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november 2014

# spotlight

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# Open Enrollment starts November 15, 2014



**The Individual Health Insurance Marketplace opens up** for enrollment this November 15th.

Under the Affordable Care Act, individuals are able to qualify for a premium tax credit/subsidy to purchase health insurance on the Marketplace if they do not have affordable health insurance at work, and if they fall between 100% to 400% of the federal poverty level (see chart below).

	Number of people in your household					
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For those individuals taxes in 2015. The 2014 penalty is the greater of 1% of the family income or \$95 per adult and \$47.50 per child (up to \$285 for a family). The 2015 penalty is the greater of 2% of the family income or \$325 per adult and \$162.50 per child (up to \$975 for a family).

Under some circumstances, you won't have a penalty if you qualify for an exemption.

Each year the "Marketplace" will have an open enrollment period giving individuals the opportunity to apply for a premium tax credit/subsidy and enroll in an individual plan. This year the open enrollment starts November 15, 2014 and ends February 15, 2015.

One Insurance Group, Inc. is located here in Melbourne and is helping individuals qualify for their maximum subsidy, will assist in comparing health insurance plans, and enrolling in a plan on the Marketplace. One Insurance Group is compensated by the insurance carriers so they are able to perform their services without charging a fee to the individuals they enroll. In addition, they represent the majority of carriers available on the Marketplace in Brevard County such as Health First, UnitedHealthOne, Cigna, and Aetna. They are located at 300 West New Haven Avenue, Melbourne, Florida 32901 (corner of 192 and Airport Blvd.), and can be reached at (321) 474-4825. Call today to schedule your appointment early before the open enrollment starts.



## NOTES FROM THE PUBLISHER'S DESK

Bryan McDonough

Greetings and Happy Thanksgiving!

This coming November 27, many of us will be enjoying time with friends and family while participating in the annual ritual of eating Mr. Tom Turkey, accompanied by all the wonderful fixings that are a part of this wonderful holiday.. Let's not forget that many of us will also be watching some football or taking part in a much needed nap at some point during the day!

So while we are talking about this very special day, here's a little something to ponder. Sometimes we get so caught up in life's everyday happenings that we lose touch with the little things, the tidbits of life, the small blessings that happen each and every day around us.

As you read my notes this month, I'd like to ask you to please take some time and reflect on what you are thankful for. Don't just think about the big things that come your way, but focus on the littlest of things, those that we may be taking for granted. No matter how much, or how little we might think we have in this world, let us be thankful for this day the Lord has made.

In conclusion, with this month's notes from me to you, I would like to quote a dear friend of mine by the name of "Little" Joe Ponds. "Don't just have a great day...make it a Great Day!"

Until next month, God Bless,

Bryan McDonough  
Publisher, *Spotlight* Magazine, Inc.

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A MONTHLY PUBLICATION

November 2014 | Volume 17 | Issue 11

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# inside the Spotlight

november 2014



## FEATURES

- How to Give Back to Veterans **9**
- What our Students Say About Us **13**
- What Does it Mean to be a Mentor? **29**
- Protect Your Sensitive Information from Hackers **33**
- Flu Prevention this Season **35**
- How to Establish Gift Spending Limits **37**
- Holiday Depression? What Can You Do? **46**

## departments

- "WHAT REALLY IS THANKFUL?" **7**
- SPOTLIGHT ON CHIROPRACTIC HEALTH **17**
- "CUTTHROAT?" **19**
- DEAR VAL, **21**
- SPOTLIGHT ON COOKING **23**
- SPOTLIGHT ON COMPUTING **27**
- "THANKSGIVING ALL YEAR 'ROUND" **39**
- "ONE OF US HAS TO BE ABLE TO HEAR" **41**
- CROSSWORD PUZZLE **42**
- "HEALTH FIRST ANNOUNCES NEW CEO & PRESIDENT" **44**



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## WHAT REALLY IS THANKFUL...

by Jim Campbell, First Baptist Church of Melbourne

**Every year, we approach this season of “Thanksgiving”.** We meet together with family, watch football, and avoid that relative that always has to bring up the controversial debate topic (or maybe that’s us). For some it’s a “family” time, for others it’s a time of remembrance for what God has done for us, for some it’s both. The theme of the season though is thankfulness.

For most of us, thankfulness is something that we do, which really fits in with the taking a day each year, but for the Christ follower, it should be a way of life. All over God’s Word, he speaks of thankfulness. Psalm 69:30 says that I will “glorify Him with thanksgiving”. In other words, the way I glorify God is to point out the work He’s doing (His glory) here and to thank Him for it. We sing to thank Him when we gather together (Psalm 147:7; Psalm 69:30) In 2 Corinthians 9, the writer tells us that God gives us everything we have so we can, out of thankfulness for what we do have (not bitterness for what we don’t) be generous with those things to others, and THAT very generosity will result in thankfulness to God. In every request of God, we should ask with thanksgiving (Philippians 4:6). If “in everything” missed anything, there’s one of my favorite verses in the Bible, Colossians 3:17 “And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.” (emphasis added). The greatest thing to be thankful for is that Jesus who allows us to reconnect with God and to know what life is meant to be. The Bible, a collection of 66 books, written by 40 different writers over a period of 2000 years, without consultation between authors, simply inspired by God Himself, just drips with the message “Hey BE thankful.”

It’s amazing the pain that people can get used to, we adjust and adapt, as a God given ability to survive, but at the same time, we adjust the other way. It’s amazing the blessings that we can get used to and overlook. In fact, we don’t usually realize they are there until they are gone.

As you approach Thanksgiving, don’t just take a moment for thankfulness, but commit to live in thankfulness all throughout the next year. Get a post it note and write something you can be thankful for each day and stick it on your desk. I have a friend who starts each day posting on Facebook something he’s thankful for. Get creative, but resign to live a life that is thankful...you will find that a thankful life is better than a demanding one, and everyone might enjoy you better this Thanksgiving as well.

---

Jim is the Campus Pastor and Primary Communicator at Bay West Church, meeting at 100 Emerson Drive NW on Sundays at 11am. For more info on Bay West Church, check us out on Twitter, Facebook, Youtube or [www.baywestchurch.org](http://www.baywestchurch.org).

# What ARE You Thankful for?

“For most of us, thankfulness is something that we do, which really fits in with the taking a day each year, but for the Christ follower, it should be a way of life.”

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# How to Give Back to Veterans

Members of the military serve their country proudly, often sacrificing the luxuries of home and time spent with their families to do so. When veterans return home from training or deployment, many people want to show how much they appreciate the sacrifices made by the men and women of the military, but don't know the best way to share that appreciation.

Donations to a veterans' charity is one measure of support the public can offer. Many charities work to serve the needs of veterans. The Wounded Warrior Project provides rehabilitation, counseling and activities for veterans who were wounded during service, while Homes for Our Troops remodels homes or builds them for troops who were injured and need their homes remodeled as a result of their injuries. The USO provides a variety of services for veterans and can always use donations or volunteers.

Another way to help veterans is to assist with their pets. Some dogs and cats get left behind when troops are deployed or forced to move. Volunteering to foster a pet until a soldier returns is another way to give back. Some military service dogs can be injured

or traumatized during battle. Working dogs can be rehabilitated or adopted upon returning home.

