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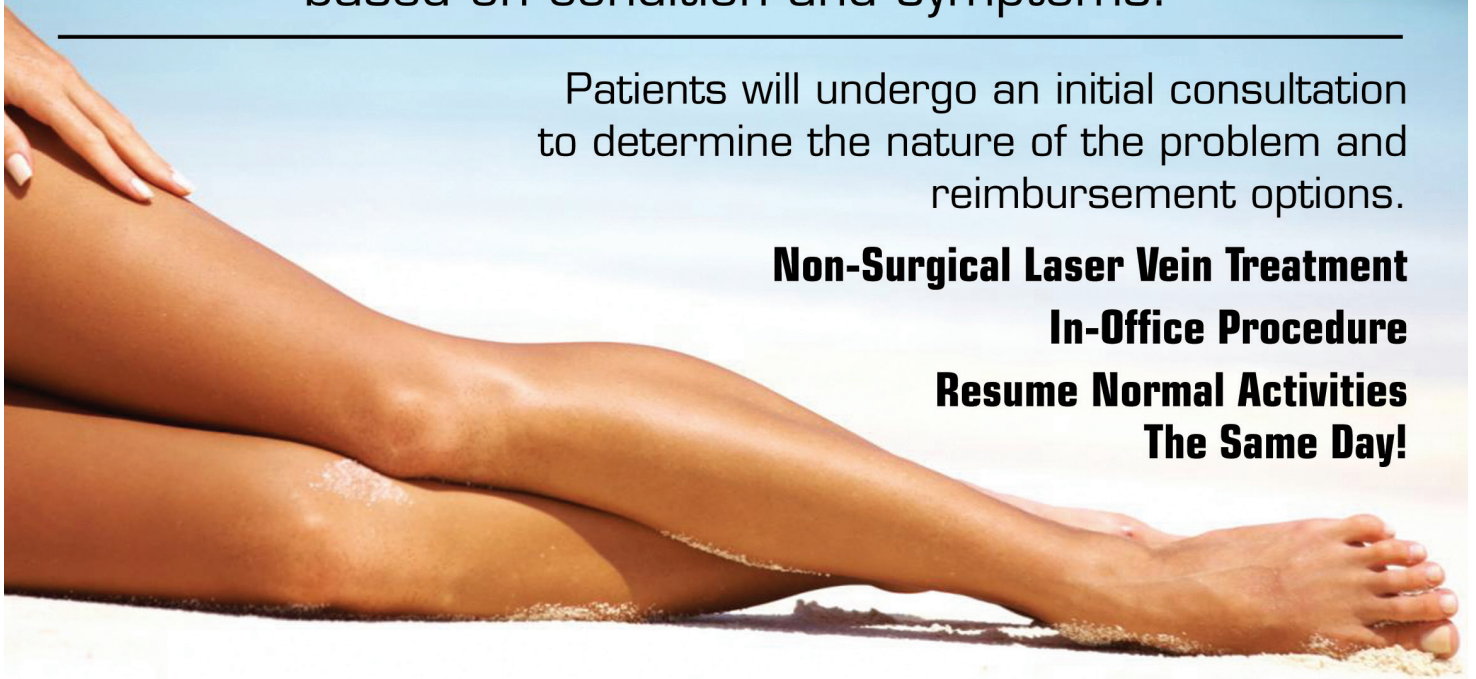


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EDITOR / SALES DIRECTOR
Angel Chavez
admusa@hotmail.com

EDITORIAL
Angel Chavez

ART DIRECTOR / ASST. EDITOR
John Gorman
woodpeckerdesigns@yahoo.com

FOR SALES CALL: 772-521-5111
OR EMAIL: admusa@hotmail.com

ADVERTISING DEPT.
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or e-mail us today at
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PHOTOGRAPHY
Patty D Photography
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Port St. Lucie, Florida
icarepublications@gmail.com
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FROM THE EDITOR

By ANGEL CHAVEZ

A Tent or a Building?

Giving a choice, will you choose a tent or a whole building for your dwelling place or home? Right here and right now?

The answer seems to be obvious, yet we all choose the tent, for lack of revelation knowledge.

“For we know that if our earthly house, this tent, is destroyed, we have a building from God, a house not made with hands, eternal in the heavens. [In the heavens means: In the spiritual realm-in the new-you who thrives in the heavenly realm and physical realm, by the spirit of God] For in this we groan, earnestly desiring to be clothed with our habitation which is from heaven, if indeed, having been clothed, we shall not be found naked. For we who are in this tent groan, being burdened, not because we want to be unclothed, but further clothed, that mortality may be swallowed up by life. Now He who has prepared us for this very thing is God, who also has given us the Spirit as a guarantee.”

2 Corinthians 5:1-5

Most Christians spiritualize so much the scriptures in a way that sounds impossible to obtain that which our heart-inner/man needs. We postpone everything for the future. After we are dead and gone from the natural realm. But everything we just read is for us, here and now.

We are here, in this world, but we don't belong to it. We may not look and behave perfect like Jesus, but we are being transformed from Glory to Glory into His likeness because we carry His resurrected nature. It was He Holy Spirit, who resurrected Jesus along with all Christians.

But you are not in the flesh but in the Spirit, if indeed the Spirit of God dwells in you. Now if anyone does not have the Spirit of Christ, he is not His. And if Christ is in you, the body

is dead because of sin, but the Spirit is life because of righteousness. But if the Spirit of Him who raised Jesus from the dead dwells in you, He who raised Christ from the dead will also give life [will also give life>is also giving life] to your mortal bodies through His Spirit who dwells in you. *Romans 8:9-11*

When Jesus comes back down to pick up His body in the clouds. We the church, His Body, will be going up to the clouds. That requires Holy Spirit power. Therefore, let's live in the spirit. We don't want to miss Jesus's shout. It's all spiritual...

“For this we say to you by the word of the Lord, that we who are alive and remain until the coming of the Lord will by no means precede those who are asleep. For the Lord Himself will descend from heaven with a shout, with the voice of an archangel, and with the trumpet of God. And the dead in Christ will rise first. Then we who are alive and remain shall be caught up together with them in the clouds to meet the Lord in the air. And thus we shall always be with the Lord. Therefore comfort one another with these words. *1 Thessalonians 4:15-17*

Yes. We are all well equipped to live by faith, to live in the spirit, expressing the love nature of God. Which is our very own nature in Christ Jesus.

ACQUIRE HIS NATURE BY PRAYING OUT LOUD:

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life.

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KNOW YOUR LOCAL PROFESSIONALS
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Teach Kids About Money with Debit and Credit Cards

Money: so easy to spend and so hard to discuss. This is particularly true when it comes to our kids. A 2019 study found parents say they want to talk about finances with their kids, but they often don't. Fear is the biggest factor.

There's nothing to be afraid of, experts say, and the time to start the conversation is... well, right now.

"Ideally, these conversations should start when your child is very young," said Kari Lorz, certified financial education instructor and founder of MoneyfortheMamas. But if that hasn't happened, don't be afraid to initiate a discussion with older children or teens.

How to talk to your child about money at every age

Talks about money and finance "establish a critical baseline that money is just a tool," Lorz said. "It's not a shame-filled taboo topic, where people get angry or yell, or worse, shut down."

Here's how to discuss money with your child at any age.

Preschool

If your kid is old enough to see a product on TV or online and ask for it, then they're old enough to start learning about money, said Vince Shorb, CEO of the National Financial Educator's Council. That doesn't mean sitting a preschooler down and doing a lesson plan on dollars and cents. "The focus is on action, having them do activities," Shorb said.

With a two- or three-year-old, you can start to explain that you exchange money for goods, said Jennifer Connolly, president of the western Massachusetts chapter of Junior Achievement, a nonprofit dedicated to teaching young people about workforce readiness, entrepreneurship and financial literacy. This can be as simple as playing "store" with toys and fake money, or showing them when you get food at a drive-through that you are giving the cashier money in exchange for the meal, she said.

"It's all about bringing them in at different levels they are able to understand," she said.

Elementary school

A child as young as five can earn money in exchange for chores, said Beverly Harzog, personal finance and credit card expert for U.S. News & World Report. Then, when they've saved for what they want, go to the store with them and let them pick it out and pay for it with the money they earned, she said.

You could get even more elaborate and create three containers labeled "Spend," "Save" and "Give," said Amy Maliga, a financial educator with Take Charge America, a nonprofit financial



counseling agency. Any money the child receives, whether it's from the tooth fairy, the grandparents or from doing chores, gets divided among the three containers.

