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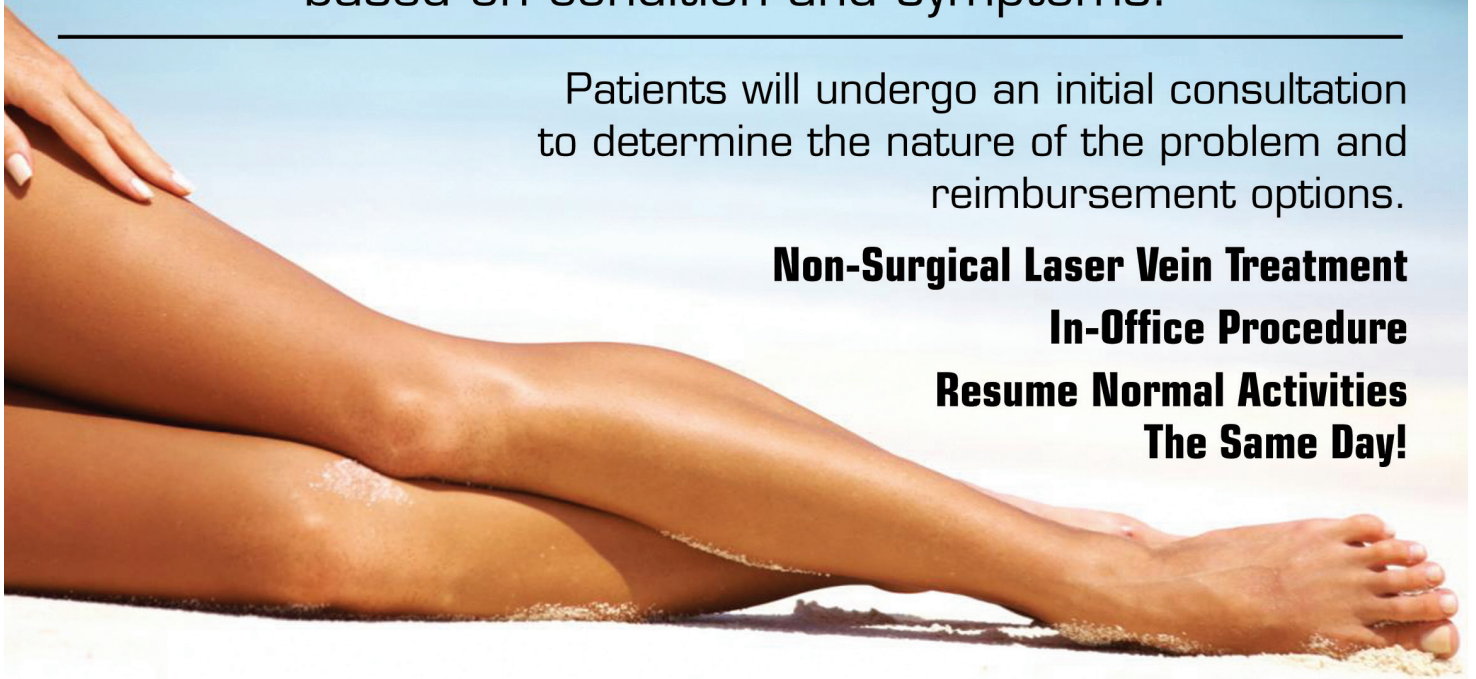
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## FROM THE EDITOR

By ANGEL CHAVEZ

# FEAR SPREADER OR FAITH SPREADER? THAT IS THE QUESTION...

Fear kills life in all its forms  
gradually. It kills your peace, joy,  
health, and every good fruit that  
humans are to produce.

Tragically, most people in the  
world are fear spreaders, because  
of human nature and because the  
majority do not take time to develop  
and grow in their faith.

### Jesus said it this way:

"You can enter God's Kingdom  
only through the narrow gate. The  
highway to hell is broad, and its gate  
is wide for the many who choose that  
way. *Matthew 7:13*. So, it is a choice.

### FAITH KILLS FEAR EVERY TIME:

The opposite to Fear is Faith but  
not just natural faith, or sensorial  
faith or intellectual faith. Solid  
Spiritual Faith is what kills all kinds  
of fear. And this kind of faith you  
cannot pick it up out of the air, or  
schoolbooks, almost everything  
is infected with lies or half-truths  
which eventually leads to spreading  
fear.

If you do not believe me watch  
tv or listen the radio or the internet  
or social media and you will find  
famous, educated, well positioned  
personalities blowing fear into the  
atmosphere. Fear which spreads into  
man's ears and eyes, spreading into  
our souls and eventually reaching  
our hearts, provoking all kinds of  
stress and fruits that grow straight  
out of the kingdom of darkness.

If I can give you and advice my  
friends and neighbors, do not elect  
people of fear into any kind of office  
no matter how many titles they  
have. They could be very smart,  
well-intentioned but full of fear. You  
are creating a Bomb of fear which

contaminates people and contributes  
really fast to global warming-which  
is direct result of the works of the  
kingdom of darkness.

How do we stop it? Get real faith.  
How do you get real faith?

"So, faith comes from hearing,  
that is, hearing the Good News about  
Christ." *Romans 10:17*

**FAITH WILL DESTROY  
FEAR EVERY SINGLE TIME.  
BY TAKING FEAR FROM  
THE REASONING ARENA,  
SENSORIAL AND FEELINGS  
ARENA INTO THE FAITH  
ARENA, WE BEAT SATAN  
AND HIS KINGDOM ON THE  
SPOT. WE ARE CALLED TO  
DO IT, GOD IS COUNTING ON  
US TO DO IT, HE HAS WELL  
EQUIPPED US. GROWTH,  
GLORY, AND POWER ARE IN  
HIS WORD.**

The Holy Spirit will reveal  
God's word into your spirit, and  
the entrance of God's Word into  
our spirit will produce light, and  
light automatically activates faith.  
Spiritual faith-God's kind of faith.  
This faith will destroy fear and every  
work of the flesh and every work  
of darkness every single time. It  
will replace it with peace, joy, and  
wholeness in all circumstances.

**Your word is a lamp to guide my  
feet and a light for my path.**

*Psalms 119:105*

"Your eternal word, O Lord, stands  
firm in heaven." *Psalms 119:89*

"Heaven and earth will pass away,  
but My words will not pass away."

*Matthew 24:35*

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iCare Community Magazine



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# Should You Let Your Child Fail?

## Tips to Help Kids Face Failure

We ask our kids lots of questions each day in hopes of avoiding minor messes, stained shirts, and undesirable consequences for them. But mostly, we want to build their confidence.

And if we want to build their confidence, a logical follow-up question would be: Should I let my kids fail?

It's a scary concept. As parents, we want to see our kids succeed in everything they do - whether it's acing their science homework, making the varsity softball team, or simply making a sandwich without smearing peanut butter and jelly all over the kitchen.

To help our children realize success, we often inundate them with constant reminders, prodding questions, and superhero-like maneuvers to rescue them when we see a risk of failure. Or even worse, parents go to deceptive lengths to manufacture success for their children.

But does that hurt more than help?

### Why Rescuing Children Does More Harm Than Good

We're well-intentioned parents. We all want our kids to be happy and

feel good about themselves and their accomplishments.

But when kids don't experience what it's like to fail, they miss the opportunity to learn from their mistakes and don't learn how to improve for the future. Furthermore, they'll begin to lack the confidence to take risks and won't courageously face their problems head-on or roll with the punches.

Or, worse still, when we rescue our kids, they may come to believe things always work out - and we all know that's simply not true.

According to child and adolescent psychologist Dr. Jennifer Hartstein, "kids who are constantly bailed out of problem situations will come to avoid situations where they might fail. As they grow older, that can increase anxiety and depression when they need to depend on themselves in tough situations."

When we allow our kids to face failure, they learn to find creative solutions to their problems.

So, let's ask again: Should I let my kids fail?

Making mistakes is a part of everyday life.

Mistakes make us human, not failures.

Mistakes are a chance to learn and will help us adapt to new and difficult situations as we encounter them throughout life.

In the long run, making mistakes and learning from them will give our kids MORE self-confidence and resiliency than when we swoop in to save them from failure.

While we don't need to set our kids up for failure, here are 5 strategies to help kids face potential failure.

### 5 Strategies to Face Failure and Learn From It

#### 1. Take a leap - as a family.

Let your kids know that risk-taking is an important value in your family. Share with your children how you've made mistakes and kept on trying.

Then, reinforce this belief with your actions. When your kid makes a mistake, don't come down hard - encourage the effort, withhold judgment and be an empathetic ear.

