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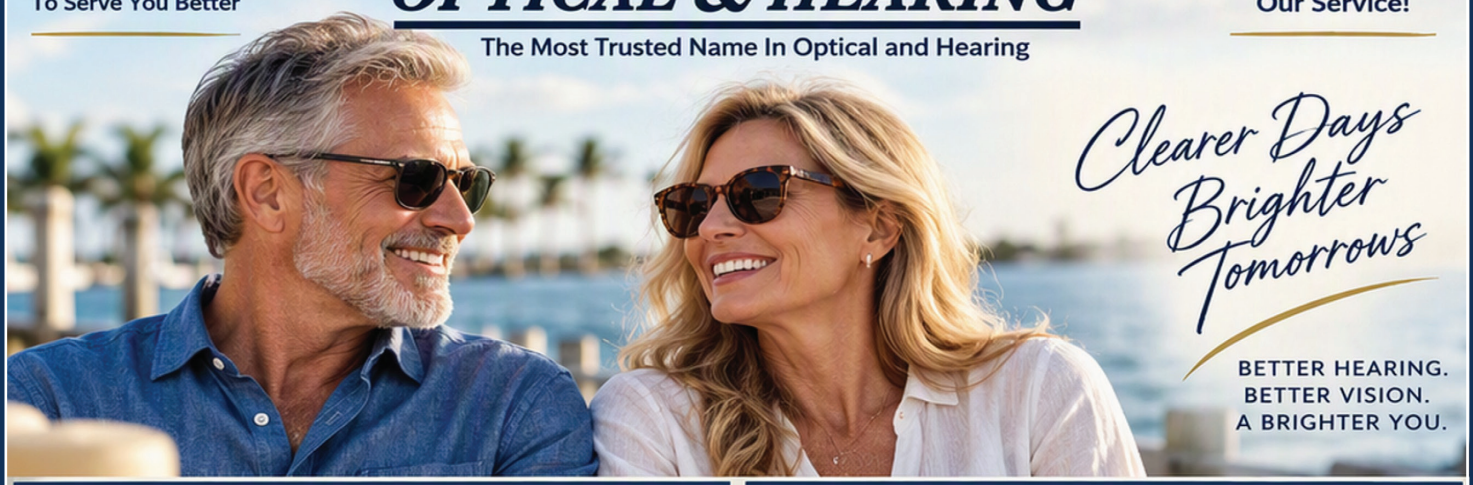
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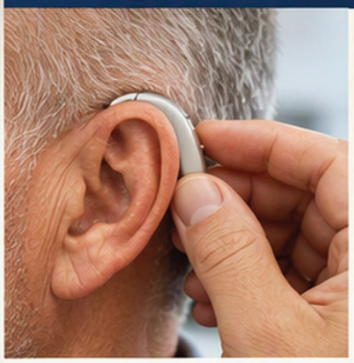
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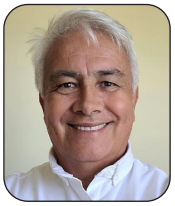
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We Are Here and There?

By ANGEL CHAVEZ

"But you have come to Mount Zion, to the city of the living God, the heavenly Jerusalem. You have come to thousands upon thousands of angels in joyful assembly, to the church of the firstborn, whose names are written in heaven. You have come to God, the Judge of all, to the spirits of the righteous made perfect, to Jesus the mediator of a new covenant, and to the sprinkled blood that speaks a better word than the blood of Abel.
Hebrews 12:22-24

PLEASE READ CAREFULLY, WITH YOUR HEART, BECAUSE YOU HAVE COME: meaning whoever comes to Jesus and surrenders their life to Jesus, instantly ARRIVES THERE SPIRITUALLY, YOU HAVE COME!

A) But you have come to Mount Zion, to the city of the living God, the heavenly Jerusalem; Of course, this is spiritual language but affects our daily life here. Our spirit (ONCE BORN FROM GOD, John 1:12-13) connected with Jesus's Spirit, becomes one spirit with Jesus [17 But whoever is united with the Lord is one with him in spirit. 1Corinthians 6:17], Our spirit is already in MOUNT ZION, The city of the living God. Our spirit knowns NO distance, is bound to NO time, our spirit is NOT bound to one Dimension, etc. And, Mount Zion is the most beautiful mountain in the whole universe, with views 360/ and 7D. By consciously meditating and spend time there daily, we'll be transformed into His image.

B) You have come to thousands upon thousands of angels in joyful assembly; Can you imagine the amount of Joy flowing from God Himself to all these innumerable amounts of powerful angels? Would you be affected by spending some daily time as part of these joyful assembly?

Did you know that the joy of the Lord is our strength? Are you living and doing your daily chores and daily routine in your own strength? "for the joy of the Lord is your strength." *Nehemiah 8:10*

C) to the church of the firstborn, whose names are written in heaven; make a daily healthy habit of spending some fellowshipping-time with all our brothers whose names are written in the book of Life.

D) You have come to God, the Judge of all, to the spirits of the righteous made perfect, to Jesus the mediator of a new covenant, and to the sprinkled blood that speaks a better word than the blood of Abel.

When you read this don't be scared or uncomfortable or shamed or guilty; You already have been judged in the cross of Jesus; in the body of Jesus. We were crucified with Jesus, dead with Jesus and buried with Jesus. AND RESURECTED WITH JESUS. Jesus is our…RIGHTEOUSNESS, HOLINES AND REDEMPTION. THANKS TO THE FATHER, THANKS TO JESUS AND THE HOLY SPIRIT, JESUS TOOK YOUR PLACE.

"It is because of him that you are in Christ Jesus, who has become for us wisdom from God—that is, our righteousness, holiness and redemption. Therefore, as it is written: "Let the one who boasts boast in the Lord."
1Corinthians 1:30-31

"But because of his great love for us, God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions—it is

see "HERE AND THERE" on page 21

NOVEMBER 2026









CONTENTS

ON OUR PAGES



5 **PARENTING/FAMILIES**
>> Articles for parents and children of all ages. Activities, nutritional information and more!



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



10 **DIET & NUTRITION**
>> Foods that give us what we need to be healthy and energetic. Diet tips. Recipes.



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



14 **HEALTH & WELLNESS**
>> We show you ways to improve your health mentally and physically. Healthy lifestyles.



16 **COVER STORY**
>> See who is featured this month with our exclusive interviews and articles.



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



26 **HOME/REAL ESTATE**
>> Advice and information, home construction, and real estate. Tips for decorating your home and more.



28 **WEALTH/LEGAL/BUSINESS**
>> Ways to manage your hard earned dollars as well as legal advice on a variety of topics.

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SCREEN-FREE AND ANALOG CHILDHOOD

Rediscovering the Benefits of Play, Imagination and Real-World Connection

Children today are growing up in a world that would have seemed almost unimaginable to previous generations. Smartphones, tablets, streaming services, video games and social media are woven into everyday life, often providing entertainment, education and connection with just a few taps. Technology certainly has its benefits, but there is growing interest in what childhood looks like when screens don't dominate every free moment.

A screen-free or analog childhood doesn't mean eliminating technology altogether. Instead, it means intentionally creating space for activities that don't require a device—playing outside, reading a physical book, drawing, building, exploring, talking, creating and simply being bored.

And that boredom may be more valuable than it seems.

WHEN BOREDOM BECOMES A SUPERPOWER

Adults often feel pressure to keep children entertained. When a child says, "I'm bored," the instinct can be to hand over a phone or turn on a television. But boredom gives children something a screen cannot easily provide: the opportunity to decide what happens next.

Without an instant source of entertainment, children have to use their imagination. A cardboard box can become a spaceship. A backyard can become an adventure course. A blanket can become a fort. A handful of crayons can turn into an afternoon of storytelling.

These seemingly simple experiences help children practice creativity, problem-solving and independent thinking. They learn that entertainment doesn't always have to be delivered to them—they can create it themselves.

THE VALUE OF ANALOG PLAY

Analog play is simply play that doesn't depend on digital technology. It can include board games, puzzles, LEGOs and other building toys, dolls, action figures, crafts, sports, musical instruments, books or games invented by children themselves.

These activities encourage children to interact with the physical world. Building something requires hands and coordination. Drawing requires concentration. Playing a board game teaches patience, turn-taking and following rules. Reading a physical book encourages children to slow down and spend time with a single story.