According to the organization Veterans, Inc., veterans are more at risk of becoming homeless than those who do not serve in the military. Some causes of homelessness include lack of education and transferable skills after returning from military life. Physical and mental health issues can make finding work challenging. Some veterans may cope with trauma resulting from their deployment by leaning on drugs and alcohol, and that can interfere with their ability to get and/or keep jobs. Individuals can help veterans by opening their homes to friends and family members who may need a temporary place to stay. Encourage veterans to embrace job training programs or seek therapy if necessary.

Providing support to military personnel both past and present can mean a world of difference. Correspond with veterans through mail, email or text messages. Operation American Soldier establishes connections between civilians and troops so that all soldiers receive daily mail.



Other simple ways people can give back to troops is to personally thank them for serving their country. Share time with veterans and ask to spend time listening to their stories and experiences.

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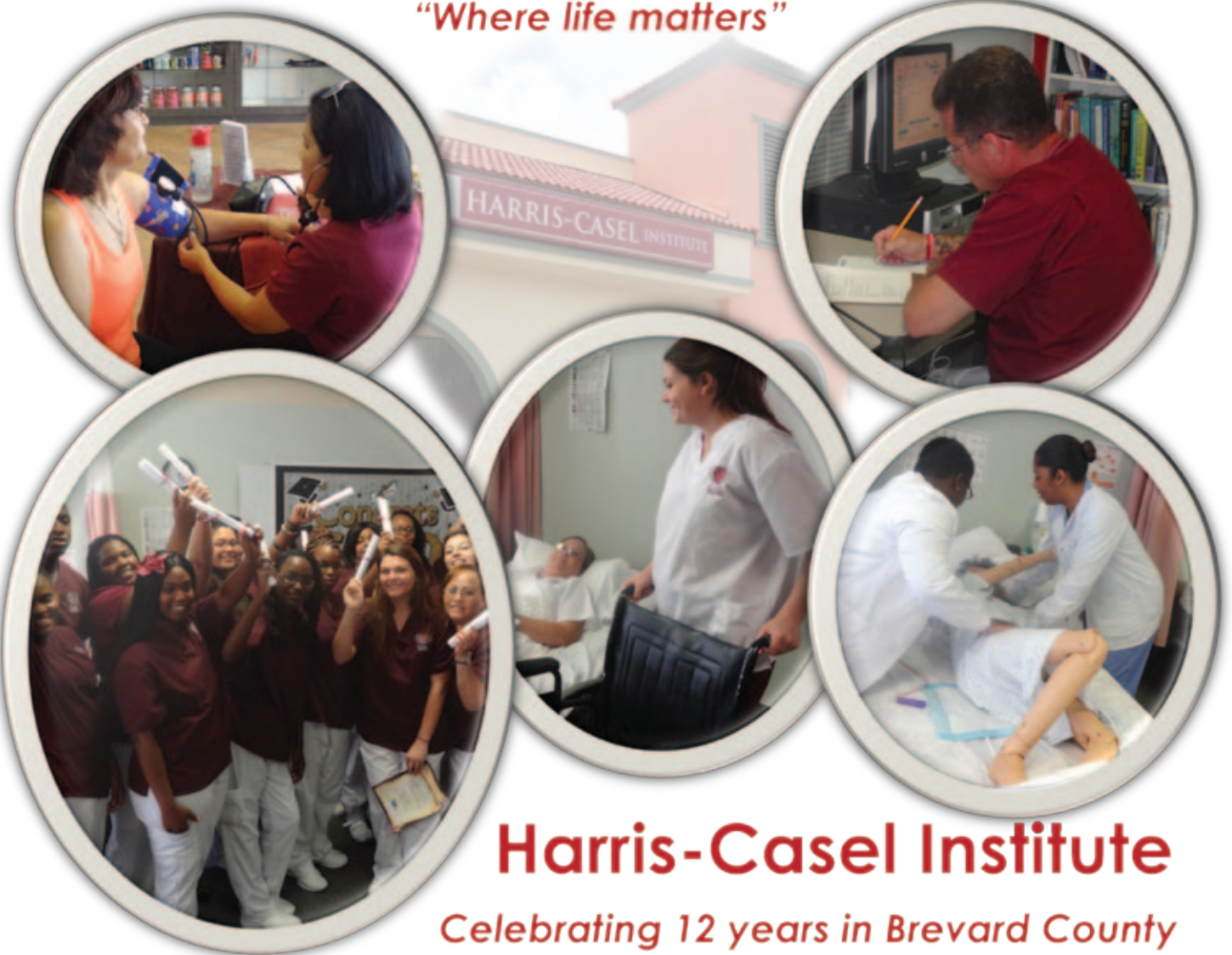
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What our students say about us



## “A positive learning environment”

I am excited to share that we have been serving the Brevard community for 12 years as Casel Healthcare Training Center (CHTC). In September 2013 we joined a network of professional career training institutions under the Professional Education Group (PEG). Our school's new name is Harris-Casel Institute (HCI).

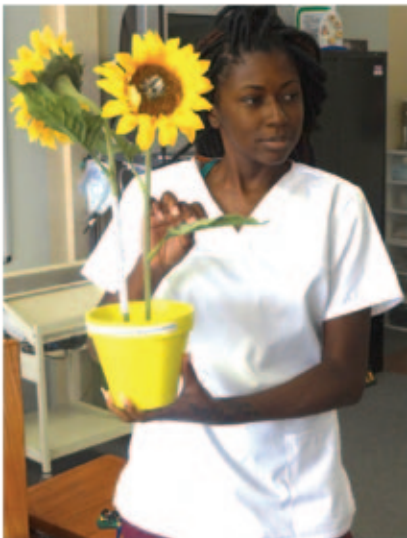
We have continued to provide our core health occupation programs with plans to grow. Our students, partners, faculty and staff have celebrated this opportunity. This new association positions us to meet the needs of our community and represents an important component of PEG's strategic plan.



“I graduated May 8<sup>th</sup>, May 10<sup>th</sup> I had a job”

Harris-Casel Institute continues to be a home where students manage the day-to-day life transitions from school-to-work, parenting, relationships, and caregiver, returning veterans and sometimes dealing with family loss. We help students remain focused on their educational goals, together with our faculty and their families we provide an environment where students thrive.

*Carol Watson,*  
Founder & Campus Director



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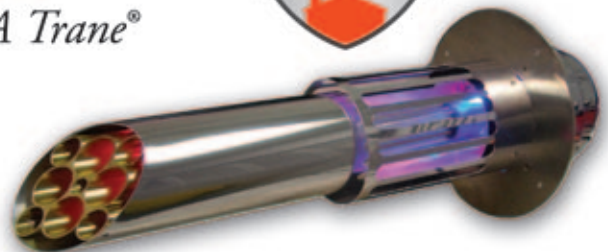


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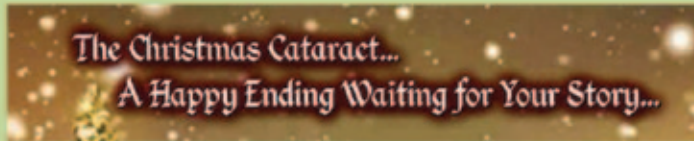


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# Dr. James McManus Continues the Tradition of the Christmas Cataract

In the spirit of the Holiday season, Dr. James McManus seeks to give the gift of sight to an individual in need.



James N. McManus, M.D., Board Certified Ophthalmologist and Cataract Specialist at The Eye Institute for Medicine & Surgery, wants to give a very special gift to a resident of Brevard County this Christmas season: **the precious gift of sight.**

Dr. McManus will be continuing the tradition he created, known as "The Christmas Cataract," which he describes as, "a happy ending waiting for your story." Dr. McManus wants to encourage Brevard County residents who may be experiencing vision loss due to cataracts, who are uninsured and in need, to visit his website,

[TheChristmasCataract.com](http://TheChristmasCataract.com). There are instructions on the website explaining how an individual or their loved one can share a photo and their story describing how vision loss

has impacted their life and how they believe their life could improve if their vision was restored.