*continued page 21*





## FROM THE MAYOR

by GREGORY J. ORAVEC  
City of Port St. Lucie  
cityofpsl.com

## Port St. Lucie Residents, You Are Not Alone!

# HELLO 2021 GOODBYE 2020

Across the world and in the United States, 2020 will go into the books as a historically bad year. We've lost a lot of people, and we will lose more still before a vaccine can be deployed en masse. On top of the pain of loss, the fatigue associated with sickness and, or, the fear of catching

COVID-19, many of our friends, family and neighbors have lost their jobs or had their hours cut. We have had an incredibly contentious election cycle that reveals (and continues to reveal) how polarized

we have become, and I fear that this is an even more insidious and enduring threat than the coronavirus because when we identify with the tribe of political party before, and at the expense of, being an American first, I worry that we really could lose our way. In addition to these larger forces, here locally in PSL, we have seen truly horrific tragedies involving families and young people. Terrible things that don't usually happen in our hometown and that no family should have to go through. Accordingly, if you have suffered in 2020 and, or, are hurting right now for these or other reasons, I hope you know that you are not alone or forgotten. Many of your neighbors and I would like to offer our condolences and support; and, if you think that the City or I can be of assistance, if you think we can help you overcome the challenges you are facing, please do not hesitate to contact us at 772-871-5159. Because as bad as 2020 has been and as daunting as some of our larger challenges may be, I still believe that we can move forward, overcome our challenges and build a better tomorrow by working hard, smart and together; and I am as sure as ever that we are lucky to live in PSL.

In spite of the global pandemic and local tragedies, good things have continued to happen in Port St. Lucie, even in 2020, with economic development being a real highlight especially under the circumstances; but in today's message I want to shine a spotlight on our latest "Homes for Heroes" program that was made possible by an out of the blue phone call at the end of August (yes, 2020) from Bobby Bigone of Platinum Properties on behalf of Ryan Davis and Frank Young of Synergy Homes.

Bobby explained that in spite of the coronavirus and everything going on, our housing market was still hot and that one of his premier

*continued page 30*



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## FROM THE SHERIFF

by KEN J. MASCARA  
St. Lucie County Sheriff  
stluciesheriff.com

## Let's Get Back to Normal

We are well into the swing of things for 2021 and I'm sure, like me, you are glad 2020 is in the rear view mirror. It was certainly a year like none other - a global pandemic, the most active hurricane season in history, social unrest in areas of our country, a highly contentious election and more. Through it all, the men and women of the St. Lucie County Sheriff's Office have remained steadfast and dedicated to serving you and keeping our community safe.

As we look to the spring, I encourage each of you to use all the tools we have to get our community, our nation and our world "back to normal". Many of you will consider getting the coronavirus vaccine. You can also continue to follow national recommendations to wear a face covering, distance yourselves from others and, of course, wash your hands often. It's only through a combination of these efforts that "normal" will become a reality.

Something else that we can do to help our community is remember the locally-owned, small businesses. Consider how you can support them through your patronage. Whether through takeout food or choosing their shop over a national chain or online retailer, remember these folks and how the pandemic has impacted them.

Here at the Sheriff's Office, we are working with local non-profit organizations to connect residents in need with resources to help them. During the Christmas holiday season, the agency provided a shop-with-a-cop experience for 60 local children and gave surprise gift bags to their siblings. More than 350 red backpacks were handed out to kids throughout the community by deputies who came in contact with them. These bags were packed with school supplies, hygiene items, gift cards, books and other fun items. And, most importantly, more than a dozen families who were suffering difficulties this season were provided a full Christmas with grocery store gift

cards, presents, bicycles and more to make their holiday brighter.

I would be remiss to not offer some reminders to keep you safe in the new year. Criminals often look for the easiest opportunities to commit a crime. Look for and remove these opportunities before criminals spot them.

At home, keep your doors locked, secure your windows and keep curtains or blinds closed at night or when you aren't at home. Protect your valuables. Keep money and other valuable items in a strong box or bank safety deposit box, keep an inventory of your valuables and electronic devices and be sure to record the model and serial numbers.

Be aware that phone scams continue to plague communities across the nation, including ours. Don't ever give personal or financial information to anyone over the phone. Don't reveal that you live alone, and if it sounds too good to be true or just too fishy, hang up! Tax season is coming up, so remember that the IRS will never call and ask you for personal or financial information over the phone.

When driving, always lock your car doors when you get in your car or when you park to go into a store or your home. Always wear your seatbelt, and always remember to use your turn signal. When parked at your home, always lock your car doors, even if it's parked in the garage, and don't leave valuables in your car.

If you become a victim of a crime such as a home or vehicle burglary, don't enter the home or car. Call 9-1-1 and report it and then wait at a neighbor's home or inside a store until the officer arrives. Don't touch anything as it may destroy important evidence.

And finally, if you have home surveillance cameras, consider joining our EyeWatch program so if a crime occurs in your neighborhood we know where to go for possible video evidence. You can join the program on our website at [www.StLucieSheriff.com](http://www.StLucieSheriff.com). ♦



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# WHAT IS BITCOIN, AND HOW DOES IT WORK?

By NERDWALLET

## Definition: What is bitcoin?

Bitcoin, launched in 2009, was the first of a new kind of asset called cryptocurrency, a decentralized form of digital cash that eliminates the need for traditional intermediaries like banks and governments to make financial transactions.

Instead, bitcoin is powered through a combination of peer-to-peer technology - a network of individuals, much like the volunteer editors who create Wikipedia - and software-driven cryptography, the science of passing secret information that can only be read by the sender and receiver. This creates a currency backed by code rather than items of physical value, like gold or silver, or by trust in central authorities like the U.S. dollar or Japanese yen.

“What is needed is an electronic payment system based on cryptographic proof instead of trust, allowing any two willing parties to transact directly with each other without the need for a trusted third party,” wrote Satoshi Nakamoto - the pseudonym of the mysterious bitcoin creator, who remains unknown - in a white paper introducing the open-source technology.

## How does bitcoin work?

Each bitcoin (trading symbol “BTC,” though “XBT” is also used) is a computer file stored in a digital wallet on a computer or smartphone. To understand how bitcoin works, it helps to understand these terms and a little context:

**Blockchain:** Bitcoin is powered by open-source code known as blockchain, which creates a shared public ledger. Each transaction is a “block” that is “chained” to the code, creating a permanent record of each transaction. Blockchain technology is at the heart of more than 2,200 cryptocurrencies that have followed in bitcoin’s wake.

**Private and public keys:** A bitcoin wallet contains a public key and a private key, which work together to allow the owner to initiate and digitally sign transactions, providing proof of authorization.

**Bitcoin miners:** Miners - or members of the peer-to-peer platform - then independently confirm the transaction using high-speed computers, typically within 10 to 20 minutes. Miners are paid in bitcoin for their efforts.

## How does bitcoin make money?

Bitcoin value follows the law of supply and demand - and because demand waxes and wanes, there’s a lot of volatility in the cryptocurrency’s price.

Besides mining bitcoin, which requires technical expertise and an investment in high-performance computers, most people purchase bitcoin as a form of currency speculation - betting that the U.S. dollar value of one bitcoin will be higher in the future than it is today. But that’s difficult to predict.



## Storing your bitcoins: Hot wallets vs. cold wallets

Bitcoins can be stored in two kinds of digital wallets:

**Hot wallet:** Digital currency is stored in the cloud on a trusted exchange or provider, and accessed through a computer browser, desktop or smartphone app.

**Cold wallet:** An encrypted portable device much like a thumb drive that allows you to download and carry your bitcoins.

Basically, a hot wallet is connected to the internet; a cold wallet is not. But you need a hot wallet to download bitcoin into a portable cold wallet.

**Buying bitcoin:** The pros and cons  
With a speculative asset class like bitcoin, it’s better to start with why you should be wary:

## Bitcoin: The cons

**Price volatility.** The 2017 spike in bitcoin’s price was driven by speculators rushing into the bitcoin market, as NerdWallet staff writers discussed at the time. The recent gains are good news if you bought bitcoin in December 2018; those who bought in 2017 when bitcoin’s price was racing toward \$20,000 have yet to recover their losses.

**Hacking concerns.** While backers say the blockchain technology behind bitcoin is even more secure than traditional electronic money transfers, bitcoin hot wallets have been an attractive target for hackers. There have been a number of high-profile hacks, such as the news in May 2019 that more than \$40 million in bitcoin was stolen from several high-net-worth accounts on cryptocurrency exchange Binance (the company covered the losses).

