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# spotlight

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MAGAZINE

SpotlightBrevard.com



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**pg12-13**

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Spotlight BUSINESS OF THE MONTH



## NOTES FROM THE PUBLISHER'S DESK

Bryan McDonough

Happy New Year and welcome to another issue of Spotlight Magazine. All of us here at Spotlight take a great deal of pride each month in bringing to you a variety of uplifting and educational articles, along with quality advertisers and fun contest giveaways.

I like to think that the New Year not only ushers in the next 12 months, but gives each of us the gift of second chances. You get to look back on the past year and reflect on what you did or did not do. And best of all, you get the opportunity to make some changes, or to keep on keeping on with what seems to be working.

So here is my suggestion! Take some quiet time, whenever and wherever you can find it, and think about last year. What were your biggest "should-haves" or "could-haves"? Focus on just one thing, however small, that might have made a better year, or made you a better person. Make a mental note, or actually write it down, and think about it every day. Keep it in your heart and in your prayers.

Then, decide what steps you can take to make the change, and set out to make it happen. These roads are not always easy to travel, but the journey is always worth the effort. And if you keep faithful to the task, to yourself, and to God, you know you never travel alone.

May 2016 be your best year ever!

Bryan McDonough  
Publisher, *Spotlight Magazine*, Inc.

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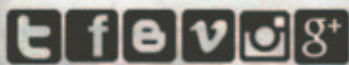


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## DO OVER

by Jim Campbell, First Baptist Church of Melbourne

**One of the greatest things I remember as a kid is the “do over”.** I loved that plan. You’d be at bat playing softball or you’d be up at the plate at kickball and you’d mishit/kick the ball...then you’d yell “Do over!” and you’d get another shot.

There are so many things in my life that I’ve done or said, that immediately after I did them, I wanted to yell “Do over!” and start over. I remember this solo I had with the Collegiate Singers in the big Spring concert in college. There was also this time I was backing out at a convenience store jamming out to my music and I ran into the dumpster. “Do over” would have been awesome there.

There have been more serious things...when I’ve said something that hurt a friend or I’ve lied about something. Those times when I knew exactly what I needed to do, and found a way to do something else. Those moments can hang around with you, especially when they set in motion a course of events that seem to stay forever to remind you that you really screwed that up.

Those moments cost you...a job, a relationship, an opportunity. They can seem to damage your reputation, for what seems like forever...but here’s the wonderful thing about being a Christ follower. My mistakes don’t have to define me...Jesus has taken care of that.

When Jesus lived a perfect life and died a horrible death to take the punishment for everything that anyone would ever do or had done to that point, He made sure that my mistakes would not be my definition, but His love would be. In the Bible book with a most depressing name and theme, Lamentations, the author writes in chapter 3 that “The steadfast love of the Lord never ceases; his mercies never come to an end; they are new every morning; great is your faithfulness.”

In the most depressing of places, God says that as long as you are alive, you can never say that you’ve done too much and God is through with you, because His mercies “are new every morning”, just like they’d never been used.

This month, when the new year begins, you may be tempted to define yourself by the mistakes of yesterday, please remember those words. Realize that God’s love never fails, His mercies don’t end and Jesus is calling to you to realize the greatness of life by following Him to the “Do over”.

---

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).



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Dear Friends,

**We have just celebrated Veteran's Day**, Thanksgiving, and Christmas, and now will start the New Year. Living in the sunny South, we often forget the ravages of winter and the experiences many of us had in a crueler North. Still, whether we lived north or south, it is impossible not to think about the needs we face as we age. For many years it has been my intent to "circle the wagons" around issues encountered by senior citizens.

Sadly, all of us age. How we manage to weather that process is a matter of personal accomplishment. Regardless of how we do the aging, it will happen, as this is one inevitable process. What we need to consider is how to enable the majority of us to age with dignity, while remembering that we are all created equal with rights that should be extended to all.

In the course of developing background material for over 400 television shows and 750 radio shows, I have looked under a few rocks, including one labeled "elder

friendly community". My question is, if in fact we are an elder friendly community, why do we not have a written aging plan supported by financial resources? We have a few senior community centers and a Housing and Human Services office but there is a definite paucity of staff to serve senior citizens. In a county that is a rapidly growing senior haven, this should be a matter of concern.

Education, awareness, information and available senior services are a must if we are to be called an elder friendly community. In Ohio, certain counties have taken a stand by enforcing a tax on housing that is placed in a fund to assist seniors. This is not a government program; rather it is one whereby the citizens of Ohio have said enough is enough, we are going to start preparing for a way to assist those seniors in need.

As we begin 2016, let us consider creating a plan for how we want to age. Such a plan will cost money, but it is possible to develop the necessary funding. That we are an aging community dictates that we think ahead. Failure to act now will ensure a non-capability in the future. The Helping Seniors Advocacy Council, a volunteer group of concerned Brevard citizens, has initiated the process by developing and submitting to the Board of County Commissioners a document outlining the need for an aging plan. Now we need to follow up.

On behalf of all who have made these columns, radio, and television shows possible, and the staff and Board of Directors of Helping Seniors, I wish each and all the best wishes for a prosperous 2016. One way to get a head start in the New Year is to call Kay at 321-473-7770. She can help you usher in 2016 with advice on seeking needed assistance.



