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november 2016

# spotlight

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MAGAZINE

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pg3 » BUSINESS OF THE MONTH





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---

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The Junior League of South Brevard, Inc. is a group of women dedicated to improving the health of children through nutrition and physical activity by means of trained volunteers, financial support, and community awareness and partnerships.

**Spotlight BUSINESS OF THE MONTH**



## NOTES FROM THE PUBLISHER'S DESK

Bryan McDonough

November is here again, and with it comes the beginning of the Holiday Season, and of course, Thanksgiving. This year, our family has a little more to be thankful for. Our son's family lost their home due to a hurricane by the name of Matthew, which caused extensive damage from the Southern Florida coastline all the way up to the Carolinas and Virginia. Hopefully by the time you are reading this month's notes, the hurricane season of 2016 will be a thing of the past. Objects and possessions can always be replaced, our families are priceless. Thankfully our son and his family, including their sweet baby girl, were riding out the storm at our house, so they were all safe when the storm destroyed their home. For this we will be forever grateful!

This month also brings to a close the overly-long election season. I doubt that there is anyone who will miss those political ads on TV that we have been subjected to for the past many months! Regardless of your political views, I hope that we, as fellow Americans, can find a way to come together after this election. We should all do our best to support the outcome, whoever is chosen to lead our country for the next four years. Nothing good will ever come from our continuing to point fingers and keeping the focus on the things that divide us. We will need to find the faith in ourselves and in our country to work together for the common good.

Lastly, Happy Thanksgiving to you and your families! At the end of each day, we should take a few minutes to give thanks and be grateful for all the blessings in our lives. Our focus should be on the special people in our lives, and the things we do have, not on what we think we should have, or what we wish we had. Being truly thankful can bring us much peace and happiness.

My God continue to bless you and your family!

Bryan McDonough  
Publisher, *Spotlight Magazine*, Inc.

We keep you in  
THE SPOTLIGHT

A MONTHLY PUBLICATION  
November 2016 | Volume 19 | Issue 11

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"..FOR THE GOOD OF THE CITY.." - JEREMIAH 29:7

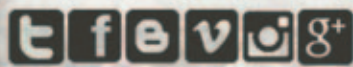


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## SIGNS

by Jim Campbell, First Baptist Church of Melbourne

### **Ever consider how many signs that you read or see in a day?**

It's quite a lot when you think about it. Driving down the street...walking down a hall in an office building... Walmart or Best Buy...all over the place. Signs tell us what to do, where to go, what something is and when to act. Try to make it through a day without being influenced or helped by a sign. You might find it hard to do, because signs are such a part of our life, we just automatically react to them, not out of conscious assessment, but many times, just out of learned habit.

Jesus told His disciples that He would leave a sign for people to know that they followed Him. In John 13:35, Jesus said this. "By this all men will know that you are my disciples, if you love one another."

I think it's comical that a common stereotype of churches is that there is a lot of infighting and conflict. To be honest, it's not just a stereotype, in a lot of cases, it's documented fact... and, believe it or not, that's fine. It doesn't surprise God at all either.

One might believe that love is defined by the absence of conflict, and if that's your definition, hate to tell you, but you'd be wrong. Love is defined and evidenced most strongly, by what is done in the face of conflict. That's in direct opposition to a popular perception of love, and the basis for loads of misdiagnosed disillusionments of church and followers of Christ.

You see, God isn't stupid. His plan was for people of all kinds of different temperaments, talents and convictions, further separated by a mixture of a myriad of life experiences, would come together for the common purpose, united by one thing, or rather, one person...Jesus. In that situation, conflict is inevitable. What marks people as followers of Christ is how they still extend love to each other in the presence of conflict, not in it's absence. In fact, a lack of love can hide very easily when conflict doesn't exist.

Understand, this is not a license to be a jerk to those around you, quite the opposite...this is a command to remain true to God's word when those around you are being jerks. This sign leads you to what you should do, where you should go, what something really is and when you should act, and people will automatically react to it...just like Jesus said they would...they'll know who you follow.

Signs are all over the place, but as Christ followers, there's one sign that must always be about us, in the church most of all. That's not the absence of conflict, it's the presence of a stubborn, Christ-centered unity highlighted by a sign of love shining from the lives of His followers..

---

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).



"Jesus told His disciples that He would leave a sign for people to know that they followed Him."



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Thank you Brevard for a glorious 40 years!