**Limited (but growing) use.** In May 2019, telecommunications giant AT&T joined companies like Overstock.com, Microsoft and Dish Network in accepting bitcoin payments. But these companies are the exception, not the rule.

*continued next page*



**Not protected by SIPC.** The Securities Investor Protection Corporation insures investors up to \$500,000 if a brokerage fails or funds are stolen, but that insurance doesn't cover cryptocurrency.

### Bitcoin: The pros

**Private, secure transactions anytime** - with fewer potential fees. Once you own bitcoins, you can transfer them anytime, anywhere, reducing the time and potential expense of any transaction. Transactions don't contain personal information like a name or credit card number, which eliminates the risk of consumer information being stolen for fraudulent purchases or identity theft. (Keep in mind, though, that to purchase bitcoins on an exchange, generally you'll first need to link your bank account.)

**The potential for big growth.** Some investors who buy and hold the currency are betting that once bitcoin matures, greater trust and more widespread use will follow, and therefore bitcoin's value will grow.

**The ability to avoid traditional banks or government intermediaries.** After the financial crisis and the Great Recession, some investors are eager to embrace an alternative, decentralized currency - one that is essentially outside the control of regular banks, governing authorities or other third parties. (However, to buy bitcoin on an exchange with U.S. dollars, you'll likely need to link your bank account.)

### Where can I buy bitcoin? There are four ways to get bitcoins:

**Cryptocurrency exchanges.** There are a number of exchanges in the U.S. and abroad. Coinbase is the largest cryptocurrency exchange in the U.S., trading more than 30 cryptocurrencies.

**Investment brokerages.** Robinhood was the first mainstream investment broker to offer bitcoin and other cryptocurrencies (Robinhood Crypto is available in most, but not all, U.S. states). Tradestation, eToro and Sofi Active Investing also offering cryptocurrency trading in most U.S. states.

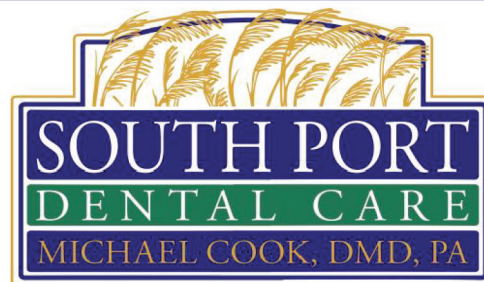
**Bitcoin ATMs.** There are more than 7,000 bitcoin ATMs in the U.S. (search Coin ATM Radar to find one near you).

**Peer-to-peer purchases.** True to its original spirit, you can buy bitcoins directly from other bitcoin owners through peer-to-peer tools like Bisq, Bitquick and LocalBitcoins.com.

**Bitcoin mining.** You can earn bitcoins through mining, but the technical expertise required and computer cost puts this option out of reach for most.

### Should you buy bitcoin?

Bitcoin is an incredibly speculative and volatile buy. It's worth remembering that stock trading can give you a similar thrill - and picking stocks of established companies is generally less risky than investing in bitcoin. (A good rule of thumb is to devote less than 10% of your overall portfolio to individual stocks or speculative assets like bitcoin.) ♦



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Thinking about jumping on the Whole30, ketogenic diet, anti-inflammatory diet or intermittent fasting bandwagon? Read this first.

# The truth behind the most popular diet trends of the moment

Is skipping meals a bad idea - or a secret weight-loss weapon? Should you eat low fat, or high fat? You probably could eat less added sugar, so should you eliminate it completely?

With so many competing - and often contradictory - diet trends, it can be tough to cut through the hype to find a healthy-eating plan that works for you. Check out the evidence behind each of these four increasingly popular eating styles to uncover the real deal.

## WHOLE30

**How it works:** For 30 days, no sugar, alcohol, grains, legumes, dairy or treats in general are allowed. What's on the menu? Moderate amounts of meat, seafood and eggs; vegetables aplenty; some fruit; and natural fats such as nuts and avocado. Herbs and seasonings are A-OK.

**What it promises:** A reboot for your eating habits and your cravings. Plus, the founders say that eliminating these food groups may help with a number of ailments they blame on food sensitivities, such as skin problems, digestive issues, low energy and chronic pain.

**The upsides:** No doubt the Whole30 is strict. But for some people, a black-and-white list of rules stating what you can - and can't - eat, makes it easier to follow (at least for 30 days). Plus, the growing popularity makes recipes and meal plans easy to find. Cutting out snacks and processed foods such as chips and crackers is part of the plan.

**The downsides:** Though the internet is full of anecdotal success stories, there's no scientific evidence of health benefits — particularly in the long term. Most people return to their previous eating habits after completing the challenge.

**Verdict:** Not only does it cut out foods that most Americans should eat less of, like added sugars, but it also eliminates healthy foods, including whole grains, dairy and legumes. A more sustainable approach: Don't cut out food groups. Enjoy the variety, including dessert - as long as it's occasional.

## KETOGENIC DIET

**How it works:** Bring on the bacon. This high-fat, very low carbohydrate diet typically means eating fewer than 50 grams of carbs a day - less than four slices of bread's worth.

**What it promises:** Getting most of your calories from fat forces your body to use different energy pathways. Instead of carbs for energy, the body burns fat, entering a state called ketosis.

**The upsides:** While the precise mechanisms are unclear, ketosis is thought to have brain-protecting benefits: As many as half of young people with epilepsy had fewer seizures after following the diet. And some early research suggests it may have benefits for blood sugar control among people with diabetes. An upcoming study will look at the ketogenic diet as a weight maintenance strategy.

**The downsides:** While the research is exciting, there's very little evidence to show that this type of eating is effective - or safe - over the long term for anything other than epilepsy. Plus, very low carbohydrate diets tend to have higher rates of side effects, including constipation, headaches, bad breath and more. Also, meeting the diet's requirements means cutting out many healthy foods, making it difficult to meet your micronutrient needs.

**Verdict:** While the ketogenic diet may be recommended for some people with uncontrolled epilepsy, the high fat content - and especially the high level of unhealthy saturated fat - combined with limits on nutrient-rich fruits, veggies and grains is a concern for long-term heart health.

## ANTI-INFLAMMATORY DIET

**How it works:** While there is no single anti-inflammatory diet, the general approach is a balanced diet full of fresh, wholesome foods. The diet calls for lots of colorful fruits and vegetables, whole grains, fish, tea (instead of coffee), and even dark chocolate and red wine. Fast food? Off the menu.



**What it promises:** Eating whole, unprocessed, largely plant-based foods is thought to fight chronic inflammation and help counteract stress and environmental toxins. In turn, this may lower your risk of heart disease, cancer and Alzheimer's.

**The upsides:** Fresh fruits and vegetables? Check. Whole grains? Check. Healthy omega-3 fats? Check. Chocolate and wine? Double check.

**The downsides:** Learning to prepare fresh, plant-based foods can be more time-consuming than relying on pre-packaged or fast food.

**Verdict:** Just like the Mediterranean diet it's based on, this approach to eating is nutritionally sound and not overly restrictive like some other diet trends.

## INTERMITTENT FASTING

**How it works:** There are two common approaches to fasting: One is to eat very few calories on certain days, then eat normally the rest of the time. The other involves eating only during certain hours, and skipping meals for the rest of each day.

**What it promises:** Even with free eating periods, fasters tend to take in fewer calories overall, resulting in weight loss. In addition, advocates believe that intentionally depriving your cells of calories may slow the progression of certain age-related diseases.

**The upsides:** Some people find it easier to have bulletproof willpower for just part of the time than to eat more moderately all

of the time. Several small studies have found lower blood sugar, blood pressure and cholesterol levels with fasting.

**The downsides:** Larger, long-term studies are still lacking, so most of the proposed benefits are theoretical or based on animal research.

**Verdict:** There's simply not enough research (yet) to support or debunk this trend, and shortening your eating window may make it difficult to get the vitamins and minerals you need. Athletes especially may find it difficult to fuel and refuel appropriately for an active lifestyle. ♦



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# NEW YEAR NEW YOU!



## 5 Tips to Achieve Your New Year's Fitness Goals



It's that time of year again...time 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.

*continued page 21*





## Maintain Your Brain

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.

### 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

*continued page 19*



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# What You DON'T Need to Get Fit or Healthy in 2021

New Year's resolutions, especially when they involve health or fitness, always seem to drive people to buy things -- as if we all didn't already buy enough stuff for the holidays. People spend money on diet plans, vitamins and supplements, fitness equipment, workout clothes and any other item they believe will propel them to the fit version of themselves they want to be this year.