Even simple household activities can become meaningful learning

see "SCREEN-FREE" on page 20



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Property Assessment and Taxation Processes

The determination of annual property taxes in Florida is subject to public misconception A common misconception is that the Property Appraiser establishes or controls individual tax rates or collects taxes, when in fact, statutory guidelines separate these responsibilities across three independent local government agencies.

The Role of the Property Appraiser: Valuation and Assessment

The primary responsibility of the Martin County Property Appraiser's office is to locate and value all property within the county as of January 1st. Additionally, the office administers ad valorem exemptions and classifications such as the Homestead Exemption or Agricultural Classification to establish the final taxable value. The Property Appraiser does not possess the statutory authority to control final tax rates or collect taxes.

The Role of Local Taxing Authorities: Tax Rate Setting and Budgeting

The total tax rate of a property owner is determined exclusively by local taxing authorities. These elected bodies govern local public budgets and analyze county tax rolls to establish the annual millage rate (the tax rate per $1,000 of taxable value). Ad valorem taxes are levied by multiple separate agencies, including:

- **The Martin County School Board**
- **The Martin County Board of County Commissioners**
- **Municipal Commissions** (for properties within Stuart, Sewall's Point, Ocean Breeze, the Village of Indiantown, or Jupiter Island)
- Special Districts (South Florida Water Management District, the Children's Services Council, and Florida Inland Navigation District)

The Role of the Tax Collector: Billing and Revenue Collection

Following property valuations and the establishment of millage rates, the certified tax roll data is transferred to the Martin County Tax Collector. This constitutional office handles tax billing, including the distribution of annual tax notices in November and the processing of all tax payments.

Public Assistance and Inquiry Guidelines

To ensure efficiency, property owners should direct inquiries to the appropriate office based on the nature of the issue:

- Property Appraiser: Assessed property values, agricultural classifications, or statutory exemptions.
- Taxing Authorities: Millage rates, budgets or the allocation of county funds at local public budget hearings.
- Tax Collector: Payment methods, payment plans, due dates, and escrow code removals. ◆



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New Driver License Design Features



Governor Ron DeSantis announced the rollout of Florida's newly designed driver licenses and identification cards. Florida residents are not required to replace their existing driver license or identification card. All currently valid credentials will remain valid until they expire and will be phased out over time. Ruth Pietruszewski announced that on September 30, we will start issuing the newly designed license.

The new design showcases Castillo de San Marcos as the background image on the front of the card. Located in St. Augustine, Castillo de San Marcos is the oldest masonry fortress in the continental United States. Florida's iconic orange is incorporated as the "O" in "Florida," while the bottom left corner features the Florida manatee, one of the state's most recognizable native species. The Florida alligator is also incorporated into the REAL ID star in the top right-hand corner of each card.

The back of the card pays tribute to Florida's Space Coast with an image of Space Shuttle Discovery, which flew 39 missions and spent 365 days in space before making its final landing in Florida on March 9, 2011. The card also features the motto "Let Us Alone" from Florida's first unofficial state flag, which was presented to Governor William D. Moseley upon his inauguration. ◆





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Are You Election Ready?

The November 3 General Election is just around the corner, and we want to make sure Martin County voters are ready to vote. Florida voters have three ways to vote: Early Voting, Vote-by-Mail, or in person on Election Day. Early Voting will be available October 21 through October 31. Voters may also request a Vote-by-Mail ballot from the Elections Office through October 22.

Your final opportunity to make your voice heard is Election Day, Tuesday, November 3. Polls will be open from 7 a.m. to 7 p.m. Whether you vote during Early Voting or on Election Day, you must provide valid photo and signature identification at the polls.

Before you cast your ballot, take a moment to make sure you are election ready. Check your voter registration status, verify your information, and confirm when and where you plan to vote. You can easily check your voter status by visiting MartinVotes.gov or by calling the Martin County Elections Office at 772-288-5637.

Your voice matters, and your community is counting on you to participate. Don't miss your opportunity to make your voice heard in the November 3 General Election. We'll see you at the polls! ◆



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This Thanksgiving, We're Thankful for the Miles That Bring Us Together

November is a time to slow down, count our blessings, and appreciate the people who make life special. Whether you're driving across Florida to visit family, heading out for a Thanksgiving getaway, or simply making your daily trips around town, your vehicle plays an important role in getting you where you need to be.

Here at Crown Car Care, we know that taking care of your vehicle isn't just about oil changes, tires, and repairs. It's about making sure you can count on your car when it matters most.

Before you hit the road this Thanksgiving, here are a few things worth checking:

- Tires: Florida's heat and everyday driving can take a toll on tires. Proper inflation, adequate tread, and even tire wear are important for safe travel, especially during unexpected rainstorms.
- Battery: Hot Florida weather can be particularly hard on car batteries. A battery that seems fine today might leave you stranded tomorrow. A quick battery test can help identify potential problems before they interrupt your plans.
- Fluids: Engine oil, coolant, and other essential fluids help keep your vehicle running properly. Staying current on maintenance can help prevent unexpected breakdowns.
- Brakes: If you've noticed squeaking, grinding, vibrations, or changes in how your brakes feel, don't wait until you're halfway through a road trip to have them checked.

At Crown Car Care, we're especially thankful for the customers who have trusted us over the years, the families who recommend us to their friends and neighbors, and the opportunity to serve our local community.

Whether you've been coming to us for 20 years or just discovered our shop, we appreciate your business and the trust you place in our team. From all of us at Crown Car Care, we wish you and your family a wonderful Thanksgiving filled with good food, great company, and safe travels!

Crown Car Care — Proudly serving Palm City, Stuart, and our surrounding communities. ◆





MEET POETIC NECTAR

by MELBA MOREL

Books, Poetry, and Connection on the Treasure Coast

Sometimes all it takes to begin a conversation is a book. You recognize a cover, ask someone what they're reading, or hear them talk about an author they love. Suddenly, there is something to share. That simple possibility is part of why I created Poetic Nectar.

I'm Melba Morel, a Dominican American writer, local author, and the founder of Poetic Nectar. Here on the Treasure Coast, my work brings together books, poetry, thoughtful gifts, and experiences that invite people to pause and connect.

My book, Unplanted, Yet Flourishing: A Poetic Journey Through Infertility, Loss & Healing, grew from deeply personal experiences. Writing gave me a way to express things I didn't always know how to explain. Poetry allowed me to be honest about grief, uncertainty, and hope without needing to have everything figured out.

That experience shapes the care I bring to Poetic Nectar. Words can help us understand ourselves, but they can also give us a way to reach each other.

One place that happens is our Book Swap Social at Hobe Sound Social & Coffee.

The invitation is easy: bring a book you're ready to pass along, grab a coffee, and look for something you'd like to take home. You can come alone or bring a friend. There is no assigned reading to finish and no need to know anyone beforehand. Browse the books, talk about a favorite author, or take your time getting comfortable.

I want people to feel welcome without feeling that they have to have something impressive to say. Being curious about a book is enough.

A swap also gives a book another life. Something that has been sitting on your shelf might become another person's next favorite read. You can discover a genre you haven't tried or pick up a title because someone tells you why they loved it.

Featured authors bring another dimension to these gatherings. Readers have an opportunity to meet the person behind a story, ask questions, and discover writing from within their own wider community.



For me, that local connection matters. There are talented people here with work worth discovering, and I enjoy creating opportunities for readers and writers to meet.

Poetic Nectar also carries that attention to words into the products and experiences I create.

Through Plant Your Words, participants reflect, write on seed paper, and plant their words. Someone might choose an intention, something they want to honor, or something they're ready to release.

I'm drawn to how simple and personal that process can be. It gives us a moment to pause and turn a thought into an action. You don't have to consider yourself a writer or poet to participate. My plantable products and handmade gifts offer other ways to bring creativity and reflection into everyday life. I care about the thought behind a gift: who it is for, what it expresses, and why someone chooses it.

A book, a few words, or something made with care can be a meaningful way to celebrate someone or let them know you're thinking of them. That is the feeling I want people to find when they explore Poetic Nectar.

As a small business owner, I put my own writing, creativity, and time into this work. When someone purchases my book or a product, attends a gathering, or tells a friend about Poetic Nectar, they help support the business behind these experiences. There are several ways to get to know us. You might first encounter my poetry, find my products at a local market, or join a Book Swap. Each offers a different introduction to the same work.

If you enjoy books, thoughtful gifts, or spending time with people who appreciate stories, I'd love to welcome you. **Visit poetic-nectar-hlzwil.subscribepage.io/** to explore products and upcoming gatherings, and follow @poeticnectar on Instagram. I'd love to welcome you to Poetic Nectar. ◆



What Is a Data Center?

