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Volume 6 • Issue 1

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Magazine

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FROM THE EDITOR

By ANGEL CHAVEZ

New Year's Plan to Fit Everyone Under the Sun

EVERYONE approaches the New Year from a different state of mind, different conditions of life but everyone is seeking to get to a place of peace, joy, wellness, prosperity, and security.

It will help us if we can set aside for once our stubbornness and follow God's formula. God's formula is EASY PEACE. He does the heavy lifting, and we do the believing and the acting with His Strength.

"Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers." 3 John 2
SOUL PROSPERING COMES FIRST IN GOD'S NEW YEAR'S PLAN. SEEK FIRST...

"Therefore, I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? Which of you by worrying can add one cubit to his stature?"

"So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith?"

"Therefore, do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the Gentiles seek. For your heavenly Father knows that you need all these



things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore, do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble.

Mathew 6: 25-34

BELOVED I PRAY THAT YOU: The beloved is everyone under the sun. God loves everyone the same. God is love! He has proved His love by forgiven all our sins; past present and future once and for all In the Cross. Think about it. Before you and I were born, He knew exactly which sins we were going to commit and place them all in Jesus body in the Cross.

We were crucified, dead and buried with Jesus (The adamic self that is). The adamic self was not resurrected with Jesus after three days, but God gave us a new clean, innocent, righteous, holy, and healthy new self, full of God's nature.

CONCLUSION: STEP ONE FOR THE NEW YEAR OPEN YOUR BIBLE AND READ IT FIRST!

That is why His formula is "Easy Peace" for us. In knowing what HE HAS ALREADY DONE FOR ALL OF US, TRANSLATION AND TRANSFORMATION TAKES PLACE.

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DENISE CINTRON
OWNER OF ARTISTIC CLOSETS



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A New Set of Standards for Florida's Students

What is this “S.E.L.” phrase we keep hearing in the world of education? S.E.L. stands for Social Emotional Learning. S.E.L. covers a wide range of social and emotional topics that students may be struggling with or benefit from explicit teaching of. The five competencies of the Social Emotional Learning Model are Self Awareness, Self-Management, Responsible Decision Making, Relationship Skills, and Social Awareness. Self-Awareness focuses on the ability to accurately recognize your emotions and thoughts, as well as how they impact the student's behavior. Self-Management focuses on the ability to tailor your emotions, thoughts, and behaviors in various situations. Social Awareness centers around the ability to understand the perspective of others as well as empathizing with different backgrounds and cultures. Relationship Skills highlights the ability to foster and maintain healthy and positive relationship with peers. Responsible Decision-Making focuses on the ability to make constructive and positive choices about one's own behavior and interactions with peers in social settings. Teachers and adults' model and teach students how to affirm their identity, a sense of belonging, and perseverance. Students need more than just the academic component of school as studies have shown. Results from a landmark meta-analysis that looked across 213 studies involving more than 270,000 students found that:

- SEL interventions that address the five core competencies increased students' academic performance by 11 percentile points, compared to students who did not participate.
- Students participating in SEL programs showed improved classroom behavior, an increased ability to manage stress and depression, and better attitudes about themselves, others, and school.

Schools all around the country are realizing the need students have for education in S.E.L. Part of preparing these future leaders to be the best they can be for others starts with teaching them how to be the best version of themselves first. S.E.L. is an integral part of students learning self-regulation and self-management skills. The students below in Ms. Mazurkiewicz's 2nd Grade Cambridge class won the S.E.L. door decorating contest for August which was on the Character Pillar of Friendship Skills. Their Friendship Rainbows has students reflecting on what key competencies peers should have to foster friendship with classmates. This is one example of how S.E.L. is infused in various schools around the country as especially here at Renaissance Charter School St. Lucie. ♦



Michelle Landgraf
Elementary Dean





FROM THE CITY COUNCIL

by SARAH PROHASKA
Communications Director for
the City of Port St. Lucie

PSL has 4th Lowest Millage Among Large FL Cities

The City of Port St. Lucie has one of the lowest municipal tax rates comparatively to the 20 most populous cities in Florida, according to an annual Millage Rate Benchmarking Study for FY 22/23.

The Millage Rate Benchmarking Study ranked Port St. Lucie as having the fourth lowest municipal property tax rate out of 22 cities. The study looked at the 20 most populous cities in Florida, along with our neighboring cities of Stuart and Fort Pierce.

In accordance with the City's Strategic Plan, the City's property tax rate (also called the millage rate), and ranking among these other cities, has steadily decreased since the study was first conducted in fiscal year 2019/2020:

- In 2020, PSL was ranked tenth.
- In 2021, PSL was ranked seventh.
- In 2022, PSL was ranked fifth.
- In 2023, PSL was ranked fourth.

The City of Port St. Lucie's millage rate is 5.3000. The millage rate is the tax rate used to calculate a resident's property tax, which is the rate of tax per thousand dollars of taxable value. If the millage rate is 5.3000, then a resident is paying \$5.30 in taxes for every \$1,000 of taxable property taxes.

A misconception that City officials frequently hear is that some residents believe the City is responsible for their entire tax bill – or at least a significant majority of it. In fact, if you look at your entire tax bill, you will see more than a dozen different taxing authorities in St. Lucie County. In the end, the City Council is responsible for the millage rate for only two lines on your bill: City of Port St. Lucie and City of PSL Voted Debt, which was voter approved to pay for the Crosstown Parkway. If you do the calculations, those two portions make up only about 22% of your total tax bill. Some of the other taxing authorities, which set their own millage rates, include St. Lucie County, St. Lucie County School District, the Fire District and the South Florida Water Management District.

Property taxes (also called ad valorem taxes) are the largest single revenue source of the City's General Fund. Property taxes are used to pay for many of the primary services of government, including police protection, park maintenance, recreation activities and city planning.

The full Millage Rate Benchmarking Study can be found online at www.CityofPSL.com/taxes. To learn more about Port St. Lucie's Budget, visit www.CityofPSL.com/Budget. ♦



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FROM THE SHERIFF

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

Commit in 2023 to Broaden Your Horizons

As we say farewell to 2022 and look ahead to 2023, here are a few suggestions for making the most in the new year.

Try something new. It's easy to find yourself in a rut, doing the same things day-in and day-out. In 2023, make a commitment to broaden your horizons. Doing new things will provide not only a sense of personal accomplishment but also new perspectives. Trying something new will also expose you to new friends and maybe even new cultures. Start a new hobby, take a trip, go back to school, try a new restaurant, or tour one of our local museums. Regardless of what you choose, try something new.

Don't be afraid to fail. I meet many people who think failure is the end and that they have nothing left to live for. The fact is that failure is a normal part of life, and there is always room for a second chance or a fresh start. Consider failures as a roadmap for what to do next. If you hit a wall in 2022, make 2023 your year to reset and start fresh.

Talk to strangers. In my line of work, I talk to new people regularly. I don't consider them strangers; they are neighbors and friends of friends and visitors to our little piece of paradise. You don't have to be an extrovert to talk to strangers. Take the first step and say, "hello." You never know the friend you might make or the opportunity you might find.

Practice the one-a-day principle. You can't please everybody all of the time, and you can't be all things to all people, but you can do something extraordinary for someone each day. Find a customer, colleague, relative or a friend each day and do something remarkable. It doesn't have to be extravagant to make a big impression.

Be willing to change. As we start a new year, take a look around you. Are there things in your life that you need to change?

Do you need to save more, exercise more, work more, spend less, give more? Is there a bad habit you need to kick? Make January 1, 2023, the day you do it, and remind yourself each morning when you look in the mirror that you are sticking with that change all year long!

Don't get hung up on perfect. There is no such thing. This is a tough one for many people. Say it with me, "There is no such thing as perfect." Don't get stuck feeling like every part of your life has to be perfect. It won't ever happen, and you will only frustrate yourself trying.

Schedule family time. Set up a schedule that is devoted only to family. Maybe it's playing a game with the kids twice a week or going to get ice cream. It could be as simple as having one meal a week with the entire family without phones, TV or distractions. This one simple act will make a world of difference to those you love.

Take stock and charge forward. Ask yourself what battles did you fight and not win last year? Are any of those battles worth continuing? Why didn't you win them last year? What can you do to win them this year? How can you make those things you liked most about last year happen more frequently? Self-reflection provides a great opportunity to reset yourself and find what is important in the new year.

Celebrate every milestone. Let's face it, time flies by and the important milestones could be gone in a blink of an eye. If we don't pause and take notice, we might miss something important for ourselves and those we love. Celebrate every milestone in your life in 2023. Celebrate failures and fresh starts, and celebrate the new friendships you make along the way. Milestones are everywhere and focusing on them instead of where you'll be at the end will make working toward your goals much more rewarding and enjoyable.