Yet, come February or March, many of us sit around and wonder what to do with the apparel, devices and gadgets we bought to help with the goals we've already given up on. This year, save some money by forgoing these six things you absolutely don't need to get fit or healthy in 2021.

## You don't need expensive supplements to get healthy

Supplements don't work unless you do. Fat burners, muscle builders or any other fitness-enhancing supplement aren't the fast track to success -- they're the fast track to emptying your wallet. If you're planning to start exercising, you don't need to dump hundreds of dollars on pills and powders. All you need to do is eat real food (fruits, veggies, whole grains, protein and healthy fats) and eat enough of it to support your activity level.

If you buy any supplements, buy something with proven benefits, such as whey protein or creatine monohydrate. You might also benefit from a personalized vitamin pack, but the only way to know for sure is to get a blood test to check for nutrient deficiencies.

## You don't need high-tech gym equipment to get fit

No one needs a Peloton. There, I said it. No one needs a Peloton, a Mirror, a Tonal setup or a FightCamp configuration. These smart gym devices are cool, sure, and they provide effective workouts run by good trainers. They also offer the convenience of in-home exercise, but they are not necessary.

If you can afford this type of equipment and you think it'll help you reach your goals, go for it. But no one should feel like fitness is cost-prohibitive. No one should think they don't have access to fitness just because they don't have access to expensive, high-tech gym equipment.

You can get just as good a workout on your floor with your own body. Depending on your goals, simply going for daily walks, starting a running routine or trying at-home yoga or pilates is enough. If you do want some home gym equipment, kettlebells, dumbbells, resistance bands and even household objects are just as effective as digital options.

## You don't even need a gym to get fit

Raise your hand if you've signed up for a gym membership in January of years past, gone for a few weeks and then stopped going but continued to bless the facility with your unused membership for several months.

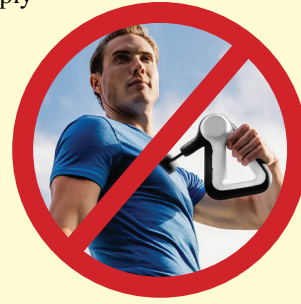
Save that money this year and just work out from home. With a good workout app and 30 minutes a day, you can get fit in the comfort of your living room, which is great for busy parents, people who'd rather stay safe from COVID-19 at home or those who simply hate going to a gym and exercising in the presence of other people.

Just don't forget to clean your home gym every so often, and be careful of these common mistakes people make when exercising from home.

## You don't need fancy workout recovery devices to recoup

Go for a leisurely walk. Stretch. Do some yoga or wiggle around on a foam roller. Don't buy a rent-priced workout recovery device because you think that's what it takes to soothe sore muscles. These high-tech gadgets -- massage guns, compression boots, vibrating foam rollers, infrared-infused bedsheets -- are interesting and they do have some benefits, but the science on these types of devices is limited.

Plus, for the average person, manual recovery modalities work just fine. Mobility work will improve your squat more than percussive therapy ever will;





walking will flush out lactic acid and encourage blood flow more than compression therapy ever will.

Also, don't underestimate the power of good sleep and good nutrition on muscle recovery. Those far-infrared pajamas won't do anything for someone who only sleeps 5 hours a night. Master the basics first, and don't try to replace them with technology.

#### **You don't need the latest and greatest athletic wear**

Cute workout clothes can certainly make you feel more motivated to work out. I know I'm always excited to exercise in a new workout set. However, your body works just the same in an old T-shirt as it does in a bright new tank top.

It is true that certain fabrics make for better workout clothes, but even dreaded cotton will do the trick if you don't mind the inevitable moisture buildup. What I'm saying is: Don't let something as simple as clothing be a barrier to your health and fitness goals. Your heart, lungs, brain, muscles and joints don't care what you're wearing. They're all just happy you're moving.

If you do want some new workout clothes, go for brands with less expensive but still top-notch items.

#### **You don't need a water bottle to tell you how much to drink**

If you're going to start paying attention to your health in 2021, you definitely need some sort of water vessel. Hydration is inarguably a key factor in overall health and fitness. What you don't need is a smart water bottle to tell you how much to drink.

My reasoning for this: No one really knows how much water people need to drink, anyway. If you drink enough water to pee frequently and avoid symptoms of dehydration, you're doing fine.

You also don't need a filtered water bottle or a UV-C self-cleaning water bottle unless you're concerned about water quality in your area. A plain reusable water bottle will suffice and save you some money.

#### **What do you need to get healthy and fit?**

Since you don't need any of the above to meet your New Year's resolutions, you may be wondering what you do, in fact, need to improve your health in 2021. You really don't need much -- getting fit is more about what you do than what you have.

#### **To best support your health, you need:**

- 30 to 60 minutes, three to five times per week, for exercise
- 7 to 9 hours of restful sleep each night
- Healthy meals and snacks, ideally with ample produce and protein
- Adequate water intake

That's it! Everything else is extraneous; anything beyond the basics above isn't critical for improved health. Certain items help more than others (a pair of dumbbells can't hurt, for example), but a solid plan and good discipline will do more for you than any pricey fitness product. ♦

## **The Number One Mistake You're Making When You Buy Olive Oil That's Sacrificing Its Disease-Fighting Benefits**

by KELLY McPHILLIPS

My strategy for buying olive oil is a simple one: The bigger the bottle, the better. So just imagine my shock when Joseph Profaci, the executive director of the North American Olive Oil Association, informed me that my approach to purchasing the ultra-healthy cooking oil was, to put it politely, dead wrong. When you're considering what size olive oil to buy, you need to know that those extra-large jugs of the stuff are more likely to go bad - and lose their myriad benefits as a result.

"Olive oil does not get better with age," says Profaci. (It's not wine.) "Olive oils are bottled with a stated shelf life, which should be no more than two years from bottling. Once you open the bottle and let air in, the clock ticks much faster." Unless you're cooking that olive oil into baked trays of veggies, chicken breasts, and stir-fries fast, you stand to sacrifice both the nutritive value and the flavor profile of your oil. Once you open the bottle, it begins to oxidize (meaning, lose its electrons) - and there's some pretty interesting chemistry behind why that leads to lackluster oil.

On a chemical level, Profaci explains that this happens because the oil's micronutrients - the good-for-you polyphenols and antioxidants that guard against chronic diseases like diabetes, dementia, and even cancer - are primarily responsible for that nutty, rich flavor olive oil imbues in every dish. "When an olive oil's taste dissipates due to oxidation, there are less and less polyphenols available in the oil," explains Profaci. "Bottom line, as olive oil ages, it still remains healthy and it still has the desirable fatty acid profile - but its polyphenol and antioxidant content will diminish."

Make no mistake: Cooking with old olive oil is still better than cooking with no olive oil at all - but why not opt for small bottles that will lock-in their nutrients and flavor? Below, Profaci explains how to pick a bottle that's oozing with flavor, polyphenols, and antioxidants. Just make sure you're using every last drop in 90 days or less (and 30 days or less with the nicer bottles).

When it comes time to choose your olive oil of choice, Profaci has a very unique recommendation for testing the bottle's merit. "Taste, taste, taste. Consumers need to learn to taste olive oils straight up. I always open a bottle as soon as I get it home and take a swig," he says. "If you don't like what you bought, take it back to the store and get a refund. And remember, all olive oils are healthy, but the more flavor, the more potential health benefits." ♦





# iCare Community Magazine

## *Celebrating 8 Years Serving Our Community*

iCare Community Magazine is the brainchild of its Editor in Chief Angel Chavez. It was created 8 years ago with our community in mind. Angel had a vision of putting a spotlight on the Treasure Coast's local professionals with a goal of getting to know them on a more personal level. He envisioned having an informative and interesting magazine that would allow businesses in the area to highlight themselves and bring to the people of the Treasure Coast a strong sense of community and inspire people to support their local businesses.

Starting back in 2012 with our St. Lucie County issue, iCare Community Magazine has now grown to five zones, currently covering St. Lucie County, Martin County, Tradition, Palm City and Okeechobee, with plans to expand even further in the future.

In the beginning it was just Angel and his graphic designer John Gorman. With the vision of both Angel and John put to paper, the magazine was becoming a success before the first issue ever went to press.

Roughly a year later iCare Community Magazine expanded into Martin County and again it was well received. From that point iCare expanded into Tradition, Palm City and Okeechobee respectively.

Over the past 8 years iCare Community Magazine has established a team of elite marketing professionals who share a passion for the magazine that the community has come to love. Pick up your copy of iCare Community Magazine today!