And Why Is Everybody on the Treasure Coast Fighting About One?

by BRIDGETTE DALEY



What is a data center?

Picture a warehouse with no windows. Inside, rows of computers run around the clock. They store your photos, stream your shows, run your payroll software, and now they train artificial intelligence.

Now here is the part most people miss. A data center is not judged by its square footage. It is judged by its appetite for electricity.

Computers that run nonstop throw off heat. That heat has to be pulled out of the building every second of every day, or the equipment fails. So the power draw is never just the servers. It is the servers plus the cooling that keeps the servers alive. That load does not clock out at 5 p.m. It does not ease up in August. This is why the industry measures these projects in megawatts instead of jobs or storefronts.

Florida's new law draws the line at 50 megawatts of anticipated monthly peak load. Cross it and you are a large-scale data center facing a separate permitting process. For scale, Miami startup Atlas Compute spent months considering a 200-megawatt facility on industrial land southwest of Fort Pierce. Four times the threshold. The plan called for building its own power plant onsite, because the demand was that large. That is not a server closet. That is a small city's worth of electricity behind a chain-link fence.

Why are they being built here?

Follow the money. Then follow the power lines.

Northern Virginia, the industry's original hub, already accounts for roughly a quarter of that state's power demand, which is pushing developers to spread out. Florida offers cheap land, no state income tax, and grid capacity.

Now look at our corner of the map. Landowners here point to existing Florida Power & Light transmission lines and man-made lakes that could feed closed-loop cooling systems. Add interstate access and thousands of acres of former citrus and pasture land that stopped paying what it used to.

Data centers are the new buyer.

What this means for vacant land here

This is where it gets real, and where our region already made headlines. Sentinel Grove Technology Park, also called Project Jarvis, proposed 1,218 acres of former citrus land near Fort Pierce. Fifteen million square feet. A $13.5 billion price tag. It would have been the largest data center ever proposed in Florida. The developer withdrew it on February 26, 2026 as state legislation advanced in Tallahassee.

In Okeechobee County, Indian River State College pitched Okee-One, a 205-acre campus on the site of the former Florida School for Boys. The college described it as a modest 9 to 10 megawatt operation, a teaching lab, not a hyperscale plant. It did not matter. A petition against it gathered more than 3,000 signatures. County commissioners voted to remove the land-use designation that would have allowed it. Project over.

Then came Willow Lakes. Same pasture on West Midway Road once destined for a $595 million development with a surfing pool. Now developers want 174 acres rezoned to light industrial for an AI data center, with 26 adjacent acres for general commercial. The resort plans collapsed after the owner could not raise sufficient capital.

On September 17, the room answered back. The Fort Pierce Planning Board paused its meeting because the crowd violated fire regulations. More than 200 people packed the chamber. Before the meeting reconvened, the applicant's attorney asked that the item be tabled to an unspecified future date.

Read that again. The room filled, and the item vanished.

So what happens to vacant land? Three things at once. Speculative interest in power-adjacent acreage climbs. USDA puts Florida farm real estate at $9,150 per acre and pasture at $7,650 statewide. A parcel sitting beside a transmission line gets priced on entirely different math.

Quiet long-term holds become public hearings.

And approval got harder. SB 484 ensures local governments keep the authority to reject data center development in their communities.

What this means for you

If you own land, your parcel may be worth more than your appraiser thinks. Power access is the new waterfront. Get facts before a broker calls.

If you pay a power bill, SB 484 prohibits utilities from passing data center infrastructure costs on to residential and small-business ratepayers. It took effect July 1. That protection is real. It is also still being implemented. Watch it.

If you run a business, understand the trade. An economic impact analysis cited to state regulators projected St. Lucie County could see $13.5 billion in capital investment from one 1-gigawatt data center, along with $63 million in annual property tax revenue for its school system. Opponents counter that finished facilities employ very few people, while the water draw, the noise, and the grid load stay forever.

One Fort Pierce activist has already asked the city to draft an ordinance requiring a unanimous five-member commission vote to approve any future high-impact data center.

Here is the bottom line. The AI boom is not happening somewhere else. It is being negotiated on Midway Road, in a commission chamber, by people who will be on the agenda whether or not you show up. **Show up**. ◆

Bridgette Daley is a licensed Florida real estate agent and the founder of b.Digital Consulting, where she builds AI automation and marketing systems for businesses across Florida and Jamaica. Find her at bdigital.social.



Convenient. Tasty. Everywhere. But at what cost?

ULTRA-PROCESSED FOODS Are Making Us Unhealthy

Food has never been more convenient. Grocery store shelves are filled with ready-to-eat meals, packaged snacks, sweetened cereals, frozen entrées, sugary drinks and foods designed to last for weeks or months. For busy families, these products can make feeding ourselves easier. But as ultra-processed foods have become a larger part of the modern diet, researchers and health professionals are taking a closer look at what that convenience may be costing us.

The issue isn't simply that packaged food is "bad." The bigger concern is that ultra-processed foods can make up too much of our diet, gradually replacing the whole and minimally processed foods our bodies need.

What Exactly Is Ultra-Processed Food?

Processing itself isn't the problem. Humans have been processing food for thousands of years. Freezing vegetables, fermenting yogurt, milling grains, pasteurizing milk and cooking food are all forms of processing.

> *"The goal isn't to fear food. It's to make better food the easier choice.*

Ultra-processed foods are different. They are generally industrial formulations made using multiple ingredients and additives and are often designed to be especially convenient, highly palatable and easy to consume. Think packaged pastries, sugary breakfast cereals, many chips and snack foods, soft drinks, instant noodles, processed meat products and numerous ready-to-eat meals.

These foods often contain combinations of refined carbohydrates, added sugars, unhealthy fats and high levels of sodium. They may also contain flavorings, colors, emulsifiers, sweeteners and other additives used to improve taste, texture, appearance or shelf life.

The result is food that can be remarkably easy to eat—and remarkably easy to overeat.

Why Are They So Hard to Resist?

One reason ultra-processed foods can be problematic is that they are often engineered for maximum appeal. They may combine sweetness, saltiness and fat in ways that encourage us to keep eating.

They are also convenient. There is no chopping, soaking, cooking or preparation required for many of them. Open a package, tear open a wrapper or put something in the microwave, and a meal or snack is ready.

That convenience can gradually change eating habits. Instead of an apple, someone may reach for a packaged fruit snack. Instead of oatmeal with berries and nuts, breakfast might become a highly

continued next page

sweetened cereal. Instead of preparing chicken, vegetables and rice, dinner may come from a frozen package.

One substitution doesn't determine someone's health. But repeated substitutions can.

The Nutritional Trade-Off

Many ultra-processed foods provide calories without delivering the same nutritional value as minimally processed foods.

A meal centered around vegetables, fruits, beans, whole grains, nuts, seeds, fish, eggs or lean meats can provide fiber, protein, vitamins, minerals and other beneficial compounds. Some highly processed foods may provide individual nutrients, but the overall nutritional profile can be very different.

Fiber is particularly important. Whole plant foods tend to provide substantially more fiber than many ultra-processed alternatives. Fiber supports digestive health and contributes to feelings of fullness.

When highly processed foods dominate the diet, people may consume more calories while getting less of the nutritional variety their bodies need.

What Does the Research Show?

A growing body of observational research has associated higher consumption of ultra-processed foods with a greater risk of several chronic health problems, including obesity, cardiovascular disease and type 2 diabetes. Researchers continue to study exactly why these associations occur and how much is attributable to processing itself versus the nutritional characteristics of these foods.

One notable controlled feeding study found that people consumed more calories and gained weight during a period when they were offered an ultra-processed diet compared with a minimally processed diet, despite the diets being matched for certain nutritional characteristics.

The research doesn't mean that eating a packaged snack automatically causes disease. Health is influenced by many factors, including genetics, physical activity, sleep, stress and overall dietary pattern.

But the growing evidence does suggest that the overall proportion of ultra-processed food in our diets deserves attention.

Convenience Doesn't Have to Disappear

The answer isn't necessarily to eliminate every packaged food from the pantry. Some processed foods can be extremely useful. Frozen vegetables, canned beans, plain yogurt, canned fish and whole-grain breads can make healthy eating easier and more affordable. The goal is to make minimally processed foods the foundation of the diet and use convenience foods strategically.