"Talk about the benefits of saving up money to buy something special, rather than spending it all right away," she said. "And it's a perfect opportunity to teach about the importance of donating money to help those less fortunate or to causes they care about, such as protecting animals or the environment."

This is also a good time to teach kids how to count money. Credit cards, debit cards, digital wallets—these are all abstract, and children are concrete thinkers. "It can be hard for kids to grasp how money is a tangible thing," Maliga said. "Explaining the names and denominations of coins and bills will help kids gain a concrete understanding of the concept of money."

With a slightly older—or just curious—child, it can be helpful to open a savings account in your child's name and start explaining what happens when you swipe or tap plastic or a phone to pay for goods.

"You have to explain to them where the money is coming from, where the money is going," Connolly said. "You're helping the child make the connection that, when you go to a store or a restaurant, you are using some money, whether it's a debit or credit card or actual cash."

Middle school

This is a great time to start introducing your child to the nuts and bolts of family finances. For instance, let them help plan and shop for family meals, suggested Maliga. Then give them a list of items to shop for, along with a spending limit. You can also do this with clothes shopping and purchasing back-to-school supplies.

A discussion of wants versus needs can get more detailed at this age. You can explain the wide range of choices and price points

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FROM THE CITY COUNCIL

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

Watch for Construction on Port St. Lucie Blvd.

Earlier this year, construction activity began on the Port St. Lucie Boulevard South improvement project – easily one of the most anticipated traffic projects in City.

The PSL Blvd. South project will incorporate “complete street” elements to our City’s namesake roadway, which will enhance mobility for pedestrians, bicyclists, as well as vehicles. In the upcoming months, motorists can expect to see construction activities and changes along Port St. Lucie Boulevard from SW Gatlin Boulevard to SW Darwin Boulevard. On Port St. Lucie Boulevard, starting north of SW Aurelia, one northbound through-lane will be eliminated, leaving one through-lane and one dedicated left-turn lane onto westbound Gatlin Boulevard. In addition, the contractor also will remove the existing median and close the median opening at both SW Yale Street and SW Cairo Avenue. The speed limit in the construction zone will be reduced to 30 mph.

The construction is part of Segment 3 of the Port St. Lucie Boulevard Project that will reconstruct approximately 0.7 miles of the existing four-lane roadway from SW Gatlin Boulevard to SW Darwin Boulevard and a portion of Darwin Boulevard. The project includes the construction of new, additional left-turn lanes at both Darwin and Gatlin.

The work in this segment also will include the conversion of the open swale drainage system to a closed underground system with curb and gutter, and the construction of multi-use paths, landscaped medians, irrigation, signalized intersections, roadway lighting and relocation of water and sewer lines. The project helps incorporate complete street elements while enhancing mobility for pedestrians, bicyclists and motorists.

This is just one segment of the future, planned improvements to Port St. Lucie Boulevard South. To learn about Segments 1 and 2, please visit the City’s website.

The City urges drivers to be vigilant and use patience while moving through construction zones. When driving, keep an eye out for signs and other indicators of construction, such as cones or barrels and slow down or come to a complete stop, if required. Motorists can expect delays. When making travel plans, take the time to research alternate routes when possible. Weather and other unforeseen circumstances can impact construction schedules and activities.

For more information on the project, visit www.CityofPSL.com/pslblvdsouth. ❖

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FROM THE SHERIFF

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

S.A.V.E - Swift Assisted Victim Extraction Program

Deputies and firefighters in St. Lucie County are prepared to save you in the event of an active shooter incident. Together, the St. Lucie County Sheriff's Office and the St. Lucie County Fire District launched an innovative training program called S.A.V.E. – Swift Assisted Victim Extraction. This program pairs law enforcement with firefighter/paramedics in an active shooter incident to quickly enter the scene, protect the medical personnel, and extract victims in order to get them lifesaving treatment.

Based out of the lessons learned from mass shootings like Majory Stoneman Douglas; Columbine; Aurora, Colorado; San Bernardino, California; and the Orlando Pulse Nightclub, this training changes the culture of delaying medical treatment until the scene is completely secure. The S.A.V.E. program was developed by Jerry Mitchum and the Boone County Sheriff's Office in Columbia, Missouri, and enhances on-scene emergency care, recovery and extraction of persons in situations where standard law enforcement and emergency medical procedures will no longer suffice.

This forging of law enforcement and fire/emergency medical personnel creates one seamless team to minimize and mitigate the loss of life and serious bodily injury. The S.A.V.E. team consists of four law enforcement members who make a protective perimeter around the paramedics, shuttling them to the wounded and then back out, delivering victims to awaiting ambulatory transport to a hospital.

Partnerships like this between the Sheriff's Office and Fire



District are on the rise due to a strengthened and expanded relationship and shift in priorities to break down barriers between agencies. In the last several years, the two agencies have partnered on integrating Fire District paramedics into the Sheriff's Office SWAT Team. Through a highly competitive selection process, paramedics are chosen and complete the Florida Law Enforcement Auxiliary Academy, along with a 40-hour SWAT school, and become sworn law enforcement members of the SWAT Team. They now deploy shoulder to shoulder with the Sheriff's Office SWAT members to provide emergency medical treatment, should the incident require it.

The SAVE program is just another evolution in the growing partnership between these two agencies. More than 300 deputies and 500 firefighter/paramedics have been trained in the S.A.V.E. program. The result is a more comprehensive response to emergencies, providing you, the residents we serve day in and day out, with a new level of safety and protection. ♦



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3 Paralyzed Men Can Walk Again After Getting Electrode Implant

Three men with paralyzing spinal cord injuries can now stand, walk and cycle after electrodes were implanted into their spinal cords.

The electrodes deliver electrical pulses to specific regions of the spinal cord and thus activate muscles in the trunk and legs, according to a new study, published February 7 in the journal *Nature Medicine*. The soft, flexible device lies directly on top of the spinal nerves, beneath the vertebrae, and can be controlled wirelessly with software, operated from a tablet, and a handheld clicker.

The software communicates with a pacemaker-like device in the abdomen, which then directs the activity of the nerve-bound electrodes on the spinal cord. So, with the tap of a touch screen, the user of the implant can prompt their device to generate a precise pattern of stimulation. These stimulation patterns translate to patterns of muscle activity, allowing the user to walk, cycle, or swim, for instance. Users can also manually switch between these stimulation patterns with their clicker.

“All three patients were able to stand, walk, pedal, swim and control their torso movements in just one day, after their implants were activated,” co-senior author Grégoire Courtine, a neuroscientist and professor at the Swiss Federal Institute of Technology Lausanne (EPFL), said in a statement. The three patients were men, ages 29 to 41, but the study authors also expect that the device will work in women, *The Guardian* reported.

After the initial implantation, the patients underwent extensive training to get used to using the device and regain muscle mass and motor control, co-senior author Dr. Jocelyne Bloch, an associate professor of neurosurgery at Lausanne University Hospital, told *The Guardian*. “It was not perfect at the beginning, but they could train very early to have a more fluid gait,” she said. Eventually, the patients progressed from using the implants only in a controlled lab setting to using them out and about in their daily lives.

After four months of training, one patient, Michel Roccati, was able to walk about 0.6 mile (1 kilometer) outside the lab and without stopping, with only a frame for balance, AFP reported. He can now continuously stand for about two hours. Like the other participants in the trial, Roccati has a complete spinal cord injury, meaning the nerves below his site of injury cannot communicate with the brain at all. He was injured in a motorcycle accident in 2019 and lost both feeling and motor control in his legs.

“It was a very emotional experience,” Roccati said of the first time the electrical pulses were activated and he took a step, AFP reported. Now, the device is “a part of my daily life,” he told *The Guardian*. At a news conference, Roccati said he’s regained some feeling in his legs; he can feel his body making contact with the ground and his muscles engaging when he walks, *STAT* reported.

The new device builds on existing technology called spinal cord stimulators, which are already used to alleviate pain,

according to NBC News. The team modified these stimulators to target specific nerves involved in controlling muscles of the legs and lower trunk, they wrote in their report. In addition, in the trial, the team custom-fit each implant to match the length of the spinal cord and the position of the nerves in different participants, according to STAT.

"That gives us precise control over the neurons regulating specific muscles," Bloch said in the statement. "Ultimately, it allows for greater selectivity and accuracy in controlling the motor sequences for a given activity."

The device will now be tested in a large-scale trial in the U.S. and Europe, according to STAT. The team hopes to test the device in people with relatively recent injuries; in the three-person trial, all of the participants were at least a year out from their injuries. "The next step is to start earlier, just after the injury, when the potential for recovery is much larger," Bloch told NBC News. Animal studies hint that electrical stimulation may help the spinal cord heal after injury, according to STAT; so patients could potentially regain more sensation and motor control if their implant is placed soon after injury.