"Poor vision associated with cataracts can have a profound effect on all aspects of a person's life," according to Dr. McManus. "It can prevent a person from working, from taking care of loved ones who depend on them, or even performing daily activities that most of us take for granted."

Cataracts are a clouding of the natural, clear lens inside the eye. Cataracts are usually age related but may occur due to heredity, the presence of certain systemic illnesses, the use of certain medications, trauma, or other factors.

For a period of time changes in one's eyeglass prescription may improve vision to an acceptable level. However, once a cataract progresses past a certain point, vision and a person's ability to do the things they need to do on a daily basis begin to become compromised. At this point surgery is usually the only viable option to improve vision.

Dr. McManus is pleased to continue this sight restoring program that he created and that he hopes to continue for many years to come. "Brevard County has been a wonderful place to live, to raise a family and to practice medicine. I want to give back to the community that has been so good to my family and me," states Dr. McManus.

Unfortunately, not everyone who submits their story will be eligible for the surgery due to such factors as the presence of other eye conditions or a health status that would indicate a contraindication to outpatient surgery. Dr. McManus will review all the entries and carefully determine the individual most likely to benefit from cataract surgery. Happy Holidays and good health from the Physicians and Staff of The Eye Institute for Medicine & Surgery.



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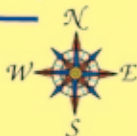
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# DON'T SHOP TIL' YOU DROP THIS HOLIDAY SEASON

## SPOTLIGHT ON CHIROPRACTIC HEALTH

by Dr. Deanna Carlisle, Carlisle Chiropractic Center

BLACK FRIDAY NOV. 28

### The day after Thanksgiving is a milestone of sorts in America. It

reminds us of just how quickly the year has gone by and how close we are to the holiday season. This realization, coupled with the fabulous sales at major department stores and malls everywhere, helps make the day after Thanksgiving our biggest shopping day of the year. And until we flip the calendar over to a new year, the chaos just doesn't let up.

Since the added demands of this season can stress the capacity of our bodies, we need to do everything we can to help ourselves by eating right, drinking plenty of water, stretching, exercising and taking a few minutes to slow down and reflect on what the season is all about.

The following are tips to help keep you and your family healthy and happy this season.

### Treat Holiday Shopping As An Athletic Event

Stay hydrated!

Drink eight to ten 8-ounce glasses of water a day. (Coffee, tea, soft drinks and alcohol are diuretics/dehydrators. Don't substitute them for water.) On shopping days, you may need to drink even more water.

Be sure to stretch before and after a long day of shopping. When you are stressed-out, your muscles are less flexible than usual.

Wear shoes with plenty of cushioning in the soles to absorb the impact of walking on hard shopping mall floors. According to recent studies, 60% of women report wearing uncomfortable shoes.

Make sure the clothing you wear is as comfortable as possible. It's a good idea to wear layers, because you may be going from a cold environment (outdoors) to a warm environment (indoors).

Leave your purse at home. Wear a light fanny pack or a light backpack instead. Pack only those items that are absolutely essential (driver's license, credit card, etc.).

If you start to feel some pain, nip it in the bud. When you get home, apply an ice bag to the affected area for 20 minutes, then take it off for a couple of hours. Repeat a couple of times each day over the next day or two.

### Plan Frequent Breaks Into Your Shopping Day

During a day of heavy shopping, most healthy people should take a break every 45 minutes. Those with less stamina may even need to take a break every 20-30 minutes. If you work in a physically demanding job where you're accustomed to being on your feet most of the day, you may be able to get away with taking less frequent breaks.

If possible, obtain a locker at the mall and schedule trips to your locker into your breaks. Lockers can help cut down dramatically on how much you have to carry.





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## CUTTHROAT . . . ?

by Larry A. Attig, Pastor,  
Melbourne First Church of the Nazarene

### Our kids introduced us to the food network series

**Chopped.** In case you are not familiar with the show, four people (all chefs, from a variety of backgrounds and restaurants) are selected to compete in preparing 3 dishes: appetizer, entrée and dessert. They can prepare any dish they choose, as long as they use the required ingredients. Since my kitchen skills are ... let's just say, extremely limited, I don't know what the majority of these ingredients are, let alone what flavors they are supposed to create. Each dish is judged on presentation, taste and use of all ingredients. The chef with the "worst" dish is eliminated each round until one is crowned chopped champion.

There is another food show that premiered last August, but Unlike *Chopped*, these 4 chefs are required to make the same dish. They are given 1 minute to shop in the shows pantry, and there are no secret ingredients required. The twist of this game is best explained by the shows name: Cutthroat Kitchen. Each chef is given



\$25,000 at the start of the show and then encouraged to sabotage their colleagues by buying items offered in auction. They may force another chef to give up fresh ingredients, not taste their dishes or use inadequate tools and cooking methods. The judge in this competition is not told of the sabotages and evaluates each dish in an unbiased manner. The chef who survives all 3 challenges keeps the money not spent on sabotaging the others.

Intentionally sabotaging and delighting in others misfortune may be acceptable and rewarded in a game show, but it has no place in the body of Christ.

I had two phone conversations recently (unrelated to one another) which spoke volumes. The first was a young pastor who was broken over a discussion with a colleague. He was concerned he might have wounded someone.

The second was with a friend who was broken over accusations from a trusted colleague that questioned his character, his integrity. Accusations that even had they been true were dealt with inappropriately.

The apostle Paul gives sound advice in how we are to treat one another. Romans 12:18 ... as far as it depends on you, live at peace with everyone. Then in Romans 14:19 ... so then, let us aim for harmony in the church and try to build each other up.

just saying ... The body deserves more than cutthroat behavior ...

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## DEAR VAL, TRUTH, STRAIGHT UP

by Valerie Oliver

"It's crucial that you spend as much time as possible reading the Bible."



*"Truth Straight Up" is written and founded by Valerie Oliver. She offers advice based on Biblical principles—not political correctness. Miss Oliver serves in several ministries including altar counseling. She's written several Christian-short stories and is currently working on her first novel: Harpazo: The Witnesses.*

**Dear Val,**  
Last fall, I gave my life to Christ and I've never regretted my decision. He's enabled me to make many changes in my life; and as I look back, I'm blown away by the contrast of the old me and the new one. For a while, it seemed like every part of my life was improving—until last week...I went in for my annual female exam and my doctor found a lump on my right breast. They scheduled me for a mammogram and he's talking about a biopsy, with a needle, then possibly surgery. I've never been this scared in my life! Two years ago, my sister passed away, from cancer, and there's a long history of it in my family. I thought I had a lot of faith, so why am I so afraid? How am I supposed to deal with this?

**-Mariah of Rockledge, Florida**

Dear Mariah,  
In John 16:33, Jesus said, "I have told you these things, so that in me you may have peace. In this world **you will have trouble**. But take heart! I have overcome the world" (NIV). We were never promised a life free of conflict; however, He promised us, "Never will I leave you nor forsake you" Hebrews 13:5 (KJV). Satan will attack us anyway he can. He uses these attacks to distract us away from God and, quite often, to make us question our faith. On the other hand, God often allows us to go through certain trials to test and strengthen our faith. "Dear brothers and sisters, when troubles of any kind come your way, consider it an opportunity for great joy. For you know that when your faith is tested, your endurance has a chance to grow" James 1:2-3 (NLT).