Start with simple swaps. Choose plain oatmeal instead of heavily sweetened breakfast products. Keep fruit available for snacks. Add vegetables to meals. Choose nuts or yogurt instead of highly processed snack foods. Drink water more often instead of sugary beverages. When buying packaged foods, look beyond the front of the package and read the ingredient list and Nutrition Facts panel.

Small changes repeated consistently can have a much bigger impact than an attempt to completely overhaul your diet overnight.

Return to Real Food

Perhaps the most useful way to think about ultra-processed foods is not as a list of forbidden ingredients, but as a reminder to eat more real food.

Build meals around foods that look recognizable: vegetables, fruits, beans, whole grains, nuts, seeds, eggs, fish and other minimally processed protein sources.

Cook when you can. Prepare food in batches. Keep healthy options within easy reach. And don't worry about perfection.

The modern food environment makes convenience almost unavoidable. But convenience doesn't have to dictate our diets.

The more often we choose foods that nourish rather than simply satisfy, the easier it becomes to build an eating pattern that supports energy, healthy weight, metabolic health and long-term well-being. The goal isn't to fear food. It's to make better food the easier choice. ◆





Regenerative Recovery in Fitness

Why recovering smarter may be just as important as training harder



Stronger Today... Healthier Tomorrow.

For years, fitness culture has celebrated pushing harder—lifting heavier, running farther, doing more repetitions and squeezing another workout into an already busy schedule. But there is another side of fitness that deserves just as much attention: recovery.

Regenerative recovery is the practice of giving your body the tools and time it needs to repair, adapt and return stronger. It goes beyond simply taking a day off. It combines sleep, nutrition, hydration, mobility, stress management and other recovery strategies to help the body function at its best.

The goal isn't to do less. It's to make the exercise you do more sustainable.

Why Recovery Matters

Exercise places stress on the body. During strength training, for example, muscles experience microscopic damage that the body repairs during recovery. Cardiovascular exercise challenges the heart and lungs, while intense workouts can temporarily place additional demands on the nervous system.

That stress is part of the adaptation process—but recovery is where much of the rebuilding occurs.

Without adequate recovery, accumulated fatigue can affect performance, motivation and sleep. Over time, continually training without allowing sufficient recovery may also increase the likelihood of overuse problems and injury.

Think of recovery as the bridge between one workout and the next.

Sleep: Your Most Powerful Recovery Tool

One of the most important—and often overlooked—components of recovery is sleep. During quality sleep, the body carries out numerous processes involved in tissue repair, immune function, hormone regulation and memory. Poor or insufficient sleep can leave you feeling physically and mentally depleted, making even a normally manageable workout feel harder.

Creating a consistent bedtime routine, keeping the bedroom comfortable and limiting stimulating activities before bed can help support better sleep.

For many adults, aiming for seven to nine hours of sleep per night is a useful general target, although individual needs vary.

Fuel Your Recovery

Your body needs adequate energy and nutrients to repair itself.

Protein provides amino acids needed for muscle maintenance and repair. Carbohydrates help replenish energy stores, while healthy fats contribute to numerous important bodily functions. Fruits, vegetables, whole grains, beans, nuts, seeds and other minimally processed foods can provide vitamins, minerals, fiber and beneficial plant compounds.

Hydration matters, too. Water supports circulation, temperature regulation and many of the body's normal processes.

Rather than thinking of nutrition only as fuel for a workout, think of it as fuel for recovery.

Move to Recover

Recovery doesn't always mean sitting still. Gentle movement can help you stay mobile between harder training sessions. Walking, stretching, yoga, mobility exercises and light cycling can provide

continued next page

movement without adding the same training stress as an intense workout.

Mobility work is particularly useful as we age because maintaining a comfortable range of motion can make everyday activities—and exercise itself—easier.

The important distinction is intensity. Recovery movement should leave you feeling better, not exhausted.



Manage the Stress You Can't See

Physical training isn't the only stress your body experiences. Work, family responsibilities, poor sleep and emotional stress can all contribute to the overall load placed on the body.

That means recovery should include the mind as well as the muscles.

Deep breathing, meditation, time outdoors, enjoyable hobbies and simply creating periods of quiet can help support relaxation. Sometimes the best recovery strategy is knowing when to step away from the gym.

Listen to Your Body

Regenerative recovery also requires paying attention to signals. Persistent soreness, unusual fatigue, declining performance, disrupted sleep or a lack of motivation may indicate that your body needs more recovery. Being disciplined doesn't always mean completing the workout you planned. Sometimes discipline means changing the plan.

That could mean reducing intensity, taking an additional rest day or choosing a gentle walk instead of a hard training session.

Recovery Is Part of the Workout

The fitness industry often focuses on what happens during the hour spent exercising. But what happens during the other 23 hours of the day matters, too.

Training provides the stimulus. Recovery gives the body an opportunity to adapt to that stimulus.

When sleep, nutrition, hydration, mobility and stress management become part of the fitness plan, exercise becomes more sustainable. You may have more energy, move more comfortably and approach workouts with greater consistency.

The objective isn't simply to train harder. It's to recover smarter—so you can keep moving, improving and enjoying the activities you love for years to come. ◆

The Heart of Hospice: The Power of Volunteers

A little time, a caring heart, and a compassionate presence can make a world of difference.

At the heart of hospice care is a mission to bring comfort, compassion, and meaningful connections to patients and their families. Our hospice volunteer program offers caring individuals the opportunity to make a difference by sharing their time and kindness.

- **Patient Care Volunteers** offer companionship through conversation, reading, games, or simply sitting quietly with a patient. Their presence can brighten a day and provide family caregivers with a much-needed break from caregiving responsibilities.
- **Veteran Volunteers** connect with patients who have served our country. Through shared experiences, they honor veterans' service and remind them that their sacrifices are remembered and appreciated.
- **Paw Pals Volunteers** bring specially selected animal companions to visit patients. A gentle nuzzle or wagging tail can spark smiles, awaken treasured memories, and create moments of joy.
- **Memory Bear Sewing Volunteers** transform a loved one's clothing into cherished keepsakes for grieving families, offering comfort and a lasting connection to someone deeply loved.

Additional specialized volunteer opportunities are also available to match different interests, talents, and ways of giving back. Every volunteer brings something special. Through their kindness and compassion, they help honor each patient's dignity, relationships, and life story.

You can make a difference, too! If you have a caring heart and a desire to serve your community, consider becoming a hospice volunteer. Together, we make every moment matter.

Interested in volunteering? Contact:
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VITAS® Healthcare

The HEART of the MATTER: Smarter Tools, Same Sacred Trust

by BY DR. VIK GONGIDI, CARDIOLOGIST
PREMIER CARDIOLOGY OF VERO BEACH



Every heart tells a story. After years at the bedside, I have learned that the best technology never replaces the doctor. It gives the doctor more time to be one.

Let's start with the numbers. Nationally, heart disease claimed 683,037 American lives in 2024. That is more than any other cause, according to the CDC.

Now bring it home. Across Indian River, St. Lucie and Martin counties, roughly 215,000 neighbors are 65 or older. That is about 62,000 in Indian River County, about 54,500 in Martin County and roughly 100,000 in St. Lucie County. In Indian River County, that is about 36 percent of residents. The national share is 18 percent.

Behind every one of those numbers is a neighbor, a coach, a grandmother who still hosts Sunday dinner. We are a community that is wise, active and deeply loved. Here, heart health is not an abstract topic. It is a daily one.

So where does AI fit? Quietly. And usefully.

Let me tell you what it is not. It is not a robot cardiologist. It cannot hear what you did not say. It cannot read worry on your face. It will never replace the conversation in the exam room.

What it is: a tireless second set of eyes. Modern software can study cardiac imaging, measure what a human eye must estimate, and flag patterns for a physician to review. The American College of Cardiology and the American Heart Association have both issued scientific statements on AI-assisted evaluation of coronary plaque. Cardiologists do not write statements about fads.

Why plaque is the plot twist

A heart attack does not always announce itself. It can come from plaque that never blocked much blood flow and never caused a symptom.

For years, medicine focused on the pipe. Now we are learning to study what lines the pipe. That shift moves us from reacting to predicting. From "here is what happened" to "here is what we can do before it does."

What this means for us

Three things, in plain English.

- **Earlier conversations.** Better information lets us talk about prevention sooner. With you, not at you.
- **More personal plans.** Two patients with the same cholesterol number are not the same patient. Smarter tools help us see the difference.
- **Care that feels closer to home.** Advanced heart care should never require leaving your community.