Left to right: Melissa Fuller, John Gorman, Annie Barone, Angel Chavez, Gail Goldy (not pictured Kari Keener, Leigh Hitz)



# MEET OUR TEAM!

## ANGEL CHAVEZ - CEO/OWNER

Over 30 years in Sales and Customer Service. "I love serving our communities". Contact me at: [iCarePublications@gmail.com](mailto:iCarePublications@gmail.com)

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## JOHN GORMAN - GRAPHIC DESIGNER/EDITOR

I have lived in Port St. Lucie for 25 years and I truly love this area. I have been a part of iCare from its inception back in 2012 working alongside Angel to bring his idea to life. I own and operate Woodpecker Designs, a graphic design and print brokering business on the Treasure Coast for the past 20 years.

If you need graphic design or printing services I am available 7 days a week to meet your needs. You can call me at 772-370-7053 or e-mail [woodpeckerdesigns@yahoo.com](mailto:woodpeckerdesigns@yahoo.com).

---

## GAIL GOLDY - BUSINESS DEVELOPMENT

Born in Brooklyn, N.Y, raised in So. Jersey where I pursued a career in the Gift Industry. Working for several prominent companies in Key Account sales and eventually into management. My husband and I moved permanently to our home in Hobe Sound in 1999. We were fortunate enough to buy a home on the Treasure Coast in 1988, always planning to move to Florida at a future date. Took us 10 years!

Several years after our move I joined the sales team at the Palm Beach Post and moved on to Key Accounts at the Pennysaver. A division of the PB Post.

I also worked at FLORIDA HEALTHCARE NEWS for over 10 years. Calling on physicians and health Care related clients. I am delighted to be working with ICARE MAGAZINE . A FREE local publication, distributed via mail, digitally and hand distribution to over 150 local businesses and medical offices. The publication is filled with up to the minute information, reviews and advice. We offer both print and digital advertising options.

I absolutely love helping the local businesses on the Treasure Coast reach their marketing goals using ICARE MAGAZINE. What I really love is having people tell me they LOVE our magazine and look forward to reading the wonderful articles filled with information they can use. They tell me they see it everywhere! Be sure to pick up a copy and enjoy! Get on our subscriber list at [www.icaretown.com](http://www.icaretown.com) It's FREE!

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## KARI KEENER - DIGITAL MEDIA PROFESSIONAL

Hi, I'm Kari! I work with iCare Community Magazine as their Digital Marketing Specialist making sure that both iCare and their advertisers are getting the most out of their digital marketing strategies.

I am also a local business owner here on the Treasure Coast. My husband, Paul, and I have owned KPM Communications, Inc. for the past 16 years and specialize in helping our clients move their communications to the cloud.

How can we help connect and grow your business today?

## LEIGH HITZ - ADVERTISING CONSULTANT

I enjoy working for iCare Community Magazine and helping to showcase the businesses in our communities to our readers. I had been an English teacher for 10 years, six in Pennsylvania, where I'm from and where my family lives, and then four years in Brazil where I delighted in the tropical weather and scenery. After returning to Pennsylvania, I worked in advertising for several years there and realized I loved the industry, but I grew tired of the cold weather in Pennsylvania, so I moved here in 2007 to bask in the warmth of the Florida sun. I like working in partnership with our businesses here to find marketing solutions that give them more exposure and help them grow, and I enjoy nurturing relationships within the community. For help with your business, call me at 561-308-6061 or email me at [Leigh.iCareCommunity@gmail.com](mailto:Leigh.iCareCommunity@gmail.com).

---

## MELISSA FULLER - PHOTOGRAPHER

I have been in Martin County for 35 years and love the closeness of the county and its neighbors! Photography is my passion and I love documenting new covers and lasting images for clients. Working for iCare Magazine gives me the chance to be creative while working with the members of the community. Add a new, updated look to your business and employees by calling me at 772.215.8682 Email: [msfullerphotography@gmail.com](mailto:msfullerphotography@gmail.com)



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# Why Material Things Will Never Make You Happy

Our experiences hint at it. Studies confirm it. Buying material things don't make us happy. The pursuit and purchase of physical possessions will never fully satisfy our desire for happiness. It may result in temporary joy for some, but the happiness found in buying a new item rarely lasts longer than a few days. Researchers even have a phrase for this temporary fulfillment: **Retail Therapy**.

There are many reasons buying more material things won't make us happy.

## Reasons Buying Material Things Won't Make You Happy

They all begin to fade.

All possessions are temporary by nature. They look shiny and new in the store. But immediately, as soon as the package is opened, they begin to perish, spoil, or fade.

There is always something new right around the corner.

New models, new styles, new improvements, and new features. From clothes and cars to kitchen gadgets and technology, our world moves forward. And planned obsolescence makes sure our most recent purchase will be out of use sooner rather than later.

Each purchase adds extra worry to our lives.

Every physical item we bring into our lives represents one more thing that can be broken, scratched, or stolen.

Possessions require maintenance.

The things we own require time, energy, and focus. They need to be cleaned, organized, managed, and maintained. And as a result, they often distract us from the things that truly do bring us lasting happiness.

Our purchases cost us more than we realize.

In stores, products are measured in dollars and cents. But as Henry David Thoreau once said, "The price of anything is the amount of life you exchange for it." We don't buy things with money, we buy them with hours from our lives.

We discover other people aren't all that impressed.

Subconsciously (and sometimes even consciously), we expect our newest purchases will impress other people. They will notice our new car, computer, jacket, or shoes. But most of the time, they are less impressed than we think. Instead, most of them are too busy trying to impress you with their newest purchase.

Someone else always has more.

The search for happiness in possessions is always short-lived because it is based on faulty reasoning that buckles under its own weight. If happiness is found in buying material things and more stuff, those with more will always be happier. The game can never be won.

---

**"If you make a habit of buying things you do not need, you will soon be selling things you do."** – *Filipino Proverb*

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Shopping does not quench our desire for contentment.

Contentment is never found in the purchase of more stuff. Our overflowing closets and drawers stand as proof. No matter how much we get, it's never enough.

Experiences make us happier than possessions.

All research points to the fact there are far more effective way to find happiness: enjoying life-changing experiences, for example.

## And 1 Thing that Might Make You Happy

Adyashanti, an American-born spiritual teacher, offers a theory as to why the acquisition of new possessions provides only a temporal feeling of happiness. He explains it this way:

*"When we make a purchase and/or get what we want, we are temporarily happy and fulfilled. But the reason for happiness is not because we got what we wanted, but because for a brief period of time, we stopped wanting, and thus we experience peace and happiness."*

On the topic of buying stuff, his thoughts are helpful. And his theory has been repeated dozens of times in private

*continued next page*



conversations. Of course, the natural conclusion of this thinking is to limit our desires and wants - to find peace and happiness by not wanting.

But, this conclusion falls short.

The goal of minimalism is not to remove desire entirely from our lives. Instead, the goal of minimalism is to redirect our desires.

There are valuable pursuits available to us: love, justice, faith, compassion, contribution, redemption, just to name a few. These should be pursued with great fervor. But far too often, we trade the pursuit of lasting fulfillment for temporary happiness. We can do better. We can dream bigger.

Redirect your desires toward lasting pursuits. Find happiness there.

You will never find the right things looking in the wrong places. ♦

## Maintain your brain cont.

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. ♦

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# When Should You See A Gynecologist?

Gynecologists specialize in the area of reproductive medicine in women. They help women with pregnancy, childbirth, menstruation, hormone disorders, and other issues specific to the female body. Preteens, teens, and adults should visit with their gynecologist regularly. There are other times when a visit is necessary outside of the regular gynecological visits. Here we share the recommendations of The American College of Obstetricians and Gynecologists and information about when a visit to your provider is prudent.

## **WHEN YOU NOTICE CHANGES IN YOUR MENSTRUAL CYCLE**

Changes in your menstrual cycle are your body's way of communicating to you that there is a problem. If you should suddenly stop getting your regular regularly or if you notice that the dates of your period are starting to change from month to month, check with your provider as soon as you can. Often the first sign of pregnancy is that your period has not come.

Getting prenatal care as early into your pregnancy is critical to having a healthy baby. Fluctuations and changes in your period could also signal a condition that requires monitoring or treatment.

## **WHEN YOU BEGIN MENOPAUSE AND THROUGHOUT THIS PERIOD**

Changes in the degree and frequency of your cycle can signal that you are perimenopausal or menopausal.

While this usually happens when you are in your 50's, it can start earlier. Communicate your symptoms to your doctor and allow them to help you navigate this period in your life.