It's crucial that you spend as much time as possible reading the Bible. "So then faith comes by hearing, and hearing by the word of God" Romans 10:17 (KJV). Also—please take note...There are over 365 references in scripture telling us, "Do not fear" or "Fear not." In 2 Timothy 1:7, it is written, "For God hath not given us the spirit of fear; but of power and of love and of a sound mind"

(KJV). I also advise you to go before the elders of your church. They should: anoint you with oil, lay hands on you and pray on your behalf.

**Dear Val,**  
You address a wide variety of concerns and you always back up your answers with scripture. I was wondering, what is your favorite verse in the Bible?

**-Kimberly of Sebastian, Florida**

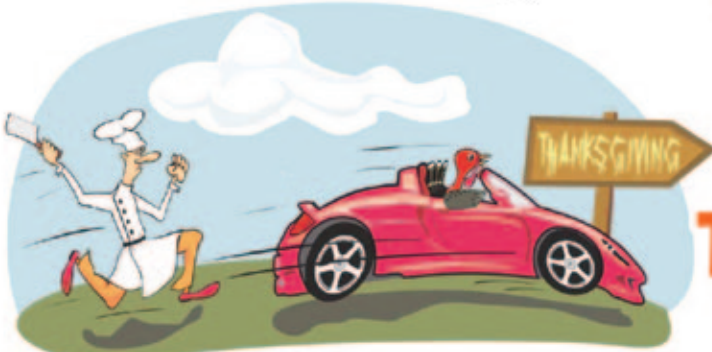
Dear Kimberly,  
It's impossible for me to name just one verse; however, there are a few which come to mind...I've always loved, Isaiah 40:31 (NIV), "...but those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."

I also love, 2 Timothy 1:7 (cited in previous letter), and Psalm 23:1-6, (I prefer the King James Version): "The Lord is my shepherd; I shall not want. He maketh me to lie down in green pastures: He leadeth me beside the still waters. He restoreth my soul: He leadeth me in the paths of righteousness for His name's sake. Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me. Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over. Surely goodness and mercy shall follow me all the days of my life: and I will dwell in the house of the Lord forever."

(ESV) English Standard Version; (NLT) New Living Translation; (NIV) New International Version. Mail your questions or concerns to: Truth Straight Up P.O. Box 120606 West Melbourne, Florida 32912 or e-mail questions to: askval@hotmail.com. For the protection and confidentiality of the individuals involved, letters may be edited and all names have been changed. Miss Oliver will not reply by e-mail unless specifically asked.



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# HAPPY THANKSGIVING SPOTLIGHT ON COOKING

by Cecelia Danas



This recipe is so much fun to make. Set out the ingredients and let the family make their own. Also makes wonderful gifts for the holidays. See you next month right here in the Spotlight! Remember — Be Creative!

If you have any questions or would like to contact me, email me at [lifecoaching7746@aol.com](mailto:lifecoaching7746@aol.com).

## Five Minute Chocolate Mug Cake

- |                     |   |
|---------------------|---|
| 4 tablespoons flour | 3 tablespoons oil                             |
| 4 tablespoons sugar | 3 tablespoons chocolate chips/nuts (optional) |
| 2 tablespoons cocoa | A small splash of vanilla extract             |
| 1 egg               | 1 large coffee mug (Microwave Safe)           |
| 3 tablespoons milk  |   |

Add dry ingredients to mug, and mix well. Add the egg and mix thoroughly.

The cake will rise over the top of the mug, but don't be alarmed!

Pour in the milk and oil and mix well. Add the chocolate chips/nuts (if using) and vanilla extract, and mix again.

Allow to cool a little, and tip out onto a plate if desired, then EAT!

Put your mug in the microwave and cook for 3 minutes at 1000 watts.

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# DID YOU know?

The origins of Veterans Day can be traced to the ending of World War I nearly a century ago. Known at the time as "The Great War," World War I officially ended on June 28, 1919 with the signing of the



Treaty of Versailles in France. But the fighting had actually ended seven months earlier when an

armistice between the Allies and Germany went into effect on November 11, 1918. The following November United States President Woodrow Wilson declared November 11 "Armistice Day" in honor of the cessation of the hostilities, and the day became a federal holiday in 1938. That act was amended in 1954 after veterans service organizations, in recognition of the efforts of soldiers who fought in World War II, asked that the day be renamed "Veterans Day" so it honored all soldiers and not just those who fought in World War.



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Spay/neuter clinics are only for feral and abandoned cats. This number is not for calls to relocate or find homes for cats being given up for adoption.



## WHY SMARTPHONES MAKE GOOD WALLETS

### SPOTLIGHT ON COMPUTING

by Bill Ford, Data Doctors Computer Service

The recent unveiling of Apple's new mobile payment initiative called Apple Pay has reignited the industries attempt to migrate from traditional credit cards to mobile payments via smartphones. Without understanding the technical details of how mobile payment systems will work, it's easy to understand the anxiety created when you think that your smartphone can be used to make purchases.

The most common concern is that anyone that gets a hold of your smartphone can start making purchases at will. If you're following basic smartphone security rules, you have a lock code to make it much more difficult for a stranger to use your phone. If you think about it, if you lose your physical wallet, anyone can essentially make purchases until you contact your credit card company or bank to disable the cards.

The reality is that most of us carry numerous credit and debit cards, so the process for blocking thieves can be very time consuming. With mobile payment systems, if you lose your phone, you

can go to any internet-connected terminal in the world and disable the mobile payment system in minutes.

It's obvious that our current credit card system is gravely outdated and ripe for exploitation, which is why we continue to hear about major breaches almost weekly. As long as merchants are storing credit card information, they will be major targets for hackers and that's where mobile payment systems can help.

Both Google Wallet and the proposed Apple Pay service act as a proxy between your actual credit card account and a merchant's payment interfaces.

In the case of Google Wallet, you fund your account with your bank, credit or debit accounts, so if a merchant you do business with gets compromised, your actual credit card accounts are never in danger.

Although Google is focusing on



turning NFC (Near Field Communication) enabled phones into touchless payment devices, they also provide a no-fee physical Google Wallet card you can use anywhere MasterCard is accepted in the US. If you bought

anything from Home Depot during the suspected breach period (April to August) and used a traditional credit card or debit card, you need to monitor those accounts for fraudulent activity. If you aren't sure which card or cards you used during that five-month period, it can be a bit of a chore. You could have any card you think you might have used replaced, but that's kind of a pain as well.

If you had used a Google Wallet card, all your accounts are safe; you just go online, disable the card and request a new one in minutes. (Learn more at: <http://google.com/wallet>)

Apple Pay is initially focusing on the Touch ID fingerprint recognition combined with NFC in the new iPhone 6 & 6 Plus, which generates a one-time use code that the merchant accepts as payment. Once again, your credit card information is not shared with the merchant or stored anywhere (not even on your phone), so your exposure is dramatically reduced. (Learn more at: <http://apple.com/apple-pay>)

Mobile payment systems are far from perfected or widely supported just yet, but I encourage everyone to keep an open mind as they become available. It really is so much better than what we're doing today!

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# What Does it Mean to be a Mentor?

**Mentors can serve as trusted confidantes to young people in need of professional guidance**, providing the support or advice many need to break into a given industry.