Have gratitude. Most importantly, as you start 2023, remember to have an attitude of gratitude. My grandmother used to say it's better to be humbly grateful than grumbly hateful. Take a life inventory. How are your relationships with friends and family? How often do you laugh? Are you doing the things you love the most? You will realize in your inventory of life that you have much to be grateful for. Celebrate those things all year long. By mindfully using the tips here, you will add to that list of gratitude, making 2023 one of the best years yet. ♦



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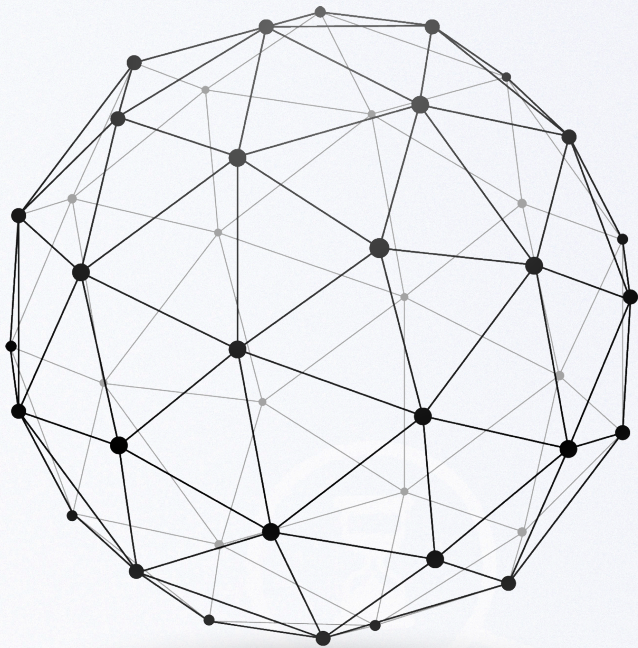
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How Will TECHNOLOGY Change in the Next 20 Years?

Technology has always been a significant part of our lives. It has created opportunities and made our lives easier, posing some challenges. We are now beginning to see the future of technology and how it will shape our lives in the next 20 years.

One of the significant changes will be how we communicate with each other. Many people are already using voice assistants like Alexa, Siri, Google Assistant, and Cortana to communicate with their loved ones. This is just the beginning, though. More devices will come out that allow us to communicate with each other through text, video, or even touch-based interfaces like a smartwatch or a digital tattoo.

How Will Technology Change in the Next 20 Years: The Impact of Artificial Intelligence on Businesses

Artificial intelligence is a technology that has been around for a long time. It has seen many changes in the past decades and will continue to change in the future. The future of technology is heavily dependent on AI. In the next 20 years, AI will predict human thoughts and behaviors and help businesses in many ways.

There are a lot of predictions about what AI will do in the next 20 years. Some say it will take over the world; some say it will help businesses predict human thoughts and behaviors. The impact of AI on businesses can already be seen today as bots have become more common in chat apps like Telegram, Messenger, and many others. Some experts believe that AI could be the next significant disruptive force for business. Others say that it will replace humans altogether.

Technology has always been an integral part of any business. It is the key to success and a competitive edge in this ever-changing digital world. With the advent of AI technology, we will see many more changes in the future. Integrating AI technology into our daily lives will significantly impact how businesses operate.

Artificial intelligence (AI) is changing the world is hard to imagine. The impact of AI on businesses can be seen in many areas, including:

- Data analysis and predictive analytics
- Machine learning and automation
- Facial recognition and digital assistants
- Robotics, virtual reality, and augmented reality

What are the Predictions for Technology in the Next 20 Years?

Technology is changing our lives in a lot of ways. It has the power to make our lives better and easier, or it can destroy us. There are predictions that technology will change how we live in the next 20 years.

In 20 years, technology will be used in more creative ways than ever before. We might have robots that help us with everyday cooking, cleaning, and even driving cars.

There is also a prediction that there will be less work for people who are not skilled enough to do jobs that robots can do.

They might have to find other jobs or learn new skills to survive in this new world where machines take over human jobs.

Technology is constantly changing and evolving. It is no longer a single entity but a collection of many continually changing and evolving technologies. My predictions for the next 20 years are as follows:

- The internet will become more centralized
- 3D printing will be more commonplace
- Virtual reality will be a common form of entertainment

There will be many new technological advances that we cannot even imagine now.

What are some of the Major Changes that we can expect to see in technology

The role of technology in society is ever-changing. We are constantly adapting to the new changes we expect to see in technology.

Some of the significant changes that we can expect to see in technology include:

- The rise of artificial intelligence and machine learning will lead to an increase in automation and self-learning capabilities.
- The growth of mobile devices as they become more advanced and widely used.
- The changing role of social media as people start to use it for different purposes.
- Blockchain technology will be a massive trend in the future. It will be used for everything from finance and payment systems to data storage and transactions.
- Virtual reality has been around for a while, but in the future will see it take off even more as more companies have their VR applications and platforms like Facebook's Oculus Go headset become widespread.

Conclusion: Start Using Technologies That Will Change Your Life

The future is here, and it will not be the same as what we have seen in the past. Technology has brought us a lot of benefits, but it has also brought with it some challenges.

One of the biggest challenges that many people face is how to keep up with technology. It can be overwhelming and confusing at times. But there are ways to make sure that you are using technology in your life in a way that will benefit you and make your life easier.

We are no longer bound by the limitations of time and space as we can now work from anywhere and anytime. We can also use technology to control our health, well-being, and overall happiness. ♦

The future is here, and it will not be the same as what we have seen in the past.

EMOTIONAL EATING

How to Have a Healthy Relationship with Food

Eating disorders are a collection of thoughts, feelings, and behaviors that are not just weight and food related but also include disordered thoughts about health. This creates rigidity or chaos that impacts quality of life and perpetuates the striving for “healthy” ideals—which then borders on disordered. As the aggregate of thoughts and behaviors become driven, automated, or compulsive, there is initially a loss of vitality and spontaneity replaced by rigidity. At the very least, this creates eating disordered thoughts and behaviors and, at worst, it precipitates an eating disorder.

Forming a healthy relationship with food takes conscious effort, but it is possible. This relationship includes relaxed eating, choosing preferences over positions, and practicing balance and flexibility in your eating. These principles will let you feel more at peace with food, as well as help you recognize and stop unhealthy habits.

“RELAXED EATING”

“Relaxed eating is the ability to be at ease with the social, emotional and physical components of food and eating. Relaxed eating is attuned to the body’s hungers and intuitively provides for its needs. It is the ability to listen and satisfy your hunger allowing for pleasurable and whimsical eating with flexibility and the absence of remorse. It allows you to eat when you are hungry and stop when you are satisfied. It affords you the choice of eating more or less or differently than usual without judgement, punishment or the need to compensate. It incorporates choices and beliefs about food through a filter of self-love and body wellness that is balanced, not extreme or all consuming. Relaxed eating responds to changes in your routine, your moods, and your physical demands with compassion and ease. It is an extension of self-care and body acceptance. Relaxed eating is supported by relaxed thinking about your food, your weight and your body and is a true manifestation of self-trust and self-expression.”

“PREFERENCE OVER POSITION”

Everything you do requires that you make a choice. When to get up, what to wear, what to watch on television -- these are all daily decisions that shape us. Often, we fall into habits because we prefer certain options. Maybe you watch Game of Thrones every night because it always entertains you, or perhaps you wear sparkly green eyeshadow because it makes you feel glamorous. While it can feel secure to have some reliable, tried-and-true options, it is unrealistic to make them your only ones. You may love Game of Thrones while your best friend hates it, so when she comes over you watch something else. You feel awesome in your bold eyeshadow but you don’t wear it to your office job interview. This flexibility is necessary in order to live a healthy life.

Not every preference fits every situation, and it would be inappropriate to not change your decisions when you’re in a different environment or circumstance. Food exists by the same rules. Of course, it’s natural to have a favorite dessert or restaurant. But if specific foods become your only options, your mindset might be one of obsession. Rigid habits, such as only eating certain foods, can quickly turn your preferences into positions and leave you stuck. “Positions” refers to inflexible spots where you feel you have no other choice but to do what you’ve created as a habit. Instead, eating should be a balanced activity that is neither the best nor the worst part of a day. You should enjoy the foods you consume but not worship them. Flexibility, exhibited through the willingness to forego a preference temporarily, is an essential aspect of a healthy relationship with food. Preferences need to remain just that, and not become an unflinching regimen.

BALANCE

The word “balance” gets tossed around a lot, but nowhere is it more important than in your eating habits. In the world of food, balance pertains to many aspects of eating. For one,

continued next page

it means feeling comfortable consuming a wide variety of foods, including all food groups. In order to fulfill your body's nutritional needs, you need to consume adequate portions of protein, fats, and carbohydrates. Some or all of these macronutrients are present in every food group, so there is no biological or chemical need to cut any group out (unless instructed by a doctor). The phrase "everything in moderation" is highly applicable--there is in fact a place for everything in your eating.

In addition to variation in type of food, balance indicates an ability to eat both for pleasure and for hunger. Both types of eating are extremely important for your health. Eating for hunger is great because it nourishes your body and helps keep things running the way they should be. Ignoring hunger cues is a dangerous habit that can lead to more disordered eating patterns and health consequences. Eating for pleasure is just as important as eating for hunger because, well, it's pleasurable! Some foods just taste good. Some foods simply make us happy. Those are valid enough reasons to eat them on their own. Food does not exist only to power our bodies. Instead, pleasure eating allows us to associate positive feelings and experiences with food.