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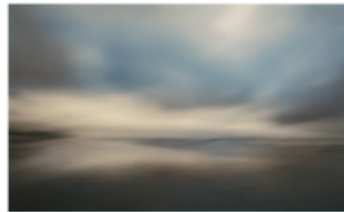
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"Home is Where the Crabs Are"  
30x48 Oil on Canvas by Jessica Larned



"Port d'Honfleur" 21x27  
Watercolor by Carole Bennett



"Smooth Moves" 29x41  
Photography on canvas  
by Karin Connolly



"Red & Orange Sunrise" 16x20  
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NOV 18<sup>20</sup>  
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# Changes in Health Insurance Market Create Expansion

Local entrepreneur Chris Robinson has tapped into a new need and his business is growing by leaps and bounds providing a needed service in the ever changing Health Insurance Marketplace. Chris opened his business five years ago in the 1900 Building in downtown Melbourne in a 360 square foot office with just himself and his wife/business partner Maggie. With over twenty years experience in the health insurance industry Chris saw the opportunity to start a business from scratch that focused on educating the consumer as the Health Insurance Marketplace evolved under the Affordable Health Care Act. Five years later Chris and Maggie have three much larger retail branches of their business operating in Melbourne (192 & Airport Blvd.), Rockledge (US Hwy 1) and South Daytona with plans for expansion way beyond their initial 360 square feet.

Chris says the way Americans are purchasing health insurance has changed tremendously under the Affordable Care Act. Unfortunately, confusion is the greatest obstacle for consumers who have to purchase health insurance on their own because it's not provided at work or someone who has retired early and is now on their own to find individual health insurance or maneuver their way through the Medicare arena. In addition, now with the Federal Marketplace available for individuals to shop for insurance and possibly qualify for a premium tax credit (subsidy) that helps lower income individuals purchase health insurance the average consumer finds themselves in way over their heads when trying to evaluate plans on their own. This is where One Insurance Group thrives and provides a tremendous service to the community. One Insurance Group now has grown to

a staff of eight licensed agents operating in three offices providing their expertise to the average person attempting to qualify for a subsidy on the Marketplace, and shop for a health insurance plan that suits his/her needs and budget. Furthermore, One Insurance Group represents most of the main health insurance carriers on the Marketplace so the consumer is able to get an unbiased opinion on which plans will work best for them without the fear of making an uninformed decision. One Insurance Group is paid by the insurance carriers for enrollments, therefore, all these services are provided to the consumers at NO additional cost.

The most beneficial part of the business model is that consumers now have an option of a local health insurance agent that they can visit throughout the year to receive assistance with claims, billing, appeals and other administrative issues that arise during the plan year.

Whether you've already enrolled in a plan or shopping for a plan for the first time, visit One Insurance Group for an education on what you should be looking for with the new plans available for 2017 and how to maximize your subsidy and benefits based on your financial position. The penalties are now in their third year of a three year graded schedule and will cost consumers more than ever before for not having health insurance. In many cases, the penalties are a lot more than an individual could enroll in insurance on the Marketplace for after their subsidy. Therefore, if you don't have health insurance, Chris recommends you at least get educated on what your options are. Call today to schedule an appointment at one of their three convenient locations.



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## HOLIDAY SURVIVAL SPOTLIGHT ON CHIROPRACTIC HEALTH

by Dr. Deanna Carlisle, Carlisle Chiropractic Center



The holidays seem to come earlier and earlier every year -- and along with them, the stresses and strains of frenzied holiday shopping. Take a stroll through your local mall, and you'll already see symbols of the approaching holiday season -- from Thanksgiving and Christmas decorations to notices of blowout sales. As your muscles tense with each passing day, the American Chiropractic Association (ACA) asks, "Are you ready for the holiday shopping challenge?"

### 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 dehydrators. Don't substitute them for water.)

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 those hard shopping mall floors.

Leave your purse at home. Wear a light fanny pack, or if

necessary, 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. 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 people should take a break every 45 minutes. Those with less stamina may even need to take breaks more frequently.

Plan trips to your car. Don't carry around more than is absolutely necessary at one time.

When taking breaks, try to eat light foods. A salad and some fruit is a much better option than a burger and fries.

Skip the coffee break! Coffee and sodas contain caffeine and sugar, which add even more stress to your body.

"On average, people gain five to six pounds during the holidays. And heart attacks occur more often during the holidays as well. Eating a heavy meal and then running out on an exhausting hopping trip can be very dangerous."

Shopping with children is just a bad idea. "If your hands are loaded with shopping bags, you may not be able to hold your child's hand, which could increase the chances he or she might wander away from you. Take whatever steps necessary to not have to bring your child along."

### Wrapping Your Gifts

Since there is no "ideal" position for wrapping gifts, the most important thing to remember is to vary your positions. For example, try standing at a table or countertop for one package, sitting on a bed for another, sitting in a comfortable chair for another, etc.

Do not wrap packages while sitting on the floor. Wrapping packages while sitting on a hard floor can wreak havoc on your posture, and should be avoided.

Always stretch before and after you wrap gifts.

### Chiropractic Care Can Help

If you experience pain or discomfort as a result of holiday hopping, consider a visit to your Chiropractor. Your Chiropractor can help alleviate your pain naturally, so you can enjoy the holiday season as it was meant to be.

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# Do Your Headlights Have a Cloudy, Hazy or Yellowed Appearance?

**We have the answer! EZ Brite Lights, Inc. is Brevard County's #1 company** for headlight restoration. We use a new innovative system for refinishing weathered and scratched plastic headlight lenses. The EZ Brite Lights system will restore your headlights to "like new" condition and save you hundreds of dollars on replacement of your current headlight lenses.