On the Horizon

The team at Premier Cardiology and I continue to evaluate emerging technology and the latest advances in cardiovascular care. We are committed to strengthening the cardiac solutions we offer this community, today and in the years ahead.

To that end - something is on the horizon for the Treasure Coast. What we are working on is built around a simple idea - See the heart more clearly. Explain it more confidently. Keep the patient at the center of every decision. Consider this your invitation to watch this space. More soon.

The honest fine print

Technology is a tool, not a verdict. Not every patient needs advanced testing. No software replaces clinical judgment.

Every path in our practice begins the same way. With a visit. With a conversation. Technology follows the patient. Never the other way around.

Meanwhile, do the basics

Know your numbers. Know your family history. Move daily. Tell your doctor about chest pressure, breathlessness or unusual fatigue. If symptoms are sudden or severe, call 911.

Your heart has worked for you since before you were born. Protecting it is the work of a lifetime, and our team is honored to share that work with you. ◆

Scan the QR code to visit the Premier Cardiology Website



Dr. Vikranth R. Gongidi is a board-certified cardiologist and the owner of Premier Cardiology of Vero Beach. He earned his Doctor of Osteopathic Medicine at Touro University of Osteopathic Medicine, completed an Internal Medicine residency at Botsford Hospital, and finished his Cardiology fellowship at the University of Medicine and Dentistry of New Jersey. His peer-reviewed publications cover aortic stenosis, myocardial migration, and cellular aging. He is a member of the American College of Cardiology and the American Society of Echocardiography. To connect with Premier Cardiology of Vero Beach, call 772-494-0794 or visit premiercardiologyvb.com.



THE SILENT CHANGES OF AGING

By: ROSHINI LAKRAM, RN

When Is It More Than Just Getting Older?

We've all heard the phrase, "They're just getting older." Perhaps Mom is becoming forgetful, Dad seems unusually tired, or Grandma has lost interest in activities she once enjoyed. These changes are often dismissed as a natural part of aging. But what if they're actually early warning signs of an underlying medical condition?

Not every change in an older adult is a normal part of aging. Recognizing subtle differences early can help prevent complications, unnecessary hospitalizations, and a decline in quality of life.

When Small Changes Signal Bigger Problems

Occasional forgetfulness is common, but increasing confusion, personality changes, or difficulty completing familiar tasks may indicate something more serious. Infections, dehydration, medication side effects, depression, and cognitive disorders can all affect mental clarity.

Similarly, persistent fatigue, weakness, or excessive sleeping should not automatically be attributed to age. Conditions such as anemia, thyroid disorders, heart disease, or nutritional deficiencies may be responsible.

Changes in appetite, unexplained weight loss, difficulty walking, or withdrawal from social activities also deserve attention. These symptoms may develop gradually, making them easy to overlook until a more serious problem occurs.

Knowing What's Normal Matters

One of the most valuable tools in identifying health concerns is understanding an individual's normal behavior and daily routine.

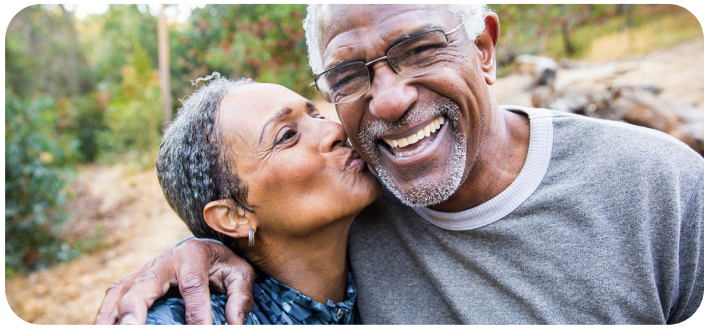
A resident who normally enjoys breakfast and conversation but suddenly refuses meals or becomes unusually quiet may be showing early signs of illness.

Families and caregivers are often the first to recognize these changes. Communicating concerns promptly to healthcare providers allows for appropriate evaluation and intervention.

5 WARNING SIGNS YOU SHOULD NEVER IGNORE

- Sudden confusion or behavioral changes — May indicate infection, medication effects, or a serious medical condition.
- **Unexplained fatigue or weakness** — Could signal anemia, heart disease, or other health concerns.
- **Unintentional weight loss or poor appetite** — May indicate nutritional problems or underlying illness.
- **Changes in walking or balance** — Increased falls, dizziness, or difficulty standing warrant evaluation.
- **Social withdrawal or personality changes** — May be associated with depression, cognitive changes, or medical conditions.

Sudden confusion, stroke symptoms, severe weakness, or breathing difficulty may require emergency care. Call 911 when appropriate.



Aging Is Inevitable. Ignoring Warning Signs Shouldn't Be.

At MSC Healthcare, we believe quality healthcare begins with listening, observing, and understanding the individual behind the symptoms. Through coordinated medical care, chronic disease management, and ongoing monitoring, we strive to help older adults maintain their health, dignity, and independence.

Because sometimes the smallest change is the first sign that someone needs our attention. And recognizing it may make all the difference. ◆

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- Chronic Care Management (CCM) – Biweekly care check-ins to help monitor chronic conditions, address concerns, and coordinate ongoing care.
- Remote Patient Monitoring (RPM) – Technology that allows ongoing tracking of vital signs, such as blood pressure and other important health indicators, helping identify potential concerns early.

Our Goal: Proactive care, early intervention, and fewer avoidable hospital visits—while giving families greater peace of mind. ***MSC Healthcare — Bringing Healthcare to You, Wherever You Call Home.***

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L to R Top Row: Walter Thomas, Bruce Peabody, John Hall.
Bottom Row: Sylvia Albani, Cheryl Cook, Kim Patterson, Josie Gibson, Sheri Richman, Loni Hartman

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The Heart of Stuart

Prescription Shop of Stuart carries a 67-year legacy of personal pharmacy care

A COMMUNITY PHARMACY • A FAMILY TRADITION • A COMMITMENT TO PEOPLE

For more than 67 years, Prescription Shop of Stuart has been woven into the fabric of the community. Its longevity is more than a milestone—it is a reflection of trust built one patient, one prescription and one conversation at a time.

"How you treat people matters. Your word is your bond."

Those are lessons Dr. William E. Barnhart learned early in life in Monticello, Florida, from parents who believed deeply in education. But they also taught their son that education was only part of the equation. Character, integrity and the way a person treats others would ultimately define him.

Today, as pharmacist-in-charge at Prescription Shop of Stuart, Dr. Barnhart brings those values to a profession that has taken him through some unexpected turns.



Tawana Barnhart, Pharmacy Tech &
Dr. William Barnhart, Owner, Pharmacist

His first professional ambition was not pharmacy at all. Entering college, he was determined to become an entomologist. He earned his degree, worked in the field and even launched a pest-control business. Then came a realization: the world of bugs was not where he belonged.

With encouragement from his father, he applied to pharmacy school. That decision opened the door to a career that would allow him to combine science, problem-solving and, most importantly, people.

continued next page



Lead Compounding Tech: Cheryl Cook - Compounding Room

After pharmacy school, Dr. Barnhart moved from small-town North Florida to Miami, where he explored hospital, home-health and retail pharmacy. Retail ultimately felt different. It offered something he valued deeply—the opportunity to know patients personally and to build relationships that extended beyond a prescription.

That calling eventually led him to Delray Beach, where he operated his first pharmacy and spent more than 20 years serving the community. After his time at Linton Square Pharmacy, the next chapter brought him to Stuart.

He may not have known Stuart well when the opportunity first appeared, but he recognized something immediately: a community pharmacy with history, character and the kind of personal connection that had always drawn him to independent pharmacy.

For Dr. Barnhart, the fit was natural. He loves people. He loves retail pharmacy. And he has a particular passion for compounding—the individualized preparation of medications for people and pets when a customized approach is needed.

"A pharmacy is only as good as its team."

That philosophy is reflected in the people behind the counter. Dr. Barnhart credits a dedicated team of pharmacists, customer-care specialists and pharmacy technicians who work together to create a professional, welcoming experience. To him, exceptional pharmacy care is a team effort.

Prescription Shop of Stuart serves the community through human and veterinary compounding, retail medications, hospice care and home-health services. The pharmacy is open six days a week and offers delivery service, helping make medication access more convenient for the people who depend on it.

Yet the heart of Prescription Shop of Stuart is difficult to capture in a list of services. It is found in the personal interaction—the familiar greeting, the question answered, the concern listened to and the feeling that someone truly cares.