The team is also investigating whether a similar stimulator could be implanted directly into the motor cortex, a key region of the brain for controlling voluntary movement, Courtine told NBC News. Such a device could allow people with paralysis to direct their movements without the aid of a tablet or clicker.

The treatment's accessibility has limitations, however: Placement of the implant requires invasive surgery, and patients must undergo extensive monitoring and rehabilitation after the implantation, ABC Science reported.

"The challenge for the future is not only improving these approaches and developing other approaches, but to manage the application of these interventions so that many individuals can benefit, given that the access to high levels of technology may be an impediment," Reggie Edgerton, a professor at the University of California, Los Angeles who oversaw some of Courtine's postdoctoral work, told STAT. ♦

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HYPERTENSION

Eating the right diet to lower high blood pressure

Hypertension - more commonly known as high blood pressure - is one of the most common diseases in industrialised countries. 40% of people over the age of 25 are affected by the disease, which, in turn, is a major risk factor for cardiovascular and renal diseases. A plant-based diet is suitable for both the prevention and treatment of hypertension.

THE CARDIOVASCULAR SYSTEM

The cardiovascular system is one of the most important organ systems in the human body. It allows blood to distribute all necessary nutrients, hormones, the oxygen we breathe, and many other chemical compounds from and to all cells and organs in the body. In this way, it also helps with regulating, stabilising, and maintaining body temperature and pH, as well as fighting diseases. The cardiovascular system consists of the blood, heart, and blood vessels. Blood pressure is one of the body's key vital signs and describes the pressure of the circulating blood on the walls of the blood vessels. Normal blood pressure is considered to be less than 120/80 mmHg.

SYSTOLIC AND DIASTOLIC BLOOD PRESSURE

The muscle activity of the heart can be divided into two phases: in the systolic phase, blood is pumped from the heart chambers into the body's and the lungs' circulatory system; in the diastolic phase, the heart chambers fill with blood again. Both phases of muscle activity can be mapped using a blood pressure monitor. The first reading indicates the maximum

pressure the heart exerts when it beats (systolic). Diastolic blood pressure refers to the pressure in the arteries between heartbeats.

WHAT IS HYPERTENSION?

Hypertension is a cardiovascular disease. High blood pressure is defined as systolic blood pressure above 130 mmHg or diastolic blood pressure above 80 mmHg. Blood pressure is commonly measured in millimetres of mercury (mmHg). Depending on the cause of the disease, a distinction is made between primary (essential) and secondary (symptomatic) hypertension. About 90% of all patients suffer from primary hypertension, which - unlike secondary hypertension - is not caused by another underlying disease.

CLASSIFICATION OF HYPERTENSION

High blood pressure is divided into one of two categories, depending on the severity of the condition. It should be taken into account that systolic blood pressure increases with age. The reason for this is that the elastic walls of our blood vessels become more rigid as we grow older. If blood pressure values are elevated (that is, above 120/80 mmHg) there is a high risk of hypertension developing. Values above 130/80 mmHg, meaning systolic blood pressure higher than 130 and diastolic pressure of more than 80, are considered to be the markers of high blood pressure.

continued next page



FREQUENCY OF HYPERTENSION

Hypertension, also called ‘the silent killer’, often develops slowly and is sometimes asymptomatic. Worldwide, four out of 10 adults over the age of 25 are affected by arterial hypertension - high blood pressure in the arteries. According to the Global Burden of Disease (GBD) study, hypertension is the second most common risk factor for premature death worldwide. The World Hypertension League (WHL) estimates that approximately 10% of 2016’s global healthcare costs were due to high blood pressure and its complications. In low and middle-income countries, the treatment of people with high blood pressure could save 4.7 million lives over the course of a decade.

EFFECTS AND SYMPTOMS OF HYPERTENSION

Hypertension poses several health risks. It is estimated that the risk of dying from cardiovascular disease doubles with every 20 mmHg added to systolic blood pressure or every 10 mmHg increase in diastolic blood pressure. The increased pressure on the arteries can lead to them becoming damaged or constricted. This, in turn, can be a risk factor for arteriosclerosis. In addition, aneurysms (bulges in the arterial walls) may develop. In the worst-case scenario, an aneurysm will tear and cause internal bleeding. People suffering from high blood pressure are also at greater risk of vascular dementia, strokes, nerve damage to the eyes, and sexual dysfunction. Additionally, hypertension is also considered one of the most common causes of kidney failure, since high blood pressure can damage the kidneys’ small blood vessels, preventing waste products from being expelled.

CAUSES OF HYPERTENSION

Diet and lifestyle have a major influence on the development of hypertension. In addition to genetic predisposition and pre-existing conditions such as diabetes mellitus type 2 and kidney disease, a high consumption of alcohol, tobacco, salt, and saturated fatty acids play a role as risk factors. On the other hand, regular exercise, a body weight in the ideal range, and an adequate supply of potassium can reduce blood pressure. A well-planned diet can therefore guard against the development of hypertension and be used to treat the condition.

HYPERTENSION AND ANIMAL PRODUCTS

Several studies have shown that there is a correlation between the consumption of red meat and high blood pressure. In addition to foods containing large amounts of saturated fatty acids, a high consumption of sodium, salt, or cholesterol also has a negative effect on blood pressure. Processed animal products, in particular, such as cheese, sausage, other meat products, and ready meals, are often very rich in salt, fat, and cholesterol.

VEGETARIANS AND VEGANS ARE LESS LIKELY TO SUFFER FROM HIGH BLOOD PRESSURE

According to several studies, people who follow vegetarian diets have lower blood pressure levels compared to people who eat meat. Some studies have shown that a high potassium intake, as found in a balanced, plant-based diet, lowers hypertension. Sources of potassium include fruit, vegetables, and pulses. Since potassium also has a physiologically antagonistic effect on sodium, increasing potassium intake in one’s diet can lower blood



pressure. Magnesium and calcium also have a positive effect on high blood pressure. Both are found in green leafy vegetables, such as spinach, as well as in legumes, nuts, seeds, and whole grains.

According to a study published by Harvard Medical School in 2016, an increase in the intake of plant protein was associated with a lower mortality rate, especially cardiovascular mortality. “Substitution of plant protein for animal protein, especially from processed red meat, may confer a substantial health benefit. Therefore, public health recommendations should focus on improvement of protein sources”, the researchers concluded. A systematic review of 32 prospective cohort studies came to the same conclusion.

The high consumption of animal-based products is one of the main causes of widespread lifestyle diseases such as obesity, diabetes, and cardiovascular disease. These diseases, as well as high blood pressure, can all be managed and even avoided by following a more plant-based diet that is less calorie dense and lower in saturated fats, salt, and refined sugars. Food from plants contains no dietary cholesterol and provides a plethora of vitamins, minerals, fibre, and secondary plant compounds, all of which play an important role in sustaining human health.

TIPS FOR THE PREVENTION AND THERAPY OF HYPERTENSION

Hypertension can be treated and counteracted with a healthy diet and lifestyle:

- Eat a diet rich in fruit and vegetables, particularly those containing high levels of potassium and magnesium.
- Try to choose plant-based protein.
- Reduce the intake of saturated fatty acids and cholesterol. Instead, aim for a higher amount of monounsaturated and polyunsaturated fatty acids.
- Switch to a plant-based diet.
- Reduce salt consumption.
- Avoid cigarettes and alcohol as far as possible.
- Maintain a healthy weight.
- Engage in sufficient physical activity.

Should blood pressure reach stage 1 and it is not possible to reduce it to the desired extent with a change in diet and lifestyle, medication should be administered by a doctor. ❖

Staying Active At Work When You Are Sitting All Day



How much time do you spend sitting at your work place? Is it two hours per day? Or is it four hours? Maybe it is five, six or even eight hours? Unfortunately, the trend towards sitting all day is not changing. All of us are sitting more and more at the work place, largely due to the increased usage of technology. Approximately half of the U.S. population is not regularly physically active and 25% are not active at all (CDC, 2020). Physical inactivity is a major public health concern and is closely linked to the development of many chronic diseases. According to the World Health Organization, physical inactivity is the fourth leading risk factor for death (WHO, 2020). Being sedentary is a dangerous choice! Research shows us that leading a sedentary lifestyle will lead to disease, a lower quality of life, and eventually an early death - and the office space is a huge enabler for this trend to continue. We need to think creatively about how we can make our office spaces more active! In order to do that, we need to open our minds to some new, innovative ideas that could literally make the difference of being well or being ill (or dead!); Here are nine ways to turn your sedentary office life into an active workday, every day:

Phone-walking.