Safety is the real issue here. According to the AAA Foundation for Traffic Safety, cloudy or severely oxidized headlights can be found on nearly seven out of every ten vehicles over three years old on the



road today. Poor driving visibility is the leading cause of night time traffic accidents. Clear headlights show objects one hundred and fifty feet ahead. Oxidized headlights can decrease light projection by up to seventy five percent or just less

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# Prevention and Help for Colds and Flu with Natural Herbs

By Dr. Kevin Kilday, PhD, D.Psc. / Holistic Health Center

**For the people like myself who do not believe in the flu vaccine** appear (too dangerous, future article) there are alternative and preventative measures you can take. The following herbs have a 3 to 5000 year history of preventing and curing disease. These herbs should be used daily especially during the cold flu season months (Oct.-May.) or as soon as symptoms start appearing. For the prevention of the flu or cold or curtailing full-blown development of symptoms you can take the following herbs as directed on the herb label. Echinacea is effective as an herbal supplement in that it effectively stimulates the immune system, which when strengthened responds effectively to the infective virus particle plus there is some evidence that it could prevent colds and flu if taken in conjunction with garlic supplements, according to an article in the Journal of the National Medical Association. Garlic boosts the health of your immune system, and a number of studies have found that animals given regular doses of garlic are better able to ward off viruses like the flu and various strains of rhinovirus,



the kind responsible for the common cold. Andrographis is used in Ayurvedic medicine in India. Traditionally used to treat upper respiratory infections and sinusitis, andrographis was shown in a recent study to reduce the symptoms of coughs, sore throats, headache and fever. Andrographis may also help reduce the severity and duration of the flu, according to a 2003 study. All clinical studies regarding the herbs in this article are available upon request. A healthy immune system is the best defense against illness.

Herb dosages on label: Echinacea, 450 mg one time daily, Garlic, 900 mg one time daily, Andrographis, 900 mg one time daily. Please note: if cold – flu symptoms appear these dosages can be doubled.

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## DEAR VAL, TRUTH, STRAIGHT UP

by Valerie Oliver

"...what exactly should we look for in a mate?"



*"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 recently asked a rhetorical question, on Facebook, and received a number of interesting replies. The question was, 'Maybe, instead of falling for the man who sweeps us off our feet, we should embrace the man who's willing to stand by our side...your thoughts ladies?'

These are a few of the responses I received:

"All you need is: love, respect and someone who loves you for you..." P.H.K.

"I found my lifelong companion, who respects my wishes and stands by my side 100%. I will become his wife in October" B.C.H.

"I told my husband, when we were not yet dating that I didn't want to fall, I wanted to soar. Falling is chaotic, often painful, but soaring is freeing, full of fresh air and adventure. We soar together or we crash together. Either way, it's together" S.K.

"I have one who stays by my side and I am very grateful" N.G.S.

"Sweeps you off your feet—and helps you stand back up...stands beside you" A.J.C.

"Been married twenty-two years but dated four years before. For about three of those years, we dated others. There was no "sweeping off feet," just doing fun things we both enjoyed and realizing we really didn't want to be with anyone else. And we still do everything together. We agree on most things and have a lot of the same interests. We fight and get mad but we NEVER hold grudges. The original spark dulls somewhat but our friendship, and tough challenges, we've been through together outweigh that spark that so many men and women think should be there forever. Maybe small minorities of couples do; but usually, they are misrepresenting the reality. The old line of 'be friends first' is true" E.G.C.

And one gentleman remarked, "Ladies...ladies...ladies...we are not extinct. You just don't understand us or know how to work us—just sayin'..." D.L.

Like most women, my childhood was saturated with stories, movies and cartoons of knights in shining armor, riding full

speed, whisking me off my feet, and rescuing me from imminent danger—and of course, riding off into the sunset... Whether we're willing to admit to ourselves, or not, deep down inside, most women have a deep seeded desire, or yearning, for our knight or Prince Charming. It's only after we marry them, that our delusions are shattered. Reality hits home and we've discovered our dashing prince now sports a pot belly, bad breath, and when he "breaks wind" the smell is rancid enough to require a HAZMAT team. Don't laugh ladies; truth be told, most men reading this are scratching their heads because they've married women with similar flaws.

So, all kidding aside, what exactly should we look for in a mate? Marriages function best when God's plan is put into practice. The Bible gives us several qualities and characteristics to desire in a spouse...

**Kindness:** Col.3:19, "Husbands, love your wives, and do not be harsh with them."

**Believers:** 2 Co.6:14, "Do not be unequally yoked together with unbelievers. For what fellowship has righteousness and wickedness have in common? Or what fellowship can light have with darkness?"

**Honor and purity:** Heb. 13:4, "Let marriage be held in honor among all, and let the marriage be undefiled, for God will judge the sexually immoral and adulterous."

