a few ways to cut through the noise to ensure you're working with someone who is looking out for you.

- Fee-only fiduciary financial advisors

Some financial advisors have a fiduciary duty to their clients, meaning they are obligated to act in their client's best interest rather than their own. Working with a licensed, registered fiduciary - preferably one who is fee-only - ensures that the advisor is paid directly by you and not through commissions for selling certain investment or insurance products.

Financial advisors who have a certified financial planner, or CFP, designation have a fiduciary duty to their clients as part of their certification.

- Investment advisors

Anyone who gives investment advice must be registered as an investment advisor with either the U.S. Securities and Exchange Commission or the state, depending on their assets under management.

3. Review the range of options for financial advisors

Financial advisors aren't just available at your neighborhood advisory office or bank. There are lots of ways to get financial advice. The option that's right for you will likely depend on your personal preferences, the services you need and your budget. Here's an overview of service types, ranging from inexpensive automated robo-advisors to high-touch, traditional financial advisors:

- Robo-advisors

A robo-advisor is a digital service offering simplified, low-cost investment management. You answer questions online, then computer algorithms build an investment portfolio according to your goals and risk tolerance.

- **Low cost:** Some robo-advisors have no or low management fees, and many services have no or low account minimums, so you can start investing with any amount of money.
- **Good when:** You need help investing for financial goals like retirement but don't want or can't afford a complete financial plan.
- **Look elsewhere if:** You need more rigorous financial planning. Although some robo-advisors offer higher-tier financial planning services, most excel at simple investment management.

Online financial planning services and advisors

This is the next step up from a robo-advisor: an online financial planning service that offers virtual access to human financial advisors.

A basic online service might offer the same automated investment management you'd get from a robo-advisor, plus the ability to consult with a team of financial advisors when you have questions. More comprehensive services such as **Facet Wealth** and **Empower** roughly mirror traditional financial planners: You'll be matched with a dedicated human financial advisor who will manage your investments and work with you to create a holistic financial plan. Many online financial advisors can match you with an advisor with a top-tier credential such as a certified financial planner.

- **Medium cost:** Online financial planning services will typically cost less than a traditional financial advisor but more than a robo-advisor. Some services have relatively high investment requirements of \$25,000 or more; others require no minimum investment.
- **Good when:** You're comfortable meeting with an advisor online but would still like holistic financial planning services such as estate

se "FINANCIAL ADVISOR" on page 30



**Over 800 Slabs to Choose From
On-Site! FREE ESTIMATES!**



**Exotic Countertops, Custom Cabinetry
and Outdoor Kitchens**



facebook.com/mavitstone



mavitstone

reviews, advice & information KNOW YOUR LOCAL PROFESSIONALS
Volume 11 • Issue 10

iCareSt. Lucie
Port St. Lucie East
icaretown.com
We are a FREE PUBLICATION. Please take one!

MAVIT STONE SERVICES, LLC
Full Kitchen and Bath Remodeling

Digital ID's...
A Good Idea or a Privacy Nightmare?

Nutrition Myths You Shouldn't Believe

Sleep Apnea and Your Mental Health

Things You Can Do in Your 50's to Better Prepare for Retirement

Medicare vs Medicaid: What are the Differences?

\$500 OFF

With \$5,000 or more. With this iCare coupon. Exp. 3/31/24

Mavit Stone has Partnered with the Best!



FULL KITCHEN AND BATHROOM REMODELS

**1622 SW Biltmore Street • Port St. Lucie, FL • 772.879.5234
visit us online at www.mavitstone.com**

who owns the beach cont.

- When walking onto the sand from the landside, look for signs indicating who has authority over the beach. This could be the state, county, city, a private entity, or it may fall under a local Customary Use ordinance.
- If you are walking along the shore and come to a “Private Beach” sign or barrier, walk across that stretch close to the water. Respect the sign, though later, you may want to verify its claim with local authorities.
- Don’t even think about planting your beach chairs, towels, and umbrella on a beach you know is private. It is most often beachfront hotels, owners’ associations, and membership clubs that will actively enforce private beaches and lot lines extending to the MHWL.
- When a private property extends all the way down the dry sand to the high tide line, many (most?) individual owners understand and accept recreational Customary Use ordinances and public use. Beachfront hotels and owners associations don’t usually prevent public beachgoers from walking along the beach, though may only allow hotel guests and association members to sit and relax on their dry sand.



Florida has some of the most beautiful beaches in the world. East Coast beaches are different from West

Coast beaches; Northern Florida beaches are different from South Florida ones. Enjoy, explore, appreciate, and respect all of them. ♦

keep it simple cont.

