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## St. Lucie County Sheriff **KEN J. MASCARA**





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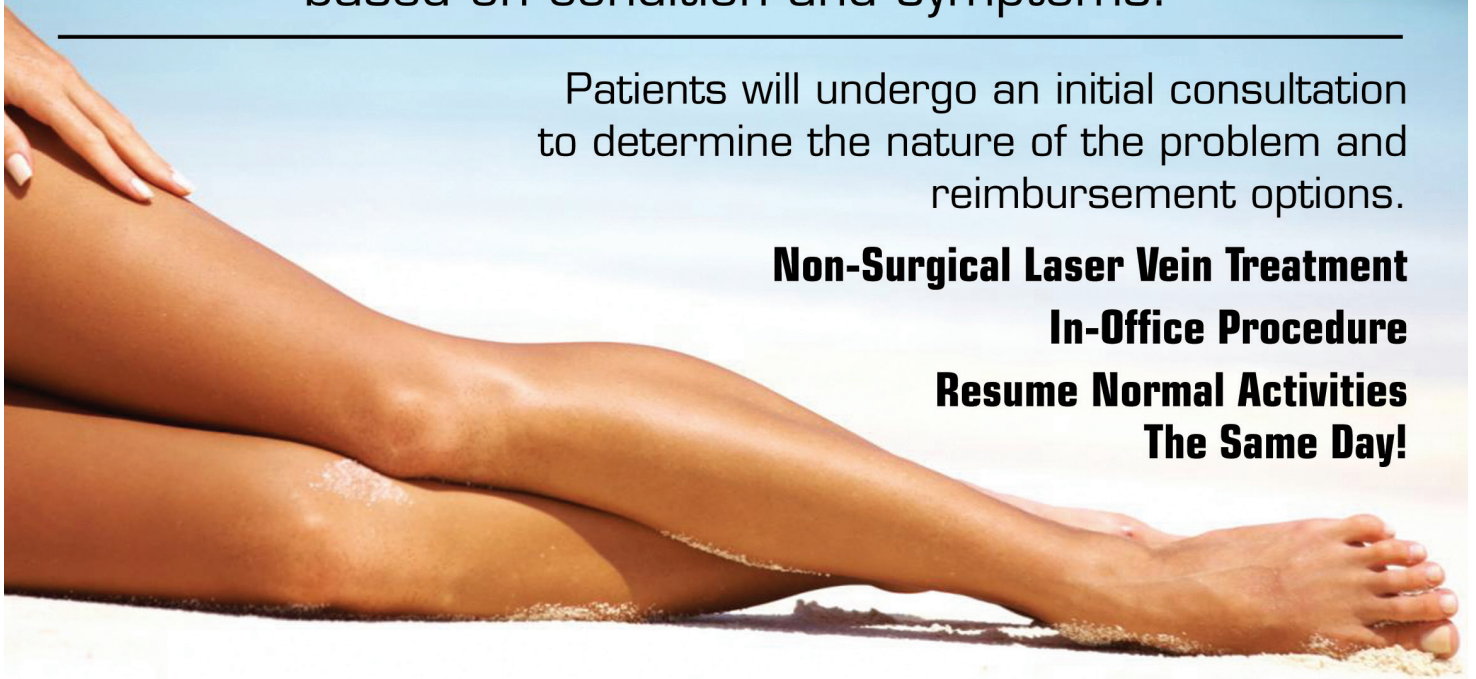
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## FROM THE EDITOR

By ANGEL CHAVEZ

# LAW & ORDER and the Greatest Healthcare Act

Before Obamacare, my healthcare premium was almost as high as my mortgage. With Obama Care, my premium was either too high or I didn't qualify; depending on my job circumstances. I hope the American Health Care Act will be fair. It is a big deal for all Americans that this law be crafted right.

However, let me tell you about The Law & Order and the Greatest Health Care Covenant. It was crafted right, it was crafted in the cross. It was crafted by a King with a crown of thorns.

For the law of the Spirit of life in Christ Jesus has made me free from the law of sin and death. *Romans 8:2*

When we meet someone in our daily whereabouts, such a person is either under the law of "sin and death" [Adam's nature] or under the law of "life in Christ Jesus" [Jesus' nature]. There is nothing else in between.

### IT WORKS BY CHOICE:

The "Law of Sin and Death", was activated by Adam. He didn't have to activate it. He was warned by God not to activate it, but he did it anyway. Adam was totally equipped and capable of subduing, administering, and replenishing the earth. It was going to be like heaven on earth (for it was designed after heaven), yet Adam chose to commit high treason to God and activated the law of death.

### WE ARE BORN UNDER IT...

The law of sin and death is exactly what it says, "sin and death." We are born under it, nobody teaches us to doubt, fear, think negatively, have

wrong opinions about others, etc. It is in our DNA, we don't go to school for that. Therefore, death is around the corner.

### UNDERSTANDING DEATH

Death never means that we stop existing. Our complete self: spirit, soul, and mind will keep on existing forever apart from this physical body. Some people think that when they leave this body, they stop existing. Wrong idea, it's a religious thought.

Others think they will go into transformation and become a better or worse being according to their deeds in this present life. Another wrong idea, it's only a religious thought.

Death under the law of sin is entering a place not created for humans, but for Satan, his fallen angels and demons. A place of darkness, a place of eternal torment. No sky, no air, no water, no wind, no trees, no oceans, no lakes, no rivers, no animals. Only darkness filled with a nauseating smell of burning sulfur and never ending torment.

Only regret, fear, pain, anxiety, depression, and oppression.

### UNDERSTANDING THE LAW OF LIFE:

His Mercy is new every morning! While we are in this physical body... The law of life, eternal life that is, was activated by Jesus. By his crucifixion and resurrection, He reversed the previous law by taking away the "sins of the world."

*continued page 30*



# COVER STORY

**KEN J. MASCARA**  
ST. LUCIE COUNTY SHERIFF



# CONTENTS

ST. LUCIE COUNTY • SEPTEMBER 2020 • VOLUME 8 • ISSUE 9

## ON OUR PAGES



### 5 KIDS

>> All things kids! Advice for parents of kids from 0 to 17. Activities. Nutritional information and more.



### 8 SCIENCE & TECHNOLOGY

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



### 10 NUTRITION

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



### 12 FITNESS

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



### 14 HEALTH & WELLNESS

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



### 22 SENIOR LIVING

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



### 26 HOME IMPROVEMENT/REAL ESTATE

>> Advice and information, home construction. Real Estate. Tips for decorating your home and more.



### 28 WEALTH/LEGAL

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



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# SCARED FOR SCHOOL: 4 In 5 Parents Considering Homeschooling Kids This Fall



New survey shows that 82% of parents are more worried about sending kids back to school than ever before. A quarter say they absolutely will not allow their children in a classroom.



As autumn nears and the coronavirus outbreak wears on, the next school year is becoming more uncertain for many parents. A new survey finds four in five parents are thinking about homeschooling their school-age

children this fall. Of those parents, nearly half say they're seriously considering keeping their kids home in 2020 and 2021.

The poll, commissioned by Crispy Green and conducted by OnePoll, spoke with 2,000 parents to see how families are adjusting to the "new normal" created by COVID-19. Researchers reveal, if given the choice to open or close all schools this fall, one in four parents would not allow children back into the classroom.

## Health is the biggest concern for most parents

The vast majority of respondents say the risk of infection is the biggest driving force in considering homeschooling. Among the parents thinking about a virtual education, 81 percent point to increasing health concerns. Eighty-two percent admit they're more scared to send their kids into a school than ever before.

Parents also worry that once children are back in class, hygiene issues will quickly put schools at risk. About 60 percent of respondents don't believe their children will properly wash their hands in school. Nearly half the respondents say they're trying to teach their kids about proper hygiene during the pandemic.

Researchers say a majority of parents are also taking this time in isolation to talk to their children more about safety and the importance of social distancing.