**Respect:** Eph. 5:22, Wives, submit to your husbands, as to the Lord. For the husband is head of the wife, as also Christ is head of the church; and He is the Savior of the body." (NKJV)

**Permanent covenant/commitment for life:** Mark 10:17, "...Therefore what God has joined together, let man not separate." (NKJV)

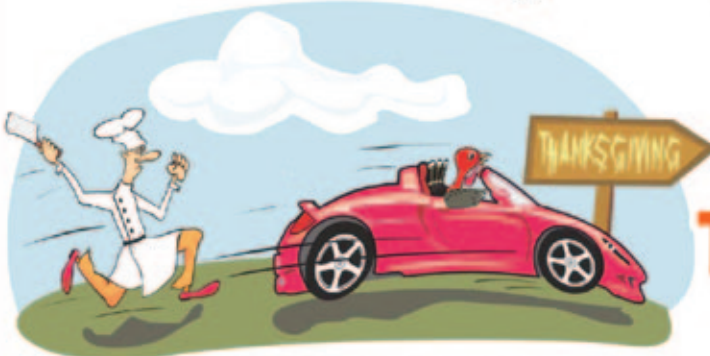
**Mutual submission:** Eph. 5:21, "Submit to one another out of reverence for Christ." (NIV)

**Provider:** 2Thes. 3:10, "...The one who is unwilling to work shall not eat." (NIV)

NIV= New International Version, NKJV= New King James Version.



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## FROM MY HOUSE TO YOURS SPOTLIGHT ON COOKING

by Cecelia Danas

# Happy Thanksgiving

This recipe is great as a first course or as one of the sides to the turkey. It only takes 45 minutes. This makes four servings, but I double it great leftover. Enjoy.

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

### Pasta Shells Stuffed with Spinach

12 Jumbo size shells uncooked	1/2 tsp fennel seed
1/4 cup butter	1/2 tsp fresh garlic finely chopped
2 tbs of almond slices or 1 use pine nuts	1/2 cup of herb seasoned stuffing
7 oz fresh washed and dried spinach in chopped in large pieces	1/2 cup sharp shredded cheddar cheese
1 cup Mushrooms fresh is best, but you can use canned	1 tbs butter
	1 tbs parmesan cheese

Cook the shells according to package directions. In a large frying pan melt the butter then add the nuts. Cook until toasted, then add spinach, mushrooms, fennel and garlic. When the spinach is wilted stir in stuffing mix and cheese. Butter a 9" square pan.

Take one cooked shell and fill (2 tbs about) and place in pan. When done Sprinkle with Parmesan cheese and cover with foil. Bake about 12 minutes and uncover for 4 minutes still light brown.

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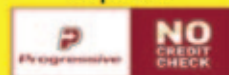
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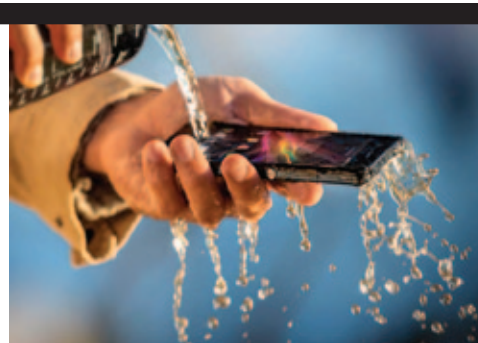
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## WATERPROOF VS. WATER-RESISTANT SMARTPHONES

### SPOTLIGHT ON COMPUTING

by Bill Ford, Data Doctors Computer Service



Since water damage is one of the most common problems experienced by so many, getting a phone that can protect itself makes sense.

The technical definition of water resistant is that the phone is able to resist the penetration of water to a certain degree but not entirely. Waterproof technically means that the phone is impermeable to water, no matter how much time it spends in water. Unfortunately, these terms are thrown around as if they were interchangeable.

With Apple throwing its 'water-resistant' hat in the ring with the iPhone 7, joining others like Samsung, Sony, Motorola and Kyocera, understanding the technical differences is helpful.

#### What the 'IP' Rating Means

Today's smartphones generally have certifications published when it comes to resisting the elements signified by ratings such as IP67 or IP68. The IP marking for International Protection or Ingress Protection (depending upon

who you ask) is followed by two numbers.

The first number designates its ingress protection against solids, such as dust, with numbers ranging from 0 to 6. The higher the number, the better the protection. When you see a 6 for the first number, then the smartphone is 'Dust Tight,' which means it's completely protected against contact with dust. Having this rating can be important for hikers, mountain bikers, or anyone who wants to use their smartphones in dusty environments.

The second number refers to the ingress protection against liquids, with numbers that can range from 0-9. Again, higher is better.

#### Can I Swin With My Smartphone?

Apple's recent iPhone 7 announcement included news that it was water-resistant with a certification of IP67. This means that it's completely dust-proof and it can technically be submersed in water of up to 1 meter (@3 feet) for a

duration of up to 30 minutes.

Many Samsung and Sony smartphones have an IP68 rating, which technically means that they are completely dust-proof and water-resistant in depths ranging from 1 to 3 meters for a duration as determined by the manufacturer (usually 30 minutes).