Every time your phone rings, get up out of your chair before you pick it up. If you have a portable handset or of course your cell phone, then walk in your office, from one side to the other, while you talk on the phone. Do not sit down until you have hung up the phone. If you have a phone with a chord, then put the phone on speaker, stand up and walk in place by your desk.

The half-hour challenge.

Use your cell phone to set an alarm for every 30 minutes. Once it goes off, you will have to complete a two-minute physical activity challenge in your office space.

Examples for this challenge are:

- Walking in place
- Jogging in place
- Jumping jacks
- Walking lunges
- Sitting down and getting back out of your chair repeatedly
- Push-ups on the floor or on the edge of your desk
- Triceps-dips on the floor or on the edge of your desk
- Wall sits (for 30 seconds at a time, repeat twice)

The lunchtime walkathon.

No matter how long you have for your lunch break, plan to spend the first half of it walking outside (preferred) or in the building. The second half of your lunch break can be spent eating.

Build your office-space mini-fitness center. Equip your office with some fun pieces of fitness equipment that you can utilize for the half-hour challenges or at lunchtime as an alternative to walking. In addition, these items could be used during phone-walking. Here are some ideas for cheap and easy-to-store equipment:

- Resistance bands
- Dumbbells
- Jump rope
- Resistance ball
- Medicine balls
- Bosu ball
- Step (such as they use in step aerobics)

Exchange your office chair for a resistance ball (Swiss ball).

Make sure, however, that it has the correct height for your desk. Utilizing a resistance ball can challenge your body's muscle, even when you do just sit on it.

Create a standing work environment.

There are two ways to do this:

- request your employer to exchange your sitting desk with a standing desk.
- find a way to heighten your work place utilizing boxes or something else to put your computer on top of. Forcing yourself to stand rather than sit, can make a huge difference in reducing your sitting time.



Purchase a moving workstation.

Although this is an expensive option, it is an option. There are companies that manufacture treadmill desks or stationary bicycle desks (which, by the way, is another idea for the mini-fitness center in your office). You walk or cycle while you are working on your computer on a desk that is specifically designed to fit around the exercise equipment.

Start an office walking club.

Be a leader and start a walking club at your workplace. Encourage each other to walk together at lunchtime or during other breaks you may be able to take. In fact, some office walking clubs meet prior to work or walk right after work as well.

Meeting time = standing time.

Whenever a meeting is taking place, choose to stand or walk in the room rather than sit. Although this may be awkward socially, it is a great way to be more active. Scientifically, all the evidence for the argument to stand rather than sit, is on your side!

There is no excuse to be sedentary at your office space! Use one or more of the suggestions above and get started right away in order to become more physically active at your office space. Not only can it help you to become less sedentary, but you may also inspire your colleagues, supervisors and bosses to move more as well. Create a physically active office culture today! ❖

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teach kids about money cont.

for, say, a new pair of sneakers. “However, if they’ve saved their own money and insist on buying something you don’t agree with, consider letting them do it,” Maliga said. “Experience is the best teacher when it comes to money, and making some mistakes can teach valuable financial lessons.”

If you’re comfortable and it feels appropriate, young teens can start to be included in decisions that affect the whole family, like whether a vacation is affordable. “Hearing money talked about openly encourages dialogue and helps prevent it from becoming a taboo topic,” she said.

High school

An older teen should be capable of managing their own money, saving toward goals and even being responsible for some expenses. Many older teens will have jobs, or some kind of income. If your teenager has their own car, or shares one with you, you could discuss what car ownership costs and who pays for what (gas, insurance, repairs, etc), Maliga said.

This is also a good time to have the college conversation—not how the GPA is going, but how much college costs and what the family can afford. Have regular talks about parental expectations around living arrangements, student loans and working while in school, Maliga said.

Above all, be honest with your kids. “They need to know before they apply for colleges how much you can pay,” Harzog said. “I wouldn’t say shut their dreams down. But money does talk in these situations.”

When to get your child a debit card

There are two types of debit cards for kids: the traditional kind that their parents have, and ones designed specifically for children. A child-oriented debit card, like GoHenry, BusyKid or Greenlight, will have an app for parents that allows them to monitor spending and drop in money (regularly, or as needed) and an app for kids that lets them save as well as spend—and track both.

Traditional banks are getting into the child debit card market as well. Chase, for instance, offers a Chase First Banking account to the children of Chase customers. The kids must be between the ages of six and 17, and the card allows them to take out money at Chase ATMs with no fee.

That said, many experts recommend giving kids their first prepaid debit card at about 12 years old. Children at that age can grasp that “using the card does have actual financial consequences, even if they can’t physically see the money leaving their account,” said Anna Barker, personal finance expert and founder of LogicalDollar,

Remember, the card is the beginning of the conversation, not the end. “It’s important for parents to monitor this and keep it as an open topic of discussion with their children,” Barker said. “This includes looking for any teachable moments or suggesting how a different financial choice made in their spending could have a different outcome for their finances overall.”

Whatever the age, experts caution against giving a child any type of card before you’ve thoroughly discussed the mechanics of plastic—and only when you feel they’re ready. “There is a disconnect when you use plastic,” Harzog said. “It’s so important

that kids make that connection (that using a debit card means spending actual money). They need to make that connection before you ever hand them a plastic card.”

When to get your child a credit card

Some parents may be tempted to give older teens their first credit card—and some older teens may be mature enough to handle one. It all depends on the child.

“Giving a teen a credit card is a great learning experience for many, but should be done with great parental control and caution,” said Robert Puharich, founder of Teen Learner, a financial literacy tool for teenagers. “Teens with jobs and employment are well on their way to responsibility and the lessons of a credit card can go very well with a job.”

Kids under 18 years old cannot get a credit card on their own. They are probably old enough, however, be added to a parent’s card as an authorized user. Just under a fifth of parents have added their minor children as authorized users, according to a 2019 survey by T. Rowe Price.

Thinking about it for your family? Here are some points to consider:

- Is your credit up to it? Make sure you have your own finances in good shape before you bring your kid onboard. “Adding teens on a parent’s traditional credit card could also be a great way to build a teen’s credit if the parents have a history of paying the card on time,” said Courtney Hale, founder of Super Money Kids, a Nashville-based company focused on increasing children’s financial literacy. If, however, parents fail to make payments on time, adding a child as an authorized user could hurt their credit, Hale said.
- Is your child up to it? You can have two children, raise them in the same house with the same rules, yet one is ready to responsibly handle a credit card at age 16 and the other isn’t. Can this particular teen be counted on to follow rules you lay down? If the card is for emergencies only, do you both agree on what an emergency is? “They don’t all walk at the same time, they don’t all talk at the same time,” Connolly said. “So why would they all be ready to handle money at the same time?”
- Could this be a good teaching moment? Give a (responsible) teen a credit card and you open the door to discussion about credit limits, the importance of paying balances on time, keeping credit optimization low and not spending more than they can afford. “It’s important for teens to learn that borrowing money—whether using credit cards, student loans, or other types of loans—comes at a price, in the form of interest,” Maliga said. “Learning to use a credit card responsibly now can help them avoid costly mistakes in the future.”

The bottom line

Whatever age your child is, be proud of yourself for opening that door and beginning the conversation about money and finances. “As parents, one of the biggest gifts we can give our children is responsible money habits that last a lifetime,” said Gina Grippo-Martinez, wealth adviser at ALINE Wealth. “Consider a solid financial literacy foundation as one of the legacies you are leaving your kids and grandkids. In doing so, you’ll enforce positive change in your family and in the world.” ♦



U.S. CONSTITUTION

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

We Must Govern Ourselves Supernaturally by Our Own US Constitution.

Let's compare how the Founders viewed "government" compared to how we have been propagandized to think of government. As we look to Dictionary.com, see the first definition and the last:

1. *the political direction and control exercised over the actions of the members, citizens, or inhabitants of communities, societies, and states; direction of the affairs of a state, community, etc.; political administration:*

Government is necessary to the existence of civilized society.

6. *direction; control; management; rule: the government of one's conduct.*

(Number 6 has been added recently, I am delighted to share. This is progress!)

Let's compare this to the 1828 Noah Webster Dictionary, which was the first official dictionary that captured the language of Biblical Liberty of our American Founders:

1. *Control; restraint. Men are apt to neglect the government of their temper and passions.*

2. *The exercise of authority; direction and restraint exercised over the actions of men in communities, societies or states; the administration of public affairs, according to established constitution, laws and usages, or by arbitrary edicts. Prussia rose to importance under the government of Frederick II.*

3. *The exercise of authority by a parent or householder. Children are often ruined by a neglect of government in parents.*

Let family government be like that of our heavenly Father, mild, gentle and affectionate.