Finally, balance also means avoiding diets. Diets usually employ some kind of restriction, be it through food quantity or type. Some diets advocate that cutting out all fats is the key step to losing weight, while others swear that carbs are evil. The fact that there are literally thousands of diets out there promoting different tips and tricks should indicate that there is no one diet that works. Most diets are far too restrictive to keep up for long. In fact, 95% of people who lose weight regain it within a few months or years. The diet industry profits from exploiting societal expectations and people's insecurities by selling ridiculous books and pills and DVDs and "industry secrets." Even ignoring the fact that diets are completely nonsensical, they are also mentally unhealthy. It is neither healthy nor logical to deny yourself food groups or to limit your calories. No food or macronutrient is your enemy. They each serve a unique purpose--be it fulfilling hunger or causing happiness--but diets reject this in an attempt to give easy explanations on how to lose weight. Because of this, diets promote the kind of restrictive eating that makes it easy for an eating disorder to take hold. And that is the opposite of balance.

FLEXIBILITY

Flexibility is another key aspect of a healthy relationship with food. It refers to the absence of strict rules surrounding eating and food habits. Rather, there is more of an ability to "go with the flow" and accept deviations from preferred foods as a natural part of life, instead of viewing those deviations as a judgment of yourself or your worth. For example, we too often deem certain foods "good" and "clean" while demonizing others as "bad" or "junk." These quick labels let us feel in control of what we're consuming. But in reality, they don't mean much at all. They are constructs that serve no health purpose, and instead only make people feel poorly for certain food choices and proud of others. Most days include a mix of stereotypically "healthy" and "unhealthy" foods, and that is okay. It is more than all right to have dessert after dinner!

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PRAYING for a KIDNEY DONOR!
Margarita Chavez is the wife of iCare Editor Angel Chavez. We have been married over 35 years. Margarita has been waiting for a Kidney Donor for over 10 years.

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Physical Activity Is Medicine!

Have you ever thought about how much money you spend on medicine each year? Have you ever done the math? Perhaps the money is not coming directly from your pocket as the insurance company eats a large chunk of the costs. Either way, I want to challenge you to add up what you have spent on medicine this year and keep track of it until the end of this year and see where you end up.

On average, each American spends about \$1,000 per year on pharmaceuticals. This puts the United States in first place in the world for usage of pharmaceuticals. In fact, it is 40% more than what the next country (Canada) spends. America also ranks number one in usage of antipsychotics, drugs for dementia, respiratory problems, and rheumatoid arthritis. One of the reasons for this could be that rates of chronic disease, such as heart disease, diabetes, and Alzheimer's disease are greater than in other developed countries due to high levels of obesity, lack of physical activity and poor nutrition.

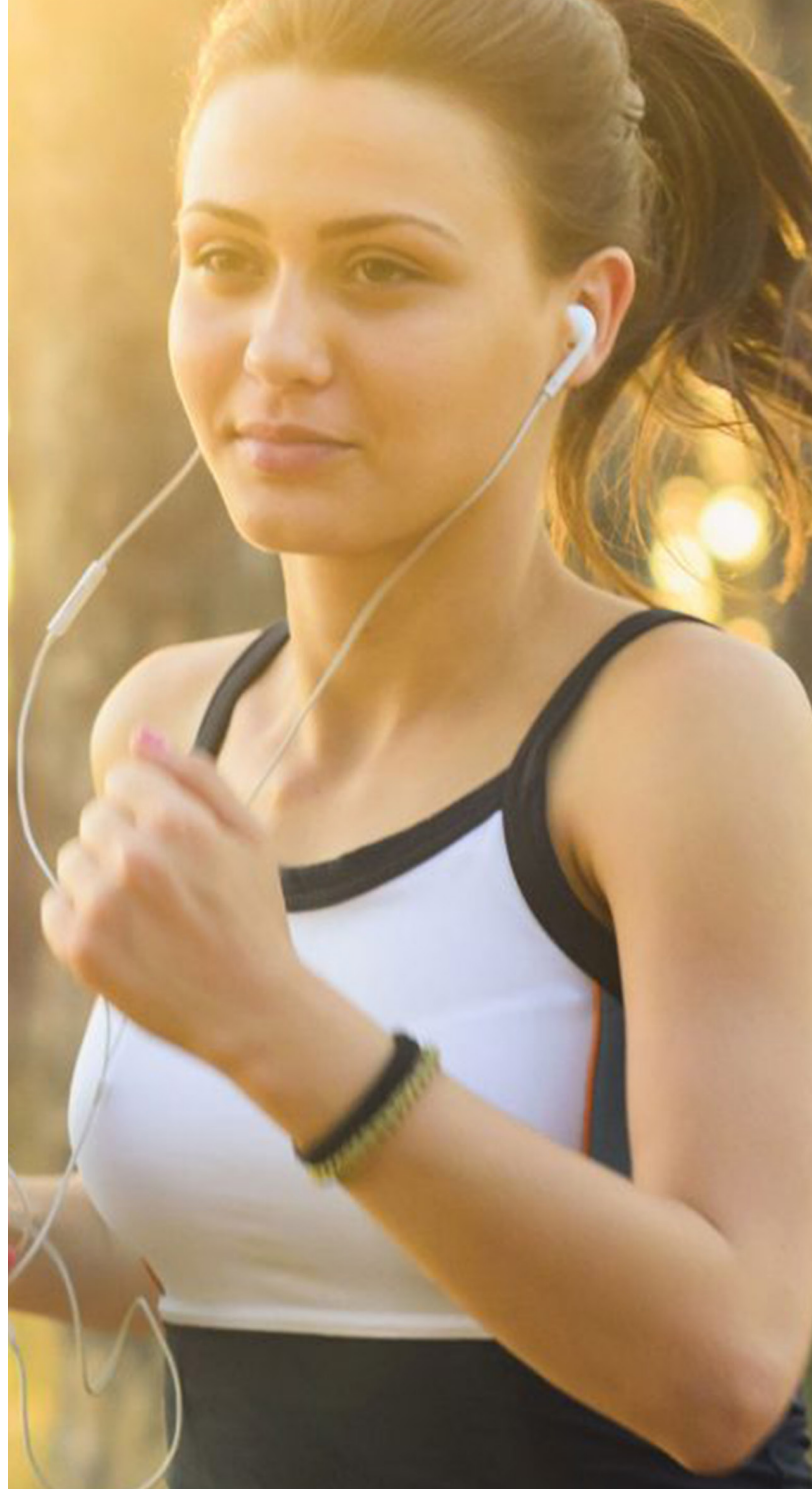
It is amazing how willing we are to spend tremendous amounts of money on medication and yet, we are so unwilling to consider alternative ways to treat and prevent disease. One of the cheapest and most effective forms of medicine is physical activity! A very wise philosopher once said:

“Lack of activity destroys the good condition of every human being, while movement and methodical physical exercise save it and preserve it.” – Plato

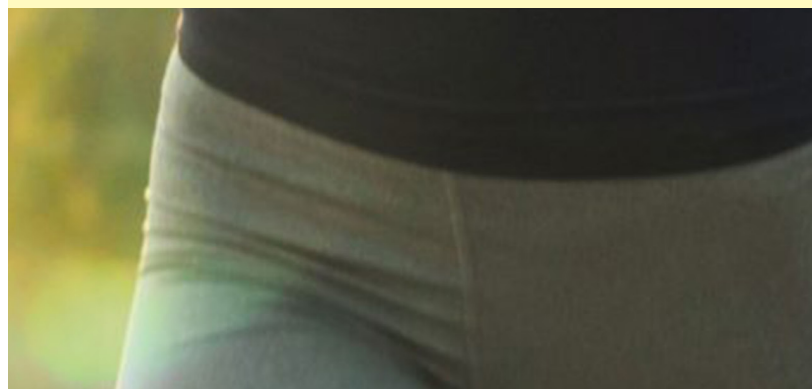
Movement of the human body is extremely powerful and provides so many physical, mental, emotional, social, and spiritual benefits. Research proves that not only can physical activity prevent chronic disease and illness; it can actually assist with treatment of disease and improve quality of life. According to the American College of Sports Medicine (ACSM), regular physical activity can provide the following benefits in relation to chronic disease:

- Lower the risk of stroke by 27%
- Reduce the incidence of heart disease and high blood pressure by approximately 40%
- Reduce the risk of developing Alzheimer's disease by approximately 40%
- Reduce mortality and the risk of recurrent breast cancer by approximately 50%
- Lower the risk of developing Type II Diabetes by 58%
- Lower the risk of colon cancer by over 60%
- Active individuals in their 80's have a lower risk of death than inactive individuals in their 60's
- Can decrease risk of death by 40%
- Adults with better muscle strength have a 20% lower risk of mortality (33% lower risk of cancer specific mortality) than adults with low muscle strength.

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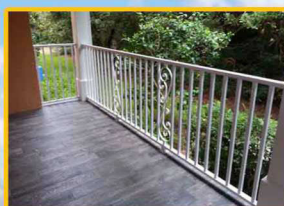


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physical activity cont.

These are powerful statistics to showcase how physical activity can play a key role in preventing the development or recurrence of chronic diseases. Other benefits of physical activity include:

- Improved cardiorespiratory functioning
- Improved cellular metabolism
- Better control of body fat
- Improved sleep
- Increased energy levels
- Improved immune function
- Improved psychological and emotional well being
- Improved mental functioning
- Increased muscular strength & endurance
- Increased flexibility
- Better joint health
- and many more...