## An expensive and time-consuming school year

One of the big takeaways from the poll is how costly COVID-19 will be for parents preparing children for school. Three in four respondents are expecting to spend an extra \$147 per child to get them the proper supplies. Those same parents add that getting their kids ready for class will take much longer. They believe prepping to go to school during the pandemic will take an extra 40 minutes each morning.

Despite all the preparations families are making, 77 percent say they won't be fully prepared for schools to reopen. Many parents have a long list of demands for education officials before they begin to feel comfortable with the idea of going back to school.

Over half, 55 percent, want increased COVID-19 testing and regular temperature checks on school premises. Nearly the same number of parents want smaller class sizes in the fall. Fifty percent want plenty of hand sanitizer available for children, while four in ten parents want schools to use more digital textbooks too.

"Whether kids will be virtually learning from home or going back to their physical school, parents will be hyper-focused on kids' immune system to ward off ANY potential illnesses ... including COVID," a spokesperson for Crispy Green says in a statement.

## The digital generation is coping better with COVID-19

Despite all the uncertainty tied to the next school year, parents know their children are doing a better job of coping with all the changes than they are. Seventy-one percent admit they wouldn't have handled a pandemic as well when they were children. The representative from Crispy Green believes today's tech-savvy society is better equipped to deal with such a disruption to in-person learning.

"If this happened 25 years ago, there would be substantially fewer options to successfully manage these challenges." ♦





## FROM THE MAYOR

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

## We Want Our Lives Back!

I think it is fair to say that many of us are “over” COVID-19. We want our lives back. Unfortunately, the COVID-19 pandemic is not over; and if you notice, every time we let our collective guards down, a couple of weeks later, infections spike. Then, in a couple weeks after that, hospitalizations increase; and, then, in a couple weeks after that, the deaths go up. It’s how this disease works. Therefore, we can’t let our guards down. We have to stay diligent in social distancing, avoiding the three C’s (closed spaces, crowded places and close-contact settings) and wearing a mask when we have to; and we have to remain diligent until this pandemic ends. When will that be? Your guess is as good as mine, but I am planning on 2021 after enough of us receive a safe effective vaccine.

As you probably know, mask-wearing and other aspects of COVID-19 have become political wedge issues in this hyper partisan moment in our nation’s history; but, I hope almost all of us can agree that this disease is taking people’s lives and livelihoods and imposing historic trials on our way of life. In addition to the tragic loss of life, many local businesses have closed or are only hanging on by a

thread. Our friends, neighbors and family members are out of work or had their hours reduced. Many of life’s celebrations and events are forbidden. It is a difficult time for so many, and I don’t know anyone who has made it through 2020 unscathed.

In any crisis and, certainly, in this crisis of historic proportions, it is important for us to band together and help others. With this thought in mind, if you or someone you know is struggling in Port St. Lucie or any part of St. Lucie County (Port St. Lucie, Fort Pierce, St. Lucie Village or unincorporated St. Lucie County) due to COVID-19, please know that several programs have been made available to help residents and businesses thanks to the CARES Act and St. Lucie County. Please visit [www.recoverstlucie.org](http://www.recoverstlucie.org) to learn more and to make an application; and please remember that all residents and businesses of St. Lucie County are potentially eligible (inclusive of the cities).

I encourage impacted residents to go to [www.recoverstlucie.org](http://www.recoverstlucie.org) and explore the “St. Lucie CARES” Program, which offers up to \$4,000, depending upon each application’s particular circumstances, for rental payments, mortgage payments, HOA payments, homeowners/flood insurance payments, utility payments, car payments and/or car insurance payments. I encourage impacted business owners to learn more about the “Small Business Assistance Grant” Program, which is intended to provide our small local businesses (up to 10 employees), that were not helped by the federal Paycheck Protection Program, with some economic relief and a rapid infusion of capital. Those businesses with 3 employees or less may be eligible for

*continued next page*



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## PRESS RELEASE

## NuCO2 Donates to St. Lucie County Habitat for Humanity for COVID-19 Mortgage Relief Fund

**August 7, 2020** - NuCO2 recently provided COVID-19 mortgage relief to the Treasure Coast through St. Lucie Habitat for Humanity. The donation will support 11 St. Lucie County Habitat families who have lost jobs or wages and are not able to pay their mortgage.

“During these unprecedented times, NuCO2 wants to make sure families feel safe and secure in their homes,” noted Annette DiPiero, Vice President of Human Resources for NuCO2. “St. Lucie Habitat’s homeowners are low income, first-time homeowners and Habitat works to provide affordable mortgages to homebuyers to ensure their long-term success.”

As COVID-19 increases the economic need for low income families, it also causes an additional strain on Habitat’s operations; including new construction, critical home repairs, and ReStore donations and sales.

“We know the road to full recovery will be a challenging journey for many homeowners. Funding from NuCO2 goes a long way toward helping low-income homeowners in St. Lucie County. We are very appreciative to have this relationship with NuCO2.” said Bob Calhoun, Executive Director of St. Lucie Habitat for Humanity.



NuCO2 is firmly committed to supporting its customers and communities through the unprecedented COVID-19 pandemic.

### About NuCO2 LLC.:

NuCO2 is the only national provider of beverage grade carbon dioxide certified using ISBT guidelines and draught beer grade nitrogen gas solutions to the restaurant and hospitality industry.

NuCO2 provides reliable, economical and convenient beverage carbonation solutions to more than 172,000 customers and carbonate over 43 million drinks every day, including: national chain and local restaurants, convenience stores, and theme parks and sports/entertainment venue.



### About St. Lucie Habitat for Humanity:

To date, St. Lucie Habitat for Humanity has built or rehabbed 78 homes and repaired 93 homes in St. Lucie County. St. Lucie Habitat for Humanity, is a 501(c)(3) nonprofit organization, and since 1996, has worked to empower struggling working families who want to achieve homeownership or need help making critical repairs to their owner occupied home.

Habitat homebuyers help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, in-kind donations, shopping our ReStore, volunteering, or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves.

Through home ownership, we empower, and together, WE WILL BUILD BACK STRONGER. More at [StLucieHabitat.org](http://StLucieHabitat.org). ♦

### from the Mayor cont.

grants up to \$5,000; and businesses with 4 to 10 employees may be eligible for grants up to \$7,500. Again, you can learn more and start an application for either of these programs with a click of a button at [www.recoverstlucie.org](http://www.recoverstlucie.org).

In addition to the County’s “Recover St. Lucie” Portal, please know that we continue to try to connect you with a greater pool of resources at [www.cityofpsl.com/covid](http://www.cityofpsl.com/covid). Further, coming this fall, the City will host the Business Accelerator Program at Indian River State College. The ten-week course will be led by the Florida SBDC and cover several topics, including marketing, social media, employment, management and small business finance. Additionally, eligible participants of the Business Accelerator Program will be able to apply for a City business assistance grant up to \$5,000 for the reimbursement of certain business expenses, such as the purchase of inventory, supplies, marketing and advertising, employee training and/or professional services. Interested business owners can register now for the Fall Business Accelerator Program at [www.irsbiz.com](http://www.irsbiz.com). For more information on this or any of the City’s small business assistance programs, please visit <https://www.cityofpsl.com/business/economic-development/business-resource-guide> or contact the City’s Business Navigator, Elijah Wooten, at 772-873-6374.

Thank you for your continuing efforts to overcome difficult circumstances. If the City Council or I can be of any assistance, please do not hesitate to contact us at 772-871-5159.

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**T**he Atlantic hurricane season roared off to a stormy and record-breaking start this year, with nine named storms forming by July 30. And it's shaping up to be one of the more active seasons on record, according to experts with the National Oceanographic and Atmospheric Administration (NOAA).

Today (Aug. 6), NOAA researchers delivered an update to their hurricane season outlook, initially presented on May 21. The new outlook predicts an 85% chance of above normal activity, compared to the May prediction of a 60% chance.