While mentoring is most commonly associated with the professional arena, it need not be restricted to corporate environments. When looking to give back to their communities, men and women may not think of mentoring. However, mentoring can be a powerful empowerment and personal development tool, for both mentors and the people being mentored. The following are a handful of tips to foster a successful mentoring relationship.

**Ask a lot of questions.** Mentors should expect to field a lot of questions, but they also should ask their share of questions. Asking questions is a good way to challenge people and get them thinking about various scenarios and situations they may find themselves in. This will help shape the person you're mentoring into an individual who can anticipate situations and deal with them on his or her own.

**Ensure confidentiality.** Confidentiality should be of paramount importance in a mentoring relationship. The person you're mentoring should feel comfortable coming to you with any situation and have your support, as trust is

essential to the mentor-mentee relationship.

**Stretch a person's abilities.** The goal of a mentor is not to solve all of his or her mentee's problems. Delegate tasks and provide advice to lead the mentee in the right direction. Encourage a mentee to take on more responsibilities, which can instill confidence and facilitate personal growth.



**Enjoy the experience.** Mentors benefit from mentoring, which can provide satisfaction and a sense of accomplishment that results from knowing you played an integral role in the success of another person. If your career is in a slump, mentoring may provide the breath of fresh air you need to recharge. Mentoring also may give you insight into another person's life, which can be used in your own personal development. As long as your goal is the success and support of the mentee, mentoring can be a selfless act that touches the lives of others.

Formal mentoring programs exist, but mentoring relationships often begin when a less formal connection forms between two people. Should a friend, employee or colleague ask for your assistance in mentoring, embrace this compliment and make the most of your opportunity to aide in the growth of another person.



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Do the lights seem dimmer than they used to?

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- \* Loss of Central Vision
- \* Loss of Peripheral Vision
- \* Night Blindness
- \* Blurred Vision
- \* Hazy Vision



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## **LOW VISION THERAPY: EFFECTIVE SOLUTIONS ARE AVAILABLE FOR PEOPLE WITH SIGNIFICANT VISION LOSS**

A significant number of Americans have eye conditions such as macular degeneration, corneal and retinal scarring, retinitis pigmentosa, and other serious illnesses and injuries that substantially limit their ability to see.

An ever increasing portion of the population is in need of Low Vision Services.



**Eric R. Straut, O.D.**

At the Eye Institute for Medicine and Surgery, Dr. Eric R. Straut, serves as the Low Vision Specialist. “Helping patients with significantly decreased vision regain their independence brings me great joy,” explains Dr. Straut.

Dr. Straut was first drawn to low vision while working alongside Gary J. Ganiban, M.D., The Chief of Retina and Vitreous Services at The Eye Institute for Medicine & Surgery. Since that time, Dr. Straut has come to realize that in addition to medical therapies, a patient needs-based approach could enhance the quality of life for his patients, and that this type of process would allow many individuals to live a much more fulfilling life.

As an eye physician and low vision specialist, Dr. Straut sees a wide variety of patients, but certain conditions are more prevalent than others.

“In Brevard County a relatively high percentage of patients are affected by macular degeneration, diabetic retinopathy, and advanced glaucoma,” explains Dr. Straut, adding “the key to successful treatment is early detection and advanced, thorough care.”

“Traditional eyeglasses do not provide adequate visual improvement to enable people with Low Vision to see adequately to perform daily activities of living in most cases,” explains Dr. Straut.

Low Vision treatment starts with a comprehensive eye examination and a thorough assessment of each patient’s needs. Next, Dr. Straut determines which devices and techniques are most likely to restore visual function for the patient. Techniques may include eccentric viewing and devices may be as basic as specialized high magnification reading glasses, up through sophisticated, computerized reading devices, adds Dr. Straut.

“We have a full range of techniques and technology to help the vast majority of patients referred to me, to achieve a better quality of life,” states Dr. Straut.

Dr. Straut is currently accepting new patients at his Rockledge, Melbourne and Palm Bay Offices. For more information or to schedule an evaluation with Dr. Straut, please call (321) 722-4443.



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## Play SUDOKU and WIN!

		6	2		3		9	8
	2			4			5	
5		3	9				2	
	3		5		9		1	2
	7			2				
	5	2	4	8		3		
		1	7	3				5
	8	7		6		9		

Sudoku answer key will be provided at [SpotlightBrevard.com](http://SpotlightBrevard.com) the 20th of each month. Website/on our Menu Bar/Spotlighted/Sudoku Contest/Answer Key

### Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

### Win a \$25 Gift Card to Nature's Market (pg16)

OUR WORD SEARCH WINNER LAST MONTH WAS  
**Thelma Taylor of Palm Bay**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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Send answers to Spotlight Magazine to enter a drawing for the prize(s) listed above. ONLY ONE ENTRY PER HOUSEHOLD PER MONTH. Entries must be received by the 18th of the current month so winner's name can appear in the next issue. Winner will be notified by mail. One winner will be drawn at random from all correct entries. **Mail to: Sudoku, Spotlight Magazine, PO Box 1197, Melbourne, FL 32902-1197**



# Protect Your Sensitive Information from Hackers

Reports of personal data being stolen from major retailers are on the rise. In September 2014 alone, the public learned of potential security breaches at Google, leaked personal celebrity photos and a date breach at Home Depot.

These incidents illustrate the importance of protecting our personal information. Sophisticated criminals can now access information on just about anyone, as those who understand the complexities of network systems and their vulnerabilities may be able to steal personal information.

A proactive approach to safeguarding sensitive data is the best way for consumers to protect themselves from cyber criminals.

## Passwords

Passwords and PIN codes are needed for so many things today. It can be tempting to use a universal password across for all of your accounts, but should someone figure out your password, he or she then has access to all of your accounts. Although it can test your memory, use separate passwords for each account. Use symbols, case changes and numbers.

In addition, periodically change your passwords to further safeguard yourself from hackers.

## Use only encrypted sites

Encryption is a computer term for protected sites that hide personal information with a cipher or code. Encrypted websites will feature a lock symbol on the address bar or have the prefix "https://" preceding the URL. Encryption reduces but does not eliminate the risk that your sensitive information will be stolen. Hackers still may find ways to circumvent encrypted sites, but such sites are still your best bet when entering sensitive personal information online.

## Use credit cards when making purchases

Credit cards and debit cards make access to money quite easy. Debit cards withdraw money directly from your bank account, and hackers who gain access to your debit card and PIN can then drain your bank account before you're even aware



there has been a data breach. But when credit card data is breached, the credit card company is responsible for any losses and your money is still safe and sound in your account. Credit cards offer consumers far more protection from fraudulent purchases than debit cards,

so only use credit cards when making purchases online.

## Protect your sensitive information

Security breaches can occur when consumers share too much of their personal information. Never give out PIN codes or passwords to others. Do not share social security numbers or other forms of identification over the phone or in public places, and avoid sharing confidential information through email. In addition, password protect computers and other digital devices, including smartphones, to reduce the risk.



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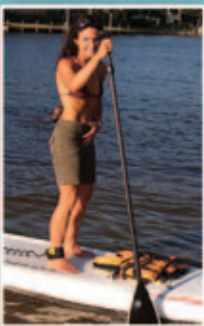
## Rentals

\$20 / Hr  
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# Flu Prevention this Season

by Acquaviva's Pharmacy

As summer winds down and fall begins there is so much to look forward to- cooler weather, football season, comfort food and school activities. The downside to fall is the realization that flu season is approaching. In the United States, up to 20% of the population will contract the flu and more than 200,000 people

shot). The vaccination is effective through the flu season, but yearly vaccination is necessary and the most important step in protecting yourself from the virus. The Centers for Disease Control and Prevention (CDC) recommends all persons aged six months or older receive annual influenza vaccinations. It is especially important those people with chronic medical conditions, pregnant women, people 65 years and older, and those working in health care receive a flu vaccine.

the eyes, nose, or mouth. If you do come down with a cold or the flu, do not use your hands to cover your cough or sneezes. Instead, use a tissue or the inside of your elbow. Further, if you do have a cold or the flu, avoid contact with other people and stay home from work while sick.