These descriptions may make it sound like you can use your smartphone in the pool to take underwater pictures, but none of the manufacturers will recommend it. The actual laboratory tests are done with smartphones in standby mode, meaning they aren't being used in any way during the tests.

What it does tell you is that with either an IP67 or IP68 rating, if you get pushed into the pool with your smartphone, the chances of its survival are very high.

I've actually owned a Sony Xperia Z3 for years, which was one of the first consumer handsets designed to be water-resistant and the few times that it has been in water, it's done just fine.

#### Additional Considerations

If water gets on the phone's screen while it's active, it's not going to respond like it normally would because water conducts electricity just like your finger, which is why using it underwater isn't recommended. Another thing to keep in mind is if the screen on a water-resistant phone gets cracked, replacing it will likely break the factory seal that protected it, so it will no longer be water-resistant.

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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.

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.

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

“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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M	I	U	F	F	M	A	P	O	E	O	R	E	G	A
J	Q	R	T	A	U	O	I	K	T	Q	K	L	R	I
S	Y	C	N	U	C	T	R	C	I	A	S	E	I	D
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- |              |            |          |             |              |
|--------------|------------|----------|-------------|--------------|
| Appreciation | Cornucopia | Indians  | Potatoes    | Thanksgiving |
| Autumn       | Feast      | November | Pumpkin Pie | Turkey       |
| Celebration  | Gourds     | Pilgrims | Stuffing    | Yams         |

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



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Program	Administrator	Assistance amount	Required property location	Eligible mortgage products
Florida (FHFC) MRB/MBS Hardest Hit Fund Down Payment Program (HHF)	Florida Housing Finance Corporation	Up to \$15,000 for down payment and closing cost assistance.	HHF approved counties: Brevard County Clay County Duval County Hillsborough County Orange County Osceola County Pasco County Pinellas County Polk County St. Lucie County Volusia County	May include Conventional, FHA, and VA loans

Income, purchase price, homebuyer education courses and other restrictions may apply.<sup>1</sup>

**Program funding is subject to change, which may impact availability of down payment assistance. To learn if you qualify for the program, please contact me today.**

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1. Contact your Wells Fargo Home Mortgage consultant for additional program details. Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2015 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801. AS2572979 Expires 12/2016



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Nicole Grammer



## Don't Get Caught in "The Box" Unprepared

As Hurricane Matthew hugged the east coast of Florida and Space Coast residents scrambled to secure their property, evacuate the coastal area and take shelter inland, sellers and buyers alike were urgently reaching out to their Real Estate Professionals asking what this could mean to their pending transactions.

The South Florida Real Estate Industry is all too familiar with the significance of "The Box" when it comes to a storm off the coast, but many home buyers and sellers are unaware of the term and what it means to their closing. Living in a coastal state where we have a six month (June 1 – Nov 30) hurricane season that also happens to coincide with the busiest time in the Real Estate Industry for the state, it is important to understand the impact of a named storm and how it may affect your closing, even if you are not in the direct path of the storm.

So what is "The Box"? It is an approximately 16,000 square mile area that is defined by the Hurricane Restriction Rule issued by the NC Joint Underwriters Associations. The rule states:

*"No new or increased coverage shall be bound or application for new or increased coverage be accepted after 12:01AM the following day when the center of a designated named storm is located within Longitudes 65° West and 85° West, and Latitudes 20° North and 37° North. The term*

*"designated named storm" is a windstorm designated as a hurricane or tropical storm by the National Weather Service."*

These coordinates form a box and encompass an area from Norfolk, Virginia down to the Dominican Republic and from from Apalachicola, Florida east to Bermuda.

It is important to understand that the issuing of new policies will STOP, whether or not the property is in the direct path of the storm and therefore this could happen well before any tropical storm warning or hurricane warning is issued by the weather service.

So how do you avoid a delay in your closing? While there is no guarantee, the best thing to do is file your insurance application early; as soon

as the offer is accepted and contract is signed by all parties. It is good to pre-pay and bind coverage early so your closing has a smaller chance of being affected.

In some cases, there is no way to avoid the delay. Most normal Florida contracts have a provision to extend closing date in the event of a storm and in most cases interest rate guarantees will be honored as well. And if by chance a storm hits, as in the case of Hurricane Matthew, lenders often require re-inspection of property and buyers and buyers and sellers may be required to sign a form attesting that they agree there is no damage.

Living in the lush tropics of South Florida it is best to follow these guidelines even outside of storm season when selling or purchasing a home. Don't get caught in "THE BOX" unprepared.



Nicole Grammer – Broker/Owner

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# The Tapestry Vision Page

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## The Tapestry Vision




Some years ago I had a vision where the community was being woven together to form kind of a Tapestry of the world. The threads were people working in business, schools, government, families and social services and organizations. It was a cooperative effort by the community, working together for the good of all people. There were two phrases that I heard: everything should have increase and none should be left behind. As I understand this, "everything should have increase" implies that our lives should have increased prosperity, education and understanding, and relationships. "None should be left behind" implies that people should desire to be part of the tapestry community, but if not ... they would be left alone.