NOAA models showed that the 2020 Atlantic hurricane season could bring up to 25 named storms - the highest number ever predicted by NOAA - with winds of at least 39 mph (63 km/h). Of those, nine to 11 storms could be hurricanes with winds of at least 74 mph (119 km/h) and as many as six storms could be major hurricanes with winds of 111 mph (179 km/h) or higher, according to NOAA's lead hurricane season forecaster Gerry Bell.

On May 21, NOAA had reported that 2020 would bring 13 to 19 named storms, of which six to 10 could become hurricanes and up to six could become major hurricanes.

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## The 2020 season kicked off with nine named storms by July 30, a record number.

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However, none of these predictions determine which hurricanes may make landfall, as a storm's trajectory is shaped by weather conditions that are not predictable until about five to seven days in advance, Bell explained.

Several climate factors favor the formation of so many storms. One of these is ocean conditions trending toward La Niña, in which cool waters dominate in a belt across the equatorial Pacific Ocean, rather than conditions known as El Niño, when those waters are warmer. El Niño suppress the formation of hurricanes in the Atlantic Ocean; La Niña does not.

Other factors increasing the likelihood of more Atlantic hurricanes include warmer-than-average sea surface temperatures in the Caribbean Sea and in the tropical Atlantic Ocean; weaker tropical Atlantic trade winds; and an enhanced west African monsoon, NOAA says.

Beginning in 1995, these conditions have fueled more active hurricane seasons overall; since that year, 70% of hurricane seasons have seen above normal activity, with nine seasons qualifying as "extremely active," Bell said. By comparison, in the decades leading up to 1995, only two hurricane seasons were through to be above normal, and none was considered to be extremely active.

The most active Atlantic hurricane season was 2005, with 28 named storms. While NOAA scientists aren't predicting that level of activity for 2020, this year will nonetheless be one of the stronger seasons on record, according to Bell. What's more, the conditions that brew active hurricane seasons aren't going away anytime soon, he added.

"We're not seeing an end to this era," Bell said. "We're 26 years into it, and we don't know how long it's going to last."

### A stormy start

Tropical Storm Arthur was the first named storm of the 2020 Atlantic hurricane season, and it formed on May 17 — weeks earlier than the season's official start (Atlantic hurricane season runs from June 1 to Nov. 30). And by July 30 there had already been nine named storms, the most recorded since 1966, according to NOAA.

The season's most recent hurricane, Isaias (ee-sah-EE-as), developed into a tropical storm on July 29. It drenched the Dominican Republic, the Bahamas and Puerto Rico, causing widespread landslides, storm surges and flooding before slamming into North Carolina on Aug. 3 as a Category 1 hurricane with sustained winds of 85 mph (137 km/h), according to The Weather Channel.

*continued next page*

# 'BUSY' HURRICANE SEASON IS ABOUT TO GET A WHOLE LOT BUSIER



Isaias then traveled up the East Coast of the U.S. By the time the storm moved into Canada on Aug. 5 as a post-tropical cyclone, at least five people in the U.S. had been killed, neighborhoods in multiple states were flooded and approximately 2.8 million homes from North Carolina to Maine were left without electricity, CNN reported.

### Growing Intensity

Hurricanes' destructive power is fueled in part by ocean heat, which poses troubling questions about the future of hurricane seasons in a warming world. Evidence already suggests that warmer oceans fuel increased storm intensity, Live Science previously reported. In a study published in May, scientists analyzed approximately 4,000 storms dating from 1979 to 2017; they found that storms in general are becoming more powerful, and that major tropical cyclones form more frequently.

In fact, the researchers discovered that in that 39-year span, the odds of major hurricane formation have risen by about 15%, and most of that increase happened between 1998 and 2017.

According to the NHC's list of Atlantic tropical storm names, the next contenders after Isaias are Josephine, Kyle and Laura. There are 21 names on the hurricane season list — from Arthur to Wilfred, in 2020 — and 2019 saw 18 named storms by the time the season drew to a close, NOAA reported last year. ♦

*Originally published on Live Science.*

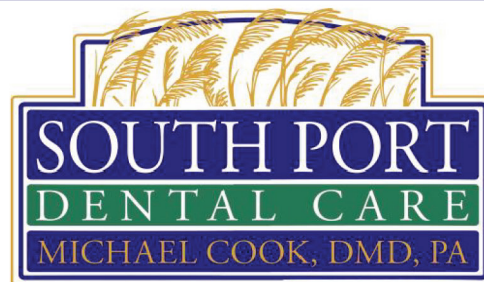


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# Keep These Hurricane Food Essentials on Hand to Ride Out the Storm

The Atlantic hurricane season starts in June and goes all the way through November 30, so now's the time to stock up on emergency foods—with a focus on non-perishable food - to make sure you can weather the storm with plenty to eat. (There's more to hurricane preparedness than items we eat, of course - at the very least make sure to keep a flashlight, different types of batteries, and a first aid kit in your hurricane kit.)

So before you hit the grocery store, take a look at this hurricane checklist for the best survival foods you can buy.

## Non-perishable foods

According to the FDA, non-perishable foods - foods that are shelf-stable, and don't need to be refrigerated or cooked - should be the first items you throw in your grocery cart. Here's a list of non-perishable items you should stock up for and can enjoy throughout the storm.

### 1. Bottled water.

Your water may not be drinkable after a storm, so purchase bottled water you can drink and cook with post-Hurricane Irma or any other natural disaster. Be sure to buy at least one

gallon of water per person per day for no less than three days, FEMA recommends. (For a family of three, that's nine gallons of water.)

### 2. Canned foods such as tuna, salmon, vegetables, or fruits.

Many canned products can last up to a year on your shelf, according to the CDC. What's more, these products are ready to eat - no cooking required. Though, we imagine canned green beans or peas taste better heated.

Canned foods should stay safe in the storm, but the FDA says you can pack them in plastic bags for added security. Just be sure to check the cans haven't bulged before you open them up.

### 3. Instant soup mixes.

You can whip up a piping hot meal over your gas stove with nothing more than an instant soup or noodle pack - think: ramen noodles and your bottled water. The single-serving pouches ensure you won't have to worry about refrigerating leftovers.

### 4. Peanut butter.

You probably already have peanut butter in your house, but make sure it's not natural

peanut butter, which must be refrigerated after opening. This spread will last you long after the storm passes, giving you another source protein you don't have to cook.

### 5. Cereal.

You may not be able to make eggs and toast during the storm, so settle for cereal, which is shelf-stable for up to a year and the right ones can supply a bevy of healthy grains to your diet.

## Emergency Food

Some items don't have to be non-perishable to be eaten in a storm. Here are some to buy.

### 1. Apples.

While apples will eventually go bad, they're one of the longest-lasting fruits you can buy.

### 2. Canned marinara sauce.

If you stocked up on dry pasta - which you should, as it's shelf-stable almost indefinitely - you'll be happy to pair it with a prepared (and canned) sauce.

### 3. Boxed potatoes.

Read the labels and purchase boxed potatoes that use only water or milk to make. They'll last for six months, and make a tasty side dish for your canned meats.

### 4. Crackers.

Pair crackers with your peanut butter for an instant snack packed with protein. They can last up to six months - but buy the dry, crisp variety to reach that longer shelf life.

### 5. Soy or almond milk.

If you lose power, you may still need milk - but it won't be safe to drink it from your fridge for very long. So buy shelf-stable soy or almond milk you can easily add to your cereal. You can also buy powdered milk, which can last for up to six months. ♦



# 8 Fruits for a Summer Pregnancy

By CAROLYN TALLENTS

These summer fruits help alleviate some of the most common pregnancy symptoms.

As with many things in life, eating for two isn't about quantity, it's about quality -- especially in the summer, when the heat makes you feel tired, lightheaded and swollen. The good news is, summer comes with an abundance of delicious, healthful fruits that can not only help you beat the heat, but also satisfy your sweet tooth. What's more, did you know that some summer fruits can help relieve some of the least pleasant pregnancy symptoms?