Staying healthy through good lifestyle habits may also prevent you from contracting the flu. These habits include: regular aerobic exercise, decreasing smoking and alcohol consumption, management of stress, and eating plenty of fruits and vegetables.

Although it is impossible to avoid the flu, there are a few things you can do to help prevent getting the flu or spreading it to others. Getting a flu shot, practicing good hygiene, avoiding others with the flu, and good lifestyle choices is the best proactive approach to prevent the flu.



will be hospitalized due to flu-related complications. However, there are many ways to protect yourself from the flu.

The single most effective way to prevent the flu is to get an influenza vaccine (flu

In order to prevent the spread of the flu virus, hand washing with soap or using alcohol-based hand sanitizer is imperative. During the flu season, it is also important to avoid touching your face. The flu virus can easily enter the body through

An advertisement for Acquaviva's Pharmacy. At the top, large red text reads "MAKE THE SWITCH TO REAL CUSTOMER SERVICE". Below this is a photograph of the pharmacy building, which has "PHARMACY" and "CARL'S MEDICAL SUPPLY" signs. A red starburst graphic in the foreground says "FLU SHOTS NOW AVAILABLE". The Acquaviva's Pharmacy logo is prominently displayed in blue, with the tagline "Full Service Pharmacy with Fast, Friendly Service". At the bottom, there are social media icons for Facebook and Good Neighbor Pharmacy, along with the address "1555 Port Malabar Blvd. Palm Bay, FL 32905", phone numbers "321.725.7188 (Pharmacy) 321.768.1400 (Medical Supply)", and hours "HOURS: M-F 10 to 6 Sat. 10 to 1".

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\*Manufacturer's mail-in rebate offer valid for qualifying purchases made 9/16/14–12/16/14 from participating dealers in the U.S. only. A qualifying purchase is defined as a purchase of any of the product models set forth above in the quantities set forth above. If you purchase less than the specified quantity, you will not be entitled to a rebate. For each qualifying purchase, only the higher applicable rebate amount will apply. Offer excludes Nantucket™ Window Shadings, a collection of Silhouette Window Shadings. Rebate will be issued in the form of a prepaid reward card and mailed within 6 weeks of rebate claim receipt. Funds do not expire. Subject to applicable law, a \$2.00 monthly fee will be assessed against card balance 7 months after card issuance and each month thereafter. Additional limitations apply. Ask participating dealer for details and rebate form. ©2014 Hunter Douglas. All rights reserved. All trademarks used herein are the property of Hunter Douglas. HDL14MR2

# How to Establish Gift Spending Limits

As the cost of living continues to rise, holiday shopping also has become much more expensive in recent years, and it can be easy for shoppers to overextend themselves financially come the holiday season.

According to a recent Gallup poll, the average American plans to spend around \$790 per holiday season, although many go above and beyond that amount. Starting off the new year in debt is a recipe for stress, which can have negative repercussions for the rest of the year.

In addition to overspending during the holiday season, many people stretch themselves thin on Valentine's Day, birthdays, and Mother's Day and Father's Day. One way to make shopping more manageable is to establish spending limits that dictate how much each family member can spend on each gift he or she buys.

It is important to exercise tact when approaching the subject of gift limits. Discuss the topic with

friends and family members with whom you usually exchange gifts long before the holiday season. Agree on a reasonable amount of money each person will spend on gifts. If necessary, ask everyone to write down a figure and then determine the average, using that figure as your spending limit.



Establishing a spending limit makes it easier for every family to afford their holiday purchases. If there are six people on your shopping list and you're spending \$50 per person, you know to

allocate \$300 for gifts. Saving and budgeting can be adjusted accordingly.

When no such limit is established, you may go overboard to compensate, even if you cannot afford to do so.

Another way to save money is to suggest giving the gift of experiences rather than tangible and potentially costly gifts. For example, take a loved one out for dinner or suggest going on vacation together to make better use of your collective funds. A well-timed extended family vacation in lieu of gift exchanges may alleviate the stress of the holiday season, much of which can be traced to holiday spending.

Establishing a gift-giving strategy and budget for each person to work with can make for a more peaceful holiday season by freeing up time to spend with loved ones and placing the focus on family instead of shopping.

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**WHEN:** Friday, November 14, 2014  
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**WHERE:** Courtyard at the Oaks  
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Tickets \$25  
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## THANKSGIVING ALL YEAR 'ROUND

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### Are you looking forward to

**Thanksgiving?** Perhaps you'll have some time off work that you can spend with family, friends and football. And roast turkey! And cranberry sauce! And pumpkin pie! Why, Thanksgiving might even be the best day of the year!

So I have a great idea! Why don't we have Thanksgiving every single day? Yes, that's right; all year long. Now, those of you who have to do the cooking and the dishes might be saying, "No, please. That's all right. One day a year is enough!" And speaking as one of the cooking and cleaning people, I have to agree with that sentiment.

But Thanksgiving isn't just about poultry and pie, is it?

In fact, in my proposed "Thanksgiving every day" scenario, we give thanks to God every single day. Now, how many of us do that? Even when we do pray, are we thanking God for the many blessings He has given us? Or are we asking Him for things? Psalm 92:1-2 (NKJV) poetically tells us, "It is

good to give thanks to the Lord, And to sing praises to Your name, O Most High; To declare Your lovingkindness in the morning, And Your faithfulness every night."

Just to get us started, here's some things we can thank God for every day:

For our family and friends

For sending His blameless Son to die for our sins

For listening to our prayers

For the food we have on our table

The Earth and everything in it

For not staying angry with us and not giving up on us

For his mercy and kindness



For His laws and commands

For His faithfulness

For writing a love letter to us (the Bible)

For having a plan and being in control

For testing and refining us

*I'm sure you can think of many, many more. There is a virtually unlimited supply of things we can thank Him for, after all. First Thessalonians 5:18 (NKJV) tells us "in everything give thanks; for this is the will of God in Christ Jesus for you." There's no exception clause in that statement. Everything means everything. And why shouldn't we continuously thank the One who gave us life, and who gave us the opportunity to be redeemed and enjoy everlasting life?*

*Everything that exists in the universe exists because God allowed it, decreed it, and called it into existence. He is absolutely sovereign over all. So isn't He worthy of all our praise and worship? Isn't He worthy to receive our love – and our heartfelt thanks – every day?*



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I AM PROOF® is a 501(c)3 non-profit organization which offers a unique mentoring program geared towards boys ages 11 through 18. The program is FREE to all students.

"I grew up in an area known for gun violence and drugs. Like a lot of boys, I looked up to tough men who could fight and had been in prison. My first arrest came when I was 12: I stole my grandmother's gun and took it to school..." (Johnson, 2009, *Second Chances, Newsweek*). A report compiled for The Annie E. Casey Foundation's Race for Results; explains, "...growing up in poverty contributes directly to stress at a level that can affect children's health, brain development, and social and emotional well-being" (Gillian, 2014, p.11). Washington Times writer Andersen (2013) stated there are 13.7 million single parents in the United States today, and they are responsible for raising 22 million children. Furthermore, these numbers represents about 26 percent of children under 21 in the United States today. In addition, approximately 82.2 percent of the custodial parents are mothers and about 17.8 percent are single fathers. Consequently, the single mothers, 57.2 percent are raising one child from the absent

parent and 44.1 percent have two or more children living with them.