Do you see that the concept of self-government in the 1828 version is defined first! Only we can govern ourselves and hopefully as Christians, we press into Christ to choose to be led by His Holy Spirit in all that we do, to honor and obey Him.

The second definition refers to civil authority that should only exercise restraint according to our Constitution and NOT by arbitrary edicts (Executive Orders and Judicial decision).

The third definition refers to family government. Isn't this interesting? I believe that America shall rise or fall in direct proportion to whether we restore these concepts. May we learn from our Heavenly Father once again, so that each of our families govern themselves according to His Ways, being "mild, gentle and affectionate". That would be Supernatural! ❖

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DENISE CINTRON

Owner of Artistic Closets

Hi Denise, can you give us a brief introduction about yourself and when and why did you move to Treasure Coast?

My name is Denise Cintron, and I am the 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, and our company is the Treasure Coast's #1 custom closet and cabinetry company today.

Can you tell us 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.

Can you 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.

We are also opening up a **BRAND NEW SHOWROOM 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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March is National Developmental Disabilities Awareness Month

National Developmental Disabilities Awareness Month is observed in March in the U.S. This class of disabilities can refer to impairments in learning and behavior, such as autism, attention-deficit/hyperactivity disorder, and impairments in physical and/or intellectual functioning such as cerebral palsy, spina bifida, and Down syndrome. The campaign seeks to raise awareness about including people with developmental disabilities in all facets of community life. It also creates awareness of the difficulties that people with disabilities still face in fitting into the communities in which they live.



HISTORY OF NATIONAL DEVELOPMENTAL DISABILITIES AWARENESS MONTH

Before the 19th century, people with developmental disabilities were treated violently and lived in poor, unhygienic environments. Many were ‘passed on,’ a practice of carting off people to be dropped in another town. More awareness about developmental disabilities spread in this century both in England and in the U.S.

Social reformers such as Dorothy Dea became leading advocates of the human rights of people with disabilities. Since it was socially unacceptable for a woman to speak in Congress, she asked another reformer, Samuel Gridley Howe, to present her argument for rehabilitating people with

disabilities. The motion was passed in the Senate and the House of Representatives but was vetoed by President Pierce. Even the Romantic poets of England such as Byron, Wordsworth, and Keats, who highlighted the goodness of leading a simple life close to nature, were instrumental in prompting authorities to situate asylums in the countryside.

Other reformers and educationists such as Edouard Seguin believed in the benefits of sensory and muscular training to force the central nervous system to “take over” and perform duties that children were otherwise unable to. Maria Montessori was influenced

by his methods while working with children with disabilities and other children. The nature of training and institutions continued to evolve over the century, leading to an adverse development. Custodial institutions started being established by the end of the century, which essentially segregated pupils from the rest of the community. It was only after the deinstitutionalization movement of the 1970s and 1980s that Ronald Reagan declared March the month for National Developmental Disabilities Awareness in 1987.

HOW TO OBSERVE NATIONAL DEVELOPMENTAL DISABILITIES AWARENESS MONTH

Learn about the rights of people with disabilities

The Americans with Disabilities Act was passed in 1990, making it illegal to discriminate against people with disabilities. Read about the rights laid down in this Act, which is also enforced by the U.S. Equal Employment Opportunity Commission. You may even be able to support a colleague or friend.

Volunteer for an organization

There are many organizations working at the national and local levels with different forms of disabilities. Some national-level ones are The National Association of Councils on Developmental Disabilities (N.A.C.D.D.), National Disability Institute, and the American Coalition of Citizens with Disabilities. If you know of any local chapters or even schools that work with children or adults with disabilities, now is a great time to reach out to them.

Raise funds

Many organizations in the field are non-profits looking to raise funds to provide better and more services to their participants. If you are skilled at marketing, networking, or other related jobs, you can consider using your time to set up a fundraiser in March.

continued next page

WHY NATIONAL DEVELOPMENTAL DISABILITIES AWARENESS MONTH IS IMPORTANT

It has a chequered history

While there is much more positive awareness about disabilities now, it has not always been a history of progress.

Doctors and educators who were successful in establishing more compassionate conditions had to give way to more rigid forms of institutionalization later. This was questioned only around 40 to 50 years ago.



It's a chance to volunteer

Volunteering for an organization working on disability is a great way to improve our own social and interpersonal skills, even if we're just doing office work. It is a great way to learn something new about ourselves and about another person with a different lifestyle and differing abilities.

It raises our self-awareness

The month reminds us that we're all part of a broad spectrum of intellectual and physical functioning. It is a chance to be more empathetic and to remind ourselves of the challenges we face in our own lives, regardless of our I.Q. or diagnosis. ❖

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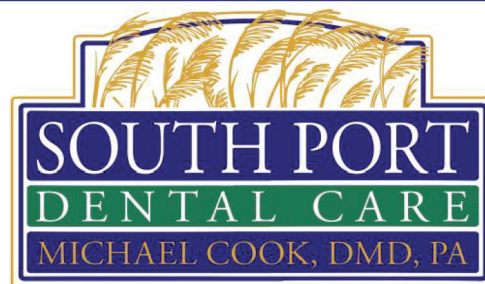
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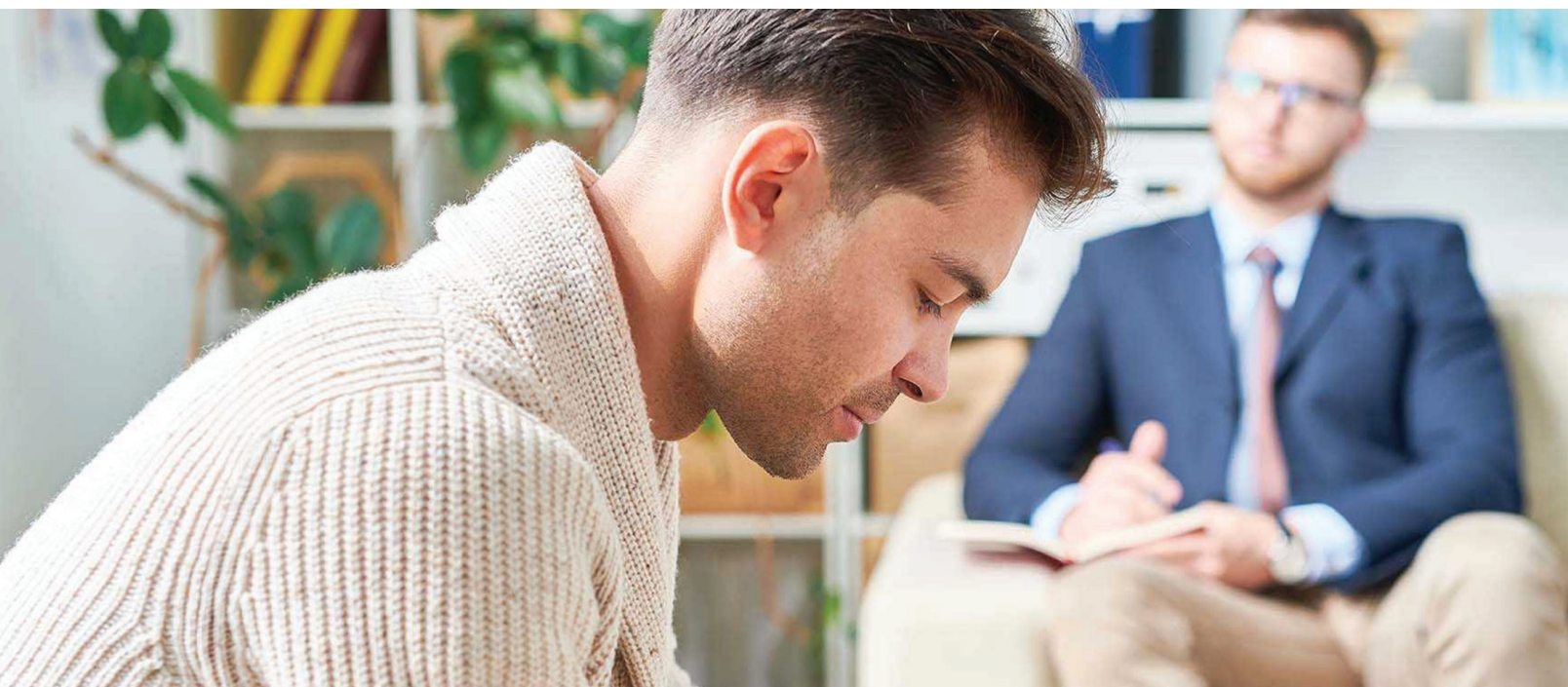
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What to say and what not to say to someone with a mental health condition

When a friend or loved one is dealing with a mental illness, you may be at a loss for what to say. You want to offer comfort and support but may be worried about how your words will be interpreted. Here, we share some of the most common mistakes as well as supportive things to say to help your loved one feel accepted and appreciated as they navigate their mental health problems.