Whether you are suffering from insomnia, leg cramps, constipation or nausea, we have you covered. Here are 8 of the best fruits to eat during pregnancy in the summer.

*continued page 19*



## ISN'T IT TIME TO GIVE YOUR HOME THE ELITE COMFORT IT DESERVES?



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# EXERCISING DURING COVID-19

**Tom Fisher, kinesiology senior lecturer and exercise physiology expert, provides some suggestions for staying motivated and active during the pandemic.**

By DEBORAH GERMAN, VICE PRESIDENT FOR HEALTH AFFAIRS AND DEAN OF COLLEGE OF MEDICINE AND TOM FISHER, COLLEGE OF HEALTH PROFESSIONS AND SCIENCE

Feeling sluggish? Working at home and physical distancing can turn even the most dedicated fitness fanatic into a couch potato. So in this week's COVID-19 health tip, we turn to Tom Fisher - an expert in exercise physiology and motivation in the College of Health Professions and Sciences' Division of Kinesiology - on ways to keep fit during the pandemic.

The coronavirus pandemic has tested our resolve in more ways than one. Hopefully you've been finding ways to maintain physical activity during these difficult times. Concerns around coronavirus are not going away, so it's imperative that everyone finds new or alternative ways to maintain their daily physical activity. While it's essential to your physical fitness, your mental health can benefit as well. Exercise has a major impact on reducing anxiety, stress and depression.

Because we're all creatures of habit, a significant challenge involves letting go of our old familiar habits and trying to invent new ways of approaching our workout routines. Although there are restrictions on how we exercise, we do have some options. Here are some things that you can do to help reestablish a sense of safety, security and control while exercising:

**Establish a Home "Gym":** Having a variety of equipment at your disposal is certainly desirable, but not absolutely necessary. Low-level intensity exercises, such as walking or yoga are excellent choices (and don't require special equipment). Having a small space in your home dedicated to exercising helps to keep exercising top of mind, so it is not out of sight, out of mind.

**Use What You Have:** If gym equipment is hard to come by, don't forget that bodyweight movements are very effective.



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Movements like jumping jacks, push-ups, squats and sit-ups are excellent ways to build muscle strength and burn calories.

**Follow Safety Precautions in Gyms:** If you decide to return to public gyms, be aware of the established protocols and follow them - for your safety and others.

**Consider Taking a Class Online:** Try something new by taking an online class, either through your gym or through the thousands of workout instructional videos on YouTube. You can find a variety of workouts at any length or intensity to match your schedule, goals and ability. The RWC at UCF also is offering many free classes virtually, and many don't require a membership.

You may be taking advantage of the extra time at home as an opportunity to start a workout routine. You may also be adjusting because you are not able to participate in the activities you love. Regardless of any obstacles, finding new ways to move can optimize your health and wellbeing during the coronavirus pandemic. ♦



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# Is It Safe to Eat Food After Its Expiration Date?

By DENNIS SWITZER

A few years ago I volunteered at a food bank. My job was to sort various foodstuffs by type and also to check the “use by” or “best by” date on the food. What surprised me is that the food bank people advised that most food can be safely eaten long after it’s “use by” date and I was only to discard food that was months or years past its date (depending on whether it was canned or in other types of packages).

The food bank people are correct; the “use by,” “sell by,” or “best by” dates are not hard and fast cut-offs for food safety. This is good information to know as about 40% of the food supply in the U.S. goes to waste and a material portion of that is consumers discarding food after it’s “use by,” “best by” or “sell by” date. Related IFOD: We Waste A Lot of Food!

A key fact to know is that these expiration dates on food, other than infant formula, are not federally regulated and state regulations, where they exist, are inconsistent. Expiration dates are not a drop-dead date for the safety of the food but rather the **manufacturer’s best guess for how long their product will be at peak quality.** According to a nutritionist at the University of Washington, “the manufacturer has put the date on there to suggest the recommended shelf life to get the best flavor, color, or quality of the product. That’s based on their subjective opinion, not a specific safety standard.”

Thus, the expiration date on food is **NOT RELATED TO FOOD SAFETY AT ALL.**

Usually, food past its expiration date will still taste good and be perfectly safe. According to a food scientist at Penn State, “consumers need to understand that overall when manufacturers set their shelf life for products, they are being fairly conservative in the dating.”

Here are some helpful rules of thumb from WebMD about the safety of food and expiration dates:

- **Milk.** Usually fine until a week after the “Sell By” date.
- **Eggs.** OK for 3-5 weeks after you bring them home (assuming you bought them before the “sell by” date). VanLandingham says double-grade As will go down a grade in a week but still be perfectly edible.
- **Poultry and seafood.** Cook or freeze this within a day or two.
- **Beef and pork.** Cook or freeze within three to five days.
- **Canned goods.** Highly acidic foods like tomato sauce can keep 18 months or more. Low-acid foods like canned green beans are probably risk-free for up to five years. “You do not want to put cans in a hot place like a crawl space or garage,” Peggy VanLaanen, EdD, RD, a professor of food and nutrition at Texas A&M University in College Station, Texas, tells WebMD. She suggests keeping canned and dry food at 50 to 70 degrees Fahrenheit in a dry, dark place. Humidity can be a factor in speeded-up deterioration. The FDA notes that taste, aroma, and appearance of food can change rapidly if the air conditioning fails in a home or warehouse. Obviously, cans bulging with bacteria growth should be discarded, no matter what the expiration date!

Experts also suggest that you use your senses. If the food looks good and smells good, its probably ok.

Finally, what are the differences between the various wording of dates on food? According to Consumer Reports, here’s what the different terms mean:

*continued page 19*

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# 5 Unexpected Ways to Raise Your Happiness After Age 50

You can enter your 50's and beyond while enjoying extreme health, and experiencing more energy and happiness than ever before.

After age 50 each of us becomes more keenly aware of our own mortality while simultaneously feeling overwhelmed by life's persistent annoyances and chores. Also after 50, we tend to feel increased pressure to improve our retirement strategy. In midlife and post-midlife, there are solutions for the chaos of modern daily life. Serenity is within reach. Innate resources can be tapped!

These five methods, in particular, will be helpful to you for experiencing increased happiness in post-midlife.

## 1. Find Reasons to Feel Hopeful

**Deep in our very core, we all have a directional impulse to honor that which desires to come into being.**

Psychologist Carl Rogers describes how, as a boy, his family kept a winter supply of potatoes in their basement, far removed from any direct light source. These potatoes gave off white and spindly shoots which were a far cry from the healthy green ones that could be expected under ideal springtime planting conditions. However, even in the most trying of environments, these sprouts grew two and even three feet in length. They stretched their way towards the possibility of light, to the source that would help them fulfill the potential that lay within.

*continued on page 24*



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St. Lucie County Sheriff Ken J. Mascara encourages deputies at all levels to engage in activities that create lasting, positive relationships with residents of all ages.

## COVER STORY EXCLUSIVE

# St. Lucie County Sheriff Ken J. Mascara

## Connecting with our Community

Connecting with our community is a strategic priority for the St. Lucie County Sheriff's Office. Since taking office in 2001, St. Lucie County Sheriff Ken J. Mascara has maintained that community engagement is critical to monitoring the pulse of what's happening in the community as well as building bridges with residents. Over the last several years he has encouraged deputies at all levels to engage in activities that create lasting,

positive relationships with residents of all ages. This has included a renewed approach to everything from crime prevention efforts to kids in schools to how patrol deputies interact with neighborhoods and businesses.

Last year alone, the agency's Community Engagement Unit made more than 40 presentations to more than 1,500 residents on safety tips, community resources and agency services. Their efforts have also led to a more organized and strategically effective process for how the agency engages with the community, serving as the centralized point for all community requests and launching an online request form that residents can complete when seeking to use the agency for events and programs. This form is located on the agency's website under the Community Programs section.