Joe Steckler  
President

Helping Seniors of Brevard  
571 W. Haverly Court Suite W, Rockledge

Joe Steckler is the President of Helping Seniors of Brevard, a non-profit organization designed to advocate, educate, and fundraise on behalf of Brevard's senior

citizens. Feel free to contact us at: [info@helpingseniorsofbrevard.org](mailto:info@helpingseniorsofbrevard.org) or calling: 321-473-7770 ~[www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org)

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# SEVEN NEW YEAR'S RESOLUTIONS FOR A HEALTHY SPINE

## SPOTLIGHT ON CHIROPRACTIC HEALTH

by Dr. Deanna Carlisle, Carlisle Chiropractic Center

With the New Year just around the corner, now is the time to start thinking about how you can make meaningful changes to your life for better health. Here are seven steps you can take to improve the health of your spine and your overall wellness.

**Get at least 30 minutes of daily exercise.** Many of the benefits of regular exercise can be experienced with as little as 30 minutes of physical activity a day. Not only will you decrease your risk of obesity and diabetes, you'll also experience a



reduction in back pain, migraine, and other neuro-musculoskeletal symptoms.

**Deep breathing.** Meditation, going on walks, and taking breaks throughout the day can all aide in stress reduction. Lowering your stress can make your immune system more resilient and decrease chronic pain flare-ups.

**Laugh more often.** Laughter doesn't

just relieve mental stress; it also fires off a cascade of physical reactions that benefit your health. Studies show that laughing can stimulate the heart, muscles, and lungs— not to mention the flurry of endorphins that are released after a good giggling session.



**Eat your greens.** Cruciferous vegetables like broccoli and kale, which are rich in calcium, can help to decrease your risk of osteoarthritis. Spinach, lentils, and beans are high in magnesium, a vitamin shown to benefit patients with back pain.

**Quit smoking.** Cigarette smoking increases your risk of spinal conditions and arthritis. Smoking cessation has been tied to an improvement in spinal pain. As a bonus, new research shows that smokers who attempt to quit in January are more successful because of the extra motivation the New Year provides.

**Lose weight.** Carrying extra weight increase the load on your spine and joints, making you more susceptible to sciatica, disc herniation, and osteoarthritis.

**See a chiropractor.** The spine plays an important role in your overall health by ensuring that your nervous system is functioning smoothly. As spinal specialists, chiropractors do not only relieve pain from spinal conditions, they can also assist in improving your overall health. Research has shown that chiropractic adjustments reduce the stress hormone cortisol and boost the presence of infection-fighting antibodies in the body.

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## RESOLUTIONS OR EXCUSES...

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

### January 1st is an important date in our family.

It has nothing to do with the New Year's Eve Parties, watching the ball drop in Times Square, the parades or the football games. January 1 is important to us because it is our oldest daughter's birthday. For a few years I think we may have had her convinced that all the celebration was for her, but then she turned five and we were busted.

Since most of you don't know Keri, you will approach the New Year differently. Maybe you will finish taking down all the decorations, which is good. I know it saves time leaving them up all year ... but, it's just not right (just sayin). Others will settle in their favorite chair surrounded by snacks to watch all the bowl games. And a few will still make New Year's Resolutions. Interestingly, the top 10 resolutions hasn't changed much over the years; lose weight, exercise more, eat healthier, get organized and manage finances better.



Why is it that we only make resolutions about our health and money? I think God would be honored if we made some spiritual resolutions for a change. Here are a few possible suggestions to consider: don't just read the Bible, study it; don't just attend church, get involved; attempt something so big only God can make it happen. Give your attitudes to the Lord. Commit to making a difference at home, at work, at school, on the roads (ouch), and even at church.

I read a quote from a fitness counselor (that's an expensive personal trainer) who said; "saying that you don't have time to keep yourself in shape is basically admitting that your health and fitness is not a priority in your life. If it was a priority, you'd make time."

Read it again, this time fill in the blank ... If \_\_\_\_\_ was really a priority, you'd make time.

One of my favorite quote says: "if you keep doing the same things you will keep getting the same results. Frustration sets in when you keep doing the same things but expect different results."

This year, commit to working on your resolutions instead of making excuses of why you didn't keep them.

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. Colossians 3:17

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## DEAR VAL, TRUTH, STRAIGHT UP

by Valerie Oliver

"...many believe they've  
crossed an invisible line..."

"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 Readers,

I've been offering Christian-advice, for over seven years, as led by the Holy Spirit. I often cry when I read your letters and my heart breaks when I read: "After all the things I've done, why would God ever love me?" Many believe they've crossed an invisible line and now they're beyond God's forgiveness, or they consider Him to be a vengeful, uncaring tyrant. The following letter was compiled from several books of the Bible, and exemplifies the true nature of God's character. When reading this letter, replace "Dear Child" with your name. I hope and pray that you will come to **know—love—trust** and **accept** the God I worship and serve.

Dear Child...