The inaccessibility of the absent parent in the household, specifically if the child is a boy may naturally develop antisocial behaviors when other authority figures are present in the social arena. Most children raised by single parents may exhibit violent behaviors that result in anti-social behaviors. This dysfunctional behavior may further exhibit inappropriate conduct toward a person with authority or perceived authority including the custodial parent or guardian as well as school officials, resulting in school suspension, expulsion, and juvenile courts.

Teaching Tolerance magazine article "Push Out", stated, studies of school suspension have typically found that 30-50 percent of those suspended will be suspended again. Another study indicated, "...for some students, suspension can be seen as a reinforcer rather than a punisher" (Tobin, Sugai, and Colvin).

I Am Proof®, a group-mentoring program for pre-teen boys and young men ages 11-18 goal is to be a community intervention that disrupts the school to prison pipeline by addressing anti-social behaviors that may lead to suspension, expulsion, dropout, and prison. "...at 14, I was sent to a boy's home. I studied hard and won a full scholarship to attend the University of Detroit Jesuit High School. I excelled there, but my thinking was twisted. I did not know how to manage my anger. As a result, a man lost his life the night of that party..." (Johnson, 2009, *Second Chances, Newsweek*)

**Be the PROOF in your community and make a difference by being the catalyst to disrupt the pipeline that plagues the young men of America.**



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## “One of us has to be able to hear!”

by Dan Taylor, Audioprosthologist, A Advanced Hearing Care

**That was what Doris Calen said when she and Jerry came in** a couple of weeks back. She and Jerry have been married twenty-six years now, and that a second for both of them. They enjoy a nice life together downtown here in Trinity Towers, but live on a limited retirement income. Jerry has a severe to profound hearing loss that he gets treated by the Veteran’s administration. Doris has a severe loss herself, but with funds being tight, she was had been trying to get by using a set of Jerry’s old hearing aids reprogrammed for her loss.

Though using Jerry’s hand me downs were better than nothing, Doris was missing more than was acceptable, Jerry even less, and she had decided that regardless of how well Jerry was able to hear with his V.A. issue, one of them needed to be able to hear what was going on. So, she had come to us.

Being patient centered and results oriented means being flexible if anything. It was past time for an upgrade. But, simply writing a check for a new set of hearing aids wasn’t in Doris and Jerry’s budget.

Here is what we did; we took a brand new set of Siemens Pure receiver in the canal hearing instruments out of stock and put them on Doris. We used their on board In Situ audiometric suite, established her current hearing threshold levels, programmed them to her loss, and with out of the box tips

had her hearing better than she had in years in under thirty minutes.

In fact, she is so excited about the changes in her life, that Doris agreed to be our “Miss November” and let us feature her and tell you all about how her experience has changed her life for the better.

In Doris’s case, it was as easy as having the right gear in stock, and then simply using our connection with CareCredit to arrange an affordable payment plan that fell into their budget. In their case the twelve months interest free option allowed Doris to meet here hearing care goals without breaking the bank, or having to skimp too much on the rest of their lifestyle.

Whether it’s arranging credit on a set of our newest and best gear, or using used, or reconditioned gear, being patient centered means remembering that we work for our patients. It’s meeting their goals and objectives, within the budgets at hand, to the satisfaction of each and every patient, that shows our results orientation.

No matter the hearing loss, or budget, our promise is to work with each and every patient to reach their hearing goals and objectives using the resources on hand and available to us both.

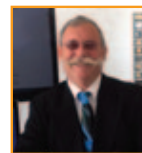
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East New Haven avenue, in the Heart of Historic Downtown Melbourne, Florida.

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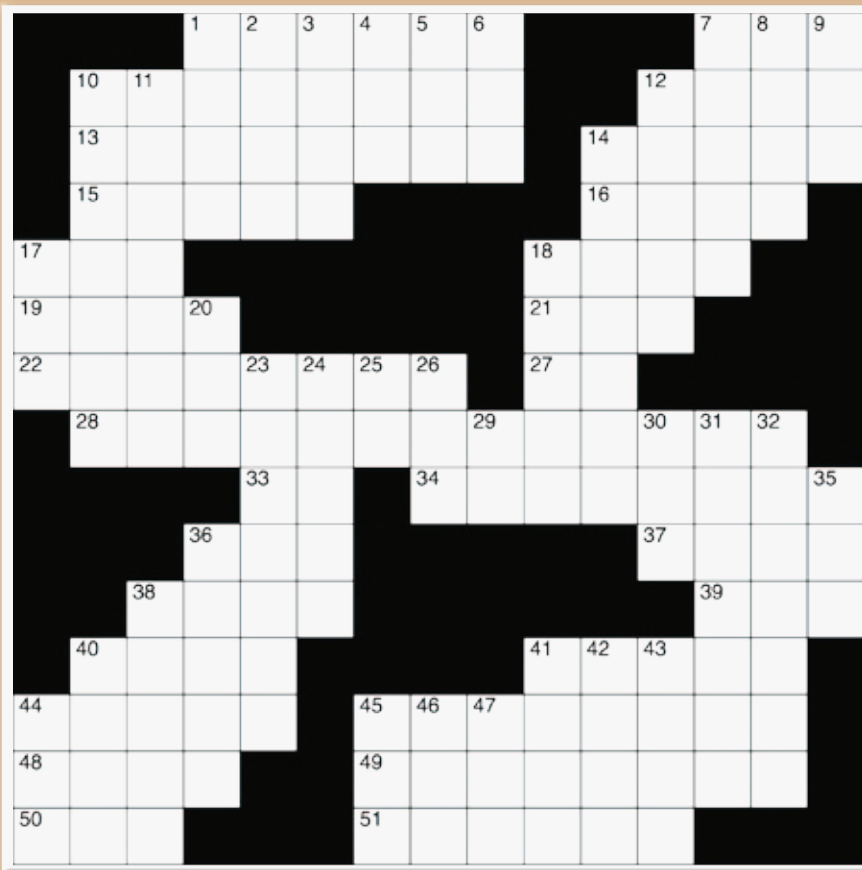
Oh, and we also take a great deal of pride in turning lemons into lemonade. So, if you’ve got an old set of hearing aids that you’re not happy with for any reason, bring them in. We’ll be tickled to see what we can do with them and may even offer to buy them from you in trade, or outright.

So take it from any of the real live local neighbors you see on our website, in our articles, or just ask Doris, or Jerry what their experience with Patient Centered and Results Oriented hearing care is all about. Or, better yet, come in and experience it for yourself. You’ll be amazed at the different quality of life quality hearing care can make, each and every day. That’s A Advanced Hearing Care. [www.aadvancedhearingcare.com](http://www.aadvancedhearingcare.com).