## **WHEN YOU HAVE OCCURRENCES OF IRREGULAR BLEEDING**

Bleeding between periods or during or after intercourse is abnormal and needs to be checked out by your gynecologist.

Bleeding can indicate a cervix injury, uterine polyps, and fibroids or even cervical or uterine cancer. Catching these conditions early on is critical in achieving a favorable outcome.

## **WHEN YOU EXPERIENCE PAIN OR DISCOMFORT**

Vaginal discomfort can signal urinary tract, bacterial or yeast infections. It can also be a sign of having contracted a sexually transmitted disease. If you notice vaginal itching, burning, or pain, you should consult with your doctor to manage and treat your condition. While yeast infections can be treated with over-the-counter treatments, your first experience with the condition warrants a gynecologist's visit.

## **WHEN YOU HAVE A CONDITION THAT REQUIRES ANTIBIOTICS**

Antibiotics help treat conditions like ear infections, strep throat, and upper respiratory infections as they kill off harmful bacteria. But antibiotics can also eliminate the bacteria that are beneficial to your body. When this "good bacteria" is not present in your body, this leads to the development of yeast infections.

## **WHEN YOU HAVE FERTILITY OR CONTRACEPTION ISSUES OR CONCERNS**

When you are planning to have a baby, it is important to consult with your doctor. This is especially true if you have been trying for a while, have irregular periods or other conditions. Your doctor is also there to help you decide and implement the right contraceptive method for you.

## **WHEN YOU BECOME PREGNANT**

Regular prenatal visits and monitoring are necessary to have a successful pregnancy and a healthy baby.

With these visits, your provider can catch any potential concerns early on and prevent or manage pregnancy or birth complications.

*continued page 30*





## Let your child fail cont.

When risk-taking is a family value, kids will WANT to take on new challenges and experiences, - whether it's trying the scariest roller coaster in the park or signing up for calculus. You'll also be more comfortable trying things outside your comfort zone - like picking up a hammer for Habitat for Humanity, learning a new language or starting a new exercise program.

Difficult things are less difficult when done as a team - encourage your family to be the core catalyst for risk-taking and you'll be amazed how courageous you all become.

### 2. It's okay for failure to be familiar.

No matter what it is - tying our shoes, sinking free throws or diagramming a sentence - we're bound to have a few hiccups along the way as we learn. Make sure your kids know to expect some failures as they try new things and let them know that it's normal and expected. Emphasize the positives of learning from your mistakes and how we can learn from our miscues.

Wendy Flynn said, "Allow yourself to be a beginner, no one starts off being excellent." When kids (and adults) truly believe this, it's possible to see failures with rose-colored glasses. Instead of setbacks, failures become steps forward to life-long learning and success.

### 3. Look at those who have risen above.

Some of the most successful people in the world, from business tycoons to all-star athletes, had to overcome major obstacles and failures throughout their careers - think Michael Jordan, Steve Jobs, Oprah Winfrey, to name a few.

Share these stories with your children and pepper the conversation with personal stories of how you've improved following difficulties in your own life.

### 4. Run a post-game analysis.

While we naturally want to step in when our kids fail, we need to avoid rescuing them. We can, however, support them and do a run-down of what happened and what to try next time.

Try empathizing, saying, "I can tell that was hard for you. Now that you've been through this, what would you try next time?"

Don't solve all the problems for them, but allow them to build up their critical thinking skills and develop a plan for the future.

### 5. Support your student by letting go.

Many times parents feel just as much pressure for their kids to bring home a straight-A report card as the students do. School is one of the hardest places to let our kids fail, but it's one of the best - and most important - places for them to learn to take on

responsibility for their own success.

Learning to manage assignments and practices, dealing with teachers and classmates, and improving their work will all serve them well as they head to college and the workforce. This doesn't mean you need to completely withdraw yourself from your kids' academic responsibilities or extracurricular activities - just offer the right kind of support.

Be clear that your child's academics are completely their responsibility, and give them the tools and resources to solve problems when they arise. Help them to recognize when they may be struggling and how to deal with it - talking to the teacher after class or studying with a friend, for example.

Run through how a meeting with a teacher to discuss a test grade might go - but make sure your student goes to the teacher, not you.

## Final Thoughts...

If the report card comes home with poor grades, let your kid experience the consequences of the situation to truly learn an important lesson. Encourage and support them in raising their grades, but make sure the responsibility to improve is in their hands.

As they earn grades that they've worked so hard to achieve, they'll be proud of what they've done, and they'll have a great work ethic and sense of responsibility to carry them through college and beyond.

Disappointment is a regular aspect of all our lives, so the answer to "should I let my kids fail?" is clear: giving our kids the tools they need to roll with the punches and bounce back from failure will be a lesson that will serve them the rest of their life.

As much as we'd like to, we can't protect our kids forever, but we can give them the skills to be the best they can be. Early experiences with failure will help them make tough decisions as they grow older and ultimately guide their successes. ♦

## New Year, New You cont.

### 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 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. ♦



# YOGA FOR SENIORS

*How to Get Started - And Why You Should*



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You're never too old to reap the rewards of yoga. For seniors who are looking for a safe, effective way to enhance their physical health and overall wellness, the stretching, breathing, and meditation practices of yoga can be a great solution. In fact, as you will see, doing yoga regularly can result in a host of benefits for older adults, from greater flexibility and improved balance to lower stress and better sleep.

It's no wonder, then, that yoga is becoming increasingly popular among seniors. The 2016 Yoga in America Study found that nearly 14 million Americans over the age of 50 practiced yoga that year. That was a significant jump from the four million who did so in 2012.

This article outlines the many benefits of senior yoga and describes several of the best types of yoga for older men and women (including the increasingly popular discipline of chair yoga). It also offers information about basic poses and explains what you should do before you begin any yoga routine. And it even provides examples of helpful books, videos, and DVDs as well as tips on how to find appropriate classes.

The Benefits of Yoga for Older Adults Yoga cultivates a mind-body connection, combining stretching and strengthening postures with deep breathing and relaxation. Despite its roots in Eastern philosophy, yoga as practiced in the

West is generally focused on physical fitness. It still has a spiritual aspect, but it is not overtly religious. People of all faiths and belief systems can benefit from participating in yoga.

Because the poses (called asanas) can easily be modified or adapted to suit an individual's needs, yoga is safe for seniors of all fitness or ability levels. In fact, it can be an excellent way to keep your body strong and healthy without the joint stress that comes from other activities like weightlifting or jogging. And it's never too late to begin: You can start yoga at any age. (Just be sure to clear it with your doctor before you get going.)

#### **Here are some of the benefits of yoga for seniors:**

**Better balance:** Many yoga poses for seniors focus on strengthening the abdominal muscles and improving your core stability. That can help you become steadier on your feet and reduce your risk of falls.

**Improved flexibility:** Yoga movements can be fantastic stretching exercises for seniors. Holding a pose for several breaths encourages your muscles and connective tissues to relax and loosen, which helps to increase your range of motion. In fact, research in the International Journal of Yoga Therapy has shown that regularly engaging in yoga can dramatically boost

the overall flexibility of older adults.

**Enhanced breathing:** The breathing control practices of yoga (known as pranayama) can expand your lung capacity and improve your pulmonary health. A study published in the Journal of Human Kinetics found that elderly women who practiced yoga three times a week for 12 weeks saw a significant improvement in their respiratory function.

**Stronger bones:** If you're worried about brittle bones and osteoporosis, try yoga. For older women and men, a consistent yoga routine that includes weight-bearing postures can help bolster bone strength. Some promising research has suggested that doing yoga can actually improve bone density in postmenopausal women.

**Reduced anxiety and stress:** Through meditation and mindful breathing, yoga encourages you to focus on the present and find a sense of peace. Research has demonstrated that that can lower levels of the stress hormone cortisol and help ease symptoms of anxiety and depression. In a National Institutes of Health survey, more than 85 percent of people who engaged in yoga said they experienced reduced stress as a result.

**Better sleep:** Yoga can help alleviate sleep disturbances, which are common complaints among seniors. In a study published in Alternative Therapies in Health and Medicine, adults over age 60 who struggled with insomnia participated

*continued next page*



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## Yoga for Seniors cont.

in yoga classes twice a week and underwent daily sessions at home. After three months, the group reported significant improvements in both the duration and overall quality of their sleep.