I know you and I know your thoughts...Ps 139:1. I know when you are going out, when you rise, and when you are lying down...Ps 139:2-3. I am familiar with all your ways...Ps 139:3. Even the very hairs on your head are numbered...Mt 10:30. I created you in My image. Gen 1:27 In Me you live and move and have your being...Acts 17:28 I knew you even before you were formed in your mother's womb...Jer 1:4-5 And I brought you forth on the day you were born...Ps 71:6

I am filled with compassion and grace—slow to anger and abounding in love...Psalm 103:8 And it is My desire to lavish My love upon you...John 3:1 I am your Provider and I meet all that you require...Mt 6:31 I love you with an everlasting love.. Jer 31:3 And I rejoice over you with singing...Zep 3:17 For you are my treasured possession...Ex 19:5 I desire to establish you with all My heart and all My soul...Jer 32:41 And I want to show you great and wondrous things... Jer 33:3 **If you seek Me with all your heart you will find Me...** Duet 4:29 Delight in Me and I will give you the desires of your heart...Ps 37:4 For it is I who gave you those desires...Phil 2:13 I Am your great encourager...I Thess 2:16-17 And I did not give you a spirit of fear—but of power, love, and of sound mind...2Tim 1:7

I Am also the Father who comforts you in your sorrow...II Cor 1:3-4 When you are brokenhearted, I Am close to you...Ps 34:18 When you call—I shall answer, and when you cry, I shall say...here I Am...Isa 58:9 As a shepherd carries a lamb, I have

carried you close to My heart. Isa 40:11 One day I will wipe away every tear from your eyes. There will be no more death or mourning or crying or pain, for the old order of things will have passed away...Rev 21:3:4

I Am your Father and I love you even as I love My Son, Jesus...John 17:23 For in Jesus My love for you is revealed... John 17:26 He is the exact representation of My being... Heb 1:3 And He came to demonstrate that **I am for you, not against you**...Rom 8:31 And to tell you that I Am not counting your sins...II Cor 5:18-19 I sent my son to save the world...not to condemn it...John 3:17 If you receive the gift of My Son Jesus, you receive Me...I John 2:23 And nothing—neither death, nor life, neither angels nor demons, neither the present, nor the future, nor any powers will ever separate you from My love again...Rom 8:38-39 I have prepared a place for you...John 14:3 Accept my invitation and angels will rejoice in heaven... Luke 15:7

Love, Your Heavenly Father,  
Almighty God

If you'd like Jesus to come into your life and be your personal Lord and Savior, simply recite this simple prayer—and mean it. Your name will be written in the Lamb's book of life. What an awesome way to begin the New Year!

**Heavenly Father,**

**I confess that I am a sinner. I believe your Son, Jesus, died on the cross at Calvary so that I may have eternal life in the kingdom of Heaven. I believe He rose from the dead and I ask Jesus to be my Lord and Savior. Change me on the inside and help me to follow you all the days of my life.**

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 NEW YEAR! SPOTLIGHT ON COOKING

by Cecelia Danas



## Chicken Marsala

4 boneless chicken breast halves without skin	1/4 teaspoon pepper	3 tablespoons olive oil
1/4 cup all-purpose flour	1/2 teaspoon dried leaf basil	4 to 8 ounces fresh mushrooms, sliced
1/2 teaspoon salt	3 tablespoons butter	1/2 cup Marsala wine

**This is my favorite dish** to make for New Years Day. It's fast, easy and oh so good. Gives you time to enjoy either time with family or friends or just for you. Remember — Be Creative!

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

1. Pound chicken to 1/4-inch thickness between 2 sheets of plastic wrap. *chicken pieces.*
  2. Combine flour, salt, pepper, and basil; mix well.
  3. Heat oil and butter in a heavy non-stick skillet over medium high heat.
  4. Dredge chicken in seasoned flour mixture.
  5. Cook chicken until lightly browned on first side, about 2 to 3 minutes.
  6. Turn chicken and add mushrooms around the
  7. Cook about 2 minutes longer, until lightly browned; stir the mushrooms.
  8. Add Marsala wine to pan.
  9. Reduce heat to medium-low; cover and simmer 10 minutes.
- Serve this easy chicken with hot cooked pasta, mashed potatoes, or rice.



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# Now's the time! My Top 5 Healthy Resolutions

by Dr. Kevin Kilday, PhD, D.PSc., Holistic Health Center, 321-549-0711

**Now's the time when** many of us review our lives. With good intentions we try to set goals for the coming year. Health must be the top priority. My dad use to say "if you got your health you got everything." Even a rich person can't have peace or enjoy life. Good health by far is wealth. Here are my top 5 healthy resolutions:

1. Eat healthier: for general overall health and disease prevention. I have found 3 diets I favor the most: a strict Vegetarian diet such as the Hallelujah diet, if you like some red meat (grass fed only) try a Mediterranean diet, or if you want to live a long life to maybe 100 and like fish try the Okinawa diet

2. Quit addictions: smoking, alcohol, prescription or street drugs. They all have a devastating effect on health, marriages, family, children, friends, and jobs. Holistic medicine (rebuilding mind, body, spirit) is the most successful recovery. Call Holistic Health Center

3. Simple exercising: walking 20 minutes

every other day or rebounding. Rebounding (an inexpensive mini-trampoline about \$50) is one of the simplest, least time consuming (5 minutes equals 15 minutes of running) and most beneficial (increases lymph flow and blood circulation, strengthens cells, burns calories and fat, easy on joints, and helps all internal organs (just to name a few)

4. Get more sleep: A lack of sleep has been linked to obesity, diabetes, mood disorders and more.

5. Make more time for your family: If you are a husband and wife with children it's unacceptable for a spouse to work 75 to 100 hours a week. Do you want to spend your golden years asking your spouse "How were my children growing up?" Family times are precious. Spend them wisely.