Anchoring this commitment to engage with the community is the Neighborhood Watch and Citizens Observation Patrol (C.O.P.) programs that enlist targeted neighborhoods with specially trained and dedicated volunteers. The C.O.P. program includes 17 units across the county with more than 230 members who annual volunteer more than 18,000 hours to keep their neighborhoods



secure. Additionally, the Neighborhood Watch Program spans 27 neighborhoods and 18 homeowners' associations throughout the county with residents who meet monthly to learn about safety tips and keep a watchful eye on each other's homes.

Over the last 20 years, the agency has continued to innovate and launch new programs such as Project L.O.S.T. for residents with cognitive disorders, S.A.F.E. training to provide self-defense skills and Code RED Active Shooter Response Training for businesses and non-profits throughout the county.

Seeing a gap in services for the very vulnerable population coping with the effects of Autism, Alzheimer's and dementia, Project L.O.S.T. (Locating Our Survivors Timely) was launched. Project L.O.S.T. helps to address the growing number of missing person incidents that often lead to physical searches, extensively drawing on manpower and frequently ending in tragedy. Project L.O.S.T. not only reduces resources expended during searches, but more importantly, the risk of injury or death to the client. Project L.O.S.T. is a partnership between Alzheimer's Community Care (ACC), Project Lifesaver International (PLI) and Florida Atlantic University's Center for Autism and Related Disorders (FAU-CARD). Using a locator bracelet that emits a radio frequency to a tracking device, 62 residents have been banded by the Sheriff's Office. Additional residents have been banded by the Fort Pierce and Port St. Lucie Police Departments with all three law enforcement agencies sharing in the ability to track and locate when called upon. Much of the program's ongoing success is the result of home visits conducted every 60 days to ensure the band is still functioning and to change batteries. It is in this time spent together that resources are bridged, but more importantly a trusting relationship is built between first responders and a very fragile and vulnerable population in question.

The agency's Citizen's Academy is offered twice each year (April and October) to members of the community who want to learn more about the Sheriff's Office. The 10-week program exposes the participants to every function of the agency and boasts hands-on sessions for driving, shooting and other tactics. The Teen Driver Challenge, made possible by the Florida Sheriffs Association, is for teen drivers to learn defensive driving skills and is offered almost every month, consistently filling each time it's offered.

Through the School Resource Deputy Unit, summer camps have also been launched to teach sportsmanship, teambuilding, water

safety and other life skills. Pop Up Park Parties bring deputies into local neighborhoods with old fashioned fun. Held each month throughout the county, the parties feature music, games, sports, crafts and food. Pop Up Park Parties are designed to introduce deputies to the neighborhoods they serve and bring community resource partners such as the Health Department, HANDS Clinic and CareerSource to share services.

With the goal of reducing tension between youth and law enforcement and build trust between both groups, the Deputy-Youth Dialogue program was established to pair law enforcement deputies with youth from all walks of life. Through a six-hour session held once each quarter, deputies and youth converge in one room for open and honest discussions on perceptions as well as similarities and differences and their own hopes and goals for the future. The session concludes with a role-reversal scenario where the youth become cops and the cops become kids and simulate a traffic stop.



The Christmas holidays are always a popular time with the agency to give back and touch a life in a way they might not otherwise experience. Annual Shop-with-a-Cop events provide an opportunity for more than 60 youth to go on a \$100 Walmart shopping spree with a deputy. Also, during the holiday season, Operation Goodnight Lights takes place at Lawnwood Regional Medical Center's pediatric ward bringing Santa for a surprise appearance to patients spending Christmas in the hospital. This year, the Santa Cop initiative was born, filling more than 400 bright red Christmas bags with toys, books, gift cards and more. Bags were distributed throughout the agency to deputies with the charge to find kids and surprise them with a bag. The result was overwhelmingly positive with deputies from patrol, school resource, investigations and civil all

randomly stopping kids they encountered and surprising them with Santa Cop bags.

Following the tragic shooting at Marjory Stoneman Douglas High School, Active Shooter Response classes were established to provide businesses, churches and other organizations practical response solutions should a shooting incident take place. In addition to this, S.A.F.E. and R.A.D. classes are a combination of academic and physical self-defense familiarization programs that affords women an opportunity to enhance personal defense.

All of these programs and services are part of the agency's growing engagement with the community, making a difference in the lives of many and effectively illustrating that cops don't just put handcuffs on you, they help, encourage, mentor and serve. ♦



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# 9 Common Questions to Ask Your Pharmacist

By KRISTINA FREYOU, PHARM D

**M**edications can get complicated, especially if your medical care involves more than one doctor and pharmacy. Your pharmacist is an important part of your healthcare team. They are well trained in their profession, and are an excellent source of information about medication, both prescription and over-the-counter. If you have questions about your medicine after you leave the doctor's office, the pharmacist can answer many of them. However, most people don't know what questions to ask to obtain their assistance.

Here are some suggestions for questions you may want to ask your pharmacist the next time you fill your prescription:

## What is the name of my medication?

It is important to know the names and intended use of all your medications. If you see more than one physician, you should always tell your doctors about other medications you are taking, including non-prescription drugs, herbal remedies, teas, dietary supplements, vitamins, and minerals. This will ensure that the medication you take, both prescription and nonprescription, is appropriate for your condition.

Each medication has two names: the generic name and the brand name. The brand name is the name under which a specific manufacturer markets a product, like Tylenol. The generic name is the standard name of the medication (e.g., acetaminophen). The label on your medication will state the brand name, generic name, or both. If more than one company makes a medication, its generic name will be the same. The brand name will be different for each company.

If you take medications, you play a role in your healthcare when it comes to medication safety. A helpful tool is to keep an up-to-date list of all the medications you take, their dosages, and the reason you are taking them and carry it with you. Sharing your updated

list every time you see your doctor, nurse, pharmacist, or other healthcare provider helps them give you the best care possible. It could even prevent a dangerous medication situation.

## What is the medication supposed to do?

Some medications, such as antibiotics, are used to cure an illness. Others, such as pain medications, are used to control the symptoms. It is good to know what to expect from your medication, so that you have a realistic idea of what it can do for you.

## How should I use the medication?

Taking your medication correctly is very important so that it can give you correct therapeutic effect. Some medicines are known to interact with alcohol or food, resulting in an increased or decreased effect of the drug. In some instances, the interaction may be harmful. Also, some medications must be used at the same times every day to be effective.

## What if I forget to take my medication or take a dose incorrectly?

Try to follow the directions as closely as possible. If you think you might have trouble with this, ask your pharmacist about special boxes and other devices to help you remember.

If you realize that you may have taken a dose incorrectly, notify your physician immediately. The decision to make up a missed dose depends on the drug. Ask your pharmacist his or her advice when you have the prescription dispensed. You should know the answer to this question before it happens.

## How long will I need to use the medication?

Some medications are used for the short term, others for a lifetime. Knowing how long you will need to stay on a medication can help you prepare yourself for a lifestyle change, if necessary.

*continued on page 20*



## Summer Pregnancy cont.

### 1. Watermelon, against dehydration.

A true summer time staple, this melon is super hydrating. Your need for water increases throughout your pregnancy to keep both you and baby comfortable. It helps keep headaches and fatigue at bay and helps sustain your level of amniotic fluid.

### 2. Apples, against fatigue.

It's easy to feel fatigued in those dog days of summer when you're building a human. As a healthy, complex carbohydrate, apples are a great snack to give you a natural energy boost.

### 3. Apricots & Oranges, against anemia.

An unlikely pair whose nutrients work best together. Apricots are high in iron, which can help you fight off anemia (your blood volume doubles during pregnancy and baby is known to steal mom's iron stores leaving her at a greater risk). Oranges are high in vitamin C, which helps the body absorb the iron.

### 4. Lemons, against morning sickness.

While most people don't eat lemons whole, squeezing some into your water, smoothie or juice can help fight morning sickness. If you're having trouble keeping even fluids down, sometimes just giving lemons a smell can help settle your tummy.