### How to Prepare for Yoga

Yoga offers some of the best strength and flexibility exercises for seniors. But as with any physical regimen, it's important to make sure you're prepared. Here are a few tips to help you get ready:

#### 1. Evaluate your physical condition.

While people of any age can get started in yoga, some movements are not advisable for folks with certain medical issues. For instance, people with glaucoma should avoid inverted or head-down positions because such poses can increase pressure on the eyes. That's why it's crucial to talk to your doctor (and your instructor) before you try even a simple yoga routine.

#### 2. Gather your gear.

You need comfortable, stretchy clothing for yoga. Fitted clothes work best, especially for tops, since you will be bending into different positions and you don't want your shirt falling into your eyes. Leggings or jogging pants along with a fitted T-shirt or tank top are good choices. You won't generally need special footwear because yoga is typically performed barefoot. However, non-slip socks or even sneakers can be worn if you're concerned about losing your footing.



You will also need a yoga mat. Some studios provide these at no charge, but others expect you to bring your own (and many people prefer to have their own for hygienic reasons). Look for one that is long enough to support your whole body when you lie down and sticky enough that you won't slip when you try to hold a pose. You may also want to consider the material: Cheaper mats tend to be made of PVC, but if eco-friendliness is important to you, focus on mats made of rubber, cotton, or jute.

Most mats are one-eighth of an inch thick, but some are slightly thinner or thicker. Thicker mats offer more support for sensitive joints, but they can make standing balance poses more difficult; they are also bulkier and harder to carry around. Portability won't matter if you only practice at home, but it might be an issue if you plan to tote your mat to and from a studio or community center.

#### 3. Seek out a qualified teacher.

It's important to find a trained instructor who understands the unique challenges faced by the 55-plus crowd. Yoga Alliance maintains a voluntary registry of yoga teachers throughout the U.S. who meet certain standards. Also, Yoga for Seniors offers a directory of instructors who have undergone special training to enable them to adapt yoga programs specifically for older adults.

Ask potential teachers how long they've been leading classes and whether they have any experience teaching seniors or people with health issues. If possible, observe an actual class to get a sense of the teacher's techniques. And once you choose an instructor, be sure to tell him or her about any physical limitations you have, such as arthritis, balance problems, back pain, or high blood pressure.

#### 4. Start slow.

You can become more flexible for yoga by easing into it. For instance, if your goal is to be able to bend over and touch your toes, start by putting your hands on your thighs. Take a few deep breaths, then reach down to your knees. Pause again and take some more deep breaths before reaching down to the middle of your shin, and so on. The point is to avoid overstretching.

Be sure to get enough rest after each pose, and never rush into new postures. It's best not to add any new movements until your body has fully adjusted to your routine. Always remember that yoga is not about keeping up with the people around you. Just focus on going at your own pace.

A yoga posture should never hurt. You may feel challenged, but you should not get to the point of feeling strained. If you can't do a certain pose comfortably, ask your teacher for a modified version. Almost every yoga pose can be altered to accommodate a wide range of physical needs. And don't hesitate to use props like straps, blocks, walls, or chairs for additional support. ♦

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# How to Put an Elderly Loved One on a Budget

Budgeting is hard for everyone, particularly those who are living on a fixed income. It is becoming increasingly common for seniors to struggle financially after retiring, since many rely solely on social security benefits and meager savings to make ends meet. Even if an elder has been prudent and fortunate enough to amass significant savings for retirement, these funds must be managed carefully to ensure they last, especially given the rising costs of long-term care.

According to the Genworth Cost of Care Survey 2019, the median cost of elder care services can range from \$1,625 per month for adult day health care to \$8,517 per month for a private room in a nursing home. Aging parents may not anticipate ever needing to pay for elder

care, but according to LongTermCare.gov, someone turning 65 today has a nearly 70 percent chance of needing some type of long-term care services and supports in their lifetime. Carefully planning for current and future expenses now will help ensure your parents do not outlive their funds and will be able to receive the care they need.

## Discussing Budgeting With Aging Parents

For adult children, talking to aging parents about money can be a challenge. At the heart of the issue is the fact that we didn't perform the years of hard work needed to earn these funds, so who are we

to suggest or dictate how it should be saved or spent? Broaching this topic is often uncomfortable at first, but your approach can make or break the conversation. Avoid being critical or condescending and emphasize the fact that you have their best interest at heart.

The goal is to foster trust, open communication and teamwork, but even the most respectful attempts at discussing finances can result in a parent feeling like the victim of a hostile takeover. At the end of the day, if a resistant elder is still of sound mind and has not fallen victim

*continued page 28*

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# Homebuyers Flock to Florida; but Insurance Rates Cast a Cloud

By BETHAN MOORCRAFT

The Sunshine State has experienced a surge in home sales since the start of the COVID-19 pandemic. According to ISG World's 2020 Miami Report, approximately 950 people are moving to Florida every day as the pandemic continues to impact lifestyle choices and people seek the state's warm and sunny climate to see them through the public health crisis.

But there's one thing that could cast a cloud over these sun seekers' Florida plans, which is that rates for homeowners' insurance in the state are going up and up, with some experts predicting increases of 30% to 40% in 2021. The market has been hardening for the past few years, thanks to four consecutive and severe natural catastrophe seasons, starting with a whopper in 2017, which saw the likes of Hurricanes Harvey, Irma and Maria (costing \$125 billion, \$50 billion and \$90 billion respectively).

"Between Harvey, Irma and Maria, that's when the homeowners' insurance market really started to take a different position and harden," said Fernando Alvarez, partner of JAG Insurance Group. "It's the same carriers and reinsurers that are writing in catastrophe-exposed areas like Florida, Texas and Puerto Rico, and so they all had these claims come in – probably hundreds of thousands of them – but they don't really hit the balance sheet until about two or three years later. Once these insurance companies really saw what they were paying out on claims, they figured it was time to charge more rate for what the actual exposure is."

One area that homeowners' insurance companies are really starting to tighten up on is how they determine replacement costs, according to Alvarez. They want to make sure that the price per square foot is adequate and not just some make believe number, and that they're collecting the appropriate amount of premium for the risk. This has resulted in some homeowners having to pay more premium to get more coverage, even though their rate may have stayed the same.

"They really want to make sure homeowners are not under-insured, because, if they are, it's the insurers who are on the hook for full replacement costs at the time of the loss," Alvarez told Insurance Business. "The last thing an insurance company wants is to under-insure a dwelling for \$200,000 and then end up in some sort of litigation process where the replacement cost of the house is actually \$300,000. There's a possibility the insurance company will have to pay out \$300,000 even though they only collected premium for \$200,000 because the policy promises replacement costs."

Insurers are also tightening up around how much limit they're willing to offer for water damage coverage. That's something that carriers are "paying really close attention to," according to Alvarez, because there are far more flood / water damage claims than there are wind / hurricane claims in the Sunshine State.

"I believe that artificial intelligence (AI) continues to be the driving force behind rates with these homeowners' insurance companies," Alvarez added. "They're spending billions of dollars in software engineering programs that are able to obtain current construction characteristics that are then driving these pricing models. Unfortunately, there's not much transparency around that data, even for the insurance agents who are trying to sell policies at higher rates."

"With that said, common sense says 'Year Built' seems to be one piece of data that really drives the rate. If you're buying an older home – even if you change the electrics, the plumbing, the HVAC system and the roof, bringing everything up to code – you're still not going to get the rate you would if you were buying a new home. I've seen cases where new-builds are 50% or 60% less – it's an exaggerated amount of difference, and it makes life difficult for insurance agents."

When faced with such challenges, agents need to have good conversations with insureds, and educate them as best they can via regular market updates. As Alvarez pointed out: "Unfortunately, there's no clear path in how to communicate this to insureds. They're never happy to pay more premium." He also advised agents to encourage homeowners to invest in flood and windstorm risk mitigation, and to ensure that their investment is quoted in the insurance policy. He stressed: "Agents must make sure their insureds know how important it is to get a windstorm mitigation inspection, and to have evidence of that on file."

Moving into 2021, the homeowners' insurance market in Florida will likely remain hard, according to Alvarez, driven partly by yet another active North Atlantic hurricane season this year, ongoing political unsteadiness, and the economic impacts of the COVID-19 pandemic. However, "it's not like there isn't money out there," he said. "The markets are actually highly capitalized if you look at them closely." ♦



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## Budget cont.

to undue influence or financial elder abuse, then they have every right to manage their finances however they want. This can be a frustrating thing to accept, but a family caregiver's only recourse is to gently encourage smarter financial decisions and carefully monitor the situation from afar.

### Tips for Budgeting for Seniors

If your aging loved one is open to using new strategies to reduce their expenses and make their money go further, implement some of the following tips.