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## WHAT EXACTLY IS “FACEBOOK AT WORK”? SPOTLIGHT ON COMPUTING

by Bill Ford, Data Doctors Computer Service

**Inter-company communication is one of the most important technology initiatives** that any organization has to take on and Facebook wants to get in on the action. Most companies rely on email or basic instant messaging for daily contact, but as the complexity of business communications expands, businesses find these systems inefficient.

Many companies are looking to move away from email as the primary internal communication channel because of security concerns. The most likely way your company will be exploited these days is through email. Sophisticated social engineering attacks (a.k.a. spear phishing) can look like an email from a colleague or administrator and can fool employees into opening dangerous attachments or clicking on rigged links.

Everyone knows that opening file attachments is dangerous, but when they come from fellow employees or executives in your company, you probably won't think twice about opening them. As long as email is a primary internal communication tool, it will be up to each

employee to determine fake messages from legitimate ones.

Malicious attackers know that they only need to get one employee to fall for their tactics in order to perpetrate ransom-ware scams or to get behind firewalls or other security measures. The social nature of companies these days makes it really



easy for scammers to figure out who the important figures are, and using this information they can create convincing and seemingly legitimate messages.

Scams can range from sending a message that appears to be from the CEO telling an accounting employee to send a wire transfer, to an announcement from a company executive that the company is being acquired and that the details are in

an attached document.

Lots of companies are attempting to address these issues, including a popular startup called Slack (<https://slack.com>), which has generated over one million users in just over two years. But powerful platforms like Slack require a lot of training and behavioral changes of employees, which can make transitioning a bit of a headache.

Just about everyone has a Facebook account and many are already using it every day at work anyway, so leveraging what's already in place could be effective.

Facebook launched a closed beta test of the 'Facebook at Work' platform earlier this year with a small group of companies and most estimates are pointing to a public release in early 2016.

Facebook at Work accounts are separate from your personal account, so they keep personal and business posts separate. Anything posted via the Facebook at Work account is only visible to others in your company: Think of it as a controlled internal social network. Current features include profiles, events, groups, files and notifications – all of which closely mirrors what Facebook in general offers.

If this platform proves to be effective and truly secure, you could effectively eliminate the threat of fake internal email messages and file attachments because everyone in your organization would know not to trust any email message that claimed to be from a co-worker.

If you want to keep up with the news and events surrounding Facebook at Work, fill out their form at <https://goo.gl/slwplz>.

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- Actor's workshop classes are starting when in January?  
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- Who is offering Concierge Bookkeeping services?  
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- Find and name the advertiser that has a Bargain Nook at their location.  
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## **THE I-STENT REDUCES OR ELIMINATES THE NEED FOR GLAUCOMA MEDICATIONS AT THE TIME OF CATARACT SURGERY**

The I-Stent represents the latest innovation in treating patients with glaucoma at the time of their cataract surgery, according to Jason K. Darlington, M.D., Cataract Surgeon and Fellowship Trained Cornea and Glaucoma Specialist at The Eye Institute for Medicine & Surgery.

“The I-Stent is highly effective, as it reduces eye pressure, 24 hours per day. By continually maintaining a healthy eye pressure, the risk of suffering a loss of vision due to glaucoma is greatly reduced,” reports Dr. Darlington, who has performed thousands of ophthalmic surgical procedures. There are many benefits to reducing or eliminating the need for glaucoma eye drops, explains Dr. Darlington, who completed his cornea and glaucoma fellowship at the prestigious Phillips Eye Institute, in Minneapolis.



**Jason K. Darlington, M.D.**

Over a period of many years, glaucoma medications can cost thousands of dollars. Additionally there is often a burden placed on patients to place eye medications multiple times per day.

“Patients and their families have a great sense of comfort knowing that the I-Stent is working to maintain a healthy eye pressure 24 hours per day, often times without the need for additional eye medications. Controlling eye pressure throughout the day and night on a continual basis leads to better long term results,” explains Dr. Darlington.

By reducing or eliminating the need for glaucoma medications many side effects such as redness, dryness, irritation, and excessive eyelash growth may also be eliminated. In my experience, the need for fewer medications makes for happier patients,” states Dr. Darlington.

“The vast majority of patients experience a dramatic improvement in their vision following cataract surgery overnight,” states Dr. Darlington, who utilizes the latest high technology lens implants and techniques when performing cataract surgery.

Dr. Darlington, who has extensive experience performing cataract and glaucoma surgery, as well as corneal transplants and refractive eye surgery, has performed research utilizing a double mirrored lens to facilitate the placement of the I-Stent at the time of cataract surgery. “The goal of my research,” states Dr. Darlington, “is to help ophthalmic surgeons all over the world to bring the I-Stent technology to their patients.”

My hope is that by doing so, we may help many thousands more patients enjoy a lifetime of good vision and spare them from suffering the debilitating effects of vision loss associated with glaucoma,” states Dr. Darlington, passionately.