*Please see our advertisement on the inside back cover of Spotlight.*

# Spotlight Crossword Puzzle



## clues DOWN

- |                                    |                                       |
|------------------------------------|---------------------------------------|
| 1. Peru's capital                  | 29. Popular Canadian word             |
| 2. Emerald Isle                    | 30. Resort                            |
| 3. Group of criminals              | 31. Members of U.S. Navy              |
| 4. Flat sweet pea petals           | 32. Smokes                            |
| 5. Vietnamese offensive            | 35. Smiling so big (texting)          |
| 6. A lyric poem                    | 36. Capital of Bangladesh             |
| 7. Philippine seaport & gulf       | 38. Tore down                         |
| 8. Utilizes                        | 40. Travel in a car                   |
| 9. Lair                            | 41. American bridge engineer James B. |
| 10. Covering of snow               | 42. "Rule Britannia" composer         |
| 11. Covered walkway                | 43. Let it stand                      |
| 12. Overzealous                    | 44. Not bright                        |
| 14. Stench                         | 45. Rated horsepower                  |
| 17. Compartment                    | 46. Pinna                             |
| 18. 2nd largest Costa Rican island | 47. Prefix for before                 |
| 20. Danish Krone (abbr.)           |                                       |
| 23. Long narrow bands              |                                       |
| 24. Woody tropical vine            |                                       |
| 25. Farm state                     |                                       |
| 26. Tooth caregiver                |                                       |

## clues ACROSS

1. Smooth music
7. Fails to explode
10. Voluted
12. Tear down
13. Propose for office
14. Yiddish expert
15. Great ape of Borneo
16. Arab outer garments
17. Hundredweight
18. The Muse of history
19. Neutralizes alkalis
21. Mortar trough
22. Lapsed into bad habits
27. Potato State
28. DeGeneres' partner
33. Egyptian sun god
34. Makes more precise
36. Deafening noise
37. Expresses pleasure
38. \_\_\_ Nui, Easter Island
39. Founder of Babism
40. Speed competition
41. Artist's tripod
44. Records
45. A witty reply
48. The content of cognition
49. Mohs scale measure
50. \_\_\_ student, learns healing
51. Put in advance

answers on page 44

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Matthew 6:33

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# Health First Announces New Medical Group CEO AND NEW COMMUNITY HOSPITAL PRESIDENT

**Health First is excited to announce Dr. Jeffrey Stalnaker** as the new Health First Medical Group CEO and Bill Calhoun as the new President, Community Hospitals for Health First.

Dr. Stalnaker is a board-certified physician, specializing in Internal Medicine, and an experienced administrator. During his 33-year career, he has practiced internal medicine, been an Emergency Department physician and most recently served as Vice President of Medical Affairs at Health First. He also serves on

numerous boards and is committed to improving the health of Brevard.

In his new role, Dr. Stalnaker will work with physicians and providers on matters of recruitment, the practice of medicine, care environments and translation of Medical Group needs to Health First.

Dr. Stalnaker earned his MD at the University of Florida's College of Medicine and served his internship and residency at Baptist Memorial Hospital in Memphis,



*Dr. Jeffrey Stalnaker,  
CEO,  
Health First Medical Group*



*Bill Calhoun,  
President,  
Community Hospitals for  
Health First*

Tennessee. He is certified by the American Board of Internal Medicine and the American Board of Emergency Medicine.

Calhoun, who most recently served as Regional Vice President at Affinity Health System in Wisconsin where he was accountable for three hospitals and more than 270 providers, will oversee the operations and development of Health First's three Community Hospitals (Cape Canaveral Hospital, Palm Bay Hospital and Viera Hospital).

While with Affinity Health System, he was instrumental in improving multiple service lines such as Cardiology, Cancer and Orthopedics. His areas received multiple awards of distinction and

enjoyed financial stability throughout his time.

Calhoun has his Master's of Business Administration from the University of Wisconsin and a Business Certificate in Health Care Administration.

Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal. \*Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next. A salesperson will be present with information and applications. For accommodation of persons with special needs at sales meetings call toll-free 1.800.716.7737 or TDD/TTY relay 1.800.955.8771. \*\*One gift card available to all members who RSVP and attend a member information meeting with no obligation to enroll in a plan.

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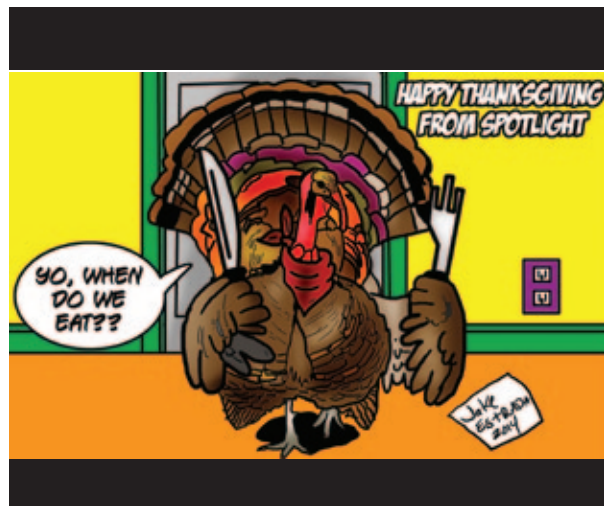
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## Spot This Spotlight and PLAY to WIN!



How good are you at spotting items?

This month, we've placed 7 Spotlight graphics (shown above) on other pages throughout the magazine. Your job, should you choose to accept it, is to find all 7 of these Spotlights and list the advertiser and the page on which you found it. Have fun!

**Win a Certificate for 1 Catering Box that feeds 10 people from Jersey Mike's Subs**

OUR WINNER LAST MONTH WAS  
**Robert Beasley of Melbourne**

Send answers to Spotlight Magazine to enter a drawing for the prize(s) listed above. Please PRINT answers along with your name, address and phone number. ONLY ONE ENTRY PER HOUSEHOLD PER MONTH. Entries must be received by the 18th of the current month so winner's name can appear in the next issue. Winner will be notified by mail. One winner will be drawn at random from all correct entries. **Mail to: Spot the Spotlight, Spotlight Magazine, PO Box 1197, Melbourne, FL 32902-1197**

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Please Print. Entry form must be filled out completely & mailed.

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# Holiday Depression? What Can You Do?

**Holiday depression can affect both men and women, young and old.** Factors include increased stress and fatigue, unrealistic expectations, too much commercialization, and the inability to be with one's family. The increased demands of shopping, parties, family reunions, and house guests may also contribute. Common complaints include headaches, excessive drinking, over-eating or not eating enough, and difficulty sleeping.



Emotional disappointments, physical reactions caused by excess fatigue and stress, can cause and intensify holiday depression. Hospitals report increased mental health emergencies during and after the holidays.

Some suggestions to offset the holiday blues:

- 1. Try to set realistic goals and pace yourself.** Organize your time and prioritize.
- 2. Let go of the past.** Life brings changes. Embrace the future, and don't dwell that the "good old days" are gone but

reminiscent good life changing events.

- 3. Volunteer and help others** who have less than you do. It will make You feel better.
- 4. Avoid alcohol.** Excessive drinking will only increase feelings of depression.
- 5. Spend time with supportive, caring people.** Reach out and talk to a close friend or family member, your minister or spiritual adviser, your physician, or a professional counselor.
- 6. Very important. Ask For Help.** If despite your best efforts to remain upbeat during and after the holiday season, you find yourself feeling down for a sustained period of time, GET HELP. Don't try to "tough it out" alone. Depression is a real illness however there are natural supplements and lifestyle changes that can help. Call 321-549-0711 for more information.
- 7. My personal favorite.** Spend some quiet time with God, remember what the season is all about and Pray.

Dr. Kevin Kilday is a Certified Pastoral Counselor and a Natural Health Doctor experienced in Natural modalities for mental and physical health. See Holistic Health Center ad.

Please see our advertisement on page 20



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