### 5. Bananas, against leg cramps.

A common symptom of pregnancy is those uncomfortable leg cramps. Standing or sitting too long or just going about your day can bring these on, so keep a banana handy. The high potassium content helps ease the cramps and can get you comfortably back on your feet.

### 6. Berries, against constipation.

Whether you're a strawberry, blueberry or blackberry gal, the high fiber content in berries can help keep you regular. Constipation is common in the first trimester, and digestive issues can creep up at any point, so grab a handful of berries and enjoy with a tall glass of water to fill up on fiber, which will absorb the water to move through your digestive tract.

### 7. Cherries, against insomnia.

Another summer staple, cherries are a fantastic fruit to eat during pregnancy with so many important vitamins and nutrients - possibly the most helpful being melatonin, which can help you catch some zzz's when sleep is hard to come by.

### 8. Avocado, against hunger.

One of the biggest and only semi-enjoyable pregnancy symptom is hunger. And while it feels great to know you have the green light to snack happily between meals, being hungry can quickly turn into being hangry. Filling up on small portions of nutrient dense foods that are high in healthy fats (like avocados) can pack a big punch and help you feel satisfied longer to keep hunger at bay. ♦



## Expiration Date cont.

**Best If Used By/Before.** This guarantees when a product is of the best quality or flavor. For instance, a jar of salsa may not taste as fresh or crackers may be soft instead of crisp after this date. It's not about safety.

**Sell By.** This is the date set by manufacturers to tell retailers when to remove a product from shelves. The goal is to ensure that consumers have products at their best quality, which can be several days to several weeks, depending on the item. For instance, milk, assuming proper refrigeration, should last five to seven days past its sell-by date before turning sour.



**Use By.** This is the last date that guarantees the best quality of a product. This is also not a safety date except when used on infant formula. ♦



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## 9 Common Questions cont.

Serious problems may result from not taking all your medication or by continuing medications too long. It is very important that some medications, such as antibiotics, be taken for the prescribed length of time. Patients must not stop taking medicines before the time-period prescribed because they feel better.

In addition, some medicines may need to be stopped by lowering the dose a little at a time. This is called tapering the dose. It is done to avoid side effects that can occur if you stop taking the drug all at once.

### What are the side effects of this medication and what should I do if they happen?

All medicines can cause side effects, but they are not necessarily serious. That's why it's important to ask your pharmacist what to expect from your prescription. Even if there is a long list of potential side effects on the pharmacy prescription information, it's better to ask your pharmacist about the most frequently reported adverse effects of a medication. Before you decide to stop taking a medication because of side effects, ask your pharmacist if there are any ways to combat them.

### Can I take non-prescription drugs, herbal medicines, or other drugs with this medicine?

Many non-prescription drugs can interact with prescription medication. At times, the interactions can produce unwanted and even serious side effects. Although often thought of as "natural," several herbal products contain ingredients that can also cause significant interactions with prescription medication.

Never begin taking a new medication without asking your pharmacist if it will interact with your other medicines. It is important to tell your doctor about other drugs or herbals you are taking before he or she plans a new treatment for you.

### How should I store my medications?

Medication may lose their effectiveness if you don't store them correctly. The medicine cabinet in the bathroom is not a good place to keep medications because of the moisture and heat. Don't store medicines on the bottom shelf of any cabinet that has under-the-cabinet lighting. The light is a source of heat, which can damage medicines. Select a cool, dry area for storage of your medicines and always make sure they are stored safely away from young children. Some medicines will have special storage requirements, such as refrigeration. Always check all the labels on the medicine bottle or package for these instructions.

### When should I follow up with my doctor or pharmacist?

If you are experiencing side effects that you are unsure about, consulting your pharmacist could be extremely beneficial. Side effects may not always be the concern, if the medication affects your daily activities you may want to discuss alternative options. In addition, some medications may not make a noticeable difference until you've had three to four months of consistent treatment, ask for a timeline to better understand when to follow up with your health care provider. ♦

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## Aging Like a Fine Wine or Fermenting Like a Stout Beer?

By DAN SCHMIEDING

We've all heard the adage, "Like a fine wine, you're getting better with age." It's supposed to be a compliment, but the simile doesn't hold up scientifically. Not all wine ages well. Indeed, most white wines hate aging and reds can tolerate only a limited amount before calling it quits.

If we truly compare our aging with that of wine, we run the risk of staleness, sourness, and causing those sampling us to eject us into the tasting spittoon of life. Besides, the whole aged wine is better notion probably started as a marketing campaign long ago. It's time to relegate this analogy to the recycling bin.

Truth be told, I'm not a big wine drinker anyway. I prefer beer. I prefer brewing my own beer and generously sampling the beers brewed by friends, and therein dwells a truer comparison with the process of aging. It's not age that makes a great beverage, it's fermentation. What is wine without fermentation but old grape juice? What is beer without fermentation but strange tasting barley and hop tea? Aging alone does very little, but fermentation changes the entire character of a mundane, sugary liquid into a refreshing beverage with a kick. So, like a well-crafted beer, we should focus not on aging gracefully but rather fermenting with intention!

free refreshment. So how do we become "psychologically" exhilarating and "emotionally" bacteria-free people as the result of a similar process? I'm talking about a metaphorical fermentation of the mind, not what might happen in the gastrointestinal tract, often leading to an empty social calendar. Stay with me. This is where it might get a little weird.

To ferment like an interesting and well-brewed beverage, we must inject new ideas into our mental soup to generate intoxicating possibilities. The "yeast" of mental fermentation is the idea. A person who is fermenting gracefully is a person who considers new approaches to old situations instead of resting on familiar and routine patterns. But ideas have to be intentionally generated—most idea creation requires effort.

The brain of a long-lived person is full of raw ingredients. There are good memories, bad memories, failures, successes, mistakes, lucky breaks, relationships, facts, fantasies, stories, recipes, bad jokes, and all manner of collected experiences. It's a wonderful mess up there. Enter the yeasty idea, searching through the stacks of stored memories and experience looking for something to bundle, integrate, harmonize, and interface into the outside world—mental fermentation.

One yeasty idea for starters is investing in about \$400 of beer-making equipment. The process is relatively simple. There are groups you can join, techniques to share, samples to taste and unlimited experiences in fermentation... both liquid and mental. ♦

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# September is Healthy Aging Month!

## 10 TIPS FOR REINVENTING YOURSELF DURING HEALTHY AGING MONTH:

### 1. Do Not Act Your Age

Do not act your age or at least what you think your current age should act like. What was your best year so far? 28? 40? Now? Picture yourself at that age and be it. Some people may say this is denial, but we say it's positive thinking and goes a long way toward feeling better about yourself.

### 2. Be Positive

Be positive in your conversations and your actions every day. When you catch yourself complaining, check yourself right there and change the conversation to something positive.

### 3. Ditch the Negativity

Have negative friends who complain all of the time and constantly talk about how awful everything is? Drop them. As cruel as that may sound, distance yourself from people who do not have a positive outlook on life. They will only depress you and stop you from moving forward. Surround yourself with energetic, happy, positive people of all ages and you will be happier too.

### 4. Walk Tall

Walk like a vibrant, healthy person. Come on. You can probably do it. Analyze your gait. Do you walk slowly because you have just become lazy or, perhaps, have a fear of falling?

### 5. Stand Tall

Stand up straight! You can knock off the appearance of a few extra years with this trick your mother kept trying to tell you. Look at yourself in the mirror. Are you holding your stomach in, have your shoulders back, chin up? Check out how much better your neck looks! Fix your stance and practice it every day, all day until it is natural. You will look great and feel better.

### 6. How Are Your Pearly Whites?

How's your smile? Research shows people who smile more often are happier. Your teeth are just as important to your good health as the rest of your body. Not only is it the first thing people notice, but good oral health is a gateway to your overall well-being.