Dr. Darlington is available to see new patients at his offices in Rockledge, Melbourne and Palm Bay. Consultations may be arranged by calling (321) 722-4443.



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## January's CPA Tip Of The Month

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# WORD SEARCH: Solve the Puzzle and PLAY to WIN!

How many things can you find that have to do with **Joy of January?**

V	W	O	D	V	X	V	L	P	B	L	N	L	M	A
W	K	O	A	F	R	D	N	M	L	L	Y	K	M	W
N	R	O	C	I	R	P	A	C	A	A	W	I	O	K
D	O	N	O	K	U	T	S	I	N	B	T	N	H	X
C	R	H	E	P	M	U	D	D	K	T	S	P	N	L
D	L	A	I	W	I	I	P	S	E	O	J	M	L	I
D	I	M	Z	R	Y	C	A	N	T	O	Z	S	X	S
O	F	G	A	Z	H	E	S	T	Y	F	R	Q	Y	O
C	N	U	I	L	I	J	A	N	U	A	R	Y	T	T
F	Q	E	H	R	O	L	M	R	A	F	H	D	R	Y
A	I	N	D	H	F	K	B	G	J	I	C	S	A	J
K	C	J	U	D	C	H	N	W	L	V	L	Q	E	S
O	Z	A	R	J	P	M	Q	T	Q	U	S	T	H	J
X	Q	C	O	A	T	L	J	Y	P	J	B	L	R	X
Y	L	L	I	H	C	P	V	A	T	V	G	S	X	S

- |           |          |         |          |
|-----------|----------|---------|----------|
| Aquarius  | Chilly   | Hearty  | New Year |
| Blanket   | Coat     | Ice     | One      |
| Blizzard  | Football | January | Snow     |
| Capricorn | Frigid   | Mittens |          |

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

OUR WINNER LAST MONTH WAS  
**Louise Tavani of  
Indian Harbor Beach**

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State \_\_\_\_\_  
Zip \_\_\_\_\_ Phone: \_\_\_\_\_

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: Word Search, Spotlight Magazine, PO Box 1197, Melbourne, FL 32902-1197**





We are pleased to announce that our "Spotlight Movers and Shakers" honoree for the month of January is Joe Raley with State Farm Insurance.

Joe recently celebrated the ten year anniversary of his business, as the Owner/Agent of Joe Raley State Farm

Insurance Agency. He has actually been with State Farm for 25 years, and on the corporate side for 15 years.

A person who lives life by the motto, "It all begins with me," Joe makes a choice each day to give back in some way. So it is not surprising that he has been involved with many organizations that help individuals, small businesses, and the community in general.

Joe has been a Director of the Palm Bay Chamber of Commerce for 8 years, and will be the incoming chairman in 2017. He received the honor of being designated as the Palm Bay Small Business of the Year in 2011 and 2013. He has been a Palm Bay Rotary Club member for 10 years, and currently serves as its President for the 2015/2016 term. He also received the Rotary Service Above Self Award.

As a Brevard County Schools Business Partner, he was designated the Small

Business Partner of the Year for 2013, and was the State Education Commissioner's award winner for the State of Florida. In addition, Joe volunteers his time for several local community organizations, serves on various boards, and donates his time and talents to local fundraisers.

Through his attitude and his actions, Joe leads by example, treating those around him with kindness and respect, encouraging them to do the same. He feels blessed to have a loving family that includes wife Yvonne, and daughters Alexa, 19, and Ashton, 15. He is always mindful that the choices he makes are an example to his children. "If everyone used respect, kindness and love in their choices, this world would be a much better place."

This simple yet meaningful philosophy demonstrates why we honor Joe this month, and say Thank You!



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# South Brevard Historical Society Free Educational Monthly Meetings

**The South Brevard Historical Society (SBHS) was founded in 1966** to bring together citizens interested in the history of Florida, particularly Brevard County. Over the last 49 years, the Society has held monthly meetings featuring speakers on a wide range of subjects related to local history. The Society has also embarked on many projects, including the restoration of Melbourne's oldest public school house, completed with the help of the community. The Little Red School House, a jewel of historic restoration, now resides on the campus of the Florida Institute of Technology.

Today, the Society is "Keeping South Brevard's History Alive" by and through its many activities, such as:

### Monthly History Programs

Field Trips to locations such as Cape Canaveral Lighthouse, Hutchinson

Island, Melbourne Cemetery and the prehistoric living site at Middle Indian Field

**Conducting Home Tours** in Historic Eau Gallie and Melbourne neighborhoods

**Sharing its collection** as Traveling History Trunks on loan to Brevard County schools

### Digitizing its Archival Material

As SBHS prepares to celebrate its 50th Anniversary in 2016, we are encouraged that the Society continues to grow in membership and share South Brevard's diverse and fascinating history with its residents.

Please explore our website, <http://www.southbrevardhistory.org>, for further information.



We invite you to our next meeting on Saturday, 3:00pm-4:00pm, January 9th at the Fee Avenue Melbourne Public Library where Karen Raley, a Local Historian and Author, will present a fascinating (and free) presentation titled "How to Find, Use & Contribute to Brevard and Florida History with Resources on the Internet and in the Library". After the meeting, members and guests have an opportunity to share ideas and information about local and Florida history.