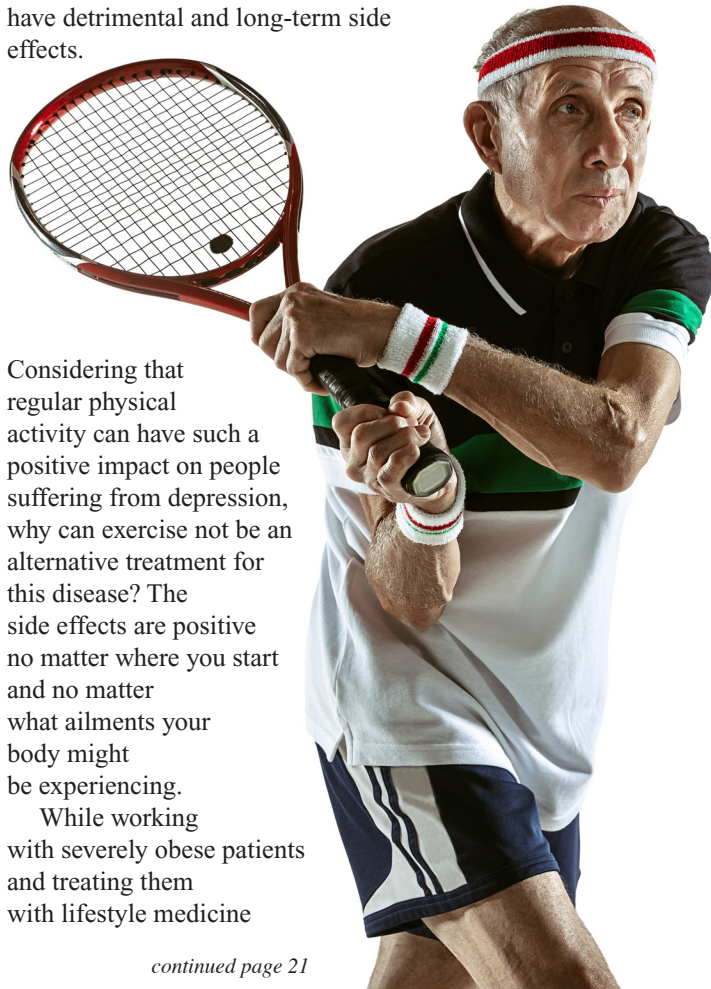
Physical activity and depression.

One of the most powerful benefits of physical activity is its ability to decrease depression. In fact, it can do this as effectively as Prozac or behavioral therapy! Over the last few decades, the usage of antidepressant drugs has increased significantly. One in ten Americans uses medication for depression and when narrowing the demographic, one in four women in their 40's and 50's take these drugs. Without going into detail, medication to treat depression can have detrimental and long-term side effects.

Considering that regular physical activity can have such a positive impact on people suffering from depression, why can exercise not be an alternative treatment for this disease? The side effects are positive no matter where you start and no matter what ailments your body might be experiencing.

While working with severely obese patients and treating them with lifestyle medicine

continued page 21



"For what you plant will always be the very thing you harvest."
Galatians 6:7



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U.S. CONSTITUTION

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

How Does the Church Serve the Republic?

The most important part of the Mayflower Compact, America's first written governing document, is not being taught presently in most of our government schools. Enjoy this excerpt by David Gregg, DD from Teaching and Learning America's Christian History: 'In the name of God, amen. We whose names are underwritten, having undertaken for the glory of God and the advancement of the Christian faith, do solemnly and mutually, in the presence of God and of one another, covenant and combine ourselves together into a civic body politic.'

Do we wonder that, in beginning to construct our nation in accordance with this Mayflower compact, the first building of note which the Pilgrim fathers constructed was a Christian church? There was no other way of beginning for them, and as there was no other way of beginning for them, there is no other way of continuing for us. In taking possession of new territory, we must run up the church, and we must run it up in the very beginning. The Christian church must be there in the new territory to help formulate the character of its institutions, and to breathe the soul of Christ into its gathering society, and to incarnate God and conscience in all its history and in all its progress. That is the way it was in the beginning. That is the way Plymouth Rock was taken possession of. It is good to keep near to the Plymouth Rock type of life. Take Plymouth Rock out of the Republic, and the Republic will fall to pieces in the very first storm upon the sands of infidelity.

So embedded in the life of our early civic fathers was the Christian church that we cannot think of them apart from the Christian church. The church was the real morning of the state with them. They saw to it that every infant settlement had its sanctuary, until ten thousand spires pointed upward to the Source of their national prosperity. With them this was the method of their political building: the people made the laws, and the churches made the people....

They built into New England general intelligence, reverence for law, and faith in God. These were the triple foundations which they put underneath the young Republic. When, in after ages, the sons of New-Englanders moved out of New England and sought the West in the conquest of new territory, they... built this triple foundation under our whole political fabric. Into the great West they carried with them their churches, and these continued what they were in the beginning, centers of political intelligence and of patriotic devotion and of hope for the future. The holy and everlasting principles taught in the churches wove new stars and stripes to float over new homes, and added new State luminaries to the galaxy which dotted the blue in our national banner. Someone has said, 'Education and religion are at home wherever our flag shakes out its folds,' and this is true; but there is a truth prior to this and greater than this, and that truth is, the stars and stripes are at home wherever Christian education and the Christian religion pioneer and take the land and fill it with churches... ♦

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DENISE CINTRON

Owner of Artistic Closets

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

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

Tell us a little about your family.

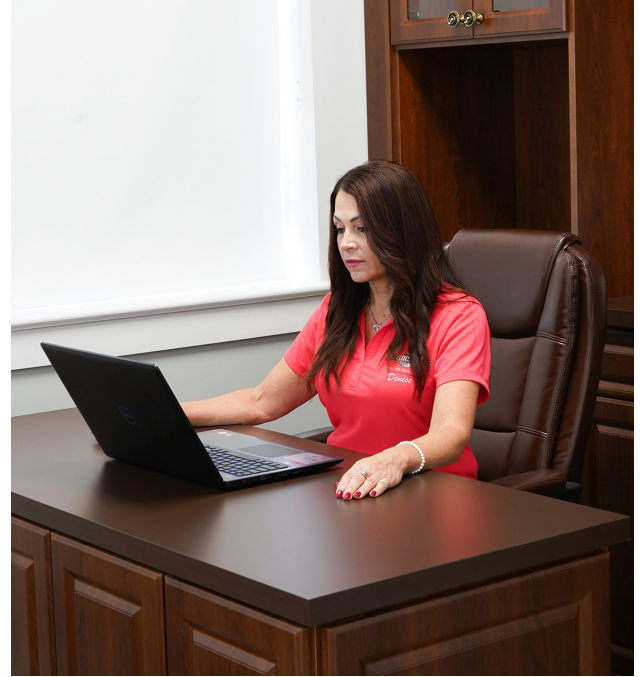
My family means everything to me. I have a daughter who has been married for 4 years and owns her own 24/7 gym and fitness facility in Stuart. She and her husband had their first baby in January 2021. I absolutely love being a grandma, and I spend as much time with my granddaughter as possible. The rest of the family lives nearby as well. We are a very close family, and all enjoy working with our local community.

What do you love about what you do?

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

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

Artistic Closets Inc. has been organizing homes and businesses for over 30 years. During these years, it has given us and our team great pleasure in knowing we made a difference in another person's life. We have had clients with handicaps and installed pull-down rod systems for their convenience. We've seen the panic in some of our elderly clients of having to move and we do our best to take the stress away and ease their transition. We assess their needs and design a plan that works for them individually. We handle the project from start to finish, installing it in only one day. This leaves the customer with peace of mind and a place for everything. Our favorite moment is the big smile and most often the phone call we receive letting us know how much they love our work. Our priorities have always been customer service, the quality of our products installed, and adhering to our company code of ethics.



What are your future plans?

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

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

What is your philosophy on business and life?

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

What is your best advice to the community?

When considering custom closet systems or custom cabinetry projects in your home, buying local should be first and foremost in your decision making. We encourage people to hire a local company to provide any additional needs before and after working with us.

Check accreditations with the Better Business Bureau and read real customer reviews. Know who you are working with, visit showrooms, and get familiar with the staff handling your project. Ask for references and keep quality in mind, as it is remembered long after price is forgotten. ♦

For questions about our products and services, please call our showroom at 772-692-8447 or send us an email at organize@artisticclosets.com. Visit our showroom locations: Granada Plaza 2303 NW Federal Highway, Stuart, FL 34994 or St. Lucie West at 563 NW Mercantile Place, St. Lucie West, FL 34986



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Dimensions of Wellness:

Change Your Habits, Change Your Life

People often think about wellness in terms of physical health - nutrition, exercise, weight management, etc., but it is so much more. Wellness is a holistic integration of physical, mental, and spiritual well-being, fueling the body, engaging the mind, and nurturing the spirit. Although it always includes striving for health, it's more about living life fully, and is "a lifestyle and a personalized approach to living life in a way that... allows you to become the best kind of person that your potentials, circumstances, and fate will allow".