Because of this, a group of us have formed *The Tapestry Vision* team. There are two parts to the vision: first, to promote "*Thy Kingdom come, Thy will be done, on earth as it is in heaven.*" This is the restoration of the Lord's Prayer into the community. The second part of this vision is to reach individuals in five areas of the community, to build relationship in these areas for support and prosperity. These five areas are: Business, Education, Government, Social and Family.

Our purpose is to provide services to those five community areas though the Tapestry Network. We're building a cooperative community, one that helps one another be successful and have increase in all areas of our lives. If you are interested in participating in this community endeavor, we need to hear from you! Visit us online at [thetapestryvision.com](http://thetapestryvision.com), complete the popup with your name and email, and like us on Facebook. We'll let you know when the next monthly network "meet up" will take place in your area, where the focus is on supporting one another in our endeavors. Connect with us now, so we can restore integrity, values and prosperity to individuals in business, education, government, social and families!



I am Paul Rosbury, Founder of the Tapestry Vision.

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# The Tapestry Vision Page

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## Advances in Archaeology

By South Brevard Historical Society

**Advances in technology provide new and innovative ways** to perform historical research. Tools that aid archaeologists, scientists and historians to study a site, structure or artifact without damaging it are continually being developed and made accessible. One such technology is laser scanners. Advances in equipment and software have made short and long-range 3D laser scanners available to accurately develop plans, cross-sections, projections and even virtual tours of sites and structures. What used to involve, depending on complexity, a significant amount of days or months of surveying and manual drafting, can now be performed in hours. Laser scanners permit an entire site or structure to be recorded in such a way that geometric data (distances, angles, etc.) is also obtained. The resulting digital model can be studied and manipulated to obtain additional information. These techniques can save money as the researchers do not have to travel to a site once a model is developed. Laser scans of artifacts results in a digital archive where researchers can study an item without subjecting it to damage or theft. Collections and sites have been made more accessible because the digital information is available online.

On November 12, 2016, the South Brevard Historical Society will host Kevin Gidusko, Public Archaeology Coordinator for Florida Public Archaeology Network's (FPAN's) East Central Region. Kevin will speak about the exciting world of 3D Archaeology, introduce us to the techniques involved as well as provide details of several research efforts. Kevin's areas of study include Florida archaeology and geophysical applications in archaeology where he uses instruments such as ground penetrating radar, geographic information systems (GIS), and 3D photogrammetry. This free presentation is open to the public and will be from 3:00pm- 4:00pm at the Melbourne Public Library - 540 E. Fee Ave., Melbourne, Florida 32902.

FPAN's mission "is to promote and facilitate the conservation, study and public understanding of Florida's archaeological heritage through regional centers throughout the state". For Brevard County, our regional center is known as the East Central Region and is located in St. Augustine; hosted by Flagler College. Their website, [www.flpublicarchaeology.org/ecrc/](http://www.flpublicarchaeology.org/ecrc/), details upcoming FPAN events, recent historical information via blogs and also provides links to historic places and organizations. For information about the South Brevard Historical Society, please visit [www.southbrevardhistory.org](http://www.southbrevardhistory.org).

**SBHS presents "3D Archaeology"**  
**by Kevin Gidusko**  
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## PRAISE THE LORD

By Wanda Villaverde

CCM: Together, doing life RIGHT!

Occasionally, I sit on the patio in my backyard and watch the sunset. I sit in awe of God's beautiful creation. It blows my mind every time. Ever since I was a little girl, I've always felt a strong connection with nature. I was fascinated with how it all came to be and the majesty of it all. Back then, I didn't understand what that connection was. I tended to worship and adore these objects around me and looked to them for my peace, comfort and joy.

It wasn't until I was much older and began a relationship with God that I realized the connection I had always felt was my longing for Him. My heart was drawing near to Him. He has made everything beautiful in its time. He has also set eternity in the human heart; yet no one can fathom what God has done from beginning to end. (Ecclesiastes 3:11) In my fascination and curiosity of all of the wonderful and beautiful creations on earth, I learned



that there was a Designer and Creator. How could I look at a gorgeous waterfall, beautiful flowers of all kinds, the twinkling of bright stars in the night sky millions of miles away, or the miracle of childbirth and think this all came about by accident? His creation showed me there was a God. For ever since the world was created, people have seen the earth and sky. Through everything God made, they can clearly see his invisible qualities—his eternal power and divine nature. So they have no excuse for not knowing God. (Romans 1:20 NLT)

I was praising the "things" God had created (creation) to praise and glorify Him. I should have been praising Him (Creator). If I thought creation was astonishing, I couldn't even fathom what or who God was! Pure awesomeness! I began to worship God (not His creation) and thank Him for the beautiful things He placed here on earth. Now when I see a beautiful flower or sunset, I see the beauty, glory and power of God and how much He loves me. I no longer look at nature as sovereign. God is sovereign. We are all God's creation and were all made to praise Him. For everything comes from him and exists by his power and is intended for his glory. All glory to him forever! Amen. (Romans 11:36 NLT) Praise the Lord!