### 7. Lonely?

Stop brooding and complaining about having no friends or family. Do something about it now. Right this minute. Pick up the phone, landline, or cell and make a call to do one or more of

the following: Volunteer your time, Take a class, Invite someone to meet for lunch, brunch, dinner, or coffee. Volunteer at the local public school to stay in touch with younger people and to keep current on trends, take a computer class or a tutorial session at your cell phone store to keep up with technology, choose a new person every week for your dining out.

### 8. Walk 10,000 Steps A Day

Start walking not only for your health but to see the neighbors. Have a dog? You'll be amazed how the dog can be a conversation starter. Make it a goal to walk 10,000 steps a day. Want to lose some weight or belly fat? Make it 15,000. You can do it!

### 9. Get Those Annual Check-Ups

Make this month the time to set up your annual physical and other health screenings. Go to the appointments and then, hopefully, you can stop worrying about ailments for a while.

### 10. Find your inner artist.

Who says taking music lessons is for young school children? You may have an artist lurking inside you just waiting to be tapped. Have you always wanted to play the piano, violin, or tuba? Have you ever wondered if you could paint a portrait or scenic in oil? What about working in wood? Sign up now for fall art or music classes and discover your inner artist! ♦

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## Raise Your Happiness cont.

In much the same way, many of us struggle with less than optimal conditions to reach our own potential. Overwhelmed, overstressed, and overtired - we forge through our day trying to make spring out of winter. However, unlike the potato, at the mercy of its circumstances, we can choose to create a fertile environment. You can grow, change, and nurture your own fruition – which will (and this is an important point) benefit not only yourself but those around you.

### 2. Remember Who You Really Are

**What does it mean to be “self-actualized?”**

Put simply, it means to realize one’s fullest potential – to take the seeds of your abilities and encourage their complete development. Given the ideal circumstance, every seed will give birth to the wonders that lay dormant in its belly. When you look at your life, do you already see the fullest fruition of what rests within you? Or, rather, do you feel like you’ve lost your way? Do things seem a bit numb or disconnected as if you’re following a dream that sprang from someone else’s slumber? This is autopilot.

At least 85% of people enter their 50’s are on autopilot.

The real kicker is that we can’t even remember when in our lives we switched to autopilot; it just seems to have sort of... happened. Stay on autopilot long enough, and eventually, life will begin to lose its numinous glow. You want your life to have that magical, full-color quality that helps give you the moment-to-moment sensation of fully being alive.

Psychologist Abraham Maslow observed that self-actualization is an ongoing process rather than an end-point that can actually be achieved. He explained that there is no arriving at it as if it were a state of Nirvana; rather, it is a sustained potential that, when engaged, moves you further and deeper into your journey of knowing the wholeness of your potential.

Are you aligned with the directional force within?

Wherever you lie along the spectrum, it is likely that you can benefit from exploring the patterns, habits, and choices that enhance happiness. Yes, even in this modern era, chock-full of illusion and distraction, you can be aligned with your truth.

### 3. Helm Your Own Happiness Journey

**Maslow asserted that less than 15% of people are truly “self-actualized.”**

So even though we each hold the potential for self-realization, there are apparently many factors that undermine our efforts to achieve our unfolding. Though most have lived less than ideal lives and have often suffered hardships and loss, these factors are mere stumbling blocks when compared to the shackles of our own self-perception. Maslow notes that each human being has two sets of competing forces within:

- One set clings to safety and defensiveness out of fear, tending to regress backward, hanging on to the past, afraid to grow afraid to take chances, afraid to jeopardize what she already has.
- However, the other set impels her forward toward uniqueness and wholeness of Self, towards full functioning of all her capacities while, simultaneously allowing her to be able to accept the totality of who she is at the deepest and most authentic level.

Many of us, though, cannot foster our own self-actualization – in part because we are unable to move beyond an incomplete perception of who we are.

It’s understandable that with all of the uncertainty and unrest of existence, we would long to create something real and tangible – especially when it comes to how we imagine ourselves to be in the world. We hold to our self-image as if it were a stable reality, when it is more like a paper kite in a thunderstorm. When we spend less time defending a truth that is likely to be incomplete –

*continued next page*



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and decide instead to explore what lies beyond it – then we create an opportunity for true change.

Part of the excitement of entering your 50's and beyond is that, at last, you can begin to completely accept yourself as the multifaceted gem that you are.

Start polishing the diamond so that it can shine.

#### 4. Embrace Minimalism

**Unrealized potential can be damaging to psychic and physical health alike.**

Fulfillment is irreplaceable. “Busyness” is an insufficient substitute for fulfillment. Understanding the unique way that you process information can help you to optimize your own productivity and communication and give you leverage in the second half of your life:

- learn to see yourself within a culture of brain diversity – accept the idea that each of us sees the world through a different lens;
- our willingness to be introspective is essential if we are to leverage our personal brain styles and yield our fullest potentials;
- learn in what specific ways your own brain style is different than those around you;
- instead of getting frustrated that others don't process information in the exact way that you do, become increasingly adept at recognizing other people's brain styles and accommodating when possible.
- Sometimes we have to stop working for a few minutes so we can look at how we're working, to determine if our habitual work style is aligned with our greatest strengths and talents.

How can each of us leverage our unique brain styles for maximum positive impact? It's one of life's great questions... or should be.

Once you know your brain style, then you'll also have a better idea of what's truly important to you – that will make it easier to pare down to only those things and people that are helpful and enjoyable.

The better you know yourself the less material things you will need in your life to bolster your sense of self.

The less possessions you own, the more time, energy and money you will then have to focus on those things that truly improve your own health and happiness. Excess is overrated. People who have too much stuff are weighed-down. Start setting healthy boundaries – only let into your life those people, possessions, and experiences that enhance your energy. This will be hugely transformative, in ways that you can't even imagine.

As you undertake to live more minimally, crafting checklists can be helpful. Productivity systems help people to manage their time and energy:

- a checklist frees up mental space (you can visualize it as a process of removing the task from your mind and placing it in a receptacle we call: the checklist)
- a checklist frees up time for self-care. Self-care is not just about making time to hit the gym; self-care is also about being true to your calling, whatever it might be, for the sake of your psyche.

#### 5. Move Boldly Toward Joy

**The keys to thriving after the age of 50 are found in the ability:**

- to accept the simple notion that the way you process information is organically different from the way some other people process information;
- to accept our brain-style differences as a natural, healthy part of living - and working - within a community;
- to understand and appreciate each other's unique styles of learning and working, so that we can leverage our brain-styles for maximum productivity and joy.

Many of us have veered off of our path - the path we were meant to walk. Lost in an urban jungle of economic pressures, we suddenly realize that we're meandering from distraction to distraction. At some point, we stepped off the trail and somehow lost track of it. ♦



# Should Seniors Consider a Reverse Mortgage Now?

Reverse mortgages offer tax-free cash for home equity, but understand how they work and explore alternatives.



Reverse mortgages allow older homeowners to turn part of their home equity into tax-free cash, using a loan that doesn't have to be paid back until they die, sell or move out.

That sounds good to a lot of seniors navigating financial fallout during the coronavirus pandemic. Stay-at-home orders may have taken away jobs needed to make ends meet, while low interest rates and a volatile stock market have endangered income from retirement savings.

A reverse mortgage could be exactly the right tool at the right time. Or it could be an expensive mistake. It's important to understand exactly how these loans work and to explore alternatives before you commit.

## Reverse mortgage basics

Most reverse mortgages are Home Equity Conversion Mortgages (HECMs), which are insured by the federal government. Borrowers must be 62 or older and have substantial home equity.

The amount you can borrow not only depends on your equity and the home's value, it also varies based on your age, current interest rates and HECM program limits. The higher your age and the lower the prevailing interest rate, the more you can typically borrow. Currently the program will let you borrow against a maximum of \$765,600 in home value.

Borrowers can get a lump sum, a line of credit or a series of regular payments. Reverse mortgages can also be used to pay off an existing mortgage or to buy a home.