Wellness necessitates good self-stewardship, for ourselves and for those we care about and who care about us. For those in the helping professions, such as ourselves in veterinary medicine, wellness is a professional as well as personal responsibility. In order to ensure high-quality patient and client services, we have an ethical obligation to attend to our own health and well-being. Sufficient self-care prevents us from harming those we serve, and according to Green Cross Standards of Self Care Guidelines, no situation or person can justify neglecting it.

Wellness encompasses 8 mutually interdependent dimensions: physical, intellectual, emotional, social, spiritual, vocational, financial, and environmental. Attention

must be given to all the dimensions, as neglect of any one over time will adversely affect the others, and ultimately one's health, well-being, and quality of life. They do not, however, have to be equally balanced. We should aim, instead, to strive for a "personal harmony" that feels most authentic to us. We naturally have our own priorities, approaches, and aspirations, including our own views of what it means to live life fully.

Making the right choices for health and well-being can be challenging. Although we know what is good for us and how we can do - and be - better, we may not act on it, or if we do, we may, in due course, slide back to familiar ways. Human behavior - what we do, how we do it, and whether we will succeed - is influenced by many factors, 2 of which are of particular relevance when it comes to wellness: self-regulation and habits.

Self-regulation

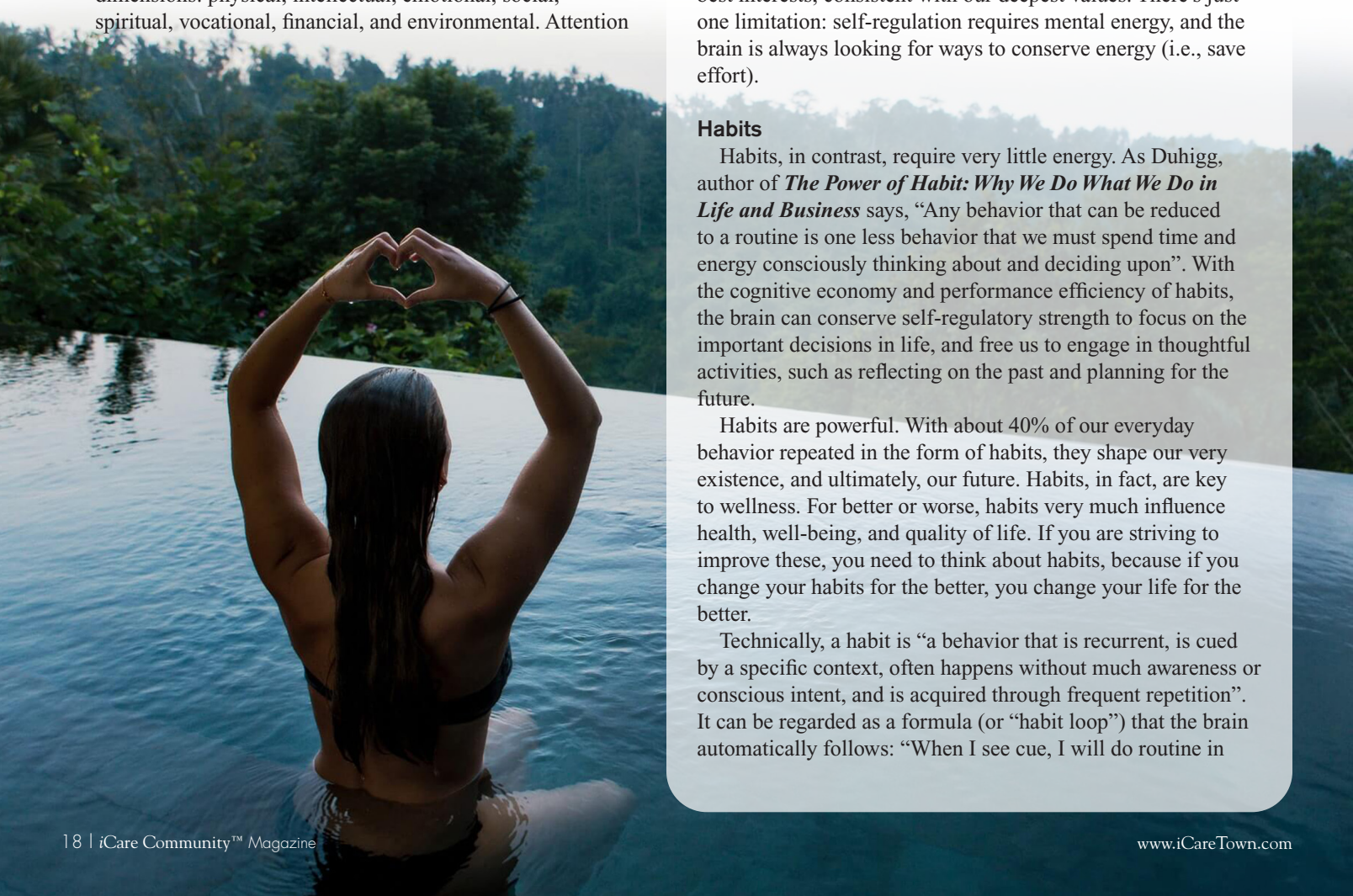
Self-regulation is central to effective human functioning. It is "our ability to direct our behavior and control our impulses so that we meet certain standards, achieve certain goals, or reach certain ideals". It allows us to act in our short- and long-term best interests, consistent with our deepest values. There's just one limitation: self-regulation requires mental energy, and the brain is always looking for ways to conserve energy (i.e., save effort).

Habits

Habits, in contrast, require very little energy. As Duhigg, author of *The Power of Habit: Why We Do What We Do in Life and Business* says, "Any behavior that can be reduced to a routine is one less behavior that we must spend time and energy consciously thinking about and deciding upon". With the cognitive economy and performance efficiency of habits, the brain can conserve self-regulatory strength to focus on the important decisions in life, and free us to engage in thoughtful activities, such as reflecting on the past and planning for the future.

Habits are powerful. With about 40% of our everyday behavior repeated in the form of habits, they shape our very existence, and ultimately, our future. Habits, in fact, are key to wellness. For better or worse, habits very much influence health, well-being, and quality of life. If you are striving to improve these, you need to think about habits, because if you change your habits for the better, you change your life for the better.

Technically, a habit is "a behavior that is recurrent, is cued by a specific context, often happens without much awareness or conscious intent, and is acquired through frequent repetition". It can be regarded as a formula (or "habit loop") that the brain automatically follows: "When I see cue, I will do routine in



order to get a reward”. Studies indicate that once formed, habits become encoded in brain structures and can never truly be eradicated - only replaced with stronger habits. That’s why they are so difficult to change. It’s not just a matter of will-power (i.e., self-regulation); it’s a matter of rewiring the brain. To change a habit, you need to create new routines: Keep the old cue, and deliver the old reward, but insert a new routine.

Inserting new routines is not easy. Despite knowing what’s good for us and best intentions, habits tend to keep us doing what we always do. They are difficult to change - any of us can attest to this. But we can maximize the probabilities for success with 2 essentials: self-awareness and strategies. Both are indispensable to successful habit formation.



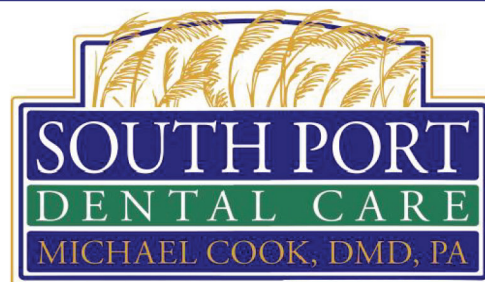
Self-awareness

Change becomes much more achievable if you pay attention to who you are and insert routines that take advantage of your strengths, tendencies, and aptitudes. With self-awareness, you can cultivate the habits that work for you. Consider, for instance, differences in circadian rhythms. Circadian rhythms reflect our natural tendencies for sleeping and waking and influence our energy and productivity at different times in the day. The odds of success to improve your fitness won’t increase if, for example, you decide to rise an hour earlier to exercise each day when you happen to be a “night owl” rather than “morning lark.” Self-awareness includes knowledge about other aspects of self as well, such as whether you are a marathoner, sprinter, or procrastinator; under- or over-buyer; simplicity or abundance lover; finisher or opener; and familiarity or novelty lover. It also includes whether you are promotion- or prevention-focused, and whether you like taking small or big steps.

Strategies

Change also becomes more achievable if you choose strategies that enhance your chance for success. Such strategies include monitoring; scheduling; investing in systems of accountability; abstaining; increasing or decreasing convenience; planning safeguards; detecting rationalizations and false assumptions;

continued page 30



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7 Eating and Drinking Habits That Increase Your Cancer Risk

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Following a healthy lifestyle, including eating a diet rich in fruits, vegetables and other plant-based foods, can help decrease your cancer risk. While you can enjoy most foods in moderation, consuming certain ones can increase your risk of developing cancer. Here are some of the top offenders you should avoid as much as possible.

1. Processed meats

Processed meats were classified by The International Agency for Research on Cancer, an arm of the World Health Organization, as a class 1 carcinogen in 2015, which means they're known to cause cancer. Processed meats are preserved by smoking, curing, salting or adding preservatives. Examples of processed meat include bacon, ham, hot dogs, salami and sausages. The methods of preserving these meats include nitrates, which are chemicals that are known to cause bowel and stomach cancer. To reduce your cancer risk, it's best to avoid processed meats as much as possible or eliminate them entirely.