*Rescheduled due to Hurricane Matthew...*

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# Hearing Help with Heart

by Dan Taylor, Audioprosthologist, Mission Hearing

**At a certain point in our careers many of us reach a place where we take stock, give thanks,** and begin to look for ways to give back, for all of the blessings we've experienced along the way. That happened for me a few years back with the genesis of ideas that formed Mission Hearing.

Having enjoyed a rich career, and life experience fitting hearing, and helping folks overcome hearing loss for the past thirty plus years, created the intense desire to leave the profession, and planet a little better for my passing, hence the creation of Mission Hearing.

Wearing hearing aids myself for the past twenty-two of those years has given me a unique perspective as both dispenser, and consumer. While acquiring my very own Medicare card reminded me that I too am mortal, and that if I was going to leave something of value behind, I'd better get on with building it.

However, I understood that if what we were building was to have any lasting value to anyone, it had to be built upon sound principles. That's why Mission Hearing has been built around the very first principle of Deity, Omnipresence. Religion has taught for centuries, and Science has confirmed recently, that on the very most fundamental levels of the Universe, we are indeed, all connected.

The second principle around which we are organized is really a recognition of the first. Each of us has an innate, built in desire to help those less fortunate. We all realize on some level, that when we reach out, and consciously help those less fortunate than ourselves that we lift up not just those we help, but ourselves, and the entire planet, even if just by a tiny bit in doing so.

At Mission Hearing we built that right

into our business model. Organized, and certified as a Not For Profit Corporation, Mission Hearing Licenses its network members to operate under certain principles, and standards that put our customers at the very center of the decision making process, and part of our mission as well.

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Not only do we offer very competitive hearing healthcare options for every lifestyle, and budget, at Mission Hearing, for every new set of hearing care gear we fit to our customers, we set aside a pair to fit on someone less fortunate, who wouldn't be able to benefit otherwise.

That's right, helping yourself to the life changing benefits of better hearing at Mission Hearing helps us to carry out our mission of helping others, less fortunate, as a regular part of what we are all about.

So, if you or a loved one is considering getting hearing instruments, or hearing help of any kind, consider Mission Hearing. Not only do we offer hearing care gear for every lifestyle, and budget, we are always focused on fulfilling our Customer's needs first, as they present them, through an experience that they will enjoy, and want to tell their friends and neighbors about.

We call it providing Customer Centered, and Results Oriented hearing care, with a heart.

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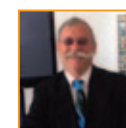
only do we help our customers find the best competitively priced hearing gear available, we make reaching out and helping to elevate those less fortunate a regular, everyday, part of what we do as well.

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about helping more people to help more people hear better. After all, that's what our mission is all about.



Please see our advertisement on page 47.

# Options when Paying for Long-term Care

Aging has its side effects, as it's inevitable that individuals' bodies and minds will change as they approach their golden years. Illnesses, disabilities and other conditions may speed up the changes in certain individuals.



While many seniors continue to live independently well into their golden years, some require long-term care. The decision to move an elderly relative into a long-term care facility can be difficult. In addition to the emotional effects of such a decision, families must deal with the financial repercussions.

Long-term care services can be costly, and many general healthcare insurance plans do not cover long-term care. The U.S. Department of Health and Human Services offers that an assisted living facility may cost roughly \$3,300 per month for a one-bedroom unit, while a nursing home may cost between \$6,200 and \$6,900. Seniors or

families who have enough income and savings may be able to pay for long-term care services without assistance. But those who cannot afford to do so may need to utilize different programs or resources to pay for long-term care.

## Long-term care insurance

According to WebMD, commercial insurers offer private policies referred to as long-term care insurance. These policies may cover services such as care at home, adult day care, assisted living facilities, and nursing homes. However, plans vary widely. In addition, the cost for care and eligibility requirements may change as a person ages, so it's best to purchase this insurance while young and relatively healthy.

## Government assistance

Government health programs may pay for a portion of certain care but not all of the services offered by long-term care facilities. For example, the Canadian Life and Health Insurance Association says government health care programs may

cover only a small percentage of the costs for nursing homes or other specialized residential care facilities, or perhaps none at all depending on the circumstances. In the United States, Medicare is the Federal health insurance program for people age 65 and older and for some people younger than 65 who are disabled. Medicare generally does not pay for long-term help with daily activities. Medicare pays for very limited skilled nursing home care after a hospital stay, but not for many assisted living facilities.

**Medicaid** is another option that pays for health services and long-term care for low-income people of any age. First, applicants must determine their eligibility for Medicaid. Medicaid is typically only available after most personal assets have been depleted. Even with Medicaid, a resident of a long-term care facility may need to pay a portion of the care out of pocket. What's more, as part of the application for Medicaid, a "look back" at assets is required to deter gifting assets in order to qualify. Paying for long-term care requires planning well in advance of when such services may be needed.

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at a monthly premium that currently is \$104.90 to \$121.80, or more, depending on your income. With Part B, you will still be responsible for an annual deductible of \$166, then 20 percent of Medicare-approved covered services. There is no ceiling to the maximum out-of-pockets costs you could incur in a year.