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Nicole Grammer



## CONSUMER TIPS:

**Due to the new requirements by the Consumer Financial Protection Bureau (CFPB),** some changes have been made to the Florida Realtors/Florida Bar Contracts for Sale and Purchase. Both the regular purchase contract and the AS-IS contract have been affected by these changes – so anyone who submits a purchase contract for financing after October 3, 2015 will be subject to the new requirements.

If you are financing a real estate purchase, that means you'll have to take a few more things into consideration. Here are the basics:

**CLOSING DATE:** When a contract is submitted for financing using the new forms, the buyer will now receive a Closing Disclosure (formerly the Settlement Statement) that outlines the fees due at closing. This document **MUST** be received by the buyer a certain number of days before closing, not to exceed 10 business days. The buyer must acknowledge receipt of this document, or the property cannot close and the waiting period will start over, up to 10 days.

Buyers who pay cash for their property are not subject to the Closing Disclosure requirements – this is strictly for buyers who are financing their real estate purchase.

**FINANCING:** The default for the Loan Commitment Date has been changed from 30 days to 45 days after the Effective Date for the contract. This will mean longer wait times for closing, so buyers will have to plan for the extra time. This is due to the fact that these new requirements are making processing times a bit longer with the lenders, which will transfer over into the wait time for closing.

**TITLE INSURANCE:** Clear title must be delivered at least 15 days prior to the Closing Date. So the pressure is

on to get a clear title on a piece of property well before it closes. Also, title insurance premiums for Owner's and Lender's title policies will still be calculated in accordance with Florida law, however it may be reported differently on the Closing Disclosure.

**SURVEY:** The time for a survey to be done on a property has changed. It used to be that a survey could be performed on a property 5 days before the closing date. The new requirements state that all surveys done on a property must be completed 15 days before closing (which is the default time frame) on properties that do not have title insurance secured. On those that do, the default time frame remains 5 days before closing.

**FORCE MAJEURE:** Some broad language in this section of the contract was removed to avoid confusion about what can be considered a basis to extend the contract, which would push back the Closing Date.

For additional information please feel free to call us with any of your Real Estate needs at RE/MAX Absolute Service Team, 321-452-9800.



Nicole Grammer – Broker/Owner

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HOSEA 4:6 – "MY PEOPLE ARE DESTROYED FOR THE LACK OF KNOWLEDGE." – KNOWLEDGE IS POWER!



## JOB AND A BROKEN TOOTH

CCM: Together, doing life RIGHT!



**Last week, I was laid off from my job.** This was devastating news for me, because I'm the sole support of my family. I'm also at an age at which it's going to be difficult to find a new position. And, we have a sudden, serious problem with our bathroom at home, and have no choice but to have the shower torn out and replaced or we'll have nowhere to bathe but in a sink. Then, just as I'd started to think that these would be my only trials, I had a tooth break last Thursday evening while eating a pecan. A pecan *OUT* of the shell. I broke my tooth on a pecan; not a hazelnut, not a brazil nut, but a soft pecan. And my dentist's office is closed on Friday, Saturday and Sunday. So the broken tooth was the straw that broke the camel's back.

I was very upset for several days, consumed with anxiety and fear. Any expenses are serious problems for the unemployed, as you might know or imagine. How will my family get by? Are we going to lose our house? How will we pay utilities and expenses, such as insurance? How will we buy food and gas?

But God does not want us to be upset and worried. He does not want us to fear. I knew that only He could be my strong fortress; my ever-present help (Psalm 46:1). Turning to Him humbly, in real need of the peace and love that only comes from Him, I felt drawn to the book of Job. Job certainly endured many more (and much worse) trials than I have to face.



Here's some things I learned from God, through Job:

There are events in heaven and on Earth that I know nothing about, but they may affect me dramatically.

I may never know why certain things happen to me, but must trust in God as the answer to my suffering.

Bad things happen to God's people all the time.

When bad things do happen, I shouldn't abandon God, but instead, draw closer to Him. Fellowship with the Almighty brings comfort and peace.

I can rely on God's promises.

The trials may be bad, but they will ultimately end if I am obedient and righteous, and God will bless me abundantly.

Being obedient to God when disaster strikes, means trusting in Him completely. This is difficult; at least for me, it is. I'm the sort of person who plans things and is mindful of risk management. But there was no one on Earth who could help me, short of a rich guy showing up and handing me bagsful of cash, and I'm not holding my breath on that solution.

Trusting God means trusting in His promises. For example, I have the peace of God, which transcends all understanding, and which will guard my heart and mind (Philippians 4:7). And, He who lives in me is greater than he who is in the world (1 John 4:4). I have received the gift of righteousness and reign as a king in life by Jesus Christ (Romans 5:17). And best of all, I'm told that "...my God will meet all your needs according to the riches of his glory in Christ Jesus" (Philippians 4:19)

God does not want me to fear. He does not want me to worry. He wants me to have joy in Him. Following Job's example, I have set my mind and heart to obedience to God, living moment-by-moment, one day at a time, in His love, His comfort and His Word. In His time and according to His will, my trials will end, and He will richly bless me. Of this I have no doubt. God's promises will stand and be fulfilled!