2. Red meat

Red meat is also associated with an increased risk of developing cancer. Although red meat can be a good source of iron, protein and other micronutrients, most people in the Western world eat far too much red meat, with United States having one of the highest per capita consumption rates in the world. Consuming red and processed meat has been linked to 15 different types of cancer, including:

• Colorectal • Esophagus • Kidney • Liver • Stomach

To decrease your risk, you shouldn't eat more than one serving of red meat per week. If you do eat red meat, you may be able to mitigate your risk of developing cancer by eating more fruits, vegetables and whole grains. A study of more than 50,000 people found that those who consumed red meat along with a high intake of fruits and vegetables had less risk of developing several cancers.



3. Sugary drinks

Although sugar itself doesn't cause cancer, drinking sugary drinks — including pop and 100 per cent fruit juice — has been associated with an increased risk of developing cancer. Sugar consumption is linked to obesity, which is a risk factor in 13 types of cancer. Sugary drinks are sweetened with sugar, corn syrup or other sweeteners that have calories. Some examples include:

• Pop • Energy drinks • Sports drinks • Fruit drinks

These beverages don't have any nutritional value and don't fill you up. Most people don't consume fewer calories in the rest of their diet when they drink sugary drinks, leading to weight gain.

4. Highly processed foods

Eating highly processed foods has been associated with an increased risk of overall cancer and breast cancer. Highly processed foods contain added salt, sugar and saturated fat, and include examples such as:

• Chips and pretzels • Sugary drinks
• Sauces, including dressings and gravies • Ice cream
• Muffins, cakes and cookies
• French fries, burgers and other fast food
• Frozen pizza and pasta

Foods that are preserved by drying, canning or freezing can be part of a healthy diet. If you eat highly processed foods, check the ingredients to find those that have little or no added sodium, sugar or saturated fat.

5. Refined carbohydrates

Carbohydrates can be an important part of a healthy diet. However, refined carbohydrates have been stripped of their fibre and nutritional content, and can be easily digested, causing your blood sugar to spike. Fibre plays an important role in preventing

continued page 30

emotional eating cont.

This flexibility extends into all aspects of life. What if your partner takes you to a restaurant but they don't serve the "clean" option you feel you need? Or what if your family is at a baseball game and the stadium only serves specific "junk" foods? You can't just leave the date or not eat lunch. Those are times when it becomes necessary to let go of obsessive labels and live in the moment with your food. It's important to give yourself the freedom and flexibility to make unplanned food choices that may not have been your #1 preference. Instead of taking you out of the moment to a place of unhealthy thoughts, being spontaneous with these choices allows you to remain present anytime your preferred food options aren't available. Besides, no single food item will change anything about your health or weight. Deviating from planned or preferred meals happens to everyone, and is not a reflection of poor health or a lack of self-control.

Additionally, flexibility relates to the amount of food you consume. Sometimes, we eat beyond our comfort zone. Maybe you're not completely mindful or conscious while eating one day, and don't feel your hunger cues until a bit later. This is not a cause for alarm. Doing this every so often will not alter your health. Conversely, sometimes we eat less. Over the course of life, both of these experiences will happen to most people. There are ways to reduce these, such as mindful eating or eating regularly when hunger does not register. However, when occurring sparingly, neither are dangerous, wrong, or immoral. Trust your body; it is much smarter than you give it credit for. It knows where you need to be and can deal with a little bit of variation. The key is remembering these principles—having variation, preference, flexibility--and accepting the changes that come with life. ♦

physical activity cont.

(physical activity, healthy nutrition, stress management, etc.), I have witnessed many people suffering from chronic disease and their symptoms improve health conditions, reduce medication intake and improve their quality of life many times. Patients are able to get off blood pressure medication, cholesterol medication, inhalers, and many other drugs that, although they help the symptoms, can be detrimental to the person's overall well being.

One key lesson to learn is that most medications treat the symptoms (which is sometime necessary); however, they DO NOT usually treat the cause of the ailment. Using physical activity as medicine can treat symptoms AND it can treat the cause of the ailment. Movement of the human body is powerful! The body was designed to move and be in action to function to the best of its ability!

We want to encourage all of you to recognize the power of motion; that physical activity truly can be medicine! If you suffer from chronic disease or illness, consult with your physician and request information on how alternative treatment through physical activity in addition to other lifestyle behaviors could improve your condition and assist in treating the cause and symptoms of your disease! ♦

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Is It Time for Assisted Living Care?

Signs that suggest the change is needed



When facing the decision of placing a loved one in a assisted living or nursing home facility, caregivers consistently wonder if there are certain signs that indicate when the time is right or if there are clear factors to acknowledge. If you're starting to feel that the challenge of balancing everything in life might be too much, consider that it might be time for assistance.

Leading With Emotion

Families often experience guilt and anxiety related to the very thought of care-facility placement. They may have even made a promise years ago to their loved one that they would never put them in a home. Even more, they may feel like it's their duty to care for their loved one(s) in their own home.

Others may have had a bad experience (or heard of one) with a care facility

and are fearful of making the decision. They're either concerned that their loved one will not be cared for as well at a facility as they are at home, or worried that placement in a facility will cause a faster decline in functioning and quality of life.

Out of Your Control

Occasionally, there are sudden situations when it's clear that the time has come to move to an assisted living or a long-term care facility. These can include:

- Severe illness
- Injury
- Hospitalization/death of the caregiver
- Hospitalization of the person who needs care
- Dementia

These abrupt changes often necessitate immediate facility placement. Sometimes,

continued next page

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individuals even end up in facilities almost overnight, with very little time to research all their options.

When It's Actually Time

Outside of the above sudden changes, how do you know when you should make the move to an assisted care facility?

Here are 13 signs to consider:

1. You've hurt your back or fallen when trying to lift or move your loved one.
2. Your loved one's Alzheimer's disease has progressed to the point where they try to hurt you or exhibit other challenging behaviors, such as paranoia or frequent anger.
3. Your family member has wandered outside and become lost.
4. You're dropping the ball with other life responsibilities.
5. You display several signs of caregiver burnout. For example, you recently lost your temper when your loved one was resisting getting dressed or was following you everywhere you went inside the house.
6. Your own health (either physical or emotional) is declining. This may include conditions such as high blood pressure, arrhythmia, headaches, gastrointestinal problems, anxiety, and or depression.
7. Your most important relationships are significantly suffering.
8. You have surgery or another planned medical procedure coming up.
9. Your healthcare provider has said that it's time for assisted living placement.
10. Your loved one has care needs that you really can't handle well, despite your best efforts.
11. You've had friends or family members repeatedly express concern for you and encourage you to look into the option of a care facility.
12. You have tried other options and resources to keep your loved one at home but they just aren't providing enough assistance.
13. Financially, assisted living is more feasible than paying for the amount of in-home services that would be needed to meet your loved one's care needs.

If one or more of these signs sounds familiar, it may be time to go forward with planning a move to a care facility. Be sure to talk with others around you who are familiar with the facilities in your community and who can help make a recommendation.

Dropping in on facilities to visit can also give you a feel for the place. Researching your options is key to choosing a good care facility for your loved one.

Thinking about care options for your loved one can be stressful. Although sometimes it feels like you can manage it, there may be other times when you feel like you're just not able to do it all.

Some people even describe feeling as if they are drowning in the responsibility and the burden of the caregiver role. Acknowledging these feelings, however, does not take anything away from the love you have for the person you're caring for.

Keep in mind that if your health or emotional well-being suffers too much, you won't be much help to your loved one. Planning well can help you continue to be there for your loved one, so you can keep providing the support he or she needs during the challenges of this journey. ♦

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10 Biggest Problems Facing Social Security

Social Security is one of the most hotly debated social programs in America. While all seem to acknowledge that it's a vital necessity, how the program is funded and administered - as well as its long-term viability - are the source of endless arguments.

Beyond the philosophical and political discussions, however, there are structural and economic reasons why Social Security is facing problems in the years to come. Here's an overview of some of the prime obstacles that Social Security needs to overcome in order to meet its objectives.

Low Interest Rates

Like all savers, the Social Security program benefits from high interest rates. Money paid into the Social Security system is invested in bonds and other high-quality securities that pay interest. When rates rise, the Social Security program earns more money, meaning it becomes more solvent.

However, rates have been persistently low for years now — though they are starting to rise again recently. If rates remain low for the long term, the Social Security program will simply have to recalibrate with lower income for its beneficiaries.

Longer Retirements

Life expectancy in the United States is rising, which is generally a good thing. However, when it comes to the mathematics of Social Security, longevity is a killer. Longer lifespans result in higher total payouts, and as the Social Security fund isn't an endless reservoir of cash, more money flowing out results in less money in the overall pool. This makes it more likely that future beneficiaries will receive a cut in payments at some point.

continued next page



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Too Many Beneficiaries

Social Security was created in the midst of the Great Depression. The architects of the program couldn't possibly have foreseen that there would be a baby boom following a Second World War. The results of that baby boom are currently taking their toll on Social Security, with an estimated 70 million boomers retiring between 2010 and 2030. This amounts to a huge increase in the amount of Social Security beneficiaries. To properly pay out these beneficiaries based on the original formulas, additional revenue is needed by the program.