In an era when healthcare can sometimes feel increasingly impersonal, Prescription Shop of Stuart continues a tradition that has endured for more than three-quarters of a century: knowing your patients, serving your neighbors and treating people with dignity.

For Dr. Barnhart, the lesson remains the same one his parents taught him in Monticello: education matters, hard work matters, but character matters most.

And as he continues the story of Prescription Shop of Stuart, he carries those lessons with him—every day, every patient and every prescription.

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experiences. Cooking with a parent teaches measurement and sequencing. Gardening introduces nature and responsibility. Helping with a project around the house can build confidence and practical skills.

MORE FACE-TO-FACE CONNECTION

One of the biggest benefits of reducing screen time may be what replaces it: human interaction.

Family dinners without phones create opportunities for conversation. A walk around the neighborhood can become a chance to notice birds, trees and changing seasons. Playing a card game with grandparents can create memories that last much longer than the game itself.

Children learn important social skills through these interactions. They practice reading facial expressions, listening, negotiating disagreements and responding to emotions. Those lessons can be difficult to replicate through a screen.

For parents, this doesn't mean every family meal needs to become a technology-free ceremony. Even small changes can make a difference. Putting phones away for an hour in the evening or establishing a screen-free weekend morning can create valuable pockets of connection.

RECONNECTING WITH THE PHYSICAL WORLD

Modern childhood can sometimes happen largely indoors and online. An analog approach encourages children to experience the world directly.

Nature provides endless opportunities for exploration. Children can collect leaves, watch insects, build forts, ride bicycles, splash in puddles or simply spend time outside. Physical activity becomes a natural part of play rather than something that has to be scheduled separately.

There is also something uniquely satisfying about making or doing something with your hands. Planting a seed and watching it grow, finishing a drawing or successfully building a model provides a tangible sense of accomplishment.

TECHNOLOGY DOESN'T HAVE TO BE THE ENEMY

A screen-free childhood shouldn't be about making technology the villain. Digital tools can support learning, creativity and communication. Children will need technological skills as they grow, and learning how to use technology responsibly is an important part of modern life. The goal is balance, not perfection.



Instead of asking, "How much screen time is too much?" families may also benefit from asking, "What do we want more of?"

More reading? More outdoor play? More family conversation? More creativity? More sleep? More time with friends?

When the answer is clear, it becomes easier to make room for those experiences.

CREATING AN ANALOG CHILDHOOD TODAY

Parents don't have to completely redesign their family's life to encourage more screen-free time. Start small. Keep books, art supplies, puzzles and games easily accessible. Establish certain areas or times of day where screens are put away. Encourage outdoor play before reaching for a device. Let children experience occasional boredom without immediately solving it for them. Most importantly, participate.

Children are more likely to put down their devices when the adults around them do the same. Read together. Cook together. Play cards. Take a walk. Build something. Tell stories. Sit outside and talk.

A childhood filled with real-world experiences doesn't have to reject the digital world. It simply makes sure the digital world doesn't replace everything else.

After all, some of childhood's most important moments don't require a charger. They require time, imagination, curiosity and someone willing to play. ◆

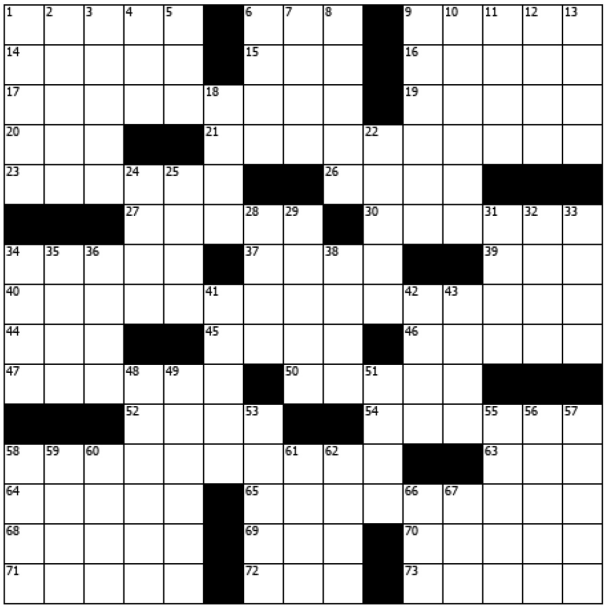
"Boredom gives children something a screen cannot easily provide: the opportunity to decide what happens next."

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Across

1. Line on a check
6. Social one's "gift"
9. Skoal, e.g.
14. Apply elbow grease
15. Lubricate
16. Psychoanalyst Fromm
17. Largest venomous snake
19. Landed estate
20. Wild thing?
21. South African prelate
23. Slip away, as time
26. Flight school final
27. True to the cause
30. Corporate combination
34. Got ready to face the day
37. Bound
39. Confederate commander
40. Sirs of the lowest rank
44. The Crossed Harpoons, in literature
45. Man Fri.
46. Place for a pickup
47. Attacks
50. Recorded speeds
52. It is a crime to do this to a criminal
54. Canine coat
58. Financier of last resort
63. Clay, later
64. Word with zinc or nitrous
65. It helps support a structure
68. Jocular
69. Home page address, e.g.
70. Unworldly
71. Guilty and not guilty
72. Begley and Begley Jr.
73. More brut

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Down

1. Souchong alternative
2. Along the line of rotation
3. Yiddish busybody
4. Unit of work
5. Abbr. after a comma
6. Mongolian desert
7. Exposes to the public
8. Ennui (with "the")
9. Head part
10. Superlative speaker
11. Hokkaido native
12. Glasgow guy
13. By way of, briefly
18. Do as asked
22. Spirited vigor
24. Promote
25. Second year student, shortly
28. Clerical vestments
29. The bare minimum
31. Zero-star fare
32. Eliel's son
33. What's left over
34. Slaloms
35. Diarist Frank
36. Smoke glass
38. Play part
41. Spud
42. First lady's residence
43. Queen of Sparta
48. Bullock of "Speed"
49. Some monasteries
51. Inconsequential
53. Woman's brimless hat
55. Native from New Zealand
56. Commercial bovine
57. Petro purchase measure
58. Splendor
59. Skater's maneuver
60. Perform an electrician's job
61. Turkey denizen, perhaps
62. Snigglers' prey
66. "The Simpsons" character
67. Pricing word

here and there cont.

by grace you have been saved. And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, *Ephesians 2: 4-6*

Open your heart, open your mouth. The combination of both, accepting your redemption, explodes into the now that which happened to you over two thousand years ago in the Cross with Jesus, it will materialize in your own life now, your faith will bring it to reality now, that is faith.

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, my Savior, and my healer, and my deliverer. Your Holy blood cleanses me right now and God gives me a new heart, and eternal life, a clean soul, and healthy body. Now my name is written in the book of life, guaranteed by the following written law: "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*. ◆

If you made this prayer, email me at: icarepublications@gmail.com

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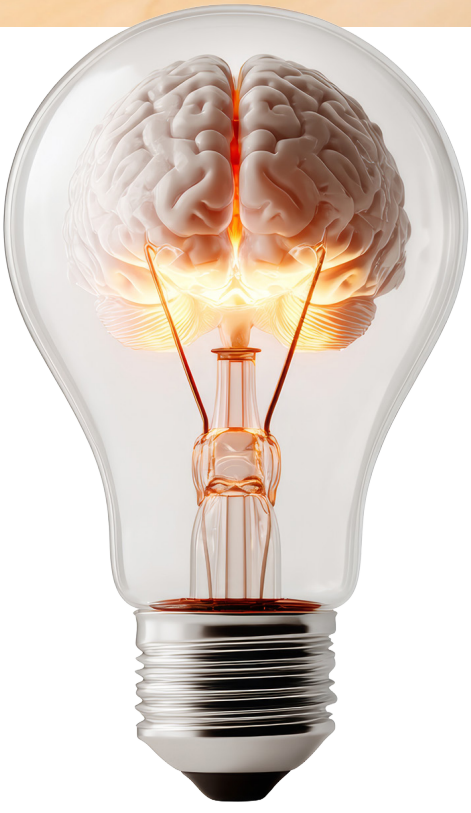
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Brain Health and Cognitive Longevity:

Keeping Your Mind Sharp as You Age



Although some changes in memory and processing speed are a normal part of aging, significant cognitive decline is not inevitable. Research suggests that everyday habits, social connections, and management of chronic health conditions can help support brain health and preserve independence throughout the senior years.