You don't have to make payments on a reverse mortgage, even if you end up owing more than the house is worth. You can, however, wind up in foreclosure if you fall behind on property taxes, homeowners insurance or homeowners association fees.

## Reverse mortgages aren't cheap

Most of the costs are taken from your loan proceeds, so you don't pay them out of pocket, but it's still an expensive way to borrow. HECM loans require a 2% upfront mortgage



insurance payment, plus an additional 0.5% annual charge, on top of origination costs and lenders' fees. Any amount you borrow, including these fees and insurance, accrues interest, which means your debt grows over time.

Many borrowers don't realize this, or that the debt can grow to the point where they may not have anything left to borrow against in an emergency or to leave to their kids, says Barbara Jones, a senior attorney for AARP Foundation.

"They don't quite understand what compounding interest means," Jones says. "So they don't have the equity in their home that they thought they did."

#### Look elsewhere for short-term needs

If you have a short-term need for cash, consider other options first, Jones recommends. Many low-income seniors don't realize they qualify for the earned income tax credit, a refundable tax break that can put cash in your pocket. You also could use BenefitsCheckUp, a site run by the National Council on Aging, to see what other help you may qualify for. People of any age can ask for forbearance, or the ability to skip payments, from their mortgage company and other lenders.

Another possibility is a regular home equity loan or line of credit. This type of borrowing requires you to make payments, and lenders can freeze or lower limits on lines of credit, but the borrowing costs are much lower.

#### Reverse mortgages can be used as a relief valve

Although financial planners long considered reverse mortgages to be a last resort for struggling seniors, researchers in recent years found a potential use for more affluent people: as a relief valve to take the pressure off investments in bad markets. Tapping a reverse line of credit for income instead of selling beaten-down stocks gives investment portfolios a chance to recover along with the market. That can allow people to spend more with less risk of depleting their portfolios, says Wade Pfau, professor of retirement income at The American College of Financial Services.

A reverse mortgage also can provide monthly guaranteed income that isn't dependent on stock market swings or a healthy labor market, says Steve Resch, vice president of retirement strategies at Finance of America Reverse, a reverse mortgage lender. So can an income annuity, which is an insurance product that gives you a stream of payments, typically for the rest of your life, in exchange for a lump sum.

Before you proceed with either a reverse mortgage or an annuity, you'd be smart to consult a certified financial planner or other fiduciary advisor. Most people promoting these products get paid to sell them, and you'll want to check in with an objective advisor committed to putting your interests first. ♦

*This article was written by NerdWallet and was originally published by the Associated Press.*



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# ESSENTIALS OF PLANNING FOR THE LIFE YOU WANT

When you practice the essentials of planning, you give yourself the opportunity to make the best decisions and to have the life you want. Start your plan with the easy decisions – what to eat, what to wear, a workout plan, to do's. Getting these essential plans written down will help you make better decisions through out your day.

## Practice Planning Each Day

It takes practice to get really good at planning. Start with the essentials and start small – plan 1 or 2 days at a time or just plan when you are going to exercise and what you will have for lunch

during the week. Add small daily tasks that you can check off your list. This gives your brain a positive boost. It sees that you are making progress and starts looking for ways to make more progress.

## Decisions Decisions

Most of us make hundreds of decisions each day. But when you decide ahead of time and make a plan, you lessen the chances of making choices with decision fatigue. Making these decisions and writing them down in you planner helps you to make better choices on more important decisions.

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When I started my journey eight years ago, I thought I was pretty good at planning. While working in sales, I started making a daily plan. At the end of each day, I would plan and write down the things that I needed to get done, both personally and professionally. Today that has morphed into a weekly plan that I prepare each Sunday evening as well as a menu for the week that I plan on Thursdays. Using the essentials for planning, I plan for exercise, food, what I am going to wear, self-care, appointments, when I am going to the grocery, bank or other errands.

Try to plan as much as you can. By using the essentials of planning tips below, you can plan your day. Word of CAUTION here – you must build some flexibility in your plan because things change and you have to be willing to go with the flow when necessary.

#### Paper or Electronics?

There are lots of you that are super tech savvy and use electronics for planning but me, I am a paper girl! My planner, On Sunday evenings, I sit down with my planner and plan out the week. I like “to do’s” so each day, I write the things down that I want to be sure I do like checking our bank accounts. On Thursday I do a menu for the following week and start a grocery list. Appointments, birthday reminders, etc. – it all goes on the planner. Food planning and some food prep tips will be shared in an upcoming blog.

In my planner, I make space to write my three goals at top of each page and I block time on the planner to work on those specific goals. Dedicate enough time to each of those goals weekly so that I am making progress.

Planning is an essential tool for a good life because it helps you make decisions that are moving you toward your goals. It also takes some of the stress out of decision making and allows you to make good decisions on the important things in your life.

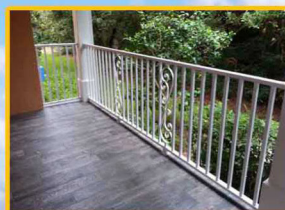
#### Essentials of Planning Tips:

- Make it simple but start small
- Make it doable – now is not the time for lofty goals – remember, you are practicing
- Incorporate must do’s, need to do’s and its okay if it doesn’t get done do’s
- Be flexible – because you are going to mess up your plan and that is OK
- List your must do’s (goals) and block time on your calendar for them
- Place your top three goals at the top of each page of your planner
- List daily things you need to do
- Choose the way you want to plan – paper or electronic

Remember that it is about YOU, your life and your decisions. Make your plan simple and doable. Get ready to start living the life you want! ♦

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## LAW & ORDER cont.

“Behold! The Lamb of God who takes away the sin of the world!  
*John 1:29*

He paid the price to bring us back to God, took away our sinful nature, and gave us His holy and righteous nature. And, that is the law.

Whether we activate this law or not, our sinful nature, was crucified with Jesus. All our sins were forgiven and our total deliverance and healing was paid for. Once again, it is the law.

### IT IS THIS LAW THAT MAKES US LIVE IN ORDER AND IT PROVIDES THE BEST EVER HEALTHCARE ACT:

“He is despised and rejected by men, A Man of sorrows and acquainted with grief. And we hid, as it were, our faces from Him; He was despised, and we did not esteem Him. Surely, He has borne our griefs; And carried our sorrows; Yet we esteemed Him stricken, Smitten by God and afflicted. But He was wounded for our transgressions, He was bruised for our iniquities; The chastisement for our peace was upon Him, And by His stripes we are healed. All we like sheep have gone astray; We have turned, everyone, to his own way; And the Lord has laid on Him the iniquity of us all.” *Isaiah 53*

### BY HIS STRIPES WE ARE HEALED! BUT IT WORKS BY CHOICE!

You may be asking: Why do I have to choose to activate life? I didn't have a choice in activating death. It would take a few pages

to explain what I know about that and still it may not satisfy you. Therefore, you should ask God for yourself. But I must say, Adam had a choice to activate death and we have a choice to activate life! God told Adam not to activate it:

“But of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die.”  
*Genesis 2:17*

Today we face a similar choice. Today God is telling you **ACTIVATE IT!** Activate life! Stop judging and blaming Adam and Eve, and choose life...

### THE LAW OF LIFE- HOW IT WORKS?

This new law, it is not imposed on everyone without a choice. It's not mandatory. But it belongs to all of us. Why?

Jesus took what we deserve and gave us what He deserves. He took our Adamic nature to the cross and gave us His righteous nature through resurrection. And that is the law!

### IF YOU HAVE MADE YOUR CHOICE IN YOUR HEART, YOU CAN ACTIVATE THIS LAW NOW.

Repeat this prayer loud enough so you can hear yourself:

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord I am sorry for all my bad choices, 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: [icarepublications@gmail.com](mailto:icarepublications@gmail.com). I would love to share your joy and send you material for balanced growth in the Lord. Send this letter to anyone you know as a testimony of your faith. ♦

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