#### Create a Monthly Expense Worksheet

The first step most financial planners recommend is filling out an expense worksheet that includes all your loved one's monthly income and expenses. This will provide you with a good handle on their expenditures and help you identify which areas, if any, need to be pared back. If there is a deficit in monthly income, the ensuing suggestions can help minimize the discrepancy.

#### Reduce Utility Costs

Contact your loved one's utility companies to see if they offer a monthly budget-billing plan, which keeps their bill the same amount every month. Instead of paying higher monthly bills during certain times of year due to increased energy usage for heating or air conditioning, the cost is spread more evenly over 12 months. Predictable expenses make it easier to follow a set budget that does not fluctuate throughout the year.

#### Choose Insurance Premium Payment Plans Wisely

Insurance premiums can be paid on a variety of installment plans, such as monthly, quarterly or semi-annually. Depending

on your loved one's cash flow, it might be more feasible to pay premiums in installments, rather than in one large lump sum for the year. However, some insurance companies offer discounts for customers who pay in full. Paying annual premiums for auto insurance, health insurance, homeowners insurance and life insurance involves large outlays up front, but this is often the least expensive option.

### Look for Senior Savings Programs and Government Benefits

If your loved one owns a home, there may be savings available to them if they meet certain eligibility requirements. For example, New York state offers the School Tax Relief (STAR) program to help senior homeowners in certain income brackets reduce the amounts owed for property taxes. Visit [Benefits.gov](http://Benefits.gov) to see if your elderly loved one is eligible for any local, state or federal assistance or discount programs. Benefits like housing assistance, Supplemental Nutrition Assistance Programs (food stamps) and energy assistance can help minimize expenses for low-income seniors. You can also check with your Area Agency on Aging (AAA) for additional resources, guidance and assistance with benefits applications.

#### Control Credit Card Debt

If mounting credit card debt is an issue, it may help your loved one to use cash or a debit card instead. This way they have a finite amount of money at their disposal to keep spending in check. With a debit card, the connected account can be replenished every month. This is just one of several beneficial credit card strategies for retirees.

#### Look for Telecommunications Bundles

Telecom companies usually offer cable, internet, and home and/or cellular phone services in bundles or packages that are cheaper than paying for each service individually. Inquire about package deals, senior discounts and introductory offers to minimize costs. Just be sure to avoid bundles that include services your loved one doesn't want or need.

#### Create a Financial System

Making a budget doesn't do a senior much good if they don't follow it and monitor their progress. Some seniors simply aren't good at restricting their spending or paying bills on time. Others aren't interested in goal setting or seeing how much money they were able to save from month to month. If your loved one is of sound mind but isn't keen on taking a hands-on approach to their own financial situation, then it may be time to offer some help.

It's important for every senior to designate a trustworthy person as their durable financial power of attorney (POA). If an elder is ever unable to make sound financial decisions for themselves, a POA document allows this person to act on their behalf in a financial capacity. A POA document can become effective immediately or upon the elder's incapacitation and can be limited to certain functions or be broad enough to cover all financial actions. Financial advisors usually recommend that a family member be given financial POA. However, if a senior can't decide who to name, we advise hiring a daily money manager. Their services meet a variety of needs, including organizing and keeping track of financial paperwork, writing checks, paying bills, budgeting and managing bank accounts. ♦



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# 10 Ways to Improve Your Business

Consistent improvements to enhance your small business are critical for its success and sustainability. Things like monitoring cash flow consistently, utilizing social media for marketing, and recognizing your strengths while asking for help in areas that are less so can help you focus on improving areas of your business that offer the biggest gain.

## 1. Keep Financial Score

Few small businesses have an accurate idea of the daily, weekly, and monthly numbers and financial trends taking place within the organization. It's vital that you spend the necessary time keeping current on cash flow. If you lack the financial skills, hire an accountant, but still stay very much in the loop.

## 2. Set Goals

Similar to keeping score, setting goals and objectives is an essential part of your business success. Use the goals you set as an ongoing planning tool to ensure that you continue to move forward with your small business. For instance, try to increase traffic by a certain amount on your business website or blog. More web traffic can translate into added sales or customer loyalty.

## 3. Use High-Impact Marketing

Wasting money on ineffective marketing is easy. Seek out low-budget, high-impact marketing strategies to improve your small business. Test one or two new tactics and see which perform best

before adding them to your marketing mix. Social media is an excellent low-cost and low-risk way to promote your business. LinkedIn, Facebook, Twitter, and Instagram are a few good tools to build a social presence and attract attention to your business.

## 4. Master Business Presentations

A powerful business presentation can help improve your small business' performance. Start by learning the essentials of a memorable business presentation.

These can include delivering an unexpected little pearl of wisdom to captivate your audience. That said, don't overload your presentation with information. Keep everything relevant.

## 5. Monitor Trends

No business operates in a vacuum. Events and changes in the global landscape have an effect on your business. Stay current on trends and issues happening in your industry and local community. Even things that don't seem relevant on the surface might have an impact on what you do, so consider all possibilities.

## 6. Sharpen Your Selling Skills

A high-return area for business improvement is the sales function. Whether you're a one-person operation or managing a sales team, you must focus on sales improvement. To start, clarify your business mission. When you determine areas where you excel and who needs what you do, you will have a greater sense of vision and purpose.

## 7. Find Best Practices

Keeping everything transparent is an important underpinning. That means breaking down silos, communicating effectively, testing, and monitoring and approving your processes in order to keep everything running smoothly. Another example is documenting your processes to avoid any miscommunication.

## 8. Motivate Staff

Talented and motivated staff members can bring on big improvements in business. Learn what motivates your employees to higher levels of performance. Part of this is being willing to listen to input and insight from everyone on staff, regardless of position or seniority. Some of the best ideas come from those closest to certain problems.

## 9. Know Your Limits

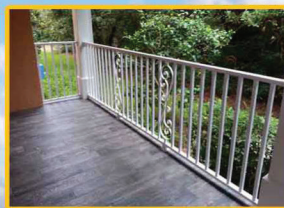
Successful business owners have a clear idea of their limitations. By knowing your entrepreneurial personality type, you can manage your resources and find help in areas of weakness. This is a key driver to success. For example, if you're great at sales but less experienced with bookkeeping, focus on sales and hire someone else to handle the books.

## 10. Take a Break

Running a small business is hard work. Sometimes the best way to improve your business and reignite your passion is to take a vacation. Don't underestimate the potential value of spending some time away from your work.

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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](mailto:icarepublications@gmail.com). I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. ♦

# Happy New Year

## from the Mayor cont.

clients, Synergy Homes, had been doing very well and felt that it was important to give back to our community. He went on to ask if I thought the City would be interested in working with Synergy to give a home away to a veteran or Gold Star Family. My answer, of course, was in essence, "Y-E-S and Thank you!" Fast forward three months and a couple of days and thanks to Bobby, Ryan, Frank, Synergy, our staff at City Hall, Wayne Teegardin at St. Lucie County's Veterans Services and the City Council, a beautiful brand new 4/2/2 home is already under construction and will be given to a deserving Gold Star Family or veteran in early 2021 as further explained here: [www.cityofpsl.com/Home/Components/News/News/5151/1747](http://www.cityofpsl.com/Home/Components/News/News/5151/1747)

Cutting the ribbon on this home and giving the keys to its new owner is going to be a great start to 2021, and I hope it will be the first of many good things to happen in PSL in 2021. ♦

Happy Holidays!  
Your Mayor, Greg

## WHEN IT IS TIME FOR PREVENTATIVE HEALTH AND AGE-RELATED VISITS

**Your First Appointment.** Having regular visits to see your gynecologist is necessary. Your first visit should be between 13 and 15, according to The American College of Obstetricians and Gynecologists (ACOG). Another rule of thumb is that you should see your gynecologist within two or three years of becoming sexually active. At the latest, your first visit should be by the age of 21. Starting early on allows you to develop a relationship with your provider and get comfortable sharing useful information with them.

**Regular Appointments** – You should continue to see your provider every three years—the recommendation used to be once every year. Doctors conduct pap smears to detect cancer cells within the cervix. The pelvic exam detects any abnormalities and identifies STD's and other issues. Now Pap and human papillomavirus tests should be once every five years. If you should have an irregular pap smear, changes in your cycle, or pain, you may want to visit each year. Speak with your provider and decide together how often you should have your regular exams. How often you need to visit your doctor for routine appointments will depend on your personal and family history and any specific issues you may be having.

**Your Last Appointment** – Women can continue to see their gynecologist even after menopause. When you reach 70 and have no irregular pap smears and no new sexual partners, you can stop the yearly visits. ♦



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