Feed Your Brain Well

A brain-healthy diet provides nutrients that support blood flow, reduce oxidative stress, and promote normal brain function. The Mediterranean and MIND diets emphasize leafy green vegetables, berries, whole grains, beans, nuts, olive oil, and fish. These eating patterns have been associated with better cognitive health, although research is still examining how much they can directly prevent dementia.

Limiting highly processed foods, excess added sugar, and excessive

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"As we grow older, maintaining a sharp mind becomes just as important as keeping our bodies healthy."

sodium can also support cardiovascular health—a key consideration because the brain depends on a steady supply of oxygen-rich blood.

Keep Moving and Stay Curious

Physical activity benefits more than muscles and joints. Regular walking, swimming, dancing, and other forms of exercise support circulation and cardiovascular health, both of which are important for the brain. Strength training and balance exercises can also help seniors maintain mobility and independence.

Mental stimulation matters, too. Reading, learning a language, playing a musical instrument, completing puzzles, or exploring a new hobby can provide opportunities to challenge the mind. No single activity guarantees protection against cognitive decline, but continued learning helps keep daily life engaging and mentally active.

Connection Is Brain Health

Human relationships play an important role in emotional well-being and cognitive longevity. Spending time with friends, visiting family, volunteering, joining a club, or participating in community activities can provide meaningful conversation and social engagement. Strong social connections may also help reduce loneliness and isolation, which are associated with poorer health outcomes.

Quality sleep is another essential component. During sleep, the brain performs processes involved in memory consolidation and normal cellular maintenance. Seniors should aim for a consistent sleep schedule and discuss persistent insomnia, loud snoring, or daytime fatigue with a healthcare professional.

Protect Your Brain for the Years Ahead

Managing blood pressure, diabetes, and cholesterol, avoiding tobacco, limiting alcohol, and addressing hearing or vision difficulties can all contribute to healthier aging. Regular medical checkups offer opportunities to review medications and identify potentially treatable contributors to memory problems.

Sudden confusion or rapidly worsening cognitive symptoms deserve prompt medical attention. Persistent changes in memory, judgment, or everyday functioning should also be discussed with a healthcare professional. ◆

The bottom line

Brain health is not built on one miracle food or a single mental exercise. It develops through consistent habits that support the whole person. By staying active, eating well, nurturing relationships, sleeping adequately, and managing health conditions, seniors can take meaningful steps toward cognitive wellness, greater independence, and a more fulfilling life.



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Movements Physical Therapists Say Every Adult Over 50 Should Do Daily



Simple daily movements can help preserve strength, balance, flexibility, and independence as we age.

Growing older doesn't mean slowing down has to be inevitable. While changes in muscle mass, joint mobility, and balance are common with age, staying physically active can help adults maintain independence and continue enjoying the activities they love. Physical therapists frequently emphasize a simple principle: consistent movement matters more than occasional bursts of intense exercise.

For adults over 50, the goal isn't necessarily to work out harder. It's to move smarter, strengthen the body, and maintain the abilities needed for everyday life. These six movement patterns can help build a practical daily routine.



1. Sit-to-Stand: Strengthen Your Legs

Standing up from a chair may seem ordinary, but it requires strength in the thighs, hips, and glutes. Practicing this movement helps support everyday activities such as getting out of bed, rising from the sofa, and standing up from a restaurant table.

Sit in a sturdy chair with your feet flat on the floor. Lean forward slightly, press through your feet, and stand up slowly. Then lower yourself back into the chair with control. Start with five to 10 repetitions, using your hands for support if needed.

2. Heel Raises: Build Ankle and Calf Strength

Strong calves and ankles contribute to walking, climbing stairs, and maintaining balance. Heel raises are an easy way to strengthen these muscles without specialized equipment.

Stand behind a sturdy chair or hold a countertop. Slowly lift your heels until you're standing on the balls of your feet, pause briefly, and lower them. Try 10 repetitions, increasing gradually as your strength improves.

3. Balance Practice: Protect Your Stability

Balance can decline with age, increasing the risk of falls. Practicing balance regularly helps train the coordination and body awareness needed to navigate uneven sidewalks, step over obstacles, and turn safely.

Begin by standing with your feet close together near a stable support. As you become comfortable, try briefly lifting one foot while keeping a hand near the counter. Even 10 to 20 seconds per side can be a useful starting point.

Never practice challenging balance exercises near stairs or without support if you're unsteady.

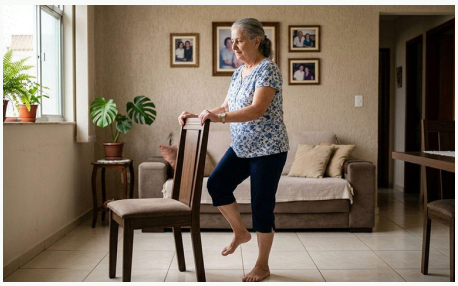


4. Wall Push-Ups: Maintain Upper-Body Strength

Pushing, carrying groceries, opening heavy doors, and getting up from the floor all depend on upper-body strength. Wall push-ups strengthen the chest, shoulders, and arms while placing less stress on the joints than traditional floor push-ups.

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Stand facing a wall with your palms flat against it at shoulder height. Bend your elbows to bring your chest toward the wall, then push yourself back to the starting position. Keep your body straight throughout the movement. Begin with eight to 10 repetitions.



5. Hip Mobility: Keep Your Hips Moving Freely

Hip stiffness can make walking, getting dressed, and climbing stairs more difficult. Gentle hip movements help maintain comfortable range of motion and encourage regular movement throughout the day.

Holding a sturdy chair or countertop, slowly lift one knee toward your waist as far as comfortable. Lower it and repeat on the other side. Aim for five to 10 repetitions per leg, maintaining an upright posture.

Avoid forcing the movement or pushing through sharp pain. Smooth, controlled motions are more beneficial than trying to achieve a particular height.

6. Walking: Make Movement a Daily Habit

Walking is one of the most accessible ways to support cardiovascular health, endurance, and everyday mobility. It also provides opportunities to spend time outdoors and connect with friends or family.

Start with a comfortable five- to 10-minute walk if you're not accustomed to regular activity. Gradually increase the duration as your endurance improves. The long-term goal for many adults is at least 150 minutes of moderate-intensity aerobic activity per week, alongside muscle-strengthening activities on two or more days.

A short walk after a meal, a stroll around the neighborhood, or several brief walking breaks throughout the day can all contribute to a more active lifestyle.

Small Movements, Lasting Benefits

The most effective movement routine is one you can perform consistently. Rather than attempting all six exercises at full intensity on the first day, start with a few manageable movements and build gradually. Take breaks from prolonged sitting, use the stairs when appropriate, and look for opportunities to move throughout the day.

If you have osteoporosis, arthritis, balance problems, a recent injury, or a chronic medical condition, ask a healthcare professional or physical therapist which movements are appropriate for you. Stop if an exercise causes sharp pain, dizziness, or unusual shortness of breath.

The goal after 50 isn't simply to live longer—it's to remain strong enough to enjoy life along the way. A few minutes of intentional movement each day can be a meaningful investment in your future mobility and independence. ◆







Insurance and Policy Pressures Facing Home Buyers Today



HIGHER PREMIUMS. STRICTER REQUIREMENTS. MORE UNCERTAINTY.

Buying a home has always been one of life's biggest financial decisions. Today, however, prospective homeowners face challenges that extend well beyond mortgage rates and down payments. Rising insurance premiums, stricter underwriting requirements, changing government policies, and increasing climate-related risks are reshaping the housing market and making affordability more complicated than ever.

The Rising Cost of Homeowners Insurance

For many buyers, homeowners insurance has become a significant obstacle to purchasing a property. Insurers are adjusting premiums to account for higher construction costs, expensive repairs, severe weather events, and increased claims. In states vulnerable to hurricanes, flooding, wildfires, or other natural disasters, some homeowners are experiencing particularly sharp increases.

Florida presents a notable example. Hurricane exposure, litigation expenses, and reinsurance costs have contributed to insurance affordability challenges across the state. Some insurers have reduced their exposure or stopped writing certain policies, leaving homeowners with fewer choices. Florida's state-backed Citizens Property Insurance Corporation may provide an alternative for eligible property owners, but availability and costs depend on individual circumstances and current market conditions.

> *"A home's true cost extends well beyond its purchase price."*

For buyers, the consequences can be substantial. A property that appears affordable based on its sale price and mortgage payment may become financially impractical once insurance premiums, deductibles, and other ownership expenses are included.