Not Enough Workers

The flip side of the "too many beneficiaries" problem with Social Security is the "not enough workers" problem. As the baby boom has pushed a significant increase of beneficiaries into the system, the worker-to-beneficiary ratio is falling. In just a few years, this ratio has fallen from 2.8 workers per beneficiary to just 2.1. If this ratio continues to drop - or even if it just remains at 2.1 - Social Security will essentially be permanently underfunded.

Wealthier Individuals Live Longer

An additional problem that's related to the longevity issue is that wealthier individuals tend to live longer, thanks in part to greater access to healthcare and white-collar jobs. As Social Security benefits are calculated based on the 30 highest-earning years of a beneficiary, wealthy retirees are paid more benefits than lower-income participants. With a higher number of wealthy beneficiaries in the system, benefits are paid out more rapidly, acting as a further drain on Social Security reserves.

The Federal Reserve

Part of the reason that interest rates have remained so low for so long is the Federal Reserve. Although the Fed doesn't directly control market interest rates, it does set the federal funds rate, off which many other rates are based. As of June 2021, the Fed has announced that it intends to keep those rates near zero for the foreseeable future, at least until 2023. This spells bad news for the Social Security program, which needs higher interest rates to help it meet its payout requirements.

Can't Grow Its Way Out

While higher economic growth translates to higher net revenues, the Treasury Department has stated that the U.S. can't grow its way out of its Social Security problem. While acknowledging that increased economic growth will certainly help the program, the Treasury Department states that taking action now to reform the program will result in a gradual transition to something more sustainable. Otherwise, drastic actions will have to be taken when the Social Security fund reaches its anticipated exhaustion date in 2041.

Economic Contraction Hurts

The economic disaster that accompanied the coronavirus pandemic didn't just hurt workers and businesses. The Social Security program also suffered. With unemployment rates skyrocketing in 2020 — and sustained unemployment still in issue, as of June 2021 — there simply haven't been enough workers kicking in to Social Security. With fewer workers earning a wage

and contributing payroll taxes, Social Security revenues have been dramatically lowered. This "black swan" event appears to be receding, and payroll taxes are anticipated to eventually normalize, but nothing can make up for the payroll taxes that were lost during the pandemic.

Potential Trouble for Beneficiaries Born in 1960

If you were born in 1960 and intend to file for Social Security benefits in 2022, you might be in for a shock. Thanks to quirks in the Social Security benefit calculation, your benefits might be permanently reduced due to the reduced wages paid in 2020 as a result of the pandemic. According to Andrew G. Biggs, resident scholar at the American Enterprise Institute, "Assuming a 15% decline in the Social Security Administration's measure of economy-wide average wages in 2020, a middle-income worker born in 1960 could have his annual Social Security benefits in retirement reduced by around 13%, with losses over the retirement period in excess of \$70,000."

Congressional Stalemate

In the midst of all of these structural problems with Social Security, there's also a major political one. While congressional leaders love to talk about the need to "fix" Social Security, little has been done. Plenty of proposals have been bandied about, from increasing the Social Security retirement age to permanently cutting benefits or increasing the payroll tax. Yet, as of June 2021, no major adjustments to Social Security have been enacted. ♦

Source: John Csiszar - Certified Financial Planner



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When Will the Housing Market Crash?

A housing bubble burst isn't imminent, but here are the factors to keep an eye on.

Any period of economic uncertainty can make a major financial decision, like buying a house, more stressful. Even times of economic confidence can seem like the perfect time for the bottom to fall out, and you don't want your home to be collateral damage.

Considering the fast pace of the housing market that has lasted roughly the length of the COVID-19 pandemic, rapid market value growth accurately describes the housing market up until about midway through 2022. Home price growth was in the double digits year over year every month from August 2020 thru mid-July this year, based on home sale price data from Redfin.

Signs of a housing bubble may be waning now, however. Since summer, month-over-month prices have declined, though as of October home prices are still up 5% year over year, according to Redfin.

"Housing valuations across the board are above where they ultimately should be," says Jason Pride, chief investment officer for private wealth at Glenmede, a wealth management firm headquartered in Philadelphia. "Does it mean there's going to be a crash? A crash implies there's going to be a sudden move (downward. In current conditions), we would expect a more



While the housing market on a national scale has seen prices decline in 2022 amid rising interest rates, experts are noting that a sudden and abrupt housing market crash is unlikely, based on current market conditions. Housing demand, housing supply, mortgage interest rates and unemployment all play a role in how the real estate market fares, and currently they indicate a period of decline in some markets and growth in others, but a decline in transactions overall – and certainly not significant decline as seen in the housing market crash of 2008-2009.

Are We in a Housing Bubble?

In economics, a bubble is defined as a period of rapid market value growth of an asset – in this case, homes.

gradual valuation adjustment, rather than a crash."

The low supply of houses on the market, which has been a major cause of fast-rising home prices even before the pandemic, remains low as homebuilders back off plans for major development and home sellers pump the brakes as well – they're choosing to stay in their current homes rather than take on a higher mortgage interest rate.

While mortgage rates are technically independent of the federal funds target rate set by the Federal Reserve, they often increase or decrease as a result of the Fed's actions. The federal funds target rate has been raised repeatedly this year in a marked effort to curb inflation. The average 30-year, fixed-rate mortgage interest rate has

continued next page

reached over 7% in recent months, but as of Dec. 7 the average rate has dropped to 6.41%, according to the Mortgage Bankers Association.

“The Fed’s rate puts pressure on home prices. It reduces home affordability and makes it so the marginal buyers choose not to make a purchase,” Pride says.

“What’s happening is that both buyers and sellers are backing off of this market, which means that there’s a lot fewer sales but prices have been pretty stable,” says Daryl Fairweather, chief economist for Redfin.

Prices Can Decline Without a Crash

The decrease in the number of home sales is stark. In October, there were nearly 30% fewer homes sold than in October 2021, according to Redfin.

But the ability for homeowners now to wait out economic uncertainty – and climbing interest rates – may be what keeps any drop in homes prices from becoming more concerning. “The lack of transactions is actually what keeps (prices) from declining faster,” Pride says.

Markets that experienced faster home price growth in recent years are more likely to see bigger dips as prices correct to fit with long-term demand, says Jarred Kessler, founder and CEO of EasyKnock, a company that provides an alternative to home equity loans. He expects to see the markets where prices shot up high and faster than others – such as Austin, Texas; Nashville, Tennessee; Miami; and Phoenix – as places more likely to see prices decline 10% or more.

“(Prices) moved up so much, and a lot of those places had a lot of institutional buyers, and they’ve pulled back now,” Kessler says. Real estate investors looking to make large-scale profit from buying single-family homes and flipping them, often referred to as iBuyers, in many of the most popular markets have slowed business or stopped altogether.

What’s Different From the 2008 Housing Market Crash?

Homeownership can feel scary during any point of economic uncertainty – especially if you have a vivid memory of the Great

Recession and the housing market crash of 2008 and 2009. Predatory lending practices in the first years of the 21st century meant many homeowners faced foreclosure when adjustable interest rates rose, and unemployment further increased the number of properties in foreclosure.

“We had a surge in homeownership that was driven by a fairly aggressive home-lending cycle in the economy,” Pride says. “This time around the home-lending cycle has been more muted, and you could say demand might have been high due to lower interest rates, but it wasn’t due to overly easy lending.” Because housing demand was artificially propped up by issuing mortgages to people who weren’t in a good financial place to buy and maintain a home, economic downturn also meant buyer demand plummeted. Home values declined significantly as a result.

With today’s homeowners, laws and regulations have been in place to prevent predatory lending since the Great Recession. Even as high home prices and rising interest rates have increased the total cost to buy a home, making homeownership unaffordable for otherwise would-be homebuyers, there are still more qualified buyers searching for homes than there are properties for sale.

“There’s a push and pull going on in the real estate market as far as affordability: No one can afford it, but there’s also not enough houses to take care of demand,” says Clark Kendall, president and CEO of Kendall Capital, a wealth management firm in Rockville, Maryland.

How Does a Recession Typically Impact the Housing Market?

At least two consecutive quarters of negative GDP growth make a recession, and it’s typically accompanied by an increase in unemployment and decrease in consumption by the general public.

The financial strain individuals face during a recession leads to a slowdown in the housing market – homebuyers may pause their search if they’re worried about layoffs, and there may be a slight increase in foreclosure activity while higher unemployment increases the number of people who can’t pay their mortgage.

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However, once activity on the housing market slows enough, mortgage interest rates drop to a point where buyers re-enter the market, interested in getting a good deal. Unlike in the Great Recession, an increase in housing market activity helps to bring the economy out of recession.

The first two quarters of 2022 experienced reported GDP decline – 1.9% in the first quarter, and 0.9% in the second – while the third quarter saw a 2.9% increase. Clark points out that a real recession requires additional economic slowdown beyond GDP. Unemployment is often a key indicator, and while the tech sector is experiencing layoffs, the national unemployment rate as of November 2022 remains low at 3.7%, according to the Bureau of Labor Statistics.

“We have not had as much of an economic slowdown as you’d expect when they raise interest rates as quickly as they have,” Kendall says.