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# New Year's 2016 Blessings

by Dan Taylor, Audioprosthologist, A Advanced Hearing Care

**As we enter 2016 I want to take the space I normally reserve for sharing patient experiences** to thank each and every one of you for making this last quarter of a century a truly blessed one. Since moving to downtown Melbourne, in 1990, not just downtown has changed, but the entire world.

All of our lives continue to be changed as the digital revolution reaches every aspect of society. The entire way we communicate, get our news, entertainment, shop, and learn is totally different than it was when I first moved to Melbourne.

Within the hearing aid industry there has been incredible change with old names either going out of business, or being bought and run by others. Along with the digital revolution, there has been a revolution in not only the gear we use, but in how it is being sold, and what professional services, if any are being sold along with it.

With so many choices coming from so many different directions it becomes increasingly confusing for folks looking for hearing help to know what to do, what to buy, or who to buy it from.

We realize this. There are so many choices in hearing healthcare today that it can bring on informational overload, which results in a paralysis, meaning that nothing gets done, and the person needing help goes without, not only suffering the embarrassment and misunderstandings that go with a hearing loss, but becoming more and more isolated and alienated from those



they love, and society as a whole.

Because of this we've developed what we call a Patient Centered, Results Oriented approach to hearing healthcare. So, no matter what hearing care challenges folks bring us, we see our job as being that of meeting both their lifestyle, and budgetary needs. We offer not only top tier new gear by the industry's leading manufacturers, but also quality used, and reconditioned gear as well.

We can get this good used gear because of having a patient base with which we have fit nothing but great

gear in the past who are willing to accept our generous trade in allowances when they upgrade to some of the best our industry has to offer. As this was great gear to start with, many times it's got years of service left when we acquire it on trade, providing us and others with an opportunity to fill their needs on the strictest of budgets without compromising the quality of their hearing care.

But, none of this would have been possible without the faith and trust of the thousands of our friends and neighbors who have put their faith and trust in us over the years. They simply are the very best patients in the known universe, and we love taking care of them. And, you if you've got a hearing problem.

As we go into the new year, we couldn't be more excited here in the Heart of Historic Downtown, as 2016 offers not only the challenges of the unknown, but the start of a new apprentice, who we're real excited about, as well as a new outreach program we'll be sharing, called Mission Hearing.

Until then, I want to close by thanking all of my loyal readers, as well as patients, and call down a blessing upon each and every reader of an overflowing abundance of Hope, Health, Healing, Peace, Prosperity and Love throughout this new year. Be Blessed, as You Bless others, and live in the faith of being in the most exciting times, in a world of limitless beauty, and wonder.

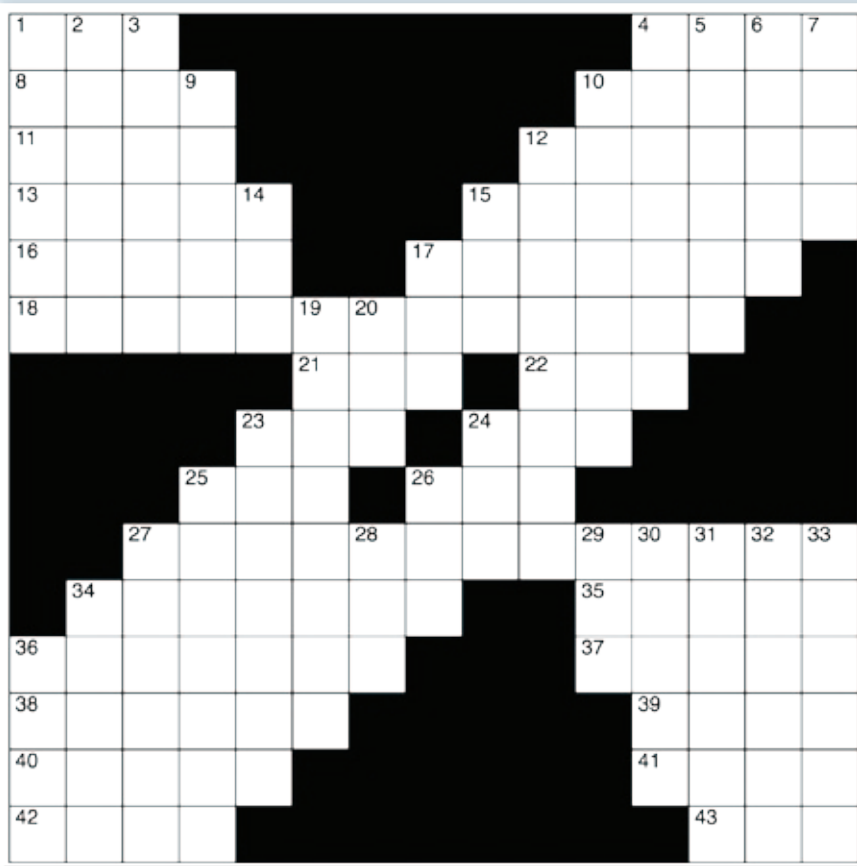
Happy New Year!  
Dan

**Please see our advertisement on page 14.**

## Spotlight Crossword Puzzle

### clues DOWN

1. Having beautiful natural views
2. Fanafuti is the capital
3. Shrub used for hedges
4. Polishing tools
5. Slow down
6. Christmas carols
7. & &
9. Sound of sheep or goat
10. A long flag, often tapering
12. Atomic #73
14. Schilling (abbr.)
15. Female sibling
17. Long sandwich
19. In a way, necessitated
20. Mayan people of SW Guatemala
23. Cleaned up
24. Prohibit
25. Upright cupboard
26. Cyclone center
27. Metric linear units
28. Young male
29. Securities market
30. City across from Dusseldorf
31. Animal disease
32. Mount of \_\_\_ east of Jerusalem
33. Get free
34. Variable stars
36. One point N of NE