Policy Changes Add Another Layer of Uncertainty

Government regulations and insurance industry policies also influence the home-buying process. Changes involving flood-zone designations, building codes, disaster mitigation requirements, and insurance eligibility can affect both property values and the cost of ownership.

Homes in designated flood-risk areas may require flood insurance when financed through federally regulated or federally backed lenders. Even properties outside high-risk zones can face flooding, making it important for buyers to investigate a property's actual exposure rather than relying solely on its official designation.

Meanwhile, insurers may impose stricter requirements for older roofs, outdated electrical systems, plumbing, or other property features. Buyers can discover these conditions late in the transaction, potentially facing unexpected repair bills or difficulty obtaining coverage before closing.

How Buyers Can Protect Themselves

Preparation is essential in this changing environment. Before making an offer, buyers should request insurance quotes from multiple providers and confirm that coverage will be available for the specific property. They should also review potential flood exposure, roof age, wind-mitigation features, and the history of major repairs.

Working with an experienced real estate professional, insurance agent, and mortgage lender can help buyers identify potential problems early. It is also wise to budget for premium increases, deductibles, maintenance, and emergency expenses rather than calculating affordability based solely on current costs. Ultimately, insurance and policy pressures are becoming central considerations in homeownership. Buyers who understand these challenges before signing a contract are better positioned to make informed decisions, avoid costly surprises, and choose a home that remains financially sustainable for years to come. ◆

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Shifting From Idle Cash to Shorter-Term & Hard Assets During High Inflation Periods

When inflation rises, the money sitting in a traditional savings account may not be as safe as it appears. For savers and retirees, this creates an important financial question: Is too much money sitting idle when it could be working harder?



Rethinking Idle Cash

Cash serves an essential purpose. It provides emergency funds, covers upcoming expenses, and offers flexibility during uncertain economic periods. However, keeping excessive amounts in low-interest checking accounts or savings accounts can become costly when inflation outpaces the interest earned.

For example, if inflation averages 4% annually, $10,000 in cash would have the purchasing power of approximately $8,219 after five years if it earned no interest. The account balance would still show $10,000, but that money would buy considerably less.

Rather than abandoning cash altogether, investors can evaluate how much they need for emergencies and near-term expenses, then consider alternatives for money they do not expect to use immediately.

The Appeal of Shorter-Term Investments

Shorter-term investments can offer an opportunity to earn interest without committing money for extended periods. Options include Treasury bills, short-term certificates of deposit (CDs), and short-duration Treasury securities.

Treasury bills, backed by the U.S. government, typically mature in one year or less. CDs offer a fixed interest rate for a specified term, although early withdrawals may trigger penalties. Short-term bond funds provide diversified exposure to shorter-maturity bonds, but their share prices can fluctuate and principal is not guaranteed.

One advantage of shorter maturities is flexibility. As investments mature, investors can reinvest at prevailing interest rates or redirect the proceeds toward other opportunities. This can be especially useful when inflation and interest rates are changing quickly.

However, shorter-term investments are not automatically inflation-proof. If the yield earned is below the inflation rate after taxes, purchasing power can still decline.

Considering Hard Assets

Hard assets are tangible resources that may retain value or benefit from changing economic conditions. Common examples include real estate, precious metals such as gold, and certain commodities.

Real estate can offer potential rental income and long-term appreciation, although property taxes, insurance, maintenance, financing costs, and market fluctuations can reduce returns. Gold is sometimes used as a portfolio diversifier during periods of economic uncertainty, but it produces no income and can experience significant price swings. Commodities may respond to supply shortages and rising production costs, but their prices can be volatile and difficult to predict.

Hard assets are not guaranteed inflation hedges. Their performance depends on valuations, economic conditions, interest rates, and the cost of owning or selling them. Investors should also consider liquidity: selling a property, for instance, can take considerably longer than accessing a bank account.

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The goal isn't to eliminate cash, but to give each dollar a purpose.

Building a Balanced Strategy

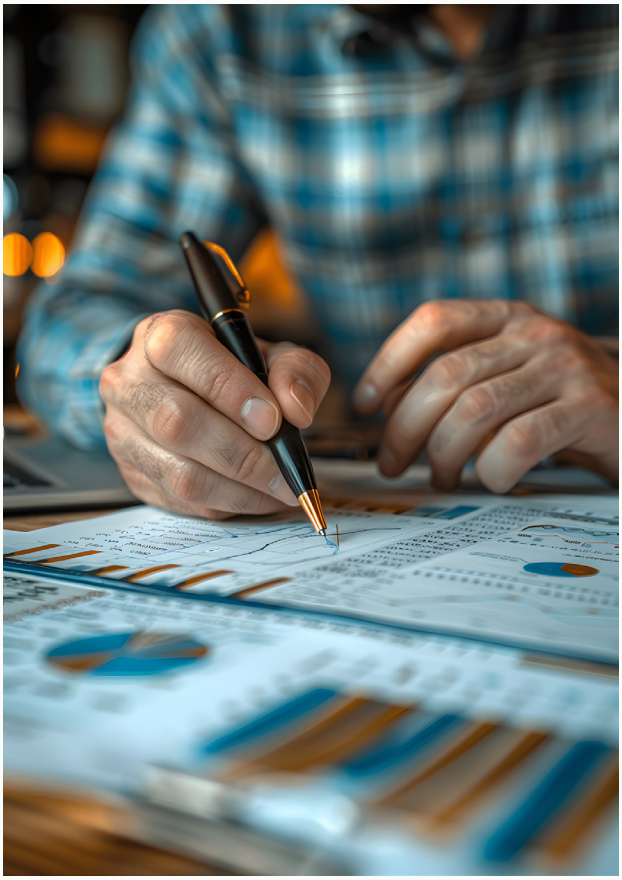
A thoughtful approach begins with identifying financial priorities. Maintain an accessible emergency reserve, account for upcoming expenses, and pay attention to high-interest debt before moving excess cash into investments.

Next, match investments to their intended purpose. Money needed within the next year or two may be better suited to insured deposits or appropriately selected short-term government securities than to volatile assets. Funds intended for longer-term wealth preservation may support a diversified mix of investments, potentially including real estate or precious metals, depending on individual circumstances.

Taxes, investment fees, insurance coverage, and personal risk tolerance also matter. Diversification can help reduce reliance on any single asset, while periodic reviews can keep a portfolio aligned with changing financial needs.

The Bottom Line

During high-inflation periods, doing nothing with excess cash can carry a hidden cost. Yet moving everything into hard assets or investments introduces risks of its own. The objective is not to eliminate cash, but to give each dollar a purpose—preserving liquidity for immediate needs while positioning longer-term money to pursue income, stability, and potential growth. ◆



Investment note: This article is for general educational purposes and is not individualized financial advice. Investment values, interest rates, and inflation can change, and no strategy guarantees preservation of purchasing power.

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U.S. CONSTITUTION

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

VOTE to Honor God Almighty!

Do you know the five rights protected in the first amendment? These are: freedom of religion, speech, press, assembly, and grievance. These rights are not given to us by the Constitution or by our government. They are given to us by God and are simply protected by our Constitution.

William Blackstone explained in 1758, "every freeman has an undoubted right to lay what sentiments he pleases before the public… But if he publishes what is improper, mischievous, or illegal, he must take the consequence of his temerity."

This is why the Declaration of Independence explains "When a long train of abuses and usurpations, pursuing invariably the same object, evinces a design to reduce them under absolute despotism, it is their right, it is their duty, to throw off such government and to provide new guards for their future security."

They then listed the 27 grievances sent to King George III, that he simply ignored. "In every stage of these oppressions, we have petitioned for redress in the most humble terms: our repeated petitions have been answered only by repeated injury. A prince, whose character is thus marked by every act which may define a tyrant, is unfit to be the ruler of a free people."

When we declared our independence from England, we virtuously appealed "to the Supreme Judge of the world" and pledged "to each other our Lives, our Fortunes and our sacred Honor."

There are five ways to petition our government: through petitions, personal letters, personal visits, through a paid lobbyist, and or by public demonstration. Refusing to petition our government when we have a grievance allows evil, wicked people to make decisions that oppose God's will and His kingdom. Refusing to defend those unjustly sentenced to death, care for widows and orphans, refusing to obey what God commands us in our self, family and civil government allows ungodly people to make ungodly decisions in these theological areas.

May the Church of Jesus Christ return to no other king, but King Jesus. May His Kingdom be honored in Jesus' mighty name, amen. May God's people VOTE to honor Him on November 3rd! That would be Supernatural... ◆

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