He adds: “I don’t think the real estate market’s going to fall apart. If you ask me, I think it’s going to move sideways.” Sideways movement for a market occurs when a period of time passes where prices remain relatively stable without a significant trend up or down.

What Conditions Could Lead to a Housing Market Crash or Housing Bubble Burst?

While current conditions don’t point to a housing market crash, there’s no crystal ball to guarantee how the economy will fare in the next few months or years.

A few factors that could make the housing market more unstable include:

Unemployment. A slight increase in unemployment would be OK, but a bottom fallout could be an indication of danger for the housing market. If too many people are without work, then distressed home sales climb and foreclosures become more likely.

Homebuilding. Builders have been plagued with labor shortages for a decade, and the availability and cost of materials have been



an ongoing issue since the start of the pandemic. With even a moderate slowdown in buyer activity, homebuilders are getting nervous and there are fewer permits for new housing construction. That can prolong the housing shortage, drawing out the demand-supply imbalance, Pride says.

Buyer demand. Housing markets have cooled slightly, but demand hasn’t disappeared, and in many places remains strong largely due to the shortage of homes on the market. If buyer demand completely disappears, it would be a sign of a problem.

Homebuyer motivation. For the typical homebuyer, now is not the time to buy real estate with the expectation of seeing value double in a short period of time. Kessler advises buying with the plan to live there for at least five years. “If you can afford to live there, don’t worry about the noise between now and then,” Kessler says. ♦

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Tips to Make Your Savings Goals Happen in 2023

With 2023 upon us, now is the time to start planning financial goals for the new year. Here are some steps to take to ensure your savings goals happen, like using automation tools to help you.

Most of us wish we had more money in our savings accounts. Having additional money beyond what we need to cover our bills can make unexpected financial situations less stressful. Whether you have a big or small savings goal for 2023, now is the time to prepare. The following tips may help you make your savings goals a reality.

1. Make a plan now

It's a good idea to outline specific goals. Figure out how much money you want to save so you can determine what steps you need to take to get there. If you don't plan, you may get sidetracked and not follow through. Creating an actionable plan before Jan. 1 is the best way to set yourself up for success.

2. Learn to budget

Now is an excellent time to start budgeting to make your goals happen. By setting and following a budget, you can put every dollar you make to good use and find ways to trim unnecessary spending. If you're a budgeting newbie, budgeting apps are a great resource. Budgeting could give you more money to put toward your savings goals.

3. Don't set yourself up for failure

Make sure you're realistic with the specific savings goal you have in mind. If you only have so much income to work with and have no plans to get a side hustle or find a better-paying job in the new year, don't set an unrealistic goal that is unreachable.

It's also good practice not to deprive yourself. Do stick to your plan and follow a budget, but make sure you have some fun. You work hard and deserve to spend some money on yourself.

It may be helpful to set savings milestones. When you reach a milestone along the way, you can treat yourself to something fun as a reward -- which may serve as a way to stay motivated.

4. Use automation tools to your advantage

When life gets busy, it can be easy to forget to save -- even if you're committed to your savings goals. Many people create a plan but fail to do the work. One way to ensure you follow through with your goals is to automate the savings process.

You can set up automated transfers through your bank to automatically send money from your checking account to your savings account. Once you do this, there's no forgetting to save. Let's imagine you want to save \$7,500 next year. You can schedule automated transfers of \$625 on the first day of each month. At the end of 2023, you'll have met your goal.

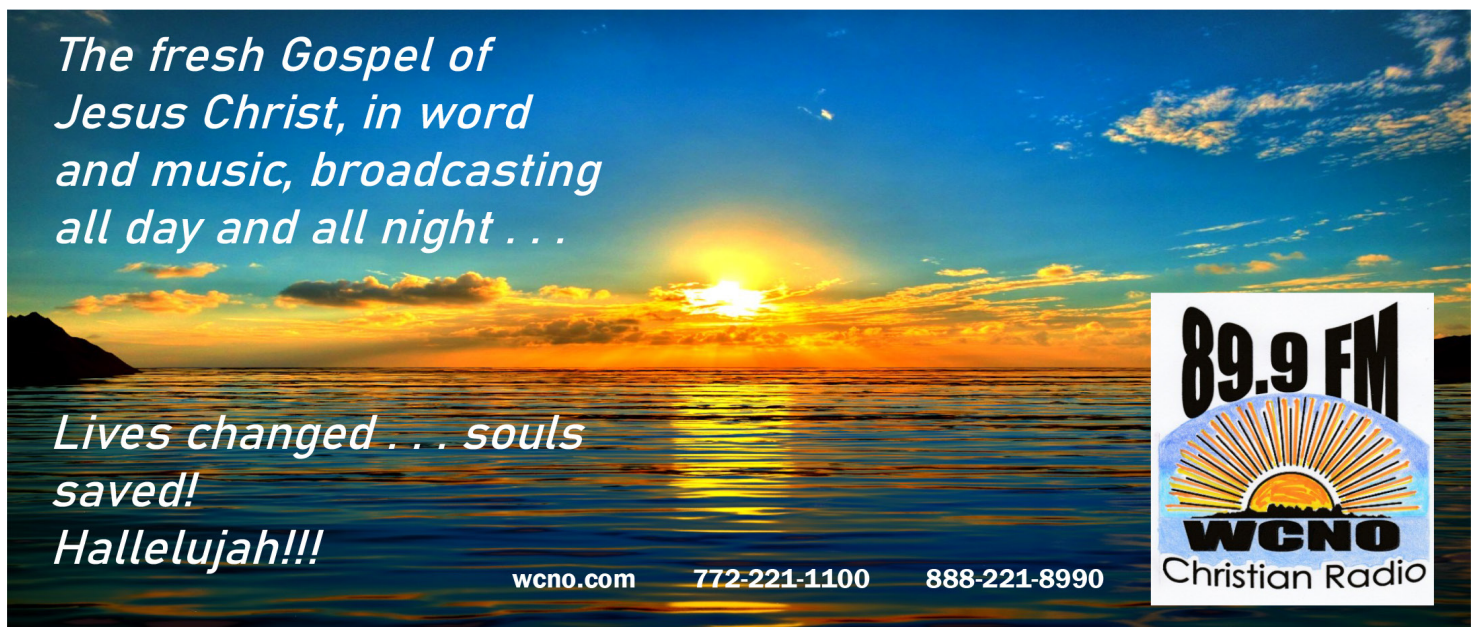
5. Get an accountability buddy

It can be easier to make big goals happen when you have support. If you share finances with a partner, it can be beneficial to ensure you're both on the same page. You can motivate each other to follow through with your savings goals.

If you're on a solo personal finance journey, it may be helpful to share some of your goals with a trusted family member or friend so they can cheer you on. Surrounding yourself with others who are also working toward financial goals can help you stay on track.

You can do it

You can reach your savings goals. If you encounter some obstacles along the way, that's okay. Don't put off your savings goals because it feels impossible. Instead, get creative and figure out a plan that works well for your situation. The above tips may help you have greater success on your savings journey. ♦



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John 11:25

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"That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation"

Romans 10:9-10

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using distractions, rewards, and treats; pairing activities; and beginning with habits that directly strengthen self-control. Most successful habit change requires the coordination of multiple strategies to establish a single new behavior, and new habits, on average, take 66 days to form, so the more strategies used, the better.

Change your habits, change your life

Sometimes change takes a long time. Sometimes it requires repeated experiments and failures. But for ongoing betterment, the attempts are unquestionably worthwhile and one success often leads to another. When thinking about habits, wellness, and the health, well-being, and quality of life to which you aspire, consider the following: "Are you going to accept yourself or expect more from yourself?" "Are you going to embrace the present or consider the future?" and "Are you going to care about yourself or overlook yourself?"

Wellness is a dynamic, ever-changing, fluctuating process. It is a lifestyle, a personalized approach to living life in a way that allows you to become the best kind of person that your potentials, circumstances, and fate will allow. The past is history; the present and future lie in the choices you make today. Don't worry about getting it perfect; just get it going, and become the best kind of person you can be. ♦

cancer risk cont.

some types of cancer. Eating a diet high in refined carbohydrates is associated with a significantly increased risk of developing prostate and breast cancer. Refined carbohydrates include foods such as:

- Tortillas • White bread • Bagels • Waffles and pancakes
- Pastries • White rice

You can cut down on your consumption of refined carbs by substituting complex carbs instead. Choose brown rice instead of white rice, baked goods made with whole grains and eat oatmeal instead of refined breakfast cereals.

6. Alcohol

You may have heard that alcohol, particularly red wine, is good for your health. While it's true that consuming red wine in moderation is associated with fewer heart attacks, all types of alcohol are associated with an increased risk of developing cancer. The more alcohol you drink, the higher your risk is of developing cancer. Drinking alcohol is positively associated with developing six types of cancer, including:

- Mouth & throat cancer • Esophagus cancer • Voice box cancer
- Colon & rectal cancer • Liver cancer • Breast cancer

Three-quarters of Americans report drinking alcohol in the past year, making it the most commonly used substance in the U.S. The American Cancer Society funded a study that found that limiting alcohol intake could prevent 44,300 cases of cancer by 2042. ♦



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