### clues ACROSS

1. Engine additive
4. Soluble ribonucleic acid
8. Subdue
10. One long, three short
11. Morally bad
12. With collapsible shelter
13. Central church parts
15. Summer shoes
16. Intestinal
17. Transgressors
18. Meeting expectations
21. Clutch
22. Autonomic nervous system
23. What you can repeat immediately after perceiving it
24. Favorite summer sandwich
25. An accountant certified by the state
26. Cologne
27. Norma Jean Baker
34. Galaxies
35. Bluish greens
36. Detected
37. Having 3 dimensions
38. Made level
39. The destroyer (Hindu)
40. Uncovered
41. Ooze slowly
42. Aerie
43. Point midway between S and SE

answers on page 44



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- *Potato Crusted Haddock with  
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- *Braised Beef Pot Roast with  
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# LEARN HOW THE HEALTH CARE LAW AFFECTS YOU

**There is plenty of information on health care reform,**

which requires nearly everyone to have health insurance and makes it easier for more people to obtain coverage.

For individuals seeking coverage, the Affordable Care Act introduces income-based subsidies to many making coverage more affordable. In addition, the new legislation requires that insurance companies accept applicants regardless of health history and creates an on-line shopping experience called the Marketplace.

“Health insurance can be purchased through an insurance agent or directly from an insurance company,” said Jason Alford, Director of Individual Sales & Product Innovation for Health First Health Plans.

Most people who don't have health insurance will have to pay a tax penalty, and for 2016, the penalty will be close to \$970.



*(Keegan Coop/Pro-Health & Fitness Trainer): When looking for a health insurance plan, don't forget to look for a plan that includes additional benefits. Health First Health Plans offer gym memberships and credit monitoring to members at no additional cost.*



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  - Laboratory services
  - Preventive and wellness services and chronic disease management

- Pediatric services, including dental and vision care

Some plans also include extra benefits. For example, Health First Health Plans includes gym memberships, identity theft protection, and credit monitoring at no extra cost.

**When should someone enroll?**

Those who do not currently have health insurance or want to change plans can enroll in an Individual plan during the Open Enrollment Period from November 1, 2015 through January 31, 2016.

There are also other special circumstances that allow someone to enroll during the year called a Special Enrollment Period (e.g., losing a job, marriage, birth or adoption, moving, etc).

**Is financial aid available?**

The Affordable Care Act introduces income-based subsidies to make individual expenses for those who qualify. Subsidies are based on taxable income. Individuals earning between \$11,770 and \$47,080 a year, or a family of four earning \$24,250 to \$97,000 a year, can qualify. “Most of our customers are eligible for financial assistance. All of our sales representatives at HealthFirst Health Plans are licensed agents and can help walk people through the process of qualifying for the subsidies,” Alford said.

**PUZZLE [PG42] SOLUTION**  
**How well did you do?**

S	T	P					S	R	N	A						
C	U	R	B				P	A	E	O	N					
E	V	I	L			T	E	N	T	E	D					
N	A	V	E	S		S	A	N	D	A	L	S				
I	L	E	A	C		S	I	N	N	E	R	S				
C	U	T	T	H	E	M	U	S	T	A	R	D				
				N	A	B		A	N	S						
				S	T	M		B	L	T						
				C	P	A		E	A	U						
				M	A	R	I	L	Y	N	M	O	N	R	O	E
				N	E	B	U	L	A	E		T	E	A	L	S
				N	O	T	I	C	E	D		C	U	B	I	C
				E	V	E	N	E	D			S	I	V	A	
				B	A	R	E	D				S	E	E	P	
				N	E	S	T					S	S	E		

“Some of our plans this year have premiums as low as \$60 a month, about \$720 a year—which is much lower than the penalty,” Alford said.

**What benefits are covered?**

The Affordable Care Act requires all plans to include a





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# Cartoon Corner

## HAPPY NEW YEAR FROM SPOTLIGHT



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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  
**Antonia Alegria 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**

Advertiser	Page #
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____

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

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

Age: \_\_\_\_\_

Address: \_\_\_\_\_

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State: \_\_\_\_\_ Zip: \_\_\_\_\_

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**Tassler Sofa & Loveseat**

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**Declan 2pc Sectional w/ Ottoman**

**1 ONLY!** **ONLY \$899<sup>95</sup>**

**Melaya Sofa & Loveseat**

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**Seamus Power Reclining Sectional**

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• Heat  
• Drink Chillers

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\*While Health First does not require referrals, some specialists may require you to get a PCP referral. We encourage all members to become established with a PCP to provide primary and preventive care, and coordinate care from other providers. Authorization may be required for some services.

Health First Health Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

27357\_MPINFO111 (10/2015)