What to say to someone with a mental health condition

1. “Do you want to talk about it? I’m always here for you.”

Even if you don’t entirely understand what your friend is going through, you can still be there for them in a healthy, supportive way. Listen to them without judgment and make sure they know they’re not alone. It’s also important to let your loved one lead the conversation so you’re able to talk about topics they feel comfortable discussing. “Follow and support rather than lead and advise,” explains Sue.

2. “What can I do to help?”

If your loved one has had depression or anxiety for a while, they probably know what does and does not help them. Even if they just need help with something simple like laundry or grocery shopping, offering help lets them know you care.

3. “That sounds really difficult. How are you coping?”

Acknowledging how they feel is both validating and comforting. It reminds your friend that you are listening to them, that you believe that what they’re going through is real, and that you want to help them cope.

4. “Let’s go somewhere quiet or take a walk”

In times of extreme anxiety, it can help to try a grounding activity, like going for a walk or finding a peaceful place to talk. Grounding activities may be done alone or with another person and may include listening to music or enjoying a soothing scent.

5. “I’m really sorry you’re going through this. I’m here for you if you need me.”

Remind them that their feelings are valid and that you want to support them.

continued next page

6. “Are you looking for my perspective or would you rather I listen?”

Clarify which type of support they would like and let them know that you will not judge them. If they want your insights, it's helpful to begin with something like “I don't know if this applies, but I'm wondering about...”

What not to say to someone with a mental health condition

It's just as important to understand what responses may be unhelpful, or worse—damaging to someone who has opened up to you. Avoid the following responses:

1. “I know what you mean. I had a panic attack when I saw my electrical bill!”

This attempt at relating to what your loved one is going through is kind-hearted, but also misguided. Relating their panic attacks to your anxiety about a regular expense misses the mark because it implies that those two things are the same or of similar consequence and minimizes their pain. “Even if you have an anxiety disorder, suggesting that they can just do what you did when you were anxious is stigmatizing,” says Sue.

2. “Have you tried yoga or meditation?”

One of the most pervasive misconceptions about mental health is that yoga, meditation, and other wellness trends can cure depression and other mental health conditions. While these practices are certainly a helpful supplement to treatment for many people, only your friend knows if it is right for them. Sue recommends instead asking what options they see for themselves. “If the person says they feel like they have no options, you can ask permission to share some ideas you've heard that may make sense to them,” says Sue.

3. “Why aren't you seeing a therapist?” or “Why aren't you on medication?”

While it's fine to show concern for a friend, remarks like these can come across as accusatory. Again, if the person says they feel like they have no options, you might say, “I always hear about therapy and medication, what are your thoughts on those?” Remember that this is a decision that is ultimately theirs to make.

4. “Are you OK?!”

This question can make your loved one feel pressured to get better immediately, which is rarely the case for mental health. They may also feel like they have to tell you they're fine, even if that is not true.

5. “There are lots of people who have it much worse than you.”

Remarks like this encourage your loved one to compare themselves to others. You should encourage them to let go of comparing themselves to others and instead focus on what's best for them.

6. “You wouldn't feel this way if...”

Mental health issues and their causes are complex, and many people wear themselves out emotionally by searching for the

causes of their suffering. Placing blame leads to unnecessary distress and takes time from increasing understanding of what is going on.

What to do when someone says something hurtful

For those struggling with mental health, much of what's been discussed will sound familiar. You will have heard some of the well-meaning but unhelpful advice and suggestions and felt hurt by their implications. Rather than respond with anger when someone makes a hurtful comment, Sue recommends reminding yourself “That person does not know enough for me to allow them to be the source of my hurt.” Be sure to let the advocates around you step in to educate those who need it or do it yourself if that feels right and healthy for you. ♦



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Living Will - What are the Questions You Should Ask?

Creating a Living Will is a task that's often neglected on a financial to-do list – but it shouldn't be. A living will is a legal document, also known as an advance health care directive, that details how you want to be cared for if something unexpectedly impacts your health and you wind up on life support. A living will also forces you to answer difficult questions, such as whether or not you want doctors to do everything they can to keep you alive, even if the outlook is hopeless, or give them permission to let you go if you're incapacitated.

Here are key questions to ask before writing a living will:

- What's the difference between a will, a living will and a living trust?
- Do I really need a living will?
- How do I write a living will?
- How much does it cost to put together a living will?
- What should be included in a living will?
- Where should I put my living will?
- If you're contemplating making a living will, here's more information on the crucial questions to consider before you get started.

What's the Difference Between a Will, a Living Will and a Living Trust?

A living will is often confused with a will, which is a legal document that explains your wishes for your assets after you die. Conversely, a living trust is an estate planning document



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that addresses how your assets will be managed if you are incapacitated. For instance, if you own a variety of valuable items and assets, after you're gone, your will would allocate who would receive your house, furniture and artwork collection. However, if you're in a coma, a living trust will assign somebody to make these choices for you. This person would be able to use your bank account to pay your bills and make financial decisions, including whether or not to sell your home. Without a living trust, those types of decisions can be made by a court.

You'll also want to decide if your living trust should be revocable or irrevocable. With an irrevocable trust, you can't make any changes, so in the event you awake from a coma, you wouldn't be able to make choices about your assets. Still, some people opt for irrevocable trusts for tax-shelter benefits.

Do I Really Need a Living Will?

The answer will depend on how you feel about the possibility of being alive but not cognizant, such as after a terrible car accident or if you suffer from severe dementia. If you feel strongly either way about life-preserving procedures, then you need a living will. If not for your own peace of mind, consider creating a living will for loved ones who may agonize over the decision to invoke life-saving procedures or not.

How Do I Write a Living Will?

You'll fill out a form, which you can acquire from an estate attorney or a hospital. You can also download it online, but you'll have to get it notarized, and attorneys and legal websites such as the U.S. Living Will Registry caution that living will forms on the internet may be outdated. State laws change often, so you'll want to make sure the living will form you're filling out is current. You can do this on your own, but it's also a wise idea to consult a professional.

"The best people to turn to are those who have seen many iterations of living wills and have seen what works and what doesn't work. In other words, estate planners and doctors are in the best position to help you think through your choices and to understand how those choices could play out in real life," says Kimberly Hanlon, an attorney for Lucere Legal, LLC, a small business and estate law firm in Minneapolis.

"Don't wait until the last minute to get it done," Hanlon cautions. "I've seen cases where the person meant to get their planning done, but never got around to it, and their health had significantly declined by the time they were trying to get it done."

How Much Does It Cost to Put Together a Living Will?

If you're looking to create a living will in a cost-effective way, you could download a free living will form from a source that you trust, such as RocketLawyer.com or LawDepot.com, or get a form at your local hospital and have it notarized at your bank for around \$10 or \$15. These templates are often comprehensive, and provide space for you to list the names of your physicians as well as emergency contact numbers. These forms also address specific situations, such as pregnancy; on the form, you can specify your wishes for medical care in the event you become incapacitated.

continued page 30

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Got an old flip phone? 5G technology continues to roll out, leaving 3G users disconnected

Millions of American consumers still rely on 3G devices and technology, and its phase-out is underway as 5G services expands across the country.

A landmark day in the rollout of the 5G cellular network took place on Jan. 19, giving millions of cell phones throughout the country faster speeds and wider coverage. But the coming switch, the latest in the advent of 5G, could leave some devices in the dark.

Both Verizon and AT&T plan to switch on their C-band networks, a change that is expected to further increase the speed and availability of the two providers' networks.

5G stands for "fifth-generation cellular" and is touted as the next big thing for cellular devices.

"This is the second wave of the 5G era," Andy Choi, a communication manager with Verizon, said. "You're looking at more than 100 million people in 1,700 cities across the country that will have access to Verizon's Ultra Wideband network."

While 5G has been available to customers of cellular providers like AT&T, Verizon and T-Mobile for more than a year, the new C-band networks set to go live are expected to further improve the speed and availability of the network. The improvements will be most noticeable during crowded events like concerts or sporting events, Choi said.

'It's not going to work'

As 5G's implementation nears completion, deadlines for Americans who are still using devices that rely on 3G networks are looming.