“Therefore, if anyone is in Christ, he is a new creation; old things have passed away; behold, all things have become new.”

2 Corinthians 5:17

Just in case you have never received Jesus, make the following prayer out loud. Make sure your heart listens to your own voice, the greatest miracle will instantly take place in your heart.

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

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

iCareTown.com >Free Subscription.

financial advisor cont.

planning, retirement planning or help with company stock options. Online advisor marketplaces such as Harness Wealth and Zoe Financial, and many online advisors themselves, do the work of vetting a financial advisor for you.

- **Look elsewhere if:** You’d prefer to work with an advisor in person.

Traditional financial advisors

Traditional financial advisors can meet with you in person and will be able to help you with all of your financial planning needs.

- **High cost:** This is often the highest-cost option. Many traditional advisors charge about 1% of your assets under management. Some advisors also require a high minimum balance, such as \$250,000 in assets.
- **Good when:** You want specialized services, your situation is complex, you want to meet your financial advisor in person and develop a long-term relationship with them.
- **Look elsewhere if:** You want similar services for less, are comfortable getting help online or don’t want to vet a potential advisor yourself.

4. How much can you afford to pay an advisor

Financial advisors have a reputation for being costly, but there is an option for every budget. It’s important to understand how much a financial advisor costs before you commit to services. Generally speaking, there are three cost levels you’re likely to encounter:

- **Robo-advisors** often charge an annual fee that is a percentage of your account balance with the service. Robo-advisor fees frequently start at 0.25% of the assets they manage for you, with many top providers charging 0.50% or less. On a \$50,000 account balance, 0.25% works out to \$125 a year.
- **Online financial planning** services and advisors typically charge either a flat subscription fee, a percentage of your assets or both. For example, Empower charges 0.49% to 0.89% of assets under management per year. Facet charges an annual fee that starts at \$2,000 a year and goes up based on the complexity of your financial situation. Both fees include portfolio management and financial planning.
- **Traditional financial advisors** also often charge a percentage of the amount managed, with a median fee of 1%, although it can range higher for small accounts and lower for large ones. Others may charge a flat fee, an hourly rate or a retainer.

How much you should spend on a financial advisor depends on your budget, assets and the level of financial guidance you need. If you have a small portfolio, an in-person advisor might be overkill - you will save money and get the guidance you need from a robo-advisor. If you have a complicated financial situation, a robo-advisor may not provide what you need.

5. Vet the financial advisor’s background

No matter what title, designation, certification or license an advisor claims to have, it’s on you to vet the advisor’s credentials and experience. Always verify any credentials they claim to have and check to see if they’ve had any disciplinary problems such as fraud.

You can research an advisor’s background by looking up their Form ADV before you agree to work with them. You can also review an advisor’s employment record (and look for red flags like disciplinary actions) on FINRA’s BrokerCheck website. ♦

STYLE + SAVINGS EVENT

JAN 20 – APR 1, 2024

HunterDouglas  Gallery®



Silhouette® Window Shadings

Enjoy Special Rebates on Our Most Popular Styles

Receive a \$75 rebate per shade when you purchase
4 to 10 of any of the qualifying shades below:

Duette® Honeycomb Shades | Vignette® Modern Roman Shades | Pirouette® Window Shadings | Silhouette® Window Shadings
Purchase must include PowerView® Automation

Where Quality is Priceless!

VISIT OUR COMPLETE REMODELED SHOWROOMS IN TRADITION AND VERO BEACH

Blinds™
Showcase Inc.

772-337-5337

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

772-569-7423

1243 S. US HWY 1 | VERO BEACH, FL 32962
(South of Oslo Road)

*Manufacturer's mail-in rebate offer valid for qualifying purchases made January 20, 2024 through April 1, 2024 from participating dealers in the U.S. only. A qualifying purchase is defined as a purchase of any of the product models set forth above in the quantities set forth above. If you purchase less than the specified quantity, you will not be entitled to a rebate. Rebate will be issued in the form of a Virtual Reward Card and emailed within 6 weeks of rebate claim approval. Subject to applicable law, a \$3.00 monthly fee will be assessed against card balance 12 months after card issuance and each month thereafter. See complete terms distributed with Virtual Reward Card. Additional limitations may apply. Ask participating dealer for details and rebate form. ©2024 Hunter Douglas. All rights reserved. All trademarks used herein are the property of Hunter Douglas or their respective owners. Orders that have more than 10 shades will only be awarded a rebate for the first 10 shades for a total rebate cap of \$750. Orders that have fewer than 4 shades will not be awarded any rebate.

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 need 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