There is also Medicare Part C, also known as Medicare Advantage Plans, offered by insurance companies such as Health First, which has the approval of the Centers for Medicare and Medicaid Services (CMS). These plans offer the advantage of fixed co-pays – or no-copays at all in some instances – plus enhanced benefits and the option for prescription drug coverage.

“To be eligible for Medicare Advantage Plans, the individual must be entitled to Part A and enrolled in Part B, and must live in the plan’s service area,” said Denitza Hernandez, Director of Medicare Sales for Health First Health Plans.

Medicare Advantage Plans are able to control costs through managed care, just as health maintenance organizations, or HMOs, and preferred provider organizations, or PPOs. For the consumer, that means lower premiums than traditional Medicare and supplementary insurance.

“Plans such as Health First also offer bonuses that include wellness services, gym memberships and coverage for prescription drugs and vision, hearing and dental benefits,” Hernandez added. “They are truly a one-stop shop for medical coverage and can save you both money and worry. They cover everything at a cost you can afford.

There are many plans available and consumers need to research and take time in selecting one that best suits their needs. If you're already on Medicare, you can change plans during the AEP, or Annual Enrollment Period, which runs from Oct. 15 through Dec. 7. Coverage becomes effective on Jan. 1 the following year.

Hernandez offers the following recommendations when comparing plans.



Compare how well the plans cover the services you know you will need

Cost is also an important consideration - know the premiums, deductibles and other costs. How much will hospital stays and doctor visits cost you out of pocket? Is there a yearly limit to these expenses?”

Is it important for you to keep your doctor? Check to see if your doctor accepts the coverage you're considering. If you want to switch to another physician, check to see that he/she is accepting new patients with your coverage.

Check if you need to get referrals to see a particular physician.

Check to see if your preferred hospitals and health care facility is an option.

Plans that provide prescription coverage should encompass medications you routinely take.

Convenience of locations for both pharmacies and physicians accepting the plan.

If you will be traveling, check to see if the plan covers your health while out of state or out of country.

Health First's Medicare Advantage Plans offers everything original Medicare offers, plus additional benefits such as allowances for dental care, hearing and vision, as well as free membership at the health care system's four Pro-Health and Fitness Centers.

Health First's Medicare Advantage Plans cover emergency care around the globe and offer no deductibles and preventive services at no cost to the patient. No referral is needed to see any of the plans' 4,000 in-network physicians and providers.

Medicare Advantage Plans differ from Medicare supplements or Medigap plans because they handle all of your claims on your behalf.

To help in your decision-making, Medicare.gov, the official government site for all things Medicare, offers a star system that rates plans on customer service, wellness options, chronic disease management and approximately 50 other different quality signals.

For information on original Medicare and Medicare Advantage Plans, call 1.800.MEDICARE or see Medicare.gov.

For more on the Health First Medicare Advantage Plan, call 1.800.716.7737 or visit myhfhfp.org.

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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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## November's CPA Tip Of The Month

Check your earnings report at social security to ensure they have the correct earnings posted. If not correct contact them so they will have your correct earnings when you apply for social security benefits. To do this log on to SSA.gov and follow directions. Compare what they are showing to box 3 on your W-2. Retain all of your W-2s even if you throw out old tax returns. This is the only way you can prove they have made an error.



From L to R  
**Phyllis Smith, CPA 30+years**  
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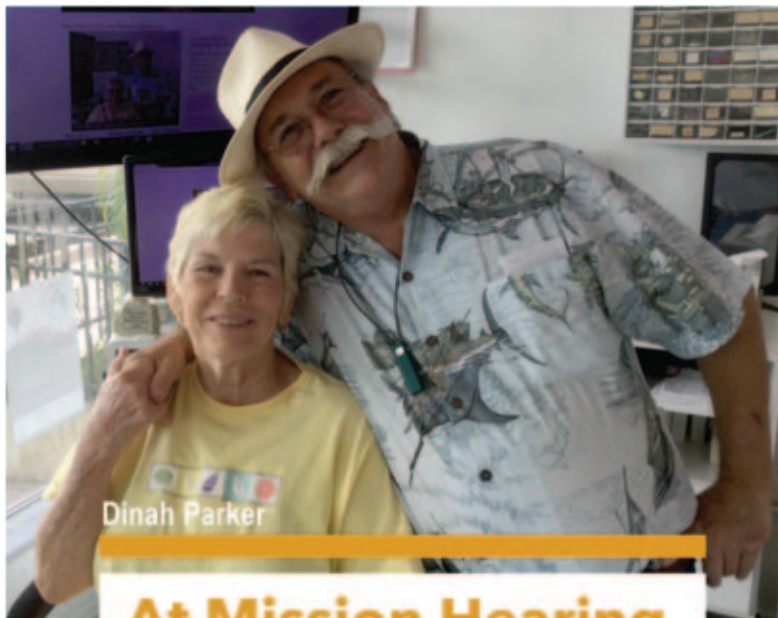
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