Mobile carriers like AT&T and Verizon are shutting down their 3G networks due to the network relying on old technology and a need for more frequency space that is being taken up by old cellular devices. The shutdowns began in February with AT&T and will wrap up by the end of the year.

That means older cell phones that use 3G won't be able to receive calls or texts—including to 911—or use data services, according to the FCC.

OATS (Older Adults Technology Services), an AARP affiliate that help seniors learn and use technology, is advising all Americans that the phase-out of 3G could affect:

- Mobile phones from 2012 or earlier (including flip phones, pre-2012 smartphones)
- Home security systems
- Smartwatches
- Medical devices and medical alert bracelets

"One of the things that we've learned over the years is, many seniors tend to hang on to their technology devices a little bit too long," said Tom Kamber, OATS founder and executive director. "And after three or four years that software and an old device tends to be obsolete and that puts you at risk for breakdowns in the device for problems that it does everything it's supposed to do."

For help navigating new technology, visit SeniorPlanet.org from AARP

Kamber says obsolete technology can leave consumers open to security breaches, and that now is as good a time as any to ask providers whether devices you rely on are using 3G technology.

"We know that for a fact that millions of people are relying on outmoded devices and we're sure that some people in America are not going to know about this transition and they're going to open up their phone or hit their alarm button and it's not going to work," Kamber said.

continued next page

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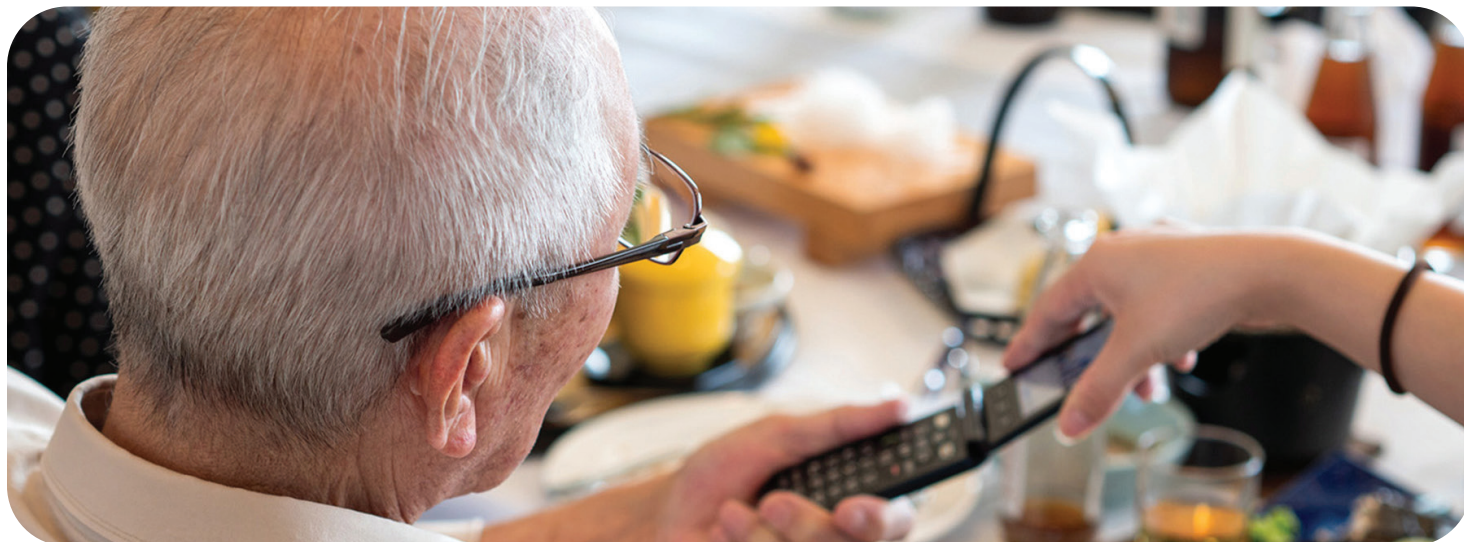
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5G and the digital divide

While the leading wireless providers like Verizon tout 5G as a solution to bridging the digital divide, so far that hasn't proven true, according to Angela Siefer, executive director, of the National Digital Inclusion Alliance.

"5G will not bridge the digital divide," she said. "Because the digital divide is not just an issue of availability of broadband services; it's an issue of affordability, digital literacy and the appropriate devices."

Historically, Siefer said, wireless providers have rolled out new services and technology in communities where consumers can afford to upgrade, largely leaving rural communities and low-income consumers out.

"We know that the lower one's income, the less likely one is to have home broadband service," Siefer said. "The lower one's income, the more likely a household is to rely upon a mobile phone, as their only source of internet service or other public free Wifi solutions."

Siefer pointed to financial support for consumers who may not be able to afford new devices as well as higher cellular phone

bills. The Lifeline program provides a discount of about \$10 a month on wireless and internet service to consumers who qualify. The Affordable Connectivity Act goes even further, providing a discount of up to \$30 per month toward internet service for eligible households and up to \$75 per month for households on qualifying Tribal lands. Siefert said these are underutilized benefits.

"Some people find out because sometimes the carrier tells them that it's there," Siefer said. "Information often occurs through community-based organizations or other social service entities, and that's how a lot of word has spread."

In addition to Lifeline, the federal government funds a program called High Cost to the tune of \$4.5 billion annually. Its mission is to incentivize communication technology companies to expand their networks, "in rural areas where the market alone cannot support the substantial cost of deploying network infrastructure and providing connectivity."

"We need all the solutions that are out there to be options for various communities in rural areas," Siefert said. ♦

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THE BASICS OF FLORIDA HOMESTEAD

Source: floridahomesteadcheck.com



What is my “Homestead”? Your Homestead is your home that you own (not rent) and live in as your permanent residence in Florida. You can only have ONE Homestead, and you have to own it as a natural person or in a trust where you are also the beneficiary of the trust.

Why do I care about “Homestead?” Because your Homestead is protected from most types of legal judgments and there are many ways in which it saves you money on your property taxes.

What are the property tax savings for my Homestead?

The Save Our Homes Act keeps the Assessed Value (the base value on which you pay taxes) from going up any more than 3% a year or CPI, whichever is LESS. So the Market Value (what your home would sell for) can go up rapidly, but your taxes won't. So most people who have lived in their home for a long time are paying taxes on WAY less than their home is worth.

Portability allows you to take up to \$500,000 of the savings you have accrued because of the Save Our Homes Act to another home in Florida, so long as you buy and move into that home and change your driver's license to that address by the end of the year following the year in which you sell or relinquish homestead status on your previous homestead. Because the average property tax rate in Florida is about 2%, Portability can make as much as a \$10,000 a year difference in your tax bill! ($\$500,000 \times 2\%$). The formula to determine Portability is:

Portability = Market Value on Tax Roll – Assessed Value on Tax Roll.

Exemptions are subtracted from your Assessed Value to arrive at your Taxable Value, the value against which your tax rate is assessed. There is a basic “standard” exemption of a total of \$50,000 (for all homes with a Market Value over \$75,000), which saves you about \$1,000 a year on your tax bill. BUT there are about 30 other exemptions! They can be hard to identify. They are in categories like Low Income, Veterans, Disabled Persons, Seniors, First Responders, Granny Flats, and Deployed Military. Portability acts just like an exemption.

How do I get Homestead? You must FILE for it at the County Property Appraiser's office. The form to file is the Florida DR501. Portability is a SEPARATE filing. If you have accrued portability and you want to transfer it over to your new homestead you must file a Florida DR501T Form. You ESTABLISH your Homestead when you (1) purchase it, (2) move into it, and (3) change your driver's license to that address. Once you Establish your Homestead then you can go down and file for it. It will go into effect the January 1st AFTER the date on which you ESTABLISH your Homestead. So if you establish your Homestead on March 22nd, 2021, you can go down and file for it and it will go into effect on January 1st, 2022. The LAST DATE FOR FILING HOMESTEAD is March 1st of the year following the year in which you ESTABLISH your Homestead. So in our example above, the last date to file would be March 1st, 2022.

I heard that a lot of people “mess up” their Homestead... what are some of the common “Gotchas”?

- Forgetting to file for Homestead. Believe it or not, about 30% of eligible Floridians forget and don't file for it!

- Forgetting to file for Portability. Remember, it's a SEPARATE filing. Way over half of Floridians who have portability to transfer forget to file for it.
- Not identifying and filing for exemptions that you were eligible for. For example, if a Florida homeowner has lived in their home for over 25 years, is over 65, has an income below about \$30K a year, and their home has a market value of under \$250K, then they are EXEMPT from paying property taxes! A large percentage of the people eligible for this exemption don't know and don't file for it.
- Failing to realize that their Market Value on the tax rolls is not keeping up with ACTUAL Market Value. Remember, Portability = Market Value – Assessed Value. So you want your Market Value to be as high as possible! Many people think that if their Market Value on the tax rolls is low that is saving them money but this is WRONG. You pay taxes on your ASSESSED VALUE, not your Market Value! If your Market Value on the tax rolls is lower than your actual Market Value you should contact your Property Appraiser and get it RAISED.
- Selling your home and not realizing that your Market Value was low or that you forgot to file for portability on your home. When you close, it wipes out the savings and it cannot be fixed after that!

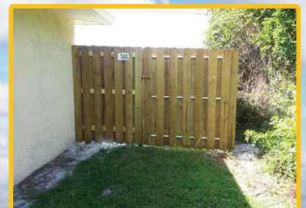
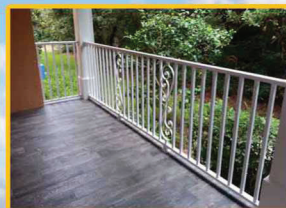
What is a Homestead Check™ and why should I get one? If you think all of the above stuff is confusing then you're right. A Homestead Check™ analyzes everything for you and tells you if there are any issues that you need to address with your Homestead

filings or valuations. If you're a new Homeowner, it explains to you what, where, and when you need to file, and it gives you all the necessary forms. It also comprehensively analyzes all of the available exemptions to see if there is one that you qualify for. If there's a problem, your Homestead Check™ will explain it to you, tell you how much money it is costing you, and give you step by step instructions on how to fix it. A Homestead Check™ costs \$100 and is pretty much instantaneous. If you get a Homestead Check™ then you also have access to our counseling center, the Homestead Counselors™ if you have any questions or need help. If something needs to be fixed and you don't have time or don't want to deal with it the Homestead Doctors™ can fix it for you on very affordable and reasonable terms. If you get a Homestead Check™ then you also qualify for Homestead Monitoring™ for only \$75 a year. Remember, your eligibility for exemptions can change every year and your market valuation and assessed value definitely changes every year, so you must monitor your "homestead situation" on an annual basis or how else will you know if something gets out of line?

Can't I just find out everything I need to know from the County Property Appraiser? Property Appraisers are officials who are elected every 4 years and don't have to have any experience in this area or know much about it to be elected. They work on a slim budget and do the best that they can, but unfortunately it has proven time and time again to be a true statement to say "If you ask the Property Appraiser's office a question, they will tell you whatever they think will make you go away the quickest." ♦

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Don't Let Money Worries Shorten Your Life

Take these steps to ease your financial fretting - and perhaps even live longer.

Financial stress seems inevitable. After all, there are utility bills, credit card bills and college tuition to worry about. There are student loans and mortgages to repay. There are retirement accounts that need to be fed, and medical bills to handle.

But stress caused by financial insecurity isn't something to take lightly. In fact, financial stress may be partially responsible for shortening U.S. life spans, which decreased in 2021 for the first time in more than 20 years, says Mark Rank, professor of social work at Washington University in St. Louis' Brown School.

"The argument can be made that over time, economic insecurity has really been rising for a number of reasons," Rank says. "There seems to be a connection between that and the falling of life expectancy."

He notes that some leading causes of death – heart disease, stroke, unintentional injuries and suicide – may have their roots in high stress levels. "We know, based on a lot of medical research, that stress is related to a lot of diseases and conditions," Rank says.

Rank isn't alone in observing a relationship between financial stress and physical deterioration. Among U.S. employees, 52 percent reported feeling stressed about their finances. Among them, 28 percent reported that financial stress had impacted their health. "When I talk to corporate wellness people, they believe that there is a very strong connection between financial health and physical health," says Carla Dearing, CEO of SUM180, an online financial wellness service.

One reason for the connection may be that people who are financially insecure often lack the resources necessary to seek mental and physical health care when their stress levels rise, says James Ruby, an assistant director of clinical training and a core faculty member for Counseling@Northwestern, an online Master of Arts in counseling program from The Family Institute at Northwestern University. When people are short on cash and high on stress, "we do see an increase in things like health-related illnesses, an increase in substance abuse," Ruby says.

While Rank notes that it's difficult to pinpoint exactly which financial factors are related to shortened life expectancy, there are a few potential culprits. "I think it's been coming for a long time," Rank says. "In this last election, there was a lot of concern about economic vulnerability and economic stress." He adds: "It's becoming more and more difficult for people to achieve the American dream."

If you're concerned that stress caused by money woes is making you sick – and potentially shrinking your life span – make these changes to ease your mind and maybe even increase your longevity.

continued page 30



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from the editor cont.

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money worries cont.

Grow an emergency fund. Losing sleep is no surprise when you don’t have the cash on hand if something, like a car breakdown, medical emergency or loss in income, rears its ugly head. “There’s a massive savings problem in the country, so if you don’t have any emergency fund, then everything is a crisis,” Dearing says.

Start small. Automating monthly debits, even small amounts, into an emergency savings account can radically increase your financial hardiness. In fact, a study from the Urban Institute recently found that savings accounts stocked with as little as \$250 to \$749 can drastically reduce the chances that certain financial disruptions will derail a family’s finances. Every little bit helps.

“Here’s a baby step: Put away one month’s worth of expenses,” Dearing says. Doing that will teach you how to track spending, budget and get a sense of your monthly expenses, she says. You can grow a full emergency fund – three to six month’s worth of living expenses – from there.

Prioritize. If every aspect of your financial life is amiss, prioritize which ones need the most attention, Ruby says. Focus on making sure that you have food, shelter and clothing before stressing about the rest. “As much as the credit card company may want us to believe that what we owe them is the most important thing in the stack of bills, our mortgage is probably the most important thing, too,” Ruby says.

If you don’t know how to start, seek professional help. An expert can show you how to get your finances back on track – and sleep better at night.

Find stress relief. Look for low-cost or no-cost ways to relieve your stress. Those might include deep breathing, positive self-talk or exercise, Ruby says.

While these money moves can help individuals who are struggling find some relief when it comes to their finances, Rank says that large-scale policy changes are essential to relieving financial stress for many Americans. “I think a larger part of the answer is: What are we doing on a large scale in terms of our policies?” Rank says. For example, he says, we need to examine policies that create good jobs and strong safety nets.

Until then, these steps may help you at least chip away at your financial fretting. ❖

living will cont.

But if you are going to hire a lawyer to help you put together your living will for yourself and your spouse, expect to pay hundreds or thousands of dollars in legal fees, depending on the complexity of your financial situation.

What Should Be Included in a Living Will?

You can offer medical instructions on tissue or organ donations after you die in your living will. You may want to state whether you want CPR or shock equipment used on you if you go into cardiac arrest, as well as if you would like antibiotics or antivirals to treat infections, among other end-of-life wishes pertaining to health care. For instance, you may want to discuss palliative care, a type of medicine that promotes compassionate comfort care for people in a serious or life-limiting illness. It’s a little different than hospice care, which is also a form of compassionate care, but at a time when the patient is considered to be at the end of his or her life.

Regardless, when putting together your living will, you’ll want to complete two related documents, advises Matthew Erskine, managing partner of Erskine & Erskine, a law firm that specializes in estate planning based in Worcester, Massachusetts.

You’ll want to appoint people to the roles of durable power of attorney and health care proxy, he says. The durable power of attorney allows a trusted person, like a family member or close friend, to handle your finances, including tasks such as paying your bills or talking to the Internal Revenue Service on your behalf. This person should also be trusted to make financial decisions for you. Meanwhile, a health care proxy is the person who is given the responsibility of making health care decisions when you can’t. In the living will, you’ll need to explain in writing what types of health care treatments you do or don’t want performed. “Having all three (a living will, a durable power of attorney and a health care proxy) is like having fire insurance: You hope you will never need them, but if you do, they save you a lot of pain and money,” Erskine says. He also points out that “by their nature, these documents, and their authority, bleed over into each other.”

For instance, approving a medical procedure may also be a financial decision, if that means paying for costs that aren’t approved by insurance, he says. To save family members from conflict, you may want your health care proxy and durable power of attorney to be the same person.

Make sure the person you want to handle these decisions is up to the task, Hanlon says, pointing out that you’re asking someone to do something difficult and stressful. “It’s unfair to put someone in that position without their knowledge and consent,” she says.

Where Should I Put My Living Will?

You won’t do yourself much good if you lavish time, money, emotions and energy on your living will and then don’t tell anyone where to find it. So make sure your doctor’s office has a copy, and the person or people who are your health care proxy and durable power of attorney should also have one. You can keep the original